

**Date:** 25-05-2026

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) of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015.

In accordance with the provisions of Regulation 50(1) 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 **29<sup>th</sup> Day of May, 2026** inter alia to consider and approve the audited financial statements of the Company for the quarter and year ended 31<sup>st</sup> March, 2026 including other reports thereon and other Agenda Items more fully described in attached Agenda.

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

You are request you to please take the same on record.

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 ONE HUNDRED AND TWELVETH BOARD MEETING OF “VEDIKA CREDIT CAPITAL LTD” TO BE HELD ON FRIDAY, 29<sup>TH</sup> DAY OF MAY, 2026 AT 01:30 PM AT THE OFFICE OF THE COMPANY SITUATED AT XV KOKAR INDUSTRIAL AREA, OPPOSITE SADHU MADAN, KOKAR-834001, RANCHI, JHARKHAND**

Contents

1. TO ELECT CHAIRMAN OF THE MEETING .....	2
2. TO GRANT LEAVE OF ABSENCE, IF ANY .....	3
3. TO TAKE NOTE OF THE MINUTES OF THE LAST MEETING .....	4
4. TO CONSIDER AND APPROVE DRAFT FINANCIAL STATEMENTS AND AUDITOR’S REPORT INCLUDING NOTES THEREON FOR THE FINANCIAL YEAR ENDED 31ST MARCH 2026.....	5
5. TO CONSIDER & APPROVE DRAFT DIRECTORS’ REPORT FOR THE FINANCIAL YEAR ENDED 31ST MARCH 2026 .....	6
6. TO DISCUSS AND APPROVE APPOINTMENT OF INTERNAL AUDITOR FOR THE FINANCIAL YEAR 2026-27 .....	7
7. TO DISCUSS AND APPROVE APPOINTMENT OF SECRETARIAL AUDITOR FOR THE FINANCIAL YEAR 2026-27 .....	9
8. TO DISCUSS AND APPROVE RECTIFICATION OF THE APPOINTMENT OF STATUTORY AUDITOR FOR THE FINANCIAL YEAR 2026-27 .....	10
9. TO APPROVE DRAFT NOTICE FOR CALLING OF THE THIRTY SECOND ANNUAL GENERAL MEETING OF THE COMPANY .....	11
10. TO CONSIDER AND DISCUSS ANY OTHER ITEM WITH THE PERMISSION OF THE CHAIR	12

**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 of the board and committee held on **06<sup>th</sup> Day of May, 2026**

#### **4. TO CONSIDER AND APPROVE DRAFT FINANCIAL STATEMENTS AND AUDITOR'S REPORT INCLUDING NOTES THEREON FOR THE FINANCIAL YEAR ENDED 31ST MARCH 2026**

The **Annual Accounts of the Company for the financial year ending 31st March 2026** have been prepared in accordance with the provisions of the **Companies Act, 2013**, applicable accounting standards, and other regulatory requirements. The accounts have been **audited by the Statutory Auditor of the Company**, who has submitted their report thereon.

The **Audit Committee** of the Board, in its meeting held on **29-05-2026**, has reviewed the audited financial statements, including the Balance Sheet, Statement of Profit and Loss, Cash Flow Statement, and related notes, and has recommended their approval by the Board.

The approval of the Board is also required for onward submission to the Members at the forthcoming **Annual General Meeting**, as per the provisions of the Companies Act, 2013.

In light of the Audit Committee's recommendation, the Board is requested to **consider, discuss, and approve the audited Annual Accounts for the financial year ending 31st March 2026**, as presented, and authorize the relevant Key Managerial Personnel to sign and take necessary steps for filing, disclosure, and other regulatory compliances by passing resolution as **"RESOLUTION NO.1"** with or without modifications, if any

**"RESOLVED THAT** pursuant to the provisions of **Section 179(3) of the Companies Act, 2013** read with the **Companies (Meetings of Board and its Powers) Rules, 2014**, and based on the recommendation of the **Audit Committee**, the draft **Annual Accounts of the Company**, comprising Balance Sheet as on **31st March 2026**, Profit & Loss Account, Cash Flow Statements, and Annexures thereon for the financial year ended **31st March 2026**, as tabled and deliberated before the meeting of the Board, be and are hereby considered and approved, and that the same be signed on behalf of the Board of Directors by **Mr. Gautam Jain (Managing Director & Chairman)**, **Mr. Vikram Jain (Whole Time Director)**, **Mr. Abhishek Agarwal (Chief Financial Officer)** and **Mr. Gaurav Kumar Vohra (Company Secretary & Compliance Officer)**.

