



Date: May 14, 2022

Ref. No.: LC(BSE-INT-SEBI(R51/52-2015)) VCCL20/MAY-14/22

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001

Dear Sir/Madam,

Sub: Intimation of outcome of board meeting dated May 14, 2022

Pursuant to the Regulations 51(2) and 52 read with Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, the Board of Directors at its meeting held today i.e May 14, 2022, *inter-alia*, considered and approved the audited Financial Results of the Company for the quarter and year ended March 31, 2022.

A copy of the Financial Results along with the Audit Report issued by the Statutory Auditors, N.K. Kejriwal & Co., Chartered Accountants (Firm Registration No. 004326C) and the disclosures as required under Regulation 52(4) of the SEBI LODR Regulations are attached herewith.

Further, pursuant to Regulation 52(7) of the SEBI LODR Regulations, 2015, we hereby confirm that issue proceeds of Non-Convertible Debentures issued by the Company have been fully utilized for the purpose for which proceeds were raised.

The meeting of Board of Directors was commenced at 12:00 PM and concluded at 12:45 PM

We request you to take the above on record.

Thanking You.

Yours faithfully,

For Vedika Credit Capital Limited

For Vedika Credit Capital Ltd

Gaurav Kumar Vohra

Company Secretary

Gaurav Kumar Vohra

Company Secretary and Compliance Officer

Place: Ranchi

Encl: as above

CC: IDBI Trusteeship Services Limited
Asian Building, Ground Floor,
17, R. Kamani Marg, Ballard Estate,
Mumbai - 400 001.

Independent Auditor's Report

**To the Board of Directors of
Vedika Credit Capital Limited**

Report on the Audit of Financial Results

Opinion

We have audited the Financial Results of Vedika Credit Capital Limited ("the Company") for the year ended 31 March, 2022 included in the accompanying Statement of Financial Results for the quarter and year ended period 31 March, 2022 ("the Financial Results"), being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Financial Results:

- i. is presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
- ii. give a true and fair view in conformity with the recognition and measurement principles laid down in applicable Indian Accounting Standards prescribed under Section 133 of the Companies Act 2013 ("the Act") read with relevant rules issued thereunder, RBI guidelines and other accounting principles generally accepted in India, of the net profit and total comprehensive income and other financial information of the Company for the year ended 31 March 2022.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under Section 143(10) of the Companies Act, 2013 ('the Act'). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Statement section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("the ICAI") together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibilities for the Financial Results

These Financial Results has been prepared on the basis of the annual financial statements. The Company's Board of Directors are responsible for the preparation and presentation of these Financial Results that give a true and fair view of the net profit and total comprehensive income and other financial information of the Company in accordance with the Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making



judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Financial Results, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the financial reporting process of the Company.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the Financial Results as a whole, are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Results. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit.

We also:

- Identify and assess the risks of material misstatement of the Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Company to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Financial Results, including the disclosures, and whether the Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.



N. K. KEJRIWAL & CO.
Chartered Accountants

11/2, G.E.L. Church Complex
Main Road, Ranchi - 834 001
Ph.: 233 0441, 233 1910 (O)
: 256 1979, 256 1980 (R)
Fax: 91-0651-233 1552
E-Mail: nkk_ca@hotmail.com

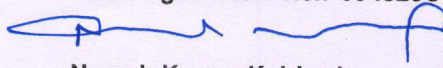
We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

The Financial Results include the results for the quarter ended 31 March 2022 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

For NK Kejriwal & Co
Chartered Accountants
Firm Registration No.: 004326C



Naresh Kumar Kejriwal
Partner
Membership No.: 073381
UDIN No.: 22073381AIYXZA6196
Place: Ranchi
Date: 14 May 2022



Vedika Credit Capital Limited
(CIN : U67120WB1995PLC069424)
Regd. Office : VILLAGE - COLLAGE PALLY P.O. - SHIULI TELINI PARA, TITAGAR, KOLKATA - 700121

Statement of Financial Results for the quarter and year ended March 31, 2022
(All Amount in lakhs, except as stated otherwise)

