

Date: 05/11/2025

To,

National Stock Exchange of India Limited
Listing department, Exchange Plaza,
Bandra- Kurla Complex, Bandra (E)
Mumbai- 400 051

Sub: Intimation under Regulation 50(1) & 50(1)(d) of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015.

Pursuant to the provisions of Regulation 50(1) & Regulation 50(1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby intimate that, a meeting of the Board of Directors of Vedika Credit Capital Limited is scheduled to be held on 13th Day of November, 2025 inter alia

1. to consider and approve the financial statements and limited review report of the Company for the quarter ended 30th September, 2025 and
2. to raise fund by way of offer & issue of non-convertible securities along with other agenda items

Detailed agenda has been enclosed herewith for your information and necessary record

This is for your information and records.

Thanking You

For Vedika Credit Capital Limited

For Vedika Credit Capital Ltd

Gaurav Kumar Vohra

Company Secretary

Gaurav Kumar Vohra

Company Secretary & Compliance Officer

AGENDA PAPER FOR THE 108TH BOARD MEETING OF VEDIKA CREDIT CAPITAL LTD WILL BE HELD ON THURSDAY, 13TH DAY OF NOVEMBER, 2025 AT 01:30 PM AT THE OFFICE OF THE COMPANY SITUATED AT XV, KOKAR INDUSTRIAL AREA, OPPOSITE SADHU MADAN, KOKAR-834001, RANCHI, JHARKHAND.

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1. TO ELECT CHAIRMAN OF THE MEETING

(The chairman of the last meeting shall take the chair. In his absence, any one of the members shall be elected as chairman of the meeting).

2. TO GRANT LEAVE OF ABSENCE, IF ANY

(Leave of absence will be granted to those members who have expressed their inability to attend the meeting).

3. TO TAKE NOTE OF THE MINUTES OF THE LAST MEETING

Board be and is hereby requested to take note upon the minutes last meeting held on 11th Day of August, 2025

Encl.: Minutes of the Last Meeting held on 11th Day of August, 2025

4. TO DISCUSS, CONSIDER AND APPROVE POLICIES AND CHANGE IN POLICIES

To meet current requirement and in accordance with the statutory requirement, management submitted Micro-Business Loan Credit Policy which required board approval especially with regard to the updating of prohibited profile to include:

- Political parties (registered or unregistered).
- Political office bearers, elected representatives, or individuals actively engaged in political campaigns.
- Entities or organizations directly or indirectly affiliated with any political party.

Hence board is required to discuss and approve the same by passing the following resolution as “**Resolution no.1**”

“**RESOLVED THAT** pursuant to the provisions of the Companies Act, 2013 read with applicable rules including any statutory modification(s) or re-enactment(s) thereof for the time being in force), and RBI guidelines (to the extent applicable) and subject to the applicable provisions of Articles of Association of the Company, and upon recommendation of the management and such other consent(s) and permission(s) as may be necessary, the consent of the Board of Directors be and is hereby accorded for the approval of the Micro-Business Loan Credit Policy as annexed hereto with the agenda

RESOLVED FURTHER THAT for the purpose of giving effect to this resolution, **Mr. Gautam Jain, Managing Director, Mr. Vikram Jain, Whole Time Director, Mr. Gaurav Kumar Vohra, Company Secretary & Mr. Abhishek Agarwal, Chief Financial Officer** of the company be and are hereby jointly and/or severally authorized, on behalf of the Company, to do all acts, deeds, matters and things as deem necessary, proper or desirable and to sign and execute all necessary documents, applications and returns for the purpose of giving effect to the aforesaid resolution along with filing of necessary E-form with the Registrar of Companies.”

Encl.: Draft list of prohibited profiles

5. TO CONSIDER & DISCUSS UPON FINANCIAL REPORT OF Q2(2025-26)

Statutory Auditor will present before the board, Financial Report of Q2(2025-26) on the basis of IND-AS for its due consideration and approval with their comments if any

Hence board is required to discuss and approve the same by passing the following resolution as **“Resolution no.2”**

“RESOLVED THAT pursuant to the regulation of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 so as applicable & based upon the recommendation of the Audit committee, approval of the board be is hereby accorded for the approval of quarterly financial report along with limited review report pertaining to the Quarter **(2) Two** for financial year **2025-26** so as table before the board

RESOLVED FURTHER THAT for the purpose of giving effect to this resolution, **Mr. Gautam Jain, Managing Director, Mr. Vikram Jain, Whole Time Director, Mr. Gaurav Kumar Vohra, Company Secretary & Mr. Abhishek Agarwal, Chief Financial Officer** of the company be and are hereby jointly and/or severally authorized , on behalf of the Company, to do all acts, deeds, matters and things as deem necessary, proper or desirable and to sign and execute all necessary documents, applications and returns for the purpose of giving effect to the aforesaid resolution along with filing of necessary E-form with the Registrar of Companies, stock exchange, newspaper and other statutory authority or otherwise as and when required.”

