

Digamber Capfin Limited	
	Rs. In Lakh
Provisional Statement of Accounts	
Particulars	As on December 31' 2019
Equity & Liabilities	
Share Capital	1168.49
Reserves & Surplus	6090.21
Share Application Money	0.00
Net-Worth	7258.70
Non Current Liability	
Deferred Tax Liability	0.00
Subordinate Debt**	1400.00
Long Term Borrowings	21297.98
Long term provision	500.00
Current Liabilities	
Short Term Borrowings	19503.43
Trade Payable	-
Other Current Liabilities	2752.66
Short Term Provisions	709.61
Total Current Liability	22965.70
Total Liabilities	53422.38
Assets	
Non Current Assets	
Fixed Assets	963.88
Investments	5095.94
Long term Loans and Advances	17225.29
Deferred Tax Asset	51.93
Current Assets	
Cash & Cash Equivalent	432.78
Short Term Loan & Advances	28295.18
Other Current Assets	1357.39
Total Current Assets	30085.35
Total Assets	53422.38

**subordinate debts is taken as Tier II capital

Digamber Capfin Limited	
	Rs. In Lakh
Provisional Statement of Profit & Loss account	
	As on December
Particulars	31' 2019
Revenue from operation	10095.41
Other Income	145.62
Total	10241.03
Expenses	
Employee Benefit Expenses	2385.49
Finance cost	4181.60
Depreciation & Amortisation expenses	36.10
Administrative expenses	818.36
Total Expenses	7421.55
Profit before tax	2819.48
Tax Expenses	709.61
1. Provision for tax (provisional)	709.61
2. Deferred tax	-
Net Profit from continuing operation	2109.88

Revenue from Operations	
Particulars	In Lakh
Interest Earned on JLG Loans	7917.45
Interest Earned on Others	14.08
Excess interest spread on securitization/income from assignment	1671.44
Processing Fee	492.43
Total	10095.41

Other Income	
Particulars	In Lakh
Misc Receipts (including indirect income)	4.23
Recovery from Written off Accounts	2.94
Interest on Fixed Deposit	138.45
Total	145.62
Total Revenue from operations	10241.03

Administrative Expenses:	
Particulars	In Lakh
Administrative & General Expenses	
Electricity & Water Expenses	20.58
Insurance Expenses	24.90
Legal & Consultancy Expenses	109.47
Office Expenses including carriage , freight & other Charges	251.71
Payment to Auditors	1.58
Postal & Courier Expenses	4.28
Printing & Stationery Expenses	42.05
Rates & Tax expenses	47.19
Rent Expenses	117.16
Repair & Maintenance Expenses	23.37
Staff Welfare Expenses	13.37
Conveyance Allowance	1.08
Telephone Expenses	3.02
Travelling & Conveyance Expenses	71.60
Sundry Expenses	3.39
Loss by Robbery	1.79
Selling & Distribution Expenses:	
Advertisement Expenses	16.43
Software Expenses	65.38
Total	818.36

Employee Benefit Expenses	
Particulars	In Lakh
Director Remuneration	90.00
ESI Contribution of Company	57.71
PF Contribution of Company	96.74
Salary to Staff	2141.04
Total	2385.49

Finance Costs	
Particulars	In Lakh
Bank Charges	5.02
Interest	3789.36
Loan Processing Fee	188.58
Other Charges	198.64
Total	4181.60

Provisional Schedules for financials of December' 2019

Share Capital	Rs in lakh
Equity paid up capital	868.49
Optionally convertible Preference shares	300.00
Total	1168.49

Reserves & Surplus	Rs in lakh
Security premium	1433.73
P &L	2009.68
Special Reserve	536.93
Current Profit	2109.88
Total	6090.21

Subordinate Debt
DCL is availing subordinate debt facility from IDFC First Ltd and MAS finance, which is part of Tier II capital as per RBI guidelines

Term Liabilities	Rs in lakh
Loan from PSU	12591.99
Loan from Other Bank	8128.15
Loan from FIs/ NBFC	18908.64
Vehicle Loan	14.87
Cash Credit Limit	1157.74
Total	40801.41

Other current liabilities	Rs in lakh
Duties & Taxes	15.06
Statutory Provisions Payable	32.34
Sundry Creditors	676.80
Payable Others	45.04
Payable towards securitization/assignment transaction	1983.42
Total	2752.66

Investments	Rs in lakh
Investment contains FDRs liened to banks/ FIs as colletral security against their loan facility	5095.94
Total	5095.94

Other Current assets	Rs in lakh
Sundry advances and receivables	1.45
Sundry Debtors	8.52
Income Tax - Advance	744.07
Receivable from IDFC Bank against PTC Transaction	0.00
Accrued Interest	603.34
Total	1357.39

Fixed Assets	Rs in lakh
Fixed Assets	999.97
Depreciation	36.10
Total	963.88

Deferred Tax Assets	Rs in lakh
Deferred Tax Assets	51.93
Total	51.93

Long Term Loan & Advances	Rs in lakh
Joint Liability Group Loan (Loan Portfolio)	17225.29
Total	17225.29

Short Term Loan & Advances	Rs in lakh
Joint Liability Group Loan (Loan Portfolio)	28294.82
Security Deposit	0.36
Total	28295.18

Cash & Cash Equivalents	Rs in lakh
Cash in hand	30.67
Balance in Bank Accounts	402.11
Total	432.78