S.No.	Particulars	Quarter ended March 31,2022 (Unaudited)	Quarter ended December 31,2021 (Unaudited)	Year ended March 31, 2022 (Audited)	Year ended March 31, 2021 (Audited)
A	Revenue from operations				
a)	Interest Income	2,833.20	2,737.42	9,965.33	9,470.13
b)	Fees and commission Income	363.30	418.71	1,272.03	1,076.98
c)	Net gain on fair value changes	-14.66	60.67	48.23	71.71
	Total revenue from operations (A)	3,181.83	3,216.80	11,285.58	10,618.82
B	Other Income	0.00	-	-	-
	Total Income (A+B)	3,181.83	3,216.80	11,285.58	10,618.82
C	Expenses				
a)	Finance Costs	1,870.98	1,643.34	6,105.68	5,643.76
b)	Impairment on financial instruments	-100.71	(1,065.45)	(1,166.16)	178.04
c)	Employee Benefits Expense	496.85	635.13	2,314.40	2,784.45
d)	Depreciation, amortization and impairment	0.94	17.13	50.33	73.83
e)	Other expenses	418.62	518.10	1,519.64	1,097.37
	Total Expenses (C)	2,686.67	1,748.25	8,823.88	9,777.45
D	Profit before tax (A+B-C)	495.16	1,468.55	2,461.70	841.37
E	Tax Expense:				
	(1) Current Tax	92.88	229.56	322.44	72.68
	(2) Deferred Tax	-32.68	410.20	413.35	228.62
F	Profit for the period (D-E)	434.96	828.79	1,725.91	540.07
G	Other Comprehensive Income				
	1) Items that will not be reclassified to profit or loss				
	(i) Re-measurement of net defined benefit plans				
	2) Income tax relating to items that will not be reclassified to profit and loss				
H	Other Comprehensive Income (1-2)	-	-	-	-
I	Total comprehensive income for the period (F+H)	434.96	828.79	1,725.91	540.07
J	Earnings per equity share*				
	Basic (Rs.)	1.64	3.13	6.52	2.04
	Diluted (Rs.)	1.64	3.13	6.52	2.04
	Nominal value per share (Rs.)	10.00	10.00	10.00	10.00

* Not annualized for the quarter ended March 31, 2022, December 31, 2021

For and on behalf of Board of Directors of
Vedika Credit Capital Limited



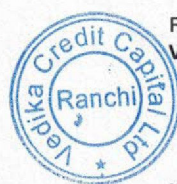
(Signature)
VIKRAM JAIN
(Director)
DIN : 00367570

Place: Ranchi
Date: May 14, 2022

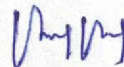
Vedika Credit Capital Limited
(CIN : U67120WB1995PLC069424)
Regd. Office : VILLAGE - COLLAGE PALLY P.O. - SHIULI TELINI PARA, TITAGAR, KOLKATA - 700121

(All Amount in lakhs, except as stated otherwise)

Particulars	As at March 31, 2022 (Audited)	As at March 31, 2021 (Audited)
ASSETS		
Financial Assets		
Cash and cash equivalents	5,090.55	2,720.36
Bank balance other than Cash and cash equivalents	3,094.28	2,287.06
Loans	56,720.04	31,318.38
Investments	-	-
Other Financial Assets	9,478.96	5,975.13
Subtotal - Financial assets (A)	74,383.82	42,300.93
Non- Financial Assets		
Current tax assets	-	120.68
Deferred Tax Assets (net)	268.79	591.95
Property, plant and equipment	202.07	211.37
Other Intangible Assets	115.53	147.22
Other non- financial assets	412.90	180.29
Subtotal - Non-financial assets (B)	999.30	1,251.50
Total - Assets (A+B)	75,383.12	43,552.43
LIABILITIES AND EQUITY		
Liabilities		
Financial Liabilities		
Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	
Debt Securities	2,000.00	2,000.00
Borrowings (other than Debt Securities)	62,152.89	32,979.20
Other financial liabilities	951.54	138.93
Subtotal - Financial liabilities (C)	65,104.43	35,118.13
Non-Financial Liabilities		
Current tax liabilities (Net)	222.93	
Provisions	180.46	232.51
Other Non-financial liabilities	(86.81)	28.78
Subtotal - Non-financial liabilities (D)	316.58	261.29
Equity		
Equity share capital	2,646.37	2,646.37
Other equity	7,315.74	5,526.64
Subtotal - Equity (E)	9,962.11	8,173.00
Total - Liabilities and Equity (C+D+E)	75,383.12	43,552.43