**RESOLVED FURTHER THAT** **Mr. Gautam Jain (Managing Director & Chairman)**, **Mr. Vikram Jain (Whole Time Director)**, **Mr. Abhishek Agarwal (Chief Financial Officer)**, and **Mr. Gaurav Kumar Vohra (Company Secretary)** of the Company be and are hereby severally authorized to issue Notice of the Shareholder's meeting for approval, to file the requisite e-Form with the Registrar of Companies, submit necessary reports, intimation, and other information to the Stock Exchange and other statutory authorities, and to do such other acts, deeds, and things as may be necessary for giving effect to the aforesaid resolution.

**RESOLVED FURTHER THAT** the Bad debts written off amounting to **₹6,08,72,606/-** has been accounted for, approved, and taken on record in the financial statements."

## 5. TO CONSIDER & APPROVE DRAFT DIRECTORS' REPORT FOR THE FINANCIAL YEAR ENDED 31ST MARCH 2026

The draft **Directors' Report of the Company for the financial year ending 31st March 2026**, including the **Secretarial Audit Report**, has been prepared in accordance with the provisions of the **Companies Act, 2013**, and other applicable statutory and regulatory requirements.

The **Audit Committee** of the Board, in its meeting held on **29-05-2026**, has reviewed the draft Directors' Report and Secretarial Audit Report and has recommended their approval by the Board.

The approval of the Board is also required for onward submission to the Members at the forthcoming **Annual General Meeting**, as per the provisions of the Companies Act, 2013.

In light of the Audit Committee's recommendation, the Board is requested to **consider, discuss, and approve the draft Directors' Report for the financial year ending 31st March 2026, as presented, and authorize the Directors to sign and take necessary steps for filing, disclosure, and other regulatory compliances** by passing the resolution as "**RESOLUTION NO.2**" with or without modifications, if any

**"RESOLVED THAT** pursuant to the provisions of **Section 179(3) of the Companies Act, 2013**, read with the Companies (Meetings of Board and its Powers) Rules, 2014, and based on the recommendation of the Audit Committee, the draft **Directors' Report**, including the **Secretarial Audit Report** of the Company for the financial year ending 31st March 2026, as tabled and deliberated before the Board, be and is hereby **read, approved, and taken on record**.

**RESOLVED FURTHER THAT Mr. Gautam Jain (Managing Director & Chairman) and Mr. Vikram Jain (Whole Time Director)** of the Company be and are hereby authorized to **sign the Directors' Report jointly on behalf of the Board of Directors**.

**RESOLVED FURTHER THAT Mr. Gautam Jain (Managing Director & Chairman), Mr. Vikram Jain (Whole Time Director), Mr. Abhishek Agarwal (Chief Financial Officer), and Mr. Gaurav Kumar Vohra (Company Secretary)** of the Company be and are hereby severally authorized to issue Notice of the Shareholder's meeting for approval, to file the requisite e-Form with the Registrar of Companies, submit necessary reports, intimation, and other information to the Stock Exchange and other statutory authorities, and to do such other acts, deeds, and things as may be necessary for giving effect to the aforesaid resolution.

**6. TO DISCUSS AND APPROVE APPOINTMENT OF INTERNAL AUDITOR FOR THE FINANCIAL YEAR 2026-27**

Pursuant to the provisions of **Section 138 of the Companies Act, 2013** and the rules provided thereunder, and based on the recommendation of the **Nomination & Remuneration Committee** and **Audit Committee**, the Board is requested to discuss and approve the appointment of **M/s Singhal Naveen & Associates (FRN No. 329833E)** as the Internal Auditor of the Company for the financial year 2026-27.

The Internal Auditor will be responsible for conducting the internal audit of the Company within the scope approved by the Board, subject to a maximum limit of **₹25,000/- per Quarter**, including applicable taxes and excluding out-of-pocket expenses, if any.

**Scope of Internal Audit** includes, but is not limited to:

1. Checking of agreements
2. Verification of books of accounts at regular intervals, including collections and NPA provisions
3. Checking compliance with applicable laws and regulations
4. Verification of internal policies relating to credit, compliance, operations, accounts, finance, etc., and their implementation
5. Sample verification of loan files, including KYC compliance and documentation
6. Verification of loan booking, interest income, and charges in the system
7. HR audit, including attendance and salary processing
8. Rentals and other administrative costs
9. Ledger verification
10. GST, ROC, RBI compliance
11. Annual review of outsourced service providers' financial and operational condition
12. Any other work assigned from time to time

Hence, In light of the **Nomination & Remuneration Committee** and **Audit Committee's** recommendation, the Board is requested to discuss and approve the appointment of M/s Singhal Naveen & Associates (FRN No. 329833E) as the Internal Auditor of the Company for the financial year 2026-27, along with scope of Internal Audit and remuneration by passing "**RESOLUTION NO. 3**" with or without modifications, if any

**"RESOLVED THAT** pursuant to the provisions of **Section 138 of the Companies Act, 2013**, and the rules made thereunder, and based on the recommendation of the **Nomination & Remuneration Committee** and **Audit Committee**, approval of the Board be and is hereby given to appoint **M/s Singhal Naveen & Associates (FRN No. 329833E)** as the Internal Auditor of the Company for the financial year 2026-27, to carry out internal audit work of the Company.

