DIGAMBER FINANCE™

Ref: DCL/BSE/2022-23/7024

Date: 11.11.2022

To,

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

SUB: DISCLOSURE UNDER REGULATION 54 AND 56(1)(d) OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015

Ref: ISIN: INE02QN07011 Scrip Code: 959856

Dear Sir/Ma'am,

Pursuant to Regulation 54 read with regulation 56(1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Security Cover Certificate for the half-year ended on September 30, 2022 in the format as specified by the Securities and Exchange Board of India vide its circular SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022 as issued by the Statutory Auditors of the company.

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

Also, kindly acknowledge the same.

Yours faithfully,
For Digamber Capfin Limited

Neha Agarwal

Neha Agarwal
Company Secretary & Compliance Officer
M. No.: A35576
Place: Jaipur

DIGAMBER CAPFIN LTD. JAIPUR

CC to:

Catalyst Trusteeship Limited
(Erstwhile GDA Trusteeship Limited)
Windsor, 6th Floor, Office No. 604,
C.S.T. Road, Kalina, Santacruz (East),
Mumbai – 400098
e-mail: ComplianceCTL-Mumbai@ctltrustee.com

Encl: Statutory Auditor certificate on Security Cover as per regulation 54 read with regulation 56 (1) (d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

KALANI & CO.
CHARTERED ACCOUNTANTS

To,
The Board of Directors,
Digamber Capfin Limited
J-54,55, IInd Floor, Anand Moti, Himmat Nagar,
Gopalpura, Tonk Road, Jaipur-302018 (Raj.)

SUBJECT: CERTIFICATE UNDER REGULATION 54 AND 56(1)(d) OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 REGARDING MAINTENANCE OF SECURITY COVER AS PER THE TERMS OF INFORMATION MEMORANDUM AND/OR DEBENTURE TRUST DEED FOR THE HALF YEAR ENDED 30.09.2022

Ref: ISIN: INE02QN07011 Scrip Code: 959856

Dear Sir/Ma'am,

Pursuant to Regulation 54 read with regulation 56(1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and 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 situated at J-54,55, IInd Floor, Anand Moti, Himmat Nagar, Gopalpura, Tonk Road, Jaipur-302018 (Raj.) we hereby confirm and certify that DCL is maintaining security cover as per terms of Term Sheet/Information Memorandum and/or Debenture Trust Deed including compliance with all the covenants in respect of Listed Non-Convertible Debentures issued by DCL in respect of above mentioned ISIN for the half year ended September 30, 2022. Details of the same are attached as Annexure-I and we 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

GRawat

Gaurav Rawat
Partner
M. No.: 412724

KALANI & CO. JAIPUR CHARTERED ACCOUNTANTS

Date: 11.11.2022
UDIN: 22412724BCUYQN4996

Place: Jaipur
Enclosed: Annexure-I

VII Floor, Milestone Building, Gandhi Nagar Crossing, Tonk Road, Jaipur-302015
: 0141-2709001-2, 2701001-2 : 0141-2709003
: jaipureast@kalanico.com : www.kalanico.com

KALANI & CO.

CHARTERED ACCOUNTANTS

ANNEXURE-I

I. Security cover certificate in pursuance to Regulation 54 & 56 (1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations 2015 as on September 30, 2022