For and on behalf of Board of Directors of
Vedika Credit Capital Limited


VIKRAM JAIN
(Director)
DIN : 00367570

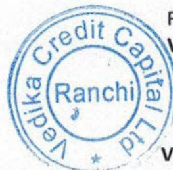
Place: Ranchi
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Vedika Credit Capital Limited
(CIN : U67120WB1995PLC069424)

Regd. Office : VILLAGE - COLLAGE PALLY P.O. - SHIULI TELINI PARA, TITAGAR, KOLKATA - 700121

Statement of Cash Flows for the Year ended March 31, 2022
(All Amount in lakhs, except as stated otherwise)

The above results have been reviewed by audit committee and approved by the Board of Directors at their meeting held on May 14, 2022, in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The above results are being filed with the Bombay stock exchange ("BSE") and is also available on the Company's website.	Year ended March 31, 2022 (Audited)	Year ended March 31, 2021 (Audited)
A Cash flow from operating activities		
In compliance with Regulation 52 of the Securities Exchange Board of Depreciation and amortisation of PPE, ROU & Other intangible asset	2,461.70	841.37
Net gain on sale of current investments	50.33	73.83
Amortization of ancillary cost	(48.23)	(71.71)
(Reversal)/Provision for Expected Credit Loss (ECL)	(95.47)	44.00
Loan assets written-off/ (written back)	95.30	(379.29)
	238.54	557.33
Operating profit before working capital changes	2,702.18	1,065.52
Changes in working capital		
(Increase)/decrease in financial and other assets	(30,046.55)	6,043.89
(Increase)/decrease in non financial assets	(232.62)	(75.26)
Increase/(decrease) in financial and other liabilities	812.61	(159.20)
Increase/(decrease) in non financial liabilities	134.35	59.77
In accordance with Reserve Bank of India guidelines relating to CoVID-19 R	(29,332.22)	5,869.20
Direct taxes paid	(228.76)	(73.05)
Net cash flow (used in) operating activities (A)	(26,858.80)	6,861.67
B Cash flow from investing activities:		
Purchase of Property, plant and equipment (including capital work-in-progress)/ intangible assets under development	(9.34)	(142.69)
Sale of Property, plant and equipment (including capital work-in-progress)		-
Gain on mutual funds	48.23	71.71
Sale of mutual funds		-
Net cash flow from / (used in) investing activities (B)	38.89	(70.98)
C Cash flow from financing activities:		
Issue of equity shares Capital (including share premium)		2,994.00
Dividend Payout	(79.06)	(88.34)
Proceeds from borrowings		
Bank Borrowings	29,269.16	(8,912.37)
Repayment of borrowings		
Disclosure as per format prescribed under notification number RBI/2021-Bank Borrowings		
Net Cash flow from financing activities (C)	29,190.10	(6,006.70)
Net increase/(decrease) in cash and cash equivalents (A+B+C)	2,370.19	783.99
Cash and cash equivalents as at the beginning of the period	2,720.36	1,936.37
Cash and cash equivalents at the end of the period	5,090.55	2,720.36
Components of cash and cash equivalents		
Cash on hand	12.17	512.58
Balance with banks	5,078.37	2,207.79
Total cash and cash equivalents	5,090.55	2,720.36



For and on behalf of Board of Directors of
Vedika Credit Capital Limited

VIKRAM JAIN
(Director)
DIN : 00367570

Place: Ranchi
Date: May 14, 2022

Vedika Credit Capital Limited
(CIN : U67120WB1995PLC069424)

Regd. Office : VILLAGE - COLLAGE PALLY P.O. - SHIULI TELINI PARA, TITAGAR, KOLKATA - 700121

Notes

- 1 Vedika Credit Capital Limited (the "Company") has prepared unaudited financial results (the "Statement") for the quarter and year ended March 31, 2022 in accordance with Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations, 2015") and the Accounting standards specified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and the relevant provisions of the Companies Act, 2013, as applicable.
- 2 The above results have been reviewed by audit committee and approved by the Board of Directors at their meeting held on May 14, 2022, in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The above results are being filed with the Bombay stock exchange ("BSE") and is also available on the Company's website.

