

Ref: DCL/BSE/2022-23/6324

Date: 26th May, 2022

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

SUBJECT: OUTCOME OF BOARD MEETING HELD ON 26th MAY, 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., 26th May, 2022, the Board has inter-alia approved the Audited Financial Results of the Company for the quarter and financial year ended on 31st March, 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 Annual Audit Report with Unmodified opinion on the Financial Results.

A Copy of said Financial Results and Annual Audit 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.

We request you to 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





KALANI & COMPANY

CHARTERED ACCOUNTANTS

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

To
The Board of Directors of
Digamber Capfin Limited

Opinion

We have audited the accompanying standalone quarterly and year to date standalone financial results of Digamber Capfin Limited (the company) for the quarter ended 31st March' 2022 and the year to date results for the period from 1st April' 2021 to 31st March' 2022, attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations').

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial results:

- are presented in accordance with the requirements of Regulation 52 of the Listing Regulations; and
- give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards, RBI guidelines and other accounting principles generally accepted in India of the net profit/ loss and other financial information for the quarter ended 31st March 2022 as well as the year to date results for the period from 1st April 2021 to 31st March 2022.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under Section 143(10) of the Companies Act, 2013 (the Act). Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the Standalone Financial results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the standalone financial results under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Board of Director's Responsibility for the Standalone Financial results

These standalone financial results have been compiled from the interim standalone financial statements. The Company's management and Board of Directors are responsible for the preparation of these Standalone



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Financial results that give a true and fair view of net profit and other financial information in accordance with the recognition and measurement principles laid down in Ind AS 34 "Interim Financial Reporting"

specified under section 133 of the Companies Act 2013, read with the Companies (Indian Accounting Standards) Rules, 2015, as amended, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India and in compliance with regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Standalone financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the standalone financial results, management and Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management and Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Board of Directors is also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibility for the Audit of Standalone Financial Results

Our objectives are to obtain reasonable assurance about whether the standalone financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone financial results. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit.

We also:

- Identify and assess the risks of material misstatement of the standalone financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.



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- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management and Board of Directors.
- Conclude on the appropriateness of management's and Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the standalone financial statements, including the disclosures, and whether the standalone financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

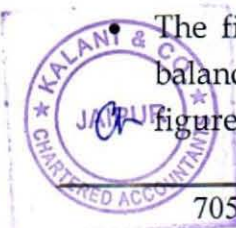
We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

The comparative financial information of the Company for the year ended 31 March 2021 and the transition date opening balance sheet as at 1 April 2020 included in these Standalone Ind AS financial statements, are based on the previously issued statutory financial statements prepared in accordance with the Companies (Accounting Standards) Rules, 2006, whose audit report for the year ended 31 March 2021 and 31 March 2020 dated 29th June 2021 and 30th June 2020 respectively expressed an unmodified opinion on those Standalone financial statements, as adjusted for the differences in the accounting principles adopted by the Company on transition to the Ind AS, which have been audited by us.

The figures for the quarter ended March 31, 2022 as reported in the Statement are the balancing figures in respect of the year ended March 31, 2022 and published year to date figures up to the end of the third quarter of the relevant financial year. The figures up to the





KALANI & COMPANY

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end of the third quarter are subjected to Limited Review as per provisions of "Listing Regulations".

Our opinion is not modified in respect of above matter.

For KALANI & COMPANY
Chartered Accountants



FRN- 000722C

Gaurav Rawat

[Gaurav Rawat]

Partner

M.No.-412724

Place of Signature: Jaipur

Dated: 26.05.2022

UDIN:- 22412724 AJ Q12KT5026

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 Standalone Asset and Liabilities for the Quarter and Year ended 31st March, 2022

(₹ in lakhs)