6. TO DISCUSS AND REVIEW USERS OF DAKSH PORTAL

In accordance with the circular (CO.DOS.RSD. No. S438/31-01-105/2023-2024)- dated April 24, 2023 on Implementation and Usage of DAKSH by Supervised Entities (SEs), wherein, as per Para No. 2J, a periodic review of users in DAKSH shall be carried out by SEs.

Hence board is requested to discuss and review the workings and changes in the list of USERS

Further if any changes required board is requested to discuss and approve the same by passing the resolution, with or without modification, if any as **Resolution No. 3**

“RESOLVED THAT pursuant to the circular (CO.DOS.RSD. No. S438/31-01-105/2023-2024)- dated April 24, 2023 on Implementation and Usage of DAKSH by Supervised Entities (SEs), especially Para No. 2J, number of users have been reviewed and taken on record for the quarter ending March 2025

RESOLVED FURTHER THAT Mr. Gautam Jain, Managing Director, Mr. Vikram Jain, Whole Time Director, Mr. Gaurav Kumar Vohra, Company Secretary & Mr. Abhishek Agarwal, Chief Financial Officer of the company be and are hereby jointly and/or severally authorized to do necessary changes, updation and reporting at daksh portal, to complete the formalities for the proposed changes, to send all such information, document, and papers as may be necessary, expedient and desirable for the same and to do such act, things and deed necessary to give effect to the above said resolution.”

7. TO DISCUSS AND APPROVE OFFER AND ISSUANCE OF DEBENTURES BY THE COMPANY AND CREATION OF SECURITY

The Company, pursuant to the authority granted by the resolution of its board of directors passed at its meeting held on 17th Day of April, 2024 read with special resolution passed by the shareholders of the Company under Section 180 (1)(a), Section 180 (1)(c) and Section 42, 71, 179 of the Companies Act, 2013 on 21st Day of April, 2025, proposes to offer, issue, reissue under existing ISIN and allotment of up to 40,000 (forty Thousand) senior, secured, rated, listed, taxable, redeemable, transferable, non-convertible debentures denominated in INR, each having a face value of INR 1,00,000/- (Indian rupees one lakh only) and an aggregate face value of INR 400,00,00,000/- (Indian rupees four hundred Crore only) including green shoe option, by way of a private placement (the "issue") or such other number of debentures and amount as may be agreed ("Debentures"), in dematerialized form on private placement basis.

Further if any changes required board is requested to discuss and approve the same by passing the resolution, with or without modification, if any as **Resolution No. 4**

"RESOLVED THAT pursuant to the provisions of Sections 42, 62, 71 and 179(3)(c), 180(1)(a) and 180(1)(c) of the Companies Act 2013 ("the Act") and rules made thereunder, including any statutory modifications or re-enactments thereof for the time being in force (the "Act") rules, regulations, guidelines, notifications, clarification and circulars, if any, prescribed by the Government of India, all applicable regulations, directions, guidelines, circulars and notifications of the Reserve Bank of India ("RBI"), the Securities and Exchange Board of India ("SEBI"), including the Securities Contracts (Regulation) Act, 1956, the Securities and Exchange Board of India Act, 1992, the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 ("SEBI NCS Regulations"), and the master circulars issued by SEBI titled "Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial paper" (Updated on July 07, 2023), as amended, modified, or restated from time to time, or any other regulatory authority, whether in India or abroad, and in accordance with the memorandum of association and the articles of association of the Company and the listing agreements entered into with the stock exchanges (the "Stock Exchanges") where the securities of the Company may be listed, and subject to such approvals, consents, sanctions or permissions as may be required from any statutory or regulatory authority and pursuant to the initial approval of the board on 17th Day of April, 2024 and approval of the shareholders of the Company under Section 180 (1)(a), Section 180 (1)(c) and Section 42, 71, 179 of the Companies Act, 2013 on 21st Day of April, 2025 and subject to such approvals, consents, sanctions or permissions as may be required from any statutory or regulatory authority, consent of the board ("board") be and is hereby accorded for the offer, issue, reissue under existing ISIN and allotment up to 40,000 (Forty Thousand) senior, secured, rated, listed, taxable, redeemable, transferable, non-convertible debentures denominated in INR, each having a face value of INR 1,00,000/- (Indian rupees one lakh only) and an aggregate face value of INR 400,00,00,000/- (Indian rupees four hundred crore only) including green shoe option by way of a private placement (the "issue") or such other number of debentures and amount as may be agreed ("Debentures"), in dematerialized form on private placement basis.