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with paripassu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market value for Pari passu charge Assets (Note viii)	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable	Total Value (=K+L+M+N)
		Book Value	Book Value	Yes/No	Book Value	Book Value						Relating to Column F		
ASSETS														
Property, Plant and Equipment		3,094.65	-	No	-	-	349.77	-	3,444.43	-	-	-	-	-
Capital Work-in-Progress		57.62	-	No	-	-	6.28	-	63.90	-	-	-	-	-
Right of Use Assets		-	-	No	-	-	74.17	-	74.17	-	-	-	-	-
Goodwill		-	-	No	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	No	-	-	8.38	-	8.38	-	-	-	-	-
Intangible Assets under Development		-	-	No	-	-	-	-	-	-	-	-	-	-
Investments		-	-	No	-	-	568.50	-	568.50	-	-	-	-	-
Loans		-	-	No	-	-	88,730.18	-	88,730.18	-	-	-	-	-
Inventories		-	-	No	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	No	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	No	-	-	3,051.30	-	3,051.30	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents		-	-	No	-	-	2,281.67	-	2,281.67	-	-	-	-	-
Others		-	-	No	-	-	6,063.59	-	6,063.59	-	-	-	-	-
TOTAL		3,152.27	-	-	-	-	101,133.85	-	104,286.12	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-	-	-
LIABILITIES		-	-	-	-	-	-	-	-	-	-	-	-	-
Debt securities to which this certificate pertains	Listed NCD	2,500.00	-	No	-	-	49.62	-	2,549.62	-	2,549.62	-	-	2,549.62
Other debt sharing pari-passu charge with above debt			-	No	-	-	-	-	-	-	-	-	-	-
Other Debt			-	No	-	-	-	-	-	-	-	-	-	-
Subordinated debt			-	No	-	-	1,519.23	-	1,519.23	-	-	-	-	-
Borrowings			-	No	-	-	74,978.69	-	74,978.69	-	-	-	-	-
Bank			-	No	-	-	-	-	-	-	-	-	-	-
Debt Securities			-	No	-	-	-	-	-	-	-	-	-	-
Others			-	No	-	-	-	-	-	-	-	-	-	-
Trade payables			-	No	-	-	9.36	-	9.36	-	-	-	-	-
Lease Liabilities			-	No	-	-	74.40	-	74.40	-	-	-	-	-
Provisions			-	No	-	-	52.25	-	52.25	-	-	-	-	-
Others		not to be filled	-	No	-	-	2,658.77	-	2,658.77	-	-	-	-	-
Total		2,500.00	-	-	-	-	79,342.32	-	81,842.32	-	2,549.62	-	-	2,549.62
Cover on Book Value (Note1)		1.26	-	NA	-	-	-		-	-	-	-	-	-
Cover on Market Value (Note 2)		NA												
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio									
		1.26			NA									

* Note: 1. The Security Cover Ratio of 1.26 is in Times

Note: 2. The assets offered as security are loans given by the company and hence not eligible for market valuations

Note: 3. Kindly note that as per the terms of Term Sheet/Debenture Trust Deed the security cover of 1.25 times has to be maintained at the aggregate amount of principal outstanding of the Non-Convertible Debentures. Therefore, for the purpose of calculation of security cover ratio only the outstanding principal amount is considered.

KALANI & CO. JAIPUR CHARTERED ACCOUNTANTS

VII Floor, Milestone Building, Gandhi Nagar Crossing, Tonk Road, Jaipur-302015

: 0141-2709001-2, 2701001-2 : 0141-2709003

: jaipureast@kalanico.com : www.kalanico.com

Independent Auditor's Limited Review Report on the Unaudited Standalone Quarterly and Half year ended Financial Results as on September 30, 2022 of Digamber Capfin Limited ('Company') 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

Introduction

We have reviewed the accompanying statement of unaudited financial results of Digamber Capfin Limited ("the Company") for the quarter and half year ended September 30, 2022 ("the Statement"), being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors of the Company, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard ("Ind AS") 34 "Interim Financial Reporting" specified in section 133 of the Companies Act, 2013, the circulars, guidelines and directions issued by 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. Our responsibility is to express a conclusion on the Statement based on our review.

Scope of Review

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 Statement is free of material misstatement. A review is limited to making inquiries of financial information, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the applicable Ind AS and other

KALANI & CO. JAIPUR CHARTERED ACCOUNTANTS recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations, 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 Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For KALANI & COMPANY
Chartered Accountants
FRN- 000722C

GRawat

[Gaurav Rawat]
Partner
M.No.-412724

Place of Signature: Jaipur
Dated: 11.11.2022
UDIN: 22412724BCUYHH2733

KALANI & CO. JAIPUR CHARTERED ACCOUNTANTS

Digamber Capfin Limited

CIN : U67120RJ1995PLC009862

Registered office : Anand Moti, IInd Floor, J-54, 55 Near Toyota Showroom, Tonk Road Jaipur, Rajasthan - 302015
CIN : U67120RJ1995PLC009862 Website : www.digamberfinance.com
Tel- 0141-2700233-234 Email: info@digamberfinance.com

Statement of Unaudited Standalone Assets and Liabilities As at 30th September, 2022

