**Date:** 12/11/2026

To,

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

**Sub:** Intimation of outcome of Board Meeting held on **November 12,2026** under Regulation 51 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

This is to inform you that at its meeting held today, i.e., **November 12,2026**, the Board of Directors ("Board") of Vedika Credit Capital Limited ("Company") has inter alia considered and approved the Unaudited Financial Results along with limited review report of the company for the quarter & Half Year ended **September 30,2026**. We enclose the following documents:

a) Limited Review Report issued by the Statutory Auditors of the Company for the quarter and half year ended **September 30,2026.**

The meeting of the Board of Directors was commenced at **01:30 PM** and concluded at **06:15 PM**.

This is for your information and records.

Thanking You

**For Vedika Credit Capital Ltd**
For Vedika Credit Capital Ltd
Gaurav Kumar Vohra
Company Secretary

**Gaurav Kumar Vohra**
**Company Secretary & Compliance Officer**

**CC:** Debenture Trustees

**Limited Review Report on unaudited standalone financial results of Vedika Credit Capital Limited for the quarter ended 30th September, 2026 pursuant to Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

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

1. We have reviewed the accompanying Statement of unaudited standalone financial results of Vedika Credit Capital Limited ("the Company") for the quarter ended 30th September, 2026.

2. This Statement, which is the responsibility of the Company's management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Securities arid Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. Our responsibility is to issue a report on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

4. Based on our review conducted as above, nothing has come to our attention *(also see clause 5 below)* that causes us to believe that the accompanying Statement, prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

5. The Company has received the Inspection and Risk Assessment Report ("IRAR") issued by the Reserve Bank of India ("RBI") on 12th October, 2026 with reference to the financial position of the Company as on 31st March, 2026, and that the Board of Directors of the Company, at its meeting held on 12th November 2026, has noted the IRAR and approved the plan for mitigation of risks and redressal of the observations contained therein. As stated in the said resolution, the observations contained in the IRAR are presently under evaluation by the management and, accordingly, the financial impact, if any, of the said

S K BHAGERIA & ASSOCIATES MUMBAI Firm Reg. No. 112882W Chartered Accountants

ended 30th September 2026 and shall be considered upon completion of the said evaluation. As the evaluation is yet to be completed, we are unable to comment on the financial impact, if any, of the said observations on the Statement. Our conclusion is not modified in respect of this matter.

**For S K Bhageria & Associates**
**Chartered Accountants**
**Firm Registration No.: 112882W**




**S K Bhageria**
**Partner**
**Membership No.:041404**
**UDIN:** 26041404MYLEDZ7083

**Place: Mumbai**
**Date: 12th November, 2026**

# VEDIKA CREDIT CAPITAL LIMITED

(CIN : U67120WB1995PLC069424 )

**Regd Office: Chhota Kanthalia, North 24 Parganas, West Bengal- 700121, India**

**Statement of Un-audited Financial Results for the quarter ended Sept 30, 2026**

**(Amount in Rs. In lakhs)**

| S.No. | Particulars | Quarter ended Sept 30, 2026 (Unaudited) | Quarter ended June 30, 2026 (Unudited) | Quarter ended Sept 30, 2025 (Unaudited) |
|---|---|---|---|---|
| 1 | Total Income from Operations | 11,241.84 | 8,769.99 | 7,539.98 |
| 2 | Net Profit / (Loss) for the period (before Tax, Exceptional, and/or Extraordinary items) | 2336.00 | 1329.72 | 1164.81 |
| 3 | Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items) | 2336.00 | 1329.72 | 1164.81 |
| 4 | Net Profit / (Loss) for the period after tax (after Exceptional and/ or Extraordinary items) | 1361.84 | 1164.71 | 893.38 |
| 5 | Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)] | 1361.84 | 1164.71 | 893.38 |
| 6 | Paid up Equity Share Capital | 3709.52 | 3709.52 | 3709.52 |
| 7 | Security Premium Account | 14867.60 | 14867.60 | 14867.60 |
| 8 | Reserves (excluding Revaluation Reserve) | 15965.44 | 14253.41 | 11472.14 |
| 9 | Net worth | 34542.56 | 32830.53 | 30049.26 |
| 10 | Paid up Debt Capital / Outstanding Debt | 167773.78 | 154962.19 | 115070.87 |
| 11 | Outstanding Redeemable Preference Shares | NIL | NIL | NIL |
| 12 | Debt Equity Ratio | 4.86 | 4.72 | 3.83 |
| 13 | Annualized Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) - | | | |
| | 1. Basic: | 3.67 | 3.14 | 2.41 |
| | 2. Diluted: | 3.67 | 3.14 | 2.41 |
| 14 | Capital Redemption Reserve | Not Applicable | Not Applicable | Not Applicable |
| 15 | Debenture Redemption Reserve | Not Applicable | Not Applicable | Not Applicable |
| 16 | Debt Service Coverage Ratio | Not Applicable | Not Applicable | Not Applicable |
| 17 | Interest Service Coverage Ratio | Not Applicable | Not Applicable | Not Applicable |