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Registered Office Address:

C/O Mr. Subir Dhara, Village - Choto Khataliya, P.O.- Shiuli Telini Para, Dist. - 24 North Parganas, P.S.- Titagar, West Bengal - 700121

RESOLVED FURTHER THAT the board also hereby approves/confirms the appointment of:

- Catalyst Trusteeship Limited and/or IDBI trusteeship services limited and/or Mitcon trusteeship services limited and/or other trustee identified and appointed as per requirement as the Debenture Trustee in respect of the proposed issuance of the Debentures, on such terms and conditions as may be agreed between the company and the Debenture Trustee in the debenture trustee appointment agreement.
- Niche Technologies Private Limited and/or other Registrar and Share Transfer Agent identified and appointed as per requirement for smooth functioning of the listing, reissuance, ISIN creation, allotment, redemption and other formalities to act as Registrar and Share Transfer Agent
- Infomercs Valuation and Rating Private Limited and/or Acuite Ratings & Research Limited and/or other rating agency for support related to rating and other formalities management identified as rating agency
- Verist Law and/or Juris Corp and/or other Legal Agencies to complete legal formalities as a legal firm
- S K Bhageria & Associates, for formalities related to certification, reporting and otherwise as and when specifically required from statutory auditor
- National Securities Depositories Limited and/or Central Depositories Services Limited as the depository/ies for the issue of Debentures.
- Bombay Stock Exchange and/or National Stock Exchange and/or any other recognized stock exchange as per the convivence of the investor and management for listing formalities.
- Other professionals to complete related formalities as and when required

RESOLVED FURTHER THAT the consent of the board be and is hereby accorded for the approval of the draft General Information Document, Key Information Document including offer letter, Debenture trustee agreement, Deed of Hypothecation, Debenture trust deed and other security and transaction documents

RESOLVED FURTHER THAT in consideration of the Debenture holders agreeing to subscribe to the debentures proposed to be issued by the company, the consent of the board be and is hereby accorded to the company for creation of security interest over the book debts and receivables of the company forming a part of security and provide such other security as required as per the terms of the Debenture Trust Deed and other Transaction documents

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RESOLVED FURTHER THAT the Directors and/or the Authorised Persons be and are hereby severally authorised to take all necessary steps relating to the creation, perfection and registration of charges and also to sign and submit the necessary forms in relation to the Transaction Security and/or the issue, offer and allotment of the Debentures with the relevant registrar of companies, the Central Registry of Securitisation Asset Reconstruction and Security Interest of India, the Ministry of Corporate Affairs, or any depository(ies), and/or any other relevant governmental authorities.

RESOLVED FURTHER THAT all acts, things or deeds, done or caused to be done, by the Authorised Signatories in connection with the issue of the Debentures shall be binding on the company and deemed to have been done by the company itself.

RESOLVED FURTHER THAT the Directors and/or authorised signatory be and hereby severely authorised to approve, finalize, sign, execute and deliver the Transaction documents and such other agreements, deeds, undertakings, indemnities and documents as may be required, or any of them in connection with the issue, offer and allotment of Debentures to be issued by the company.

RESOLVED FURTHER THAT a certified true copy of this resolution may be provided to any person (including any authorised representative, agents, consultants, or officers of such person) under the signatures of any director or company secretary of the company and file the necessary forms or returns with the ROC”

8. TO DISCUSS AND REVIEW COMPOSITION OF THE BOARD, KMPS & SMPS

Board be and are hereby requested to discuss upon the current composition of the board, designated KMPS and SMPS and changes required, if any.

9. TO CONSIDER AND DISCUSS ANY OTHER ITEM WITH THE PERMISSION OF THE CHAIR

(Board may discuss any other item apart from notified items of business with the permission of the chair).