Particulars	As at Current Half Year end date 30th September 2022 (Unaudited)	As at previous year end date 31st March 2022 (Audited)
		(₹ in lakhs)
I. ASSETS		
(1)Financial Assets		
(a) Cash and Cash Equivalents	3,051.30	7,368.35
(b) Bank balance other than Cash and cash equivalents	2,281.67	2,316.42
(c) Receivables		
(I) Trade Receivables	-	-
(II) Other Receivables	-	-
(d) Loans	88,730.18	75,056.03
(e) Investments	568.50	559.91
(f) Other Financial Asset	5,997.25	8,044.33
Total Financial Assets	1,00,628.90	93,345.03
(2)Non-financial Assets		
(a) Current Tax Assets(Net)	-	-
(b) Property, Plant and Equipment	3,444.43	3,429.74
(c) Right of Use Assets	74.17	-
(d) Intangible Assets under development	-	-
(e) Capital Work in progress	63.90	25.96
(f) Other Intangible Assets	8.38	9.30
(g) Other non-financial assets	66.34	115.94
Total Non-financial Assets	3,657.22	3,580.94
Total Assets	1,04,286.12	96,925.97
II. LIABILITIES AND EQUITY		
Liabilities		
(1) Financial Liabilities		
(a) Payables		
(I)Trade Payables		
i)Total Outstanding dues of Micro Enterprises and Small Enterprises	8.37	6.79
ii)Total Outstanding dues of Creditors other than Micro Enterprises and Small Enterprises	0.99	3.51
(II)Other Payables		
i) Total outstanding dues of micro enterprises and small enterprises	2.14	-
ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	1.82	43.34
(b) Debt Securities	2,549.62	2,545.50
(c) Borrowings (Other than Debt Securities)	74,978.69	70,351.38
(d) Subordinated Liabilities	1,519.23	1,507.82
(e) Lease liabilities	74.40	-
(f) Other Financial Liabilities	2,036.69	2,088.75
Total Financial Liabilities	81,171.95	76,547.09
(2)Non- Financial Liabilities		
(a) Current Tax Liabilities (Net)	479.81	32.04
(b) Provisions	52.25	95.63
(c) Deferred tax Liabilities (Net)	54.12	453.87
(d) Other non-financial liabilities	84.19	125.29
Total Non- Financial Liabilities	670.37	706.82
Total Liabilities	81,842.32	77,253.92
(3) EQUITY		
(a) Equity Share capital	987.69	987.69
(b) Other Equity	21,456.10	18,684.36
Total Equity	22,443.79	19,672.05
Total Equity and Liabilities	1,04,286.12	96,925.97

For and on behalf of Board of Directors of
Digamber Capfin Limited

DIGAMBER CAPFIN LTD. JAIPUR

Rajiv Jain
Managing Director
DIN: 00416121

Place: Jaipur
Date: 11.11.2022

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
Tel- 0141-2700233-234 Email : info@digamberfinance.com

Statement of Unaudited Standalone Financial Results for the Quarter and Half Year ended 30th September, 2022

(₹ in lakhs)