**Note:**

2 For the other line items referred in regulation 52 (4) of the LODR Regulations, pertinent disclosures have been made to the Stock Exchange i.e. BSE Limited and can be accessed on the websites of the BSE Limited www.bseindia.com and website of the company

**For and on behalf of the Board of Directors**

**Place: Ranchi**

**Date: November 12, 2026**

For Vedika Credit Capital Ltd

Director

**(Director )**

**Vedika Credit Capital Limited**
**(CIN : U67120WB1995PLC069424 )**
**Regd Office: Chhota Kanthalia, North 24 Parganas, West Bengal- 700121, India**

**Statement of Financial Results for the quarter ended Sept 30, 2026**
**(All Amount in lakhs, except as stated otherwise)**

| S.No. | Particulars | Quarter ended Sept 30, 2026 (Unaudited) | Quarter ended June 30, 2026 (Unaudited) | Quarter ended Sept 30, 2025 (Unaudited) | Half year ended September 30,2026 (Unaudited) | Half year ended September 30,2025 (Unaudited) | Year ended March 31, 2026 (Audited) |
|---|---|---|---|---|---|---|---|
| **A** | **Revenue from operations** | | | | | | |
| a) | Interest Income | 10,255.58 | 8,512.96 | 7,241.45 | 18,768.54 | 13,106.83 | 30,978.39 |
| b) | Fees and commission Income | 124.48 | 144.48 | 227.72 | 268.97 | 379.52 | 583.65 |
| c) | Net gain on fair value changes | 861.78 | 112.54 | 70.80 | 974.32 | 421.33 | 808.84 |
| | **Total revenue from operations (A)** | **11,241.84** | **8,769.99** | **7,539.98** | **20,011.83** | **13,907.69** | **32,370.88** |
| **B** | Other Income | - | - | - | - | - | - |
| | **Total Income (A+B)** | **11,241.84** | **8,769.99** | **7,539.98** | **20,011.83** | **13,907.69** | **32,370.88** |
| **C** | **Expenses** | | | | | | |
| a) | Finance Costs | 6,508.56 | 5,904.51 | 3,513.56 | 12,413.07 | 6,526.29 | 16,085.48 |
| b) | Impairment on financial instruments | 307.21 | - | - | 307.21 | - | 1,018.48 |
| c) | Employee Benefits Expense | 756.53 | 764.44 | 821.43 | 1,520.97 | 1,621.59 | 3,056.56 |
| d) | Depreciation, amortization and impairment | 8.41 | 13.22 | 18.91 | 21.63 | 37.82 | 59.68 |
| e) | Other expenses | 1,325.14 | 758.09 | 2,021.28 | 2,083.23 | 3,400.61 | 7,870.75 |
| | **Total Expenses (C)** | **8,905.84** | **7,440.27** | **6,375.17** | **16,346.11** | **11,586.32** | **28,090.95** |
| **D** | **Profit before tax (A+B-C)** | **2,336.00** | **1,329.72** | **1,164.81** | **3,665.72** | **2,321.37** | **4,279.94** |
| **E** | Tax Expense: | | | | | | |
| | (1) Current tax | 587.92 | 334.67 | 379.61 | 922.59 | 675.98 | 1,179.48 |
| | (2) Previous Year Tax Impact | - | | - | - | - | (7.71) |
| | (3) Deferred Tax Liabilities/(Assets) | 386.23 | (169.65) | (108.18) | 216.58 | (125.46) | (445.29) |
| **F** | **Profit for the period (D-E)** | **1,361.84** | **1,164.71** | **893.38** | **2,526.55** | **1,770.85** | **3,553.46** |
| **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)** | **1,361.84** | **1,164.71** | **893.38** | **2,526.55** | **1,770.85** | **3,553.46** |
| **J** | **Earnings per equity share*** | | | | | | |
| | Basic (Rs.) | 3.67 | 3.14 | 2.41 | 6.81 | 4.77 | 9.58 |
| | Diluted (Rs.) | 3.67 | 3.14 | 2.41 | 6.81 | 4.77 | 9.58 |
| | Nominal value per share (Rs.) | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 |

* Not annualized for the quarter ended March 31st, 2026 and Sept 30th, 2026.

