

Ref: DCL/BSE/2022-23/6685

Date: 08.08.2022

To,

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

SUBJECT: OUTCOME OF BOARD MEETING HELD ON 08TH August, 2022

Ref: ISIN: INE02QN07011

Scrip Code: 959856

Dear Sir/Madam,

This is to inform you that at the meeting of Board of Directors ("Board") held today i.e., 08th August, 2022, the Board has inter-alia approved the following: -

- 1) The Unaudited Standalone Financial Results of the Company for the quarter ended on 30th June, 2022 as per Regulation 52 of SEBI (Listing Obligation and Disclosure Requirement) Regulation, 2015 (as amended) ("LODR").

Further we would like to state that the Statutory Auditors of the Company have issued Limited Review Report with Unmodified opinion on the Financial Results.

A Copy of said Financial Results and Limited Review Report issued by the Statutory Auditors of the Company along with the disclosures in compliance with Regulation 52 (4) of SEBI (Listing Obligation and Disclosure Requirement) Regulation, 2015 are enclosed herewith and the same are also uploaded on the website of the Company i.e., <https://www.digamberfinance.com> The results will also be published in newspaper in the format as prescribed by SEBI.

Grant of 110600 Employee Stock Options to eligible employees of the company under the scheme ***Digamber Capfin Limited Employees Stock Option Scheme - 2022 ("DCL ESOP 2022")***.

We request you to take the same on your record.

Thanking you.

Yours faithfully,

For Digamber Capfin Limited

Neha Agarwal

Neha Agarwal
Company Secretary & Compliance Officer
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



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www.digamberfinance.com

CIN

U67120RJ1995PLC009862



Digamber Capfin Ltd., J 54-55, "Anand Moti" Himmat Nagar, Gopalpura, Tonk Road, Jaipur 302018, Raj., India



KALANI AND COMPANY
CHARTERED ACCOUNTANTS

Independent Auditor's Limited Review Report on Quarterly Unaudited Standalone Financial Results of Digamber Capfin Limited Pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

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 June 30, 2022 and year to date from April 1, 2022 to June 30 2022 (herein after referred to as "Statement" and initialed 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 which is the responsibility of the Company's Management and has been 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 ("the Act") read with relevant rules issued thereunder, Reserve Bank of India guidelines; and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Regulations . 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



KALANI AND COMPANY
CHARTERED ACCOUNTANTS

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 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.

Our Conclusion is not modified in respect of this matter.

For KALANI & COMPANY
Chartered Account
FRN: 000722C



Gaurav Rawat

(Gaurav Rawat)
Partner
M. No. 412724

Place: JAIPUR
Date: 08.08.2022
UDIN: 22412724 A0NE7X2469

Digamber Capfin Limited

CIN U67120RJ1995PLC009862

Registered Office: Anand Moti, IInd Floor, J-54,55 Near Toyota Showroom, Tonk Road, Jaipur, Rajasthan-302018

Telephone No- 0141-2700233-234 Email: info@digamberfinance.com

Website: www.digamberfinance.com

Statement of Unaudited Standalone Financial Results For the Quarter ended 30th June 2022

(Rs. In Lakhs)