	Particulars	3 months ended 30th September 2022	Preceding 3 months ended 30th June 2022	Corresponding 3 months ended Previous Year 30th September 2021	Year to date figures for current Period ended 30th September 2022	Year to date for previous year ended 30th September 2021	Previous year ended 31st March 2022
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I	Revenue from operations	6,416.39	5,884.34	4,211.31	12,300.73	8,116.69	21,043.96
II	Other Income	158.98	201.94	167.22	360.92	301.60	583.89
III	**Total Revenue (I+II)**	6,575.37	6,086.28	4,378.53	12,661.65	8,418.29	21,627.84
	Expenses:						
(i)	Finance Costs	2,310.26	1,974.82	1,668.47	4,285.08	3,096.13	6,755.80
(ii)	Impairment on financial instruments	922.97	(40.68)	(519.44)	882.29	1,531.68	3,858.16
(iii)	Employee Benefits Expense	1,480.25	1,434.45	1,298.63	2,914.70	2,232.75	5,209.82
(iv)	Depreciation & Amortisation Expense	36.51	37.49	21.29	74.00	42.57	90.85
(v)	Other Expenses	442.82	380.85	219.66	823.67	343.34	1,058.59
IV	**Total Expenses**	5,192.82	3,786.92	2,688.62	8,979.74	7,246.47	16,973.22
V	**Profit/(Loss) before Exceptional Items & Tax**	1,382.55	2,299.36	1,689.91	3,681.91	1,171.81	4,654.62
VI	Exceptional Items	-	-	-			-
VII	Profit/(Loss) Before Tax	1,382.55	2,299.36	1,689.91	3,681.91	1,171.81	4,654.62
VIII	**Tax Expense:**						
	(1) Current Tax	499.88	773.34	614.22	1,273.22	614.22	1,015.09
	(2) Deferred Tax	(439.31)	39.55	(439.37)	(399.76)	(910.93)	(568.61)
	Income Tax for Earlier Year	36.70	-	-	36.70	-	-
IX	**Profit/(loss) for the period**	1,285.27	1,486.47	1,515.07	2,771.74	1,468.53	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	-	-	(22.96)	-	(22.96)	(5.68)
	- Income tax on above	-	-	5.78	-	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**	1,285.27	1,486.47	1,497.88	2,771.74	1,451.35	4,203.89
XII	**Earnings per Equity Share (for Continued Operation):**						
	Basic (in ₹)	13.01	15.05	15.34	28.06	14.87	42.61
	Diluted (in ₹)	13.01	15.05	15.34	28.06	14.87	42.61
	Paid-up equity share capital	987.69	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	₹ 10 each

See accompaying notes to the statement of standalone financial results.

DIGAMBER CAPFIN LTD. JAIPUR

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

Place : Jaipur
Date : 11.11.2022

Rajiv Jain
Managing Director
DIN: 00416121

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
Tel- 0141-2700233-234 Email : info@digamberfinance.com

Statement of Unaudited Standalone Cash Flow for the Half Year ended 30th September, 2022

(₹ in lakhs)

Particulars	As at Current Half Year end date 30th September 2022		As at Corresponding Half Year end date 30th September 2021	
	Unaudited		Unaudited	
A Cash flow from operating activities:				
Net profit before tax as per statement of profit and loss		3,681.91		1,171.81
Adjustment to reconcile profit before tax to net cash flow:				
Remeasurement Gains/(Losses) on Defined Benefit Plans	-		(22.96)	
Depreciation & Amortisation	74.00		42.57	
(Reversal)/Provision for Expected Credit Loss (ECL)	(169.82)		1,531.68	
Interest on Fixed Deposit	(152.47)		(199.96)	
Fair Value change of Investments	(8.59)		(36.06)	
Profit/Loss on sale of assets	-		0.36	
Finance Cost	4,285.08		3,096.13	
		4,028.19		4,411.76
Operating profit before working capital changes		7,710.10		5,583.58
Adjustment for				
(Increase)/decrease in loans	(13,504.33)		(8,215.95)	
(Increase)/decrease in other financial assets	2,047.08		801.30	
(Increase)/decrease in non financial assets	49.60		264.66	
Increase/(decrease) in other financial liabilities	370.54		(1,891.41)	
Increase/(decrease) in other non financial liabilities	(41.10)		46.25	
Increase/(decrease) in trade and other payables	(40.32)		-	
Increase/(decrease) in provisions	(43.38)		32.78	
Total of changes in working capital		(11,161.91)		(8,962.37)
Income Tax Paid		(862.15)		(641.43)
Net Cash from Operating Activity (A)		(4,313.96)		(4,020.22)
B. Cash Flow from Investing Activity				
Purchase of property, plant and equipment and intangible assets(including in progress assets)	(199.87)		(50.46)	
(Purchase)/Sale of Mutual Fund	0.00		5,000.00	
Interest on Fixed Deposit	152.47	(47.40)	199.96	5,149.51
Sale Of Investments				
Net Cash Flow from Investing Activity(B)		(47.40)		5,149.51
C. Cash Flow from Financing Activity				
Finance Cost		(4,285.08)		(3,096.13)
Proceeds from / (Repayment of) Borrowings	4,627.30		(1,025.08)	
Proceeds from / (Repayment of) debt securities	4.13		7.85	
Proceeds from / (Repayment of) Subordinared Liabilities	11.41		(20.21)	
Proceeds from / (Repayment of) Securitisation/ Direct assignment	(348.20)	4,294.64	83.14	(954.30)
Net cash used in Financing Activity (C)		9.56		(4,050.43)
Net increase in cash and cash equivalents(A+B+C)		(4,351.80)		(2,921.14)
Cash and cash equivalents at the beginning of the period		9,684.76		9,662.18
Cash and cash equivalents at the close of the period		5,332.96		6,741.04