**RESOLVED FURTHER THAT** the Internal Auditor shall conduct the internal audit in accordance with the scope approved by the Board, including but not limited to: checking of agreements, verification of books of accounts including collections and NPA provisions, compliance with applicable laws and regulations, verification of internal policies, sample verification of loan files, verification of loan booking, HR audit, rentals and administrative costs, ledger verification, GST, ROC and RBI compliance, annual review of outsourced service providers, and any other work assigned from time

to time, **subject to a maximum fee of ₹25,000/- per Quarter**, including applicable taxes and excluding out-of-pocket expenses.

**RESOLVED FURTHER THAT Mr. Gautam Jain (Managing Director & Chairman), Mr. Vikram Jain (Whole Time Director), Mr. Gaurav Kumar Vohra (Company Secretary & Compliance Officer), and Mr. Abhishek Agarwal (Chief Financial Officer)** of the Company be and are hereby jointly and/or severally authorized to **do all acts, deeds, matters, and things as may be necessary to give effect to this resolution**, including signing and executing all necessary documents, applications, and filing of requisite e-Forms with the Registrar of Companies.”

**7. TO DISCUSS AND APPROVE APPOINTMENT OF SECRETARIAL AUDITOR FOR THE FINANCIAL YEAR 2026-27**

Pursuant to the provisions of **Section 204 of the Companies Act, 2013** and the rules made thereunder, and based on the recommendation of the **Nomination & Remuneration Committee** and **Audit Committee**, the Board is requested to discuss and approve the appointment of **S. C. Pal & Associates (Practicing Company Secretary), bearing FCS No. 9724, C.P. No. 11952 & Peer Review No. 3800/2023**, as the Secretarial Auditor of the Company for the **financial year 2026-27**.

The Secretarial Auditor will conduct the secretarial audit **within a maximum fee of ₹20,000/- per year**, including applicable taxes and excluding out-of-pocket expenses, if any.

**Scope of Secretarial Audit includes, but is not limited to:**

1. Compliance with the **Companies Act, 2013**, rules, and Secretarial Standards (SS-1 & SS-2)
2. Verification of **Board and Committee meetings** and maintenance of statutory registers
3. Verification of **corporate governance compliance**, including resolutions passed and notices sent
4. Review of filings with the **Registrar of Companies (ROC)** and other statutory authorities
5. Compliance with **SEBI regulations** (if applicable) and other corporate governance norms
6. Verification of **loan files, KYC compliance, and internal policies** (for NBFC operations)
7. Verification of **HR, payroll, and administrative compliances**
8. Verification of **GST, ROC, RBI, FEMA, and other applicable regulatory compliances**
9. Annual review of **outsourced service providers** and operational adherence
10. Any other compliance-related tasks as may be assigned by the Board from time to time

In light of the **Nomination & Remuneration Committee** and **Audit Committee's** recommendation, the Board is requested to consider, discuss, and approve the appointment of the Secretarial Auditor for the financial year ending **31st March 2027**, along with the scope of work and remuneration, by passing "**RESOLUTION NO. 4**" with or without modifications, if any

**"RESOLVED THAT** in accordance with the recommendation of the **Nomination & Remuneration Committee** and **Audit Committee**, approval of the Board be and is hereby given to appoint **S. C. Pal & Associates (Practicing Company Secretary), bearing FCS No. 9724, C.P. No. 11952 & Peer Review No. 3800/2023**, as the Secretarial Auditor of the Company for the **financial year 2026-27**, subject to a maximum fee of **₹20,000/- per year**, including applicable taxes and excluding out-of-pocket expenses, if any.

**RESOLVED FURTHER THAT** Mr. Gautam Jain (Managing Director & Chairman), Mr. Vikram Jain (Whole Time Director), Mr. Gaurav Kumar Vohra (Company Secretary & Compliance Officer), and Mr. Abhishek Agarwal (Chief Financial Officer) of the Company be and are hereby jointly and/or severally authorized to **do all acts, deeds, matters, and things as may be necessary to give effect to this resolution**, including signing and executing all necessary documents, applications, and filing of requisite e-Forms with the Registrar of Companies, and submission of reports to statutory authorities."