In compliance with Regulation 52 of the Securities Exchange Board of India("SEBI") (Listing Obligations and Disclosure Requirements) Regulations,2015, a limited review of financial results for the quarter and audit for the year ended March 31, 2022 has been carried out by the Statutory Auditors.

- 3 The Company operates in a single reportable segment i.e. lending to retail customers having similar risks and returns for the purpose of Ind AS 108 on "Operating Segments". The Company operates in a single geographic segment i.e. domestic.
- 4 In terms of Requirement as per RBI notification no. RBI/2019-20/170 DOR(NBFC).CC.PD.NO.109/22.10.106/2019-20 dated March 13, 2020 on implementation of Indian Accounting standards, Non-banking Financial Companies (NBFCs) are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and Income Recognition, Asset classification and provisioning (IRACP) norms (including provision on Standard Asset).The impairment allowances under Ind AS 109 made by Company exceeds the total Provision required under IRACP (including Standard Asset provisioning),as at September 30,2021 and accordingly no amount is required to be transferred to impairment reserve.
- 5 In accordance with Reserve Bank of India guidelines relating to CoVID-19 Regulatory package dated March 27, 2020 April 17, 2020 and May 23, 2020, the Company had offered moratorium on the payment of all instalments and/or interest, as applicable, falling due between March 1, 2020 to August 31, 2020 to all eligible borrowers. Further. the Company has not offered resolution plan to any of its customers pursuant to RBI's guideline 'Resolution framework for COVID-19 related stress' and 'Micro, Small and Medium Enterprises (MSME) sector — Restructuring of Advances' dated August 6, 2020.

Disclosure as per the format (Format A) prescribed under notification no. RBI/2020-21/16 DOR.NO.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 for the year ended March 31, 2022 for restructured loans are given below:

Type of Borrower	Number of accounts where resolution plan has been implemented under this window	exposure to accounts mentioned at (A) before implementation of the plan	Of (B), aggregate amount of debt that was converted into other securities	Additional funding sanctioned, if any, including between invocation of the plan and implementation	Increase in Provision on account of the implementation of the resolution plan (amount)
	(A)	(B)	(C)	(D)	(E)
Personal Loans	NIL	NIL	NIL	NIL	NIL
Business Loans	NIL	NIL	NIL	NIL	NIL
Small Business	NIL				
Total	NIL	NIL	NIL	NIL	NIL

Disclosure as per the format (Format B) prescribed under notification no. RBI/2020-21/16 DOR.NO.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 for the half year ended March 31, 2022 for restructured loans are given below:

Type of Borrower	Exposure to accounts classified as standard consequent to implementation of resolution plan-position as at the end of the previous half- year (A)*	Of (A) aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as standard consequent to implementation of resolution plan-position as at the end of this half- year
	(A)	(B)	(C)	(D)	(E)
Personal Loans	NIL	NIL	NIL	NIL	NIL
Business Loans	NIL	NIL	NIL	NIL	NIL
Small Business	NIL				
Total	NIL	NIL	NIL	NIL	NIL



Vedika Credit Capital Limited
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- 6 The Company has not restructured the accounts pursuant to RBI circular circulars DBR.No.BP.BC.100/21.04.048/2017-18 dated February 07, 2018, DBR.No.BP.BC.108/21.04.048/2017-18 dated June 6, 2018, circular DBR.No.BP.BC.18/21.04.048/2018-19 dated January 1, 2019, circular DOR.No.BP.BC.34/21.04.048/2019-20 dated February 11, 2020 and DOR.No.BP.BC/4/21.04.048/2020-21 dated August 06, 2020.

Particulars	March 31, 2022	March 31, 2021
Number of accounts restructured	-	-
Amount (Rs. In Lakhs)	-	-

- 7 Disclosure as per format prescribed under notification number RBI/2021-22/31 DOR.STR.REC. 11/21.04.048/2021-2022 Dated May 5, 2021 for the year ended March 31, 2022 for the restructured loans are given below:

Sr No.	Particulars	Individual Borrowers		Small Businesses
		Personal Loans	Business Loans	
(A)	Number of requests received for invoking resolutions process	0	0	-
(B)	Number of accounts where resolution plan has been implemented under this window	0	0	-
(C)	Exposure to accounts mentioned at (B) before implementation of the plan (amount)	0	0	-
(D)	Of (C), aggregate amount of debt that was converted into other securities	0	0	-
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	0	0	-
(F)	Increase in Provision on account of the implementation of the resolution plan (amount)	0	0	-

