



“Great Things Are Not Done By One Person. They’re done by a Team of People.”

DIGAMBER CAPFIN LIMITED

Mr. Rajiv Jain & Mr. Amit Jain

Founders

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INTRODUCTION

DIGAMBER CAPFIN LIMITED is Rajasthan's first regulated Non-Banking Financial Company (NBFC-MFI) (Company Registered in 1995 providing financial and support services to the marginalized sections in society, particularly to poor rural and urban women. The creation of social value includes poverty alleviation and the broader impact of improving livelihood opportunities through the provision of capital for micro enterprises, and insurance for risk mitigation and consumption smoothing. Systematically, by providing them income generating loans and business development services, DCL reaches out to help these women build productive microenterprises, thereby contributing to the development of sustainable communities.

Focus of the company is on micro finance market only, and specially is on Rural Market which is negligibly explored. Rural poor most of them are landless or marginal land owner's dependent upon traditional farming practices. They are more dependent on Monsoon. In absence of Human Capital (Education and relevant skills) their employability in non-farming jobs is very low.



ABOUT FOUNDERS

RAJIV JAIN **CHAIRMAN & WHOLE TIME DIRECTOR** **B. Sc, M.C.A**

Mr. Rajiv Jain, the Executive Chairman of the Company, having 25 years of progressive management experience in finance field. He has been associated with the Company since inception as promoter & responsible for the overall working of the Company and is instrumental in making strategic decisions for the Company & his strategic direction leads to achieve SBI excellence award in 2010.

He is expert in assessing problem situations to identify causes, gather and process relevant information, generate possible solutions, and make recommendations and resolve the problem. His mastery in the mathematic subject for which the institution get the benefits for designing of new finance schemes and financial workflows

MR. AMIT JAIN **WHOLE TIME DIRECTOR** **B. Sc, LLB**

Mr. Amit Jain, Co-founder of the company has spent 25 years in the retail finance. His willingness to be flexible, versatile and tolerant in a changing work environment while maintaining effectiveness and efficiency, are the major strength which helped the organization in completing 26 years successfully. He mainly establishes and maintains positive working relationships with others, both internally and externally, to achieve the goals of the organization. Further his inquisitiveness and zeal towards adoption of new technology leads the company towards digitalization & significant over the others. He is active member of **MIFOS Initiatives (USA)** and acting as an advisor in developing **RuPieapp** “a brand of Wepact technologies P ltd” for developing world class digital lending platform.



The FOUNDER'S MIND

छोटा लोन - बड़े सपने

Ending the extreme poverty and boosting shared prosperity with Digamber Finance.

Welcome to the network of trust from the last 26 years, marching financial inclusion in rural areas. Our job is to help small business owners make better financial decisions. We design our products to serve the needs of customers today, tomorrow, and in the future.

The key to ending extreme poverty is to enable the poorest of the poor to get their foot on the ladder of development.

OUR LOAN YOUR GROWTH

Whether you are in the business of Animal husbandry, Small petty Shop, Vegetable vendor or any other Income Generation Activity, Digamber Finance gets you a microfinance loan easily, quickly and without collaterals.

MICROFINANCE:

Fueling a World of Opportunity

Micro-financing, creation of social values including poverty alleviation and the broader impact of improving livelihood, opportunities by focusing on micro-credits reducing risk mitigation with smoothness in consumption and secured insurance of life.

Our loans are designed for one thing Your Business Needs

We design our products to serve the needs of customers today, tomorrow, and in the future.



ABOUT US:

Organization Name:	DIGAMBER CAPFIN LIMITED
Legal Structure:	NBFC-MFI
Microfinance operations:	Since 2009
Rating :	BBB+ Outlook: Stable
Comprehensive MFI Grading:	M2C1 from CARE
Date Of Registration:	17.04.1995
Date of Business Com. Certificate:	23.07.1996
Date of first Working:	14.10.1996
Methodology :	On lending to Joint Liability Groups (JLG), Individual



JOINT LIABILITY GROUP LOAN



This type of loan we offer only for women in groups for their Income generating activities.
This is a first time relationship loan
The Group size will be minimum 5 and maximum 20 women

INDIVIDUAL MICRO LOAN



This is an individual unsecured loan which we give to men and women both for their expansion in business.
Generally, we offer to small shopkeepers who have some inventories in their shops

Borrower	Women only	Both
Members:	Min:5 Max:20	Min:1 Max: 1
Amount	Rs.15000-60000	Rs.60000-100000
Tenor	12-48 M/BiW/W	12-48 M/BiW/W
Effective Rate*	21-25 %	21-25 %
Processing fee	1.0 % + GST	2.0 % + GST
Insurance Charge	As Actual	As Actual
Collateral	NIL	NIL



About Business: Mar-2021

PARTICULARS	NUMBERS
States	8
Branches	147
Total Active Loans	239