## 8. TO DISCUSS AND APPROVE RECTIFICATION OF THE APPOINTMENT OF STATUTORY AUDITOR FOR THE FINANCIAL YEAR 2026-27

In accordance with the applicable provisions of the **Companies Act, 2013** and rules made thereunder, a Statutory Auditor is generally appointed for a term of **five years**. However, as per the **RBI Guidelines for Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Banks (excluding RRBs), UCBs, and NBFCs (including HFCs)**, the SCAs/SAs are required to be appointed for a **continuous period of three years, subject to the firm satisfying the eligibility criteria each year.**

Accordingly, the Company appointed **M/s S. K. Bhageria & Associates, Firm Registration No. 112882W**, for a term of **three years commencing from the Financial Year 2024-25.**

Pursuant to the recommendation of the **Audit Committee**, the Board is requested to **ratify the continuation of M/s S. K. Bhageria & Associates as Statutory Auditors of the Company for the Financial Year 2026-27, subject to the approval of the Members**, as the firm has satisfied the eligibility criteria required under applicable guidelines, and on such remuneration as may be fixed by the Board of Directors and committee thereof, by passing **“RESOLUTION NO. 5”** with or without modifications, if any

**“RESOLVED THAT** pursuant to the provisions of Sections 139 and 142 of the Companies Act, 2013, read with the Companies (Audit and Auditors) Rules, 2014, other applicable provisions of the Companies Act, 2013, and **all applicable statutory and regulatory guidelines, including RBI guidelines**, and **pursuant to the recommendation of the Audit Committee**, the Board of Directors of the Company hereby **ratifies the continuation of M/s S. K. Bhageria & Associates, Firm Registration No. 112882W, as Statutory Auditors of the Company for the Financial Year 2026-27, subject to the approval of the Members, as the firm has met the eligibility criteria for the year under applicable guidelines.**

**FURTHER RESOLVED THAT Mr. Gautam Jain (Managing Director & Chairman), Mr. Vikram Jain (Whole Time Director), Mr. Gaurav Kumar Vohra (Company Secretary & Compliance Officer), and Mr. Abhishek Agarwal (Chief Financial Officer)** of the Company be and are hereby jointly and/or severally authorized to do all acts, deeds, matters, and things as may be necessary, proper, or desirable to give effect to this resolution, including signing and filing necessary forms with the Registrar of Companies, and submission of confirmations to the relevant authorities.”

**9. TO APPROVE DRAFT NOTICE FOR CALLING OF THE THIRTY SECOND ANNUAL GENERAL MEETING OF THE COMPANY**

The Thirty-Second Annual General Meeting of the Company is to be held to discuss and approval annual accounts of the company including directors and other report along with other specific items so as more fully described in the draft agenda submitted before the board

The draft text of the notice calling the same along with explanatory statements thereon will be placed before the Board for approval.

Hence board is requested to consider and approve the same by passing the following resolution with or without modification, if any as **Resolution No. 6**

**“RESOLVED THAT Thirty-Second** Annual General Meeting of the Members of **“M/S Vedika Credit Capital Ltd”** will be held on **Saturday, 25th July 2026 at 12:30 PM** at the **registered office** of the company situated at **C/O Mr. Subir Dhara, Village - Choto Khataliya, P.O.- Shiuli Telini Para, Dist. - 24 North Parganas, P.S.- Titagar, West Bengal – 700121** to transact the following business as set out in the notice thereon

**RESOLVED FURTHER THAT** Notice of the **Thirty-Second** Annual General Meeting of the Members of **“M/S Vedika Credit Capital Ltd”** to be held on **Saturday, 25th July 2026 at 12:30 PM** at the **registered office** of the company situated at **C/O Mr. Subir Dhara, Village - Choto Khataliya, P.O.- Shiuli Telini Para, Dist. - 24 North Parganas, P.S.- Titagar, West Bengal – 700121**, duly initialled by the **Company Secretary & Compliance Officer** for the purpose of identification and placed before the Board be and is hereby approved and that **Mr. Gaurav Kumar Vohra, Company Secretary & Compliance Officer**, be and is hereby authorised to make necessary changes if required, and issue the **Notice of the Thirty-Second** Annual General Meeting to all the Members and to the **Stock Exchanges** under his Signature.

**RESOLVED FURTHER THAT** for the purpose of giving effect to this resolution, **Mr. Gautam Jain (Managing Director & Chairman), Mr. Vikram Jain (Whole Time Director), Mr. Gaurav Kumar Vohra (Company Secretary & Compliance Officer), and Mr. Abhishek Agarwal (Chief Financial Officer)** 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.”

**10. 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).