Cash and Cash Equivalent includes:-

Particulars	**As at year end date 30th September 2022**	**As at Previous year end date 30th September 2021**
Cash on hand	3,051.30	1,403.19
Balance in current account	2,281.67	5,337.85
Total	5,332.96	6,741.04

Note: The above Statement of Cash Flows has been prepared under the 'Indirect Method' as set out in Ind AS 7, 'Statement of Cash Flows'.

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

DIGAMBER CAPFIN LTD. JAIPUR

Rajiv Jain
Managing Director
DIN: 00416121

Place : Jaipur
Date : 11.11.2022

Notes to the Statement of standalone financial results:

1. Digamber Capfin Limited (the "Company") has prepared unaudited financial results for the quarter and half year ended September 30, 2022 in accordance with regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "SEBI LODR Regulation") and the Accounting standards specified under section 133 of the companies act, 2013 read with the companies (Indian Accounting Standards) Rules, 2015 as amended and the relevant provisions of the companies act, 2013, as applicable.

2. The above results have been reviewed by the Audit Committee of the Board of Directors in the meeting held on 11th November, 2022 and approved by the Board of Directors in the meeting held on the same day i.e. 11th November, 2022.

3. The statutory auditors of the Company have carried out the Limited Review of the financial results for the quarter/half year ended 30th September 2022 as required under Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

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 and half year ended 30th September, 2022 includes provision for ECL amounting to Rs. (129.14) lakhs / Rs. (169.82) lakhs and write off amounting to Rs. 1052.12 lakhs / Rs. 1052.12 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. 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":

DIGAMBER CAPFIN LTD. JAIPUR

(₹ In Lakhs)

Type of borrower (A)	No. Of Loans as on 01st April 2022	(A) Exposure to Account Classified as Standard asset consequent to the implementation of resolution plan - Position as on 01st April 2022	(B) Of (A), aggregate debt that slipped into NPA during the half year ended 30th September, 2022	(C) Of (A), amount written off during the half year ended 30th September 2022#	(D) Of (A), amount paid by the borrower during the half year ended 30th September 2022^	No. Of Loans as on 30th September 2022	(E) Exposure to Account Classified as Standard asset consequent to the implantation of resolution plan - Position as on 30th September 2022
Personal Loans (IML)	17.00	1.56	0.03	-	1.49	2.00	0.04
Corporate persons*	-	-	-	-	-	-	-
Of which, MSMEs	-	273.81	-		-	-	-
Joint Liability Group	4,920.00		58.51	2.49	194.87	454.00	17.94
Total	4,937.00	275.38	58.55	2.49	196.37	456.00	17.98

#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

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 half year ended 30th September 2022 (In Lakhs)

Number of Loan Accounts assigned as on September-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) (Months)	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 agreed to replace the transferred loans	Nil
No of Transferred Loans Replaced	Nil

DIGAMBER CAPFIN LTD. JAIPUR

9. Disclosure in compliance with regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 for the half year ended 30th September, 2022 is attached as **Annexure-A**.

10. 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.

11. The figures for the quarter ended 30th September, 2022 are the balancing figure between unaudited figures in respect of half year ended 30th September, 2022 and figures for the quarter ended 30th June, 2022 which were subjected to limited review by statutory auditors. The figures for the quarter ended 30th September, 2021 is unaudited and subject to limited review by statutory auditors.