Particulars	As at 31st March 2022	As at 31st March 2021
	Audited	Audited
I. ASSETS		
(1) Financial Assets		
(a) Cash and cash Equivalents	7,368.35	3,601.55
(b) Bank balance other than Cash and cash equivalents	2,316.42	2,334.61
(c) Receivables		
(I) Trade Receivables	-	-
(II) Other Receivables	-	-
(d) Loans	75,056.03	56,333.28
(e) Investments	559.91	5,515.89
(f) Other Financial Asset	8,044.33	7,205.37
Total Financial Assets	93,345.03	74,990.70
(2) Non-financial Assets		
(a) Current tax assets (Net)	-	-
(b) Property, Plant and Equipment	3,429.74	3,331.12
(c) Capital work-in-progress	25.96	-
(d) Intangible assets under development	-	-
(e) Other Intangible Assets	9.30	12.15
(f) Other non-financial assets	115.94	114.10
Total Non-financial Assets	3,580.94	3,457.37
Total Assets	96,925.97	78,448.07
II. LIABILITIES AND EQUITY		
Liabilities		
(1) Financial Liabilities		
(a) Payables		
(I) Trade Payables		
i) total outstanding dues of micro enterprises and small enterprises	6.79	-
ii) total outstanding dues of creditors other than micro enterprises and small enterprises	3.51	-
(II) Other Payables		
i) total outstanding dues of micro enterprises and small enterprises	-	-
ii) total outstanding dues of creditors other than micro enterprises and small enterprises	43.34	-
(b) Debt Securities	2,545.50	5,180.99
(c) Borrowings (Other than Debt Securities)	70,351.38	49,747.99
(d) Subordinated Liabilities	1,507.82	1,520.21
(e) Other Financial Liabilities	2,088.75	5,171.57
Total Financial Liabilities	76,547.09	61,620.76
(2) Non-Financial Liabilities		
(a) Current tax liabilities (Net)	32.04	299.46
(b) Provisions	95.63	4.55
(c) Deferred tax liabilities (Net)	453.87	1,023.91
(d) Other non-financial liabilities	125.29	31.23
Total Non-Financial Liabilities	706.82	1,359.15
Total Liabilities	77,253.92	62,979.91
(3) EQUITY		
(a) Equity Share capital	987.69	987.69
(b) Other Equity	18,684.36	14,480.47
Total Equity	19,672.05	15,468.16
Total Equity and Liabilities	96,925.97	78,448.07



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Statement of Standalone Financial Results for the Quarter and Year ended 31st March, 2022

(₹ in lakhs)

	Particulars	For the quarter ended 31st March 2022 (Audited)	For the quarter ended 31st December 2021 (Unaudited)	For the year ended 31st March 2022 (Audited)	For the year ended 31st March 2021 (Audited)
I	Revenue from Operations	6,978.19	5,949.08	21,043.96	19,553.51
II	Other Income	126.76	155.53	583.89	402.02
III	Total Revenue	7,104.95	6,104.61	21,627.84	19,955.53
IV	Expenses:				
	Finance Costs	1,834.04	1,825.63	6,755.80	6,362.16
	Employee Benefits Expense	1,678.91	1,298.16	5,209.82	3,474.92
	Impairment on financial instruments	712.94	1,613.54	3,858.16	2,162.09
	Depreciation, Amortization and Impairment	24.95	23.32	90.85	79.54
	Other Expenses	435.41	279.84	1,058.59	1,248.24
	Total Expenses	4,686.25	5,040.50	16,973.22	13,326.95
V	Profit/(Loss) before Exceptional Items & Tax	2,418.70	1,064.11	4,654.62	6,628.58
VI	Exceptional Items	-	-	-	-
VII	Profit/(Loss) Before Tax	2,418.70	1,064.11	4,654.62	6,628.58
VIII	Tax Expense:				
	Current Tax	320.33	80.54	1,015.09	1,022.46
	Deferred Tax	613.96	(271.64)	(568.61)	508.98
IX	Profit/(loss) for the period	1,484.40	1,255.21	4,208.14	5,097.14
X	Other Comprehensive Income				
	(A) Items that will not be reclassified to profit or loss	17.28		(5.68)	(1.13)
	- Income tax on above	(4.35)	-	1.43	0.29
	(B) Items that will be reclassified to profit or loss				
	- Income tax on above				
XI	Total Comprehensive Income for the period	1,497.33	1,255.21	4,203.89	5,096.29
XII	Earnings per Equity Share (for Continued Operation):				
	Basic (in ₹)	15.03	12.71	42.61	51.61
	Diluted (in ₹)	15.03	12.71	42.61	51.61
	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
	Long term Debt Capital	42,011.75	33,423.94	42,011.75	28,393.47
	Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year	18,684.36	17,012.59	18,684.36	14,480.47
	Capital Redemption Reserve	300.00	150.00	300.00	150.00
	Debenture Redemption Reserve	250.00	-	250.00	-
	Outstanding Redeemable Preference Shares:				
	In quantitative terms (no.)	-	15.00	-	15.00
	In value terms (amount)	-	150.00	-	150.00
	Net Worth	19,672.05	18,000.28	19,672.05	15,468.16
	Earnings Per Share (EPS) (Basic & Diluted) (Not annualised) (in ₹)	15.03	12.71	42.61	51.61
	Debt Equity Ratio (Long Term Debt Capital / Net worth)	2.11	1.86	2.11	1.79
	Debt Service Coverage Ratio (Earning before interest, Tax, Exceptional Items and other comprehensive income / Interest + Principal Repayment)	0.86	1.79	1.10	1.60
	Interest Service Coverage Ratio (Earning before interest, Tax, Exceptional Items and other comprehensive income / Finance Cost)	2.32	1.58	1.69	2.04
	Current Ratio (Current Assets / Current Liability)	1.42	1.38	1.42	1.44
	Return on Equity Ratio (Net Income / Shareholder's Equity)	7.63%	6.91%	21.48%	32.98%
	Net profit margin (Net Profit / Net Revenue)	21.50%	21.56%	19.53%	26.07%
	Return on Capital employed (Earning before interest, Tax, Exceptional Items and other comprehensive income / Capital Employed)	6.84%	5.69%	18.36%	28.00%
	Long term debt to working capital ratio (Long term borrowings / Working Capital)	2.90	2.31	2.90	2.02
	Current Liability Ratio (Current Liability / Total Liability)	35.57%	43.71%	35.57%	44.60%
	Total Debts to assets ratio (Total Debt Capital / Total Assets)	77.13%	76.28%	77.13%	78.56%
	Operating Profit Margin (Operating Profit / Revenue from Operations)	32.64%	72.50%	57.53%	68.89%

