



Date: 10th August, 2022

To

BSE Limited,

Phiroze Jeejeebhoy Towers,

Dalal Street,

Mumbai-400 001.

Scrip Code: 958344

Dear Sir/Madam,

Sub: Outcome of Board Meeting

Ref: Regulation 51(2) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015

Pursuant to the provisions of Regulation 51 (2) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 as amended, this is to inform you that the Board of Directors of the Company at its meeting held today has inter alia approved the Unaudited Financial Results for the Quarter ended 30th June, 2022.

Kindly note that the company has to file the Financial Results for the Quarter ended 30th June, 2022 in PDF as well as XBRL formats with BSE. However, the XBRL utility for filing quarterly financials for a debt listed company is not available at BSE's Online Listing Portal (i.e., www.listing.bseindia.com). Therefore, the company is enclosing the statement of Financial Results along with Limited Review Report in PDF format only. The XBRL version shall be uploaded once the utility file is made available by BSE.

The Unaudited Financial Results along with the Limited Review Report are enclosed.

The Board Meeting commenced at 10.00 AM (IST) and concluded at 11.00 AM (IST)

You are requested to kindly take the above information on record.

Thanking you,

Your faithfully

For Vaya Finserv Private Limited

Deepika Singh
Company Secretary

Encl: as above

Independent Auditor's Review Report on the Unaudited Financial Results of Vaya Finserv Private Limited Pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

Review Report to

The Board of Directors of

Vaya Finserv Private Limited

CIN : U67190TG2014PTC093562

4-51/SLNT/L-4-05, SLN Terminus,

Kondapur Road, Gachibowli, Hyderabad, Telangana – 500 032

Introduction :

1. We have reviewed the accompanying statement of unaudited financial results of Vaya Finserv Private Limited (the "Company") for the quarter and period ended June 30, 2022 (the "Statement").
2. This Statement, is the responsibility of the Company's Management and has been approved by the Company's 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 ('the Act') read with and relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Listing Regulations. Our responsibility is to issue a report on these financial statements based on our review.

Scope of 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 financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Conclusion :

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results 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 the Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

Other Matters:

5. The comparative financial information of the Company for the corresponding quarter ended June 30, 2021, included in the Statement, has not been subjected to a review and has been prepared and presented as certified by the management.

For **Manohar Chowdhry & Associates**

Chartered Accountants

FRN: 001997S

KSB Subramanyam

Partner

M. No.: 208981

UDIN: 22208981AORUHE9885

Place: Hyderabad

Date: 10.08.2022

Address : #204A, Concourse Complex, Opp. Lal Banglow,
7-1-58, Green Lands Road, Ameerpet, Hyderabad - 500 016.
Tel: +91 -40-23735533 / 44.

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Mumbai • Coimbatore • Kochi • Madurai • Mangaluru
Vijayawada • Vizag • **[REDACTED]**



Vaya Finserv Private Limited

Statement of Unaudited Financial Results for the quarter ended June 30, 2022

(All amounts in ₹ lakhs unless otherwise stated)

Sl No	Particulars	Quarter ended			Year ended
		30-Jun-22 Unaudited	31-Mar-22 Refer Note 7	30-Jun-21 Refer Note 7	31-Mar-22 Audited
1	Revenue from operations				
	Interest income	6,252	5,817	4,042	18,938
	Fee and commission income	424	631	473	2,138
	Net gain on fair value changes	162	126	107	508
	Total revenue from operations	6,838	6,574	4,622	21,584
2	Other income	11	19	33	103
3	Total income (1+2)	6,849	6,593	4,655	21,687
4	Expenses				
	Finance costs	3,250	2,813	2,045	9,439
	Impairment of financial instruments	744	1,192	724	3,482
	Employee benefits expense	1,302	1,265	1,236	5,001
	Depreciation and amortisation expense	26	22	28	108
	Other expenses	489	498	381	1,808
	Total expenses	5,812	5,790	4,414	19,838
5	Profit before tax for the period / year (3-4)	1,037	803	241	1,849
6	Tax expense				
	Current tax	179	242	332	437
	Deferred tax	(15)	10	(203)	130
	Total tax expense	164	252	129	567
7	Profit after tax for the period / year (5-6)	873	551	112	1,282
8	Other comprehensive income/(loss)				
	(i) Items that will not be reclassified to profit or loss	12	(20)	-	11
	(i) Income tax relating to items that will not be reclassified to profit or loss	(3)	5	-	(3)
	Total other comprehensive income, net of tax	9	(15)	-	8
9	Total comprehensive income for the period / year (7+8)	882	536	112	1,290
10	Paid-up equity share capital (face of value of ₹ 10 each)	9,089	9,089	9,089	9,089
11	Earnings per share (not annualised)				
	Basic (₹)	0.96	0.61	0.12	1.41
	Diluted (₹)	0.96	0.61	0.12	1.41
	Face value per share (₹)	10	10	10	10
See accompanying notes to the financial results					



