



KALANI AND COMPANY

CHARTERED ACCOUNTANTS

Date:

To,
Catalyst Trusteeship Limited
Windsor, 6th Floor, Office No. 604,
C.S.T. Road, Kalina, Santacruz (East),
Mumbai - 400098

Subject: Certificate under regulation 56 (1) (d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 regarding maintenance of assets cover as per the terms of Information Memorandum and/or Debenture Trust Deed for the half year ended 30.09.2021

Ref: ISIN: INE02QN07011
INE02QN07029
INE02QN07037

Scrip Code: 959856
959906
960081

Dear Sir/Ma'am,

On the Basis of examination of books of accounts and records of Digamber Capfin Limited (hereinafter referred to as "DCL") bearing CIN No. U67120RJ1995PLC009862 having its registered office at J-54,55, IInd Floor, Anand Moti, Himmat Nagar, Tonk Road, Jaipur-302018 (Raj.) we hereby confirm and certify that DCL is maintaining asset cover as per term of Information Memorandum and/or Debenture Trust Deed including compliance with all the covenants in respect of Listed Non-Convertible Debentures issued by DCL for an amount of Rs. 50.00 Crore in respect of above mentioned ISIN for the half year ended 30th September, 2021. Details of the same are attached as Table-A and also certify that assets of Guarantors are sufficient to discharge the interest and principal amount at all times.

**For Kalani & Company
Chartered Accountants**

FRN: 000722C

Gaurav Rawat
**Gaurav Rawat
Partner
M.No.: 412724**



Place: Jaipur

UDIN: 21412724AAA3F6929

Enclosure: Table-A



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Table-A

Sr. No.	Particulars		Amounts in Rs.
i.	Total assets available for secured Debt Securities – (secured by either Pari passu or exclusive charge on assets) (Mention the share of Debt Securities charge holders)	A	58,75,07,096
	Property Plant & Equipment (Fixed assets)- movable/immovable property etc.		
	Loans/advances given (net of provisions, NPAs and sell down portfolio), Debt Securities, other credit extended etc.		
	Receivables including interest accrued on Debt Securities etc.		58,75,07,096
	Investment(s)		
	Cash and cash equivalents and other current/ non-current assets		
ii.	Total borrowing through issue of secured Debt Securities (secured by either pari passu or exclusive charge on assets)	B	50,00,00,000
	Debt Securities (Provide details as per table below)		50,00,00,000
	IND AS adjustment for effective Interest rate on secured Debt Securities		
	Interest accrued/payable on secured Debt Securities		
iii.	Asset Coverage Ratio (100% or higher as per the terms of offer document/ information memorandum/ debenture trust deed)	(A/B)	1.18





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ISIN wise details

Sr. No.	ISIN	Facility	Type of charge	Sanctioned Amount(Rs.)	Outstanding Amount As on 30/09/2021 (Rs.)	Cover Required	Assets Required (Rs.)
1.	INE02QN07011	NCDs	exclusive	25,00,00,000	25,00,00,000	1.25 Times	31,25,00,000
2.	INE02QN07029	NCDs	exclusive	10,00,00,000	10,00,00,000	1.10 Times	11,00,00,000
3.	INE02QN07037	NCDs	exclusive	15,00,00,000	15,00,00,000	1.10 Times	16,50,00,000
Grand Total				50,00,00,000	50,00,00,000		58,75,00,000