See accompanying notes to the Statement of Standalone financial results



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**Standalone Statement of Cashflows
For the period ended 31st March, 2022**

(₹ in lakhs)

Particulars	Period ended 31st March 2022		Year ended 31st March 2021	
	Audited		Audited	
A Cash flow from operating activities:				
Net profit before tax as per statement of profit and loss		4,654.62		6,628.58
Adjustment to reconcile profit before tax to net cash flow:				
Remeasurement Gains/(Losses) on Defined Benefit Plans	(5.68)		(1.13)	
Depreciation & Amortisation	90.85		79.54	
(Reversal)/Provision for Expected Credit Loss (ECL)	1,299.14		882.33	
Interest on Fixed Deposit	(413.70)		(388.98)	
Fixed assets written-off	-		2.68	
Fair Value change of Investments	(44.02)		(0.66)	
Profit/Loss on sale of assets	-		-	
Finance Cost	6,755.80		6,444.16	
		7,682.39		7,017.93
Operating profit before working capital changes		12,337.01		13,646.51
Adjustment for				
(Increase)/decrease in loans	(20,021.88)		173.01	
(Increase)/decrease in other financial assets	(838.96)		108.08	
(Increase)/decrease in non financial assets	(1.84)		1,072.69	
Increase/(decrease) in trade and other payables	53.65			
Increase/(decrease) in other financial liabilities	(155.23)		(5,632.84)	
Increase/(decrease) in other non financial liabilities	94.05		(55.15)	
Increase/(decrease) in provisions	91.08			
Total of changes in working capital		(20,779.13)		(4,334.21)
Income Tax Paid		(1,282.52)		(640.41)
Net Cash from Operating Activity (A)		(9,724.63)		8,671.89
B. Cash Flow from Investing Activity				
(Purchase)/Sale of property, plant and equipment and intangible assets (including in progress assets)	(212.58)		(2,457.48)	
(Purchase)/Sale of Mutual Fund	5,000.00		(5,415.23)	
Interest on Fixed Deposit	413.70	5,201.12	388.98	(7,483.73)
Net Cash Flow from Investing Activity (B)		5,201.12		(7,483.73)
C. Cash Flow from Financing Activity				
Finance Cost		(6,755.80)		(6,444.16)
Proceeds from / (Repayment of) Borrowings	20,592.05		2,021.46	
Proceeds from / (Repayment of) debt securities	(2,500.00)		5,000.00	
Proceeds from / (Repayment of) Subordinated Liabilities	(20.03)		(20.21)	
Proceeds from / (Repayment of) Securitisation/ Direct assignment	(3,044.10)	15,027.91	264.30	7,265.56
Net cash used in Financing Activity (C)		8,272.12		821.39
Net increase in cash and cash equivalents(A+B+C)		3,748.60		2,009.56
Cash and cash equivalents at the beginning of the period		5,936.16		3,926.60
Cash and cash equivalents at the close of the period		9,684.76		5,936.16
Cash and Cash Equivalent includes:-				
Particulars	As at 31st March 2022		As at 31st March 2021	
Cash on hand		7,368.35		3,601.55
Balance in current account		2,316.42		2,334.61
Total		9,684.76		5,936.16



