

Ref: DCL/BSE/2021-22/5956

Date: 14th February, 2022

To,
The Manager,
Listing Department,
BSE Limited,
P.J. Towers, Dalal Street,
Mumbai - 400 001

SUBJECT: OUTCOME OF BOARD MEETING

**Ref: ISIN: INE02QN07011
INE02QN07029
INE02QN07037**

**Scrip Code: 959856
959906
960081**

Dear Sir/Madam,

This is to inform you that at the meeting of Board of Directors ("Board") held today i.e., 14th February, 2022, the Board has approved the following:

- 1) Unaudited Financial Results of the Company along with Limited Review Report with Unmodified opinion issued by Statutory Auditors of the Company for the quarter ended 31st December, 2021 as per Regulation 52 of SEBI (Listing Obligation and Disclosure Requirement) Regulation, 2015 (as amended) ("LODR").
- 2) Redemption of NCDs issued under ISIN: INE02QN07029 on maturity.

The Quarter ended results will also be published in Newspaper in the format as prescribed by SEBI.

We request you to kindly take the same on your record.

Thanking you
Yours faithfully,

For Digamber Capfin Limited


Neha Agarwal
Company Secretary
M. No.: A35576



CC To: CATALYST TRUSTEESHIP LIMITED
(Erstwhile GDA Trusteeship Limited)
Windsor, 6th Floor, Office No. 604,
C.S.T. Road, Kalina, Santacruz (East),
Mumbai - 400098



Digamber Capfin Limited

Registered office : Anand Moti, IInd Floor, J-54, 55 Near Toyota Showroom, Tonk Road Jaipur, Rajasthan - 302015

CIN : U67120RJ1995PLC009862 Website : www.digamberfinance.com

Email : info@digamberfinance.com

Statement of Unaudited Standalone Financial Results for the Quarter and Nine months ended 31st December, 2021

(₹ in lakhs)						
	Particulars	For the quarter ended 31st December 2021 (Unaudited)	For the quarter ended 30th September 2021 (Unaudited)	For the nine month ended 31st December 2021 (Unaudited)	For the nine month ended 31st December 2020 (Unaudited)*	For the year ended 31st March 2021 (Audited)*
I	Revenue from Operations	5,827.75	4,180.90	13,871.01	13,006.50	19,440.48
II	Other Income	276.86	197.63	651.89	374.82	515.05
III	Total Revenue	6,104.61	4,378.53	14,522.90	13,381.32	19,955.53
IV	Expenses:					
	Finance Costs	1,825.63	1,668.47	4,921.76	4,685.00	6,444.16
	Employee Benefits Expense	1,298.16	1,298.63	3,530.91	2,469.93	3,474.92
	Depreciation & Amortisation Expense	23.32	21.29	65.90	61.60	79.54
	Other Expenses	1,893.38	(299.77)	3,768.41	1,025.82	3,328.33
	Total Expenses	5,040.50	2,688.62	12,286.97	8,242.35	13,326.95
V	Profit/(Loss) before Exceptional Items & Tax	1,064.11	1,689.91	2,235.92	5,138.98	6,628.58
VI	Exceptional Items	-	-	-	-	-
VII	Profit/(Loss) Before Tax	1,064.11	1,689.91	2,235.92	5,138.98	6,628.58
VIII	Tax Expense:					
	Current Tax	80.54	614.22	694.76	546.52	1,022.46
	Deferred Tax	(271.64)	(439.37)	(1,182.57)	157.91	508.98
IX	Profit/(loss) for the period	1,255.21	1,515.07	2,723.73	4,434.54	5,097.14
X	Other Comprehensive Income					
	(A) Items that will not be reclassified to profit or loss		(22.96)	(22.96)	-	(1.13)
	- Income tax on above	-	5.78	5.78	-	0.29
	(B) Items that will be reclassified to profit or loss					
	- Income tax on above					
XI	Total Comprehensive Income for the period	1,255.21	1,497.89	2,706.55	4,434.54	5,096.29
XII	Earnings per Equity Share (for Continued Operation):					
	Basic (in ₹)	12.71	15.34	27.58	44.90	51.61
	Diluted (in ₹)	12.71	15.34	27.58	44.90	51.61
	Paid-up equity share capital	987.69	987.69	987.69	987.69	987.69
	Face Value of Equity Shares	₹ 10 each	₹ 10 each	₹ 10 each	₹ 10 each	₹ 10 each
	Long term Debt Capital	33,423.94	29,964.92	33,423.94	21,820.51	26,835.98
	Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year	17,187.03	14,052.09	17,187.03	14,134.60	14,480.47
	Net Worth	18,000.28	15,029.06	18,000.28	15,122.29	15,468.16
	Earnings Per Share (EPS) (Basic & Diluted) (Not annualised) (in ₹)	12.71	15.34	27.58	44.90	51.61
	Debt Equity Ratio (Long Term Debt Capital / Net worth)	1.86	1.94	1.86	1.44	1.68
	Debt Service Coverage Ratio (Earning before interest, Tax ,Exceptional Items and other comprehensive income / Interest + Principal Repayment)	1.79	1.33	1.22	1.84	1.63
	Interest Service Coverage Ratio (Earning before interest, Tax ,Exceptional Items and other comprehensive income / Finance Cost)	1.58	2.01	1.45	2.10	2.03
	Current Ratio (Current Assets / Current Liability)	1.38	1.35	1.38	1.36	1.40
	Return on Equity Ratio (Net Income / Shareholder's Equity)	6.97%	10.08%	15.13%	29.32%	32.95%
	Net profit margin (Net Profit / Net Revenue)	20.56%	30.93%	18.75%	33.14%	25.54%
	Return on Capital employed (Earning before interest, Tax ,Exceptional Items and other comprehensive income / Capital Employed)	5.69%	7.13%	14.09%	25.65%	35.83%
	Long term debt to working capital ratio (Long term borrowings / Working Capital)	2.31	2.94	2.31	1.91	1.89
	Current Liability Ratio (Current Liability / Total Liability)	43.71%	38.43%	43.71%	46.86%	49.22%
	Total Debts to assets ratio (Total Debt Capital / Total Assets)	76.28%	74.51%	76.28%	73.50%	78.63%
	Operating Profit Margin (Operating Profit / Revenue from Operations)	47.34%	68.57%	49.29%	73.42%	69.93%