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

For Vedika Credit Capital Ltd
Director

(Director )

Place: Ranchi
Date: November 12, 2026

**Vedika Credit Capital Limited**
**(CIN : U67120WB1995PLC069424 )**
**Regd Office: Chhota Kanthalia, North 24 Parganas, West Bengal- 700121, India**

**Notes**

1 Vedika Credit Capital Limited (the "Company") has prepared unaudited financial results (the "Statement") for the quarter and six month ended September 31, 2026 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 Nov 12, 2026, 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 National stock exchange ("NSE") 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 Half year ended Sept 30, 2026 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 Sept 30, 2026 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 quarter and half year ended Sept 30, 2026 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 quarter and half year ended Sept 30, 2026 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 six-month (A)* | Of (A) aggregate debt that slipped into NPA during the six-month | Of (A) amount written off during the six-month | Of (A) amount paid by the borrowers during the six-month | Exposure to accounts classified as standard consequent to implementation of resolution plan-position as at the end of this six-month |
|---|---|---|---|---|---|
| | (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** |

For Vedika Credit Capital Ltd

Director

**Vedika Credit Capital Limited**

**(CIN : U67120WB1995PLC069424 )**

**Regd Office: Chhota Kanthalia, North 24 Parganas, West Bengal- 700121, India**

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 | Sept 30, 2026 | March 31, 2026 | Sept 30, 2025 |
|---|---|---|---|
| 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 quarter and half year ended Sept 30, 2026 for the restructured loans are given below:

**(Rs. In Lakhs)**

| 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**

For Vedika Credit Capital Ltd

Director

Place: Ranchi
Date: November 12, 2026

(Director )

**Vedika Credit Capital Limited**
**(CIN : U67120WB1995PLC069424 )**
**Regd Office: Chhota Kanthalia, North 24 Parganas, West Bengal- 700121, India**

**Annexure 1:**

Disclosuers in compliance with Regulation 52(4) if the Securities and Exchange Board if India ( Listing Obligation and Disclosure Reguirement ) Regulations, 2015 for the quarter ended 30th Sept 2025, 30th June 2026 and 30th Sept 2026

| S.No. | Particulars | Description | As at Quarter ended Sept 30, 2026 (unaudited) | Quarter ended June 30, 2026 (Unudited) | As at Quarter ended Sept 30, 2025 (unaudited) |
|---|---|---|---|---|---|
| a) | Debt Equity Ratio | (Debt Securities + Borrowings) / (Equity Share Capital + Other Equity) | 4.86 | 4.72 | 3.83 |
| b) | Debt service coverage ratio | | Not Applicable | Not Applicable | Not Applicable |
| c) | Interest service coverage ratio | | Not Applicable | Not Applicable | Not Applicable |
| d) | Outstanding redeemable preference shares (quantity and value) | | Not Applicable | Not Applicable | Not Applicable |
| e) | Capital redemption reserve/Debenture redemption reserve | | Not Applicable | Not Applicable | Not Applicable |
| f) | Net worth (INR in Lakhs) | Equity Share Capital + Other Equity | 34,542.56 | 32,830.53 | 30,049.26 |
| g) | Net profit after tax (INR in Lakhs) | | 1,361.84 | 1,164.71 | 893.38 |
| h) | Earnings per share | | | | |
| | -Basic | | 3.67 | 3.14 | 2.41 |
| | Diluted | | 3.67 | 3.14 | 2.41 |
| i) | Current Ratio | | Not Applicable | Not Applicable | Not Applicable |
| j) | Long term debt to working capital | | Not Applicable | Not Applicable | Not Applicable |
| k) | Bad debts to account receivable ratio | | Not Applicable | Not Applicable | Not Applicable |
| l) | Current liability ratio | | Not Applicable | Not Applicable | Not Applicable |
| m) | Total Debts to Total Assets | (Debt Securities + Borrowings) / Total Assets | 0.82 | 0.81 | 0.77 |
| n) | Debtors Turnover | | Not Applicable | Not Applicable | Not Applicable |
| o) | Inventory Turnover | | Not Applicable | Not Applicable | Not Applicable |
| p) | Operating Margin(%) | | Not Applicable | Not Applicable | Not Applicable |
| q) | Net Profit Margin(%) | | Not Applicable | Not Applicable | Not Applicable |
| r) | Sector specific equivalent ratios, as applicable | | | | |
| i) | Gross Stage 3 Ratio | Gross Stage 3 / Gross Loans | 1.76% | 1.24% | 1.69% |
| ii) | Net Stage 3 Ratio | Net Stage 3 / Gross Loans | 0.00% | 0.00% | 0.00% |
| iii) | Asset coverage ratio | Assets hypothicated/ outstanding debentures | | | |
| iv) | Capital to Risk Weighted Assets Ratio (CRAR) | | 24.09% | 25.17% | 28.06% |

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

For Vedika Credit Capital Ltd

Director

(Director )

Place: Ranchi
Date: November 12, 2026