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 26 May, 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 Statutory Audit of the financial results for the quarter and year ended 31st March 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 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 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 year ended on 31st March, 2021

(₹ In Lakhs)	
Particulars	Year ended March 2021
Profit after tax as reported under previous IGAAP	2,938.56
Add/(less) adjustments for Ind AS:	
Effective Interest Rate Impact on Financial Asset	2,388.61
Excess Interest Spread Impact on Direct Assignment	767.66
Effective Interest Rate Impact on Financial Liability	130.56
Expected Credit Loss Impact	(601.65)
Tax Impact in above Adjustments	(524.67)
Others	(1.93)
Net Profit as per Ind AS	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. Impairment on financial instruments for the quarter/year ending 31st March 2022 includes provision for ECL amounting to Rs. (1,846.08) lakhs / Rs 1299.14 lakhs and write off amounting to Rs. 2,559.02 lakhs / Rs. 2,559.02 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.



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. Disclosure as required under RBI notification no.RBI/2020-21/16/DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6,2020 on "Resolution Framework for COVID-19-related Stress":

Type of borrower (A)	No. Of Loans as on 01st April 2021	(A) Exposure to Account Classified as Standard asset consequent to the implementation of resolution plan - Position as on 01st April 2021	(B) Of (A), aggregate debt that slipped into NPA during the year ended 31st March 2022	(C) Of (A), amount written off during the year ended 31st March 2022#	(D) Of (A), amount paid by the borrower during the year ended 31st March 2022^	No. Of Loans as on 31st March 2022	(E) Exposure to Account Classified as Standard asset consequent to the implementation of resolution plan - Position as on 31st March 2022
Personal Loans (IML)	156.00	44.56	1.82	0.68	40.50	17.00	1.56
Corporate persons*	-	-	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-	-	-
Joint Liability Group	18,171.00	3,018.64	57.48	125.27	2,562.07	4,920.00	273.81
Total	18,327.00	3,063.20	59.30	125.95	2,602.57	4,937.00	275.38

#represents debt that slipped into stage 3 and was subsequently written off during the half-year

^represents receipts net of interest accruals and disbursements, if any

9. 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 financial year ended 31 March 2022

	(₹ In Lakhs)
Number of Loan Accounts assigned as on March-2022	58,431.00
Amount of Loan Accounts assigned (Rs. In 'Lakhs')*	21,724.87
Number of Transactions	3
Weighted Average Maturity (Remaining) (Months)	21.1
Weighted Average Holding (After Origination) (Months)	13.04
Retention of Beneficial Economic Interest (MRR)	10.00%
Coverage of Tangible Security Coverage	NA
Rating wise Distribution of rated Loans	
No. of Instances (Transactions) where transferor has agreed to replace the transferred loans	NA
No of Transferred Loans Replaced	NA

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 o 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 and year ended 31 March 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 last quarter of the current and previous financial year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of third quarter of the current and previous financial year 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 period.
14. The Company has designated an exclusive email ID viz. compliance@digamberfinance.in for investor grievance redressal.

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

Place: Jaipur
Date: 26th May, 2022



(Rajiv Jain)
Managing Director
DIN: 00416121

Ref: DCL/BSE/2022-23/ 6325

Date: 26.05.2022

To,

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

Sub: Declaration as per regulation 52 (3) (a) of Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Ref: ISIN: INE02QN07011

Scrip Code: 959856

Dear Sir/Madam,

Pursuant to Regulation 52 (3) (a) of the Securities Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation, 2015, as amended from time to time, we hereby declare that M/s Kalani & Company, Statutory Auditor of the Company have issued an Audit Report with an unmodified Opinion on the annual financial results of the company for the financial year ended on 31st March, 2022.

We request you to kindly take on record the aforesaid information.

Thanking you,

Yours faithfully,

For Digamber Capfin Limited



Neha Agarwal
Company Secretary
M. No.: A35576



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