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

13. 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: 11.11.2022

DIGAMBER CAPFIN LTD. JAIPUR

Rajiv Jain
Managing Director
DIN: 00416121

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

ANNEXURE "A"

DISCLOSURES IN COMPLIANCE WITH REGULATION 52 (4) OF SECURITIES EXCHANGE BOARD OF INDIA (LISTING OBLIGATION AND DISCLOSURES REQUIREMENT) REGULATIONS, FOR THE QUARTER ENDED SEPTEMBER, 2022

S. No.	Particulars	Unit	Year to date figures for current Period ended 30th September 2022 (Unaudited)	3 months ended 30th September 2022 (Unaudited)	Previous year ended 31st March 2022 (Audited)
1.	Debt Equity Ratio	In Times	1.46	1.46	2.11
2.	Debt Service Coverage Ratio	-	Not Applicable	Not Applicable	Not Applicable
3.	Interest Service Coverage Ratio	-	Not Applicable	Not Applicable	Not Applicable
4.	Outstanding Redeemable Preference Shares				
	Quantity	In No.	Nil	Nil	Nil
	Value	In Rs. Lakh	Nil	Nil	Nil
5.	Capital Redemption Reserve	In Rs. Lakh	300.00	300.00	300.00
6.	Debenture Redemption Reserve	In Rs. Lakh	250.00	250.00	250.00
7.	Net Worth	In Rs. Lakh	22361.24	22361.24	19672.05
8.	Net Profit after Tax	In Rs. Lakh	2,771.74	1,285.27	4208.12
9.	Earnings Per Share i) Basic ii) Diluted	In Rs.	 28.06 28.06	 13.01 13.01	 42.61 42.61
10.	Current Ratio	In Times	1.18	1.18	1.42
11.	Long term debt to working capital	In Times	3.76	3.76	2.90
12.	Bad debts to Account Receivable Ratio	In Times	Not Applicable	Not Applicable	Not Applicable
13.	Current Liability Ratio	In %	46.15	46.15	35.57

DIGAMBER CAPFIN LTD. JAIPUR

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14.	Total Debts to Total Assets	In %	75.80	75.80	77.13
15.	Debtors Turnover	In %	Not Applicable	Not Applicable	Not Applicable
16.	Inventory Turnover	In %	Not Applicable	Not Applicable	Not Applicable
17.	Operating Margin (%)	In %	69.89	70.20	57.53
18.	Net Profit Margin (%)	In %	21.95	19.55	19.53
19.	**Sector Specific Ratio:-**				
(a)	Capital Adequacy Ratio	In %	25.52	25.52	24.64
(b)	Gross Stage 3 Ratio	In %	4.85	4.85	3.66
(c)	Net Stage 3 Ratio	In %	2.76	2.76	0.90
(d)	Return on Equity (ROE)	In %	12.40	5.75	21.48
(e)	Return on Total Assets (ROTA)	In %	3.07	1.25	4.79
(f)	Return on Cap Employed	In %	14.19	6.49	18.36
(g)	Gearing Ratio	In Times	3.54	3.54	3.76
(h)	TOL/TNW	In Times	3.66	3.66	3.94
(i)	Portfolio Yield	In %	13.35	5.74	23.71
(j)	Operational Self Sufficiency	In %	141.15	126.62	127.42
(k)	Operating Cost Ratio	In %	4.14	1.75	7.17
(l)	Net Interest Margin	In %	8.72	3.69	11.45
(m)	Total Cost Ratio	In %	9.73	4.65	19.13
(n)	Finance Expenses Ratio	In %	4.65	2.07	7.61

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

Date: 11.11.2022

Place: Jaipur

DIGAMBER CAPFIN LTD. JAIPUR

Rajiv Jain
Managing Director
DIN: 00416121

DIGAMBER FINANCE™

Ref: DCL/BSE/2022-23/7026

Date: 11.11.2022

To,

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

Sub: Declaration as per regulation 52 (3) 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) 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 the Limited Review Report with unmodified Opinion on the Unaudited financial results of the company for the quarter and half year ended on September 30, 2022.

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

Thanking you,

Yours faithfully,

For Digamber Capfin Limited

Neha Agarwal

Neha Agarwal
Company Secretary & Compliance Officer
M. No.: A35576

DIGAMBER CAPFIN LTD. JAIPUR

CC: Catalyst Trusteeship Limited
(Erstwhile GDA Trusteeship Limited)
Windsor, 6th Floor, Office No. 604,
C.S.T. Road, Kalina, Santacruz (East),
Mumbai – 400098
e-mail: **ComplianceCTL-Mumbai@ctltrustee.com**