- 8 Estimates and associated assumptions applied in preparing these financial results, especially for determining the impairment allowance for the Company's financial assets (Loans), are based on historical experience and other emerging/forward looking factors on account of the pandemic. The Company believes that the factors considered are reasonable under the current circumstances. The company has used estimation of potential stress on probability of default and exposure at default due to Covid-19 situation in developing the estimates and assumptions to assess the impairment loss allowance on loans. Given the dynamic nature of the pandemic situation, these estimates are subjects to uncertainty and may be affected by severity and duration of the pandemic. In the event, the impacts are more severe or prolonged than anticipated, this will have a corresponding impact on the carrying value of financial value of the financial assets, the financial position and performance of the Company.
- 9 All the secured, listed, Non- Convertible Debentures issued by the Company are secured by way of exclusive hypothecation of specified receivables as per the terms of Offer Documents. Further, the Company has maintained asset cover as stated in the offer document which is sufficient to discharge the principal amount at all times for the non-convertible debt securities issued.
- 10 The date on which the Code on Social Social Security, 2020 (the "Code") relating to employee benefits during employment benefits will come into effect is yet to be notified and the related rules are yet to be finalised. The Company will evaluate the code and its rules, assess the impact, if any, and account for the same when they become effective.
- 11 The comparative for previous periods have been regrouped/ reclassified wherever necessary to conform to current period presentation.



For and on behalf of Board of Directors of
Vedika Credit Capital Limited


VIKRAM JAIN
(Director)
DIN : 00367570

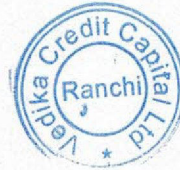
Place: Ranchi
Date: May 14, 2022

Vedika Credit Capital Limited
(CIN : U67120WB1995PLC069424)
Regd. Office : VILLAGE - COLLAGE PALLY P.O. - SHIULI TELINI PARA, TITAGAR, KOLKATA - 700121

Annexure 1:

Disclosures in compliance with Regulation 52(4) if the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirement) Regulations, 2015 for the year ended March 31, 2022 and year ended March 31, 2021

S.No.	Particulars	Description	As a year ended March 31, 2022 (Audited)	As at/ year ended March 31, 2021 (Audited)
a)	Debt Equity Ratio	(Debt Securities + Borrowings) / (Equity Share Capital + Other Equity)	6.44	4.28
b)	Debt service coverage ratio		Not Applicable	Not Applicable
c)	Interest service coverage ratio		Not Applicable	Not Applicable
d)	Outstanding redeemable preference shares (quantity and value)		Not Applicable	Not Applicable
e)	Capital redemption reserve/Debt redemption reserve		Not Applicable	Not Applicable
f)	Net worth (INR in Lakhs)	Equity Share Capital + Other Equity	9,962.11	8,173.00
g)	Net profit after tax (INR in Lakhs)		1,725.91	540.07
h)	Earnings per share			
	-Basic		6.52	2.04
	Diluted		6.52	2.04
i)	Current Ratio		Not Applicable	Not Applicable
j)	Long term debt to working capital		Not Applicable	Not Applicable
k)	Bad debts to account receivable ratio		Not Applicable	Not Applicable
l)	Current liability ratio		Not Applicable	Not Applicable
m)	Total Debts to Total Assets	(Debt Securities + Borrowings) / Total Assets	0.85	0.80
n)	Debtors Turnover		Not Applicable	Not Applicable
o)	Inventory Turnover		Not Applicable	Not Applicable
p)	Operating Margin(%)		Not Applicable	Not Applicable
q)	Net Profit Margin(%)		Not Applicable	Not Applicable
r)	Sector specific equivalent ratios, as applicable			
i)	Gross Stage 3 Ratio	Gross Stage 3 / Gross Loans	2.01%	3.78%
ii)	Net Stage 3 Ratio	Net Stage 3 / Gross Loans	1.21%	2.12%
iii)	Capital to Risk Weighted Assets Ratio (CRAR)		19.88%	31.62%



For and on behalf of Board of Directors of
Vedika Credit Capital Limited

(Handwritten Signature)

VIKRAM JAIN
(Director)
DIN : 00367570

Place: Ranchi
Date: May 14, 2022