

# KALANI AND COMPANY

CHARTERED ACCOUNTANTS



Date: 13<sup>th</sup> November, 2021

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

**Subject: Certificate under regulation 56 (1) (d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 regarding maintenance of assets cover as per the terms of Information Memorandum and/or Debenture Trust Deed for the half year ended 30.09.2021**

**Ref:** ISIN: INE02QN07011  
INE02QN07029  
INE02QN07037

Scrip Code: 959856  
959906  
960081

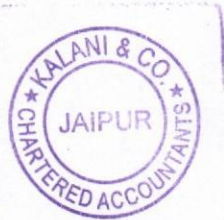
Dear Sir/Ma'am,

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 at J-54,55, IInd Floor, Anand Moti, Himmat Nagar, Tonk Road, Jaipur-302018 (Raj.) we hereby confirm and certify that DCL is maintaining asset cover as per term of Information Memorandum and/or Debenture Trust Deed including compliance with all the covenants in respect of Listed Non-Convertible Debentures issued by DCL for an amount of Rs. 50.00 Crore in respect of above mentioned ISIN for the half year ended 30<sup>th</sup> September, 2021. Details of the same are attached as Table-A and 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

*Gaurav Rawat*  
**Gaurav Rawat  
Partner  
M.No.: 412724**



Place: Jaipur

*UDIN: 21412724AAA3F6929*

Enclosure: Table-A



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**Table-A**

Sr. No.	Particulars		Amounts in Rs.
i.	Total assets available for secured Debt Securities – (secured by either Pari passu or exclusive charge on assets) (Mention the share of Debt Securities charge holders)	A	58,75,07,096
	<ul style="list-style-type: none"><li>Property Plant &amp; Equipment (Fixed assets)-movable/immovable property etc.</li></ul>		
	<ul style="list-style-type: none"><li>Loans/advances given (net of provisions, NPAs and sell down portfolio), Debt Securities, other credit extended etc.</li></ul>		
	<ul style="list-style-type: none"><li>Receivables including interest accrued on Debt Securities etc.</li></ul>		58,75,07,096
	<ul style="list-style-type: none"><li>Investment(s)</li></ul>		
	<ul style="list-style-type: none"><li>Cash and cash equivalents and other current/non-current assets</li></ul>		
ii.	Total borrowing through issue of secured Debt Securities (secured by either pari passu or exclusive charge on assets)	B	50,00,00,000
	<ul style="list-style-type: none"><li>Debt Securities (Provide details as per table below)</li></ul>		50,00,00,000
	<ul style="list-style-type: none"><li>IND AS adjustment for effective Interest rate on secured Debt Securities</li></ul>		
	<ul style="list-style-type: none"><li>Interest accrued/payable on secured Debt Securities</li></ul>		
iii.	Asset Coverage Ratio (100% or higher as per the terms of offer document/ information memorandum/ debenture trust deed)	(A/B)	1.18



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## ISIN wise details

Sr. No.	ISIN	Facility	Type of charge	Sanctioned Amount(Rs.)	Outstanding Amount As on 30/09/2021 (Rs.)	Cover Required	Assets Required (Rs.)
1.	INE02QN07011	NCDs	exclusive	25,00,00,000	25,00,00,000	1.25 Times	31,25,00,000
2.	INE02QN07029	NCDs	exclusive	10,00,00,000	10,00,00,000	1.10 Times	11,00,00,000
3.	INE02QN07037	NCDs	exclusive	15,00,00,000	15,00,00,000	1.10 Times	16,50,00,000
<b>Grand Total</b>				<b>50,00,00,000</b>	<b>50,00,00,000</b>		<b>58,75,00,000</b>



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

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