Notes:

- 1 The above results for the quarter ended June 30, 2022 have been reviewed by the Audit and Risk Management Committee and approved by the Board of Directors of Vaya Finserv Private Limited ('the Company') at their meetings held on August 10, 2022 and were reviewed by the statutory auditors.
- 2 The above financial results of the Company have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, 'Interim Financial Reporting', prescribed under Section 133 of the Companies Act, 2013 and other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (as amended) read with SEBI circular SEBI/HO/DDHS/CIR/P/2021/0000000637 dated October 5, 2021 (as amended).
- 3 As per Regulation 54(2) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 ('Listing Regulations'), debentures are secured by first charge ranking pari-passu with each other on the Company's book debts and loan instalment receivables. The total cover is hundred percent or above of the principal amount of the said debentures.
- 4 The operations of the Company fall under 'financing activities' which is considered to be the only reportable segment in accordance with the provisions of Ind AS 108, Operating Segments. The Company operates in a single geographical segment, i.e. domestic.
- 5 Details of loans transferred/acquired during the quarter ended June 30, 2022 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:
(i) The Company has not transferred/acquired any non-performing assets (NPAs).
(ii) The Company has not entered into any Direct Assignment transaction during the Quarter.
- 6 The Company has no transaction/ exposure in derivatives including forward rates agreements, interest rate swaps and exchange traded interest rate derivatives. Further, the Company has no unhedged foreign currency exposure as on 30 June 2022 (31 March 2022: Nil).
- 7 The figures for the quarter ended March 31, 2022 are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto nine months ended December 31, 2021, which were subjected to Limited Review by the statutory auditors. The figures for the quarter ended June 30, 2021 were not subjected to Limited Review.
- 8 Previous year / periods figures have been regrouped / rearranged wherever necessary to conform with current period's classification.

For and on behalf of the Board of Directors

Place: Hyderabad
Date: August 10, 2022

Sateesh Kumar AV
Managing Director & CEO
DIN : 01769871



Disclosures under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the quarter ended June 30, 2022

Sl No	Particulars	Ratio
1	Debt equity ratio:	3.48
2	Debt service coverage ratio	Not Applicable
3	Interest service coverage ratio	Not Applicable
4	Outstanding redeemable preference shares (quantity and value)	Nil
5	Capital redemption reserve / debenture redemption reserve	Not Applicable
6	Net worth (Rs. in lakhs)	31,884
7	Net profit after tax (Rs. in lakhs)	873
8	Earning per share (not annualised)	
	a) Basic (Rs.)	0.96
	b) Diluted (Rs.)	0.96
9	Current ratio	Not Applicable
10	Long term debt to working capital	Not Applicable
11	Bad debts to Account receivable ratio	Not Applicable
12	Current liability ratio	Not Applicable
13	Total debts to total assets	0.77
14	Debtors turnover	Not Applicable
15	Inventory turnover	Not Applicable
16	Operating margin (%)	Not Applicable
17	Net profit margin (%)	12.75%
18	Sector specific equivalent ratios	
	a) Gross NPA (%)	2.81%
	b) Net NPA (%)	0.96%
	c) Capital risk adequacy ratio (CRAR) (%)	25.49%

For and on behalf of Board of Directors

Place: Hyderabad
Date: August 10, 2022

Sateesh Kumar AV
Managing Director & CEO
DIN : 01769871

POWERING ASPIRATIONS

Vaya Finserv Private Limited (CIN : U67190TG2014PTC093562)

Registered Address : SLN Terminus, #4-51/SLNT/L4-05, Gachibowli, Kondapur Road, Hyderabad - 500032, T.S., India.
Tel: 040 4789 6980 | www.vayaindia.com