See accompanying notes to the Statement of Standalone financial results

Refer Note No 3



Notes to the Statement of standalone financial result:

1. The above results have been reviewed by the Audit Committee of the Board of Directors in the meeting held on 14th February, 2022 and approved by the Board of Directors in the meeting held on the same day.
2. The statutory auditors of the Company have carried out the limited review of the financial results for the quarter and nine month ended 31st December 2021 as required under Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.
3. The Company adopted Indian Accounting Standards (Ind AS) notified under section 133 of the Companies Act 2013 (the Act) read with the Companies (Indian Accounting Standards) Rules, 2015 from 1st April 2021 and the effective date of such transition is April 1, 2020. Such transition have been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and guidelines issued by the Reserve Bank of India (RBI) (Collectively referred to as "the Previous GAAP"). The figures have been presented in accordance with the format prescribed for financial statements for NON- Banking Finance Company (NBFC) whose financial statements are drawn up in compliance of the Companies (Indian Accounting Standards) Rules, 2015 in Division III of the Notification No GSR 1022(E) dated 11th October, 2018, issued by the Ministry of Corporate Affairs, Government of India. The comparative figures for the nine month ended 31st December 2020 and for the year ended 31st March 2021 have been restated by the Management as per Ind AS but have not been subject to limited review or audit. However, the Management has exercised necessary due diligence to ensure that the financial results provide a true and fair view of the Company's affairs. The required reconciliation are given below:-

3A. Reconciliation of Profit for the period nine months ended 31st December, 2020 and year ended on 31st March, 2021

(₹ In Lakhs)

Particulars	Nine months ended 31st December 2020	Year ended 31st March 2021
Profit after tax as reported under previous IGAAP	3,094.95	2,938.56
Add/(less) adjustments for Ind AS:		
Effective Interest Rate Impact on Financial Asset	2,479.71	2,388.61
Excess Interest Spread Impact on Direct Assignment	(812.17)	767.66
Effective Interest Rate Impact on Financial Liability	(51.55)	130.56
Expected Credit Loss Impact	(98.85)	(601.65)
Tax Impact in above Adjustments	(157.91)	(524.67)
Others	(19.64)	(1.93)
Net Profit as per Ind AS	4,434.54	5,097.14

3B. Reconciliation of Other Equity as at April 1, 2020*

(₹ In Lakhs)

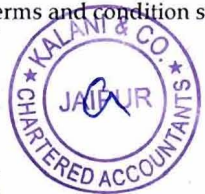
Particulars	As at April 1, 2020
Other Equity as per IGAAP	7,234.85
Effective Interest Rate Impact on Financial Asset	(170.41)
Effective Interest Rate Impact on Financial Liability	262.08
Excess Interest Spread Impact due to Direct Assignment	1,445.02
Impairment Reserve	567.66
Others	45.00
Other Equity as per Ind AS	9,384.19

***Including Ind AS Adjustments w.e.f. 1.4.2019**

4. The Company operates in a single business segment having similar risk and returns for the purpose of Ind AS 'Operating Segments'. The company operates in a single geographical segment i.e. domestic. During years/periods figures have been regrouped/rearranged, whenever considered necessary, to confirm with current year presentation.

5. Other Expenses for the quarter/nine months ending 31st December 2021 includes provision for ECL amounting to Rs. 1,613.54 lakhs / Rs 3,145.22 lakhs

6. The secured listed Non-convertible Debt Securities of the company are secure by first pari-passu charge by the way of hypothecation over the receivables and current asset both present and future as stated in the respective Debenture trust deeds. The total asset cover required thereof has been maintained as per the terms and condition stated in the respective Debenture Trust Deeds.



Place : Jaipur
Date : 14th February, 2022

For and on Behalf of Board of Directors
Of Digamber Capfin Ltd

(Rajiv Jain)
Managing Director
DIN: 00416121



KALANI AND COMPANY
CHARTERED ACCOUNTANTS

INDEPENDENT AUDITOR'S LIMITED REVIEW REPORT

To,
The Board of Directors,
Digamber Capfin Limited,

1. We have reviewed the accompanying Statement of Standalone Unaudited Financial Results for the quarter ended December 31, 2021 and year to date from April 1, 2021 to December 31 2021 (herein after referred to as "Statement" and initialled for the purpose of identification) of Digamber Capfin Limited ("the Company") being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ("the Regulations").
2. This statement is the responsibility of the NBFC's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements 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 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.
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





KALANI AND COMPANY

CHARTERED ACCOUNTANTS

Regulation 52 of the 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.

5. As stated in Note 3 to the statement, figures pertaining to the nine months ended 31.12.2020 and for the year ended 31.03.2021 including its reconciliation of profit under Indian Accounting Standards with the profit reported under previous Indian GAAP, have not been subject to limited review or audit

Place: JAIPUR
Date: 14.02.2022
UDIN: 22412724ACAYYM4458



For KALANI & COMPANY

Chartered Account

ERN: 000722C

[Gaurav Rawat]

Partner

M. No. 412724