	Particulars	Quarter Ended			Year Ended
		For the Quarter ended 30th June 2022	For the Quarter ended 31st March 2022	For the Quarter ended 30th June 2021	For the year ended 31st March 2022
I	Revenue from operations	5,884.34	6,978.19	3,862.36	21,043.96
II	Other Income	201.94	126.76	177.39	583.89
III	Total Revenue	6,086.28	7,104.95	4,039.75	21,627.84
	Expenses:				
(i)	Finance Costs	1,974.82	1,834.04	1,427.65	6,755.80
(ii)	Employee Benefits Expense	1,434.45	1,678.91	933.88	5,209.82
(iii)	Impairment on financial instruments	(40.68)	712.94	2,051.12	3,858.16
(iv)	Depreciation, Amortization and Impairment	37.49	24.95	21.29	90.85
(v)	Other Expenses	380.85	435.41	123.91	1,058.59
IV	Total Expenses	3,786.92	4,686.25	4,557.85	16,973.22
V	Profit / (Loss) before Exceptional Items & Tax	2,299.36	2,418.70	(518.10)	4,654.62
VI	Exceptional Items	-	-	-	-
VII	Profit / (Loss) Before Tax	2,299.36	2,418.70	(518.10)	4,654.62
VIII	Tax Expense:				
	(1) Current Tax	773.34	320.33	-	1,015.09
	(2) Deferred Tax	(39.55)	613.96	(471.56)	(568.61)
	Income Tax for Earlier Year				
IX	Profit / (Loss) for the period	1,486.47	1,484.40	(46.54)	4,208.14
X	Other Comprehensive Income				
	(A) Items that will not be reclassified to profit or loss				
	- Remeasurement Gains/(Losses) on Defined Benefit Plans	-	17.28	(22.96)	(5.68)
	- Income tax on above	-	(4.35)	5.78	1.43
	(B) Items that will be reclassified to profit or loss				
	- Income tax on above				
XI	Total Comprehensive Income for the period	1,486.47	1,497.33	(63.72)	4,203.89
XIII	Earnings per Equity Share (for Continued Operation):				
	Basic (in ₹)	15.05	15.03	5.40	42.61
	Diluted (in ₹)	15.05	15.03	5.40	42.61
	Paid Up Equity share capital	987.69	987.69	987.69	987.69
	Face value of Equity Shares	₹ 10 each	₹ 10 each	₹ 10 each	₹ 10 each

See accompanying notes to the statement of standalone financial results.

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

(Rajiv Jain)

Managing Director

DIN: 00416121

Place : Jaipur

Date 08.08.2022

Notes to the Statement of Unaudited Standalone Financial Result:

1. The above results have been reviewed by the Audit Committee of the Board of Directors in the meeting held on **8th August, 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 ended 30th June 2022 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

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. Impairment on financial instruments for the quarter ended 30th June 2022 includes reversal of ECL amounting to Rs.

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.

7. The outbreak of COVID-19 pandemic across the globe and in India has contributed to a significant volatility in the financial markets and slowdown in the economic activities. Consequent to the outbreak of the COVID-19 pandemic, the Indian government announced a lockdown in March 2020. Subsequently, the national lockdown was lifted by the government, but regional restrictions continued to be implemented in areas as India witnessed two more waves of the COVID-19 pandemic during the year ended March 2022. Currently, while the number of new COVID-19 cases have reduced significantly and the Government of India has withdrawn most of the COVID-19 related restrictions. However, the actual impact may vary due to prevailing uncertainty caused by the pandemic. The company's management is continuously monitoring the situation and the economic factors affecting the operations of the Company

8. Disclosures pursuant to RBI Notification - RBI /DOR/2021-22/86 DOR.STR.REC.51 /21.04.048/2021-22 dated 24 September 2021

Details of transfer through assignment in respect of loans not in default during the quarter ended 30th June 2022	(₹ In Lakhs)
Number of Loan Accounts assigned as on June-2022	Nil
Amount of Loan Accounts assigned (Rs. In 'Lakhs')	Nil
Number of Transactions	Nil
Weighted Average Maturity (Remaining) (Months)	Nil
Weighted Average Holding (After Origination)	Nil
Retention of Beneficial Economic Interest (MRR)	Nil
Coverage of Tangible Security Coverage	Nil
Rating wise Distribution of rated Loans	Nil
No. of Instances (Transactions) where transferor has	Nil
No of Transferred Loans Replaced	Nil

9. Disclosure in compliance with Regulation 52 (4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 for the quarter ended June, 2022 is attached as Annexure-1

10. Pursuant to the RBI circular dated 12 November 2021 - "Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances - Clarifications", the Company has aligned its definition of default from number of instalments outstanding approach to Days Past Due approach. On 15 February 2022, RBI allowed deferment till 30 September 2022 of Para 1 of this circular pertaining to upgrade of Non performing accounts. However, the Company has not opted for this deferment and such alignment does not have any significant impact on the financial results for the quarter ended 30th June 2022.

11.The Indian parliament has approved the Code on Social Security, 2020 which subsumes the Provident Fund and the Gratuity Act and rules there under. The Ministry of Labour and Employment has also released draft rules thereunder on November 13, 2020 and has invited suggestions from stakeholders which are under active consideration by the Ministry. The Company will evaluate the rules, assess the impact, if any, and account for the same once the rules are notified and become effective.

12. The figures for the quarter ended 30th June 2021 are the balancing figures between unaudited figures in respect of the half year ended 30th September 2021 and quarter ended 30th September 2021 which were subjected to limited review by statutory auditors.

13. Figures of previous periods have been regrouped, wherever necessary, to make them comparable with the current

14. The Company has designated an exclusive email ID viz. compliance@digamberfinance.in for investor grievance

For and on Behalf of Board of Directors

Of Digamber Capfin Ltd

Place : Jaipur

Date : 08.08.2022

(Rajiv Jain)
Managing Director
DIN: 00416121

ANNEXURE 1

Disclosures in compliance with Regulation 52 (4) of Securities Exchange Board of India (Listing Obligation and Disclosures Requirement) Regulations, for the quarter ended June, 2022

(Amount in Lacs)

S.No.	Particulars	Description	As at Quarter Ended June, 2022 (Unaudited)
1.	Debt Equity Ratio	Long Term Debt Capital / Net Worth	1.67
2.	Debt Service Coverage Ratio	Earnings before Interest, Tax, Exceptional Items and Other Comprehensive Income / Finance Cost	Not Applicable
3.	Interest Service Coverage Ratio	Earnings before interest, Tax, Exceptional Items and Other Comprehensive Income / Finance Cost	Not Applicable
4.	Outstanding Redeemable Preference Shares:-		
	Quantity (in no.)		Nil
	Value (in amount)		Nil
5.	Capital Redemption Reserve (in amount)		300.00
6.	Debenture Redemption Reserve (in amount)		250.00
7.	Net Worth (in amount)		209.92
8.	Net Profit after Tax (in amount)		1486.47
9.	Earnings Per Share (of Rs. 10/- each)		
	i) Basic		15.05
	ii) Diluted		15.05
10.	Current Ratio		1.22
11.	Long term debt to working capital		3.35

Digamber Capfin Limited**CIN : U67120RJ1995PLC009862****Registered office : Anand Moti, IInd Floor, J-54, 55 Near Toyota Showroom, Tonk Road Jaipur,
Rajasthan - 302015****Tel. No.- 0141-2700233-234 | Website : www.digamberfinance.com****Email : info@digamberfinance.com**

12.	Bad debts to Account Receivable Ratio		Not Applicable
13.	Current Liability Ratio		45.33%
14.	Total Debts to Total Assets		76.62%
15.	Debtors Turnover		Not Applicable
16.	Inventory Turnover		Not Applicable
17.	Operating Margin (%)		69.56%
18.	Net Profit Margin (%)		24.42%
19.	Sector Specific Ratio:-		
(a)	Capital Adequacy Ratio		23.47%
(b)	Gross Stage 3 Ratio		4.94%
(c)	Net Stage 3 Ratio		2.78%
(d)	Return on Equity (ROE)		7.08%
(e)	Return on Total Assets (ROTA)		1.47%
(f)	Return on Cap Employed		7.41%
(g)	Gearing Ratio		3.85
(h)	TOL/TNW		4.02
(i)	Portfolio Yield		6.43%
(j)	Operational Self Sufficiency		160.72%
(k)	Operating Cost Ratio		2.02%
(l)	Net Interest Margin		4.27%
(m)	Total Cost Ratio		4.14 %
(n)	Finance Expenses Ratio		2.16%

**For and on Behalf of
Digamber Capfin Limited**

Date: 08.08.2022**Place: Jaipur**

**Rajiv Jain
Managing Director
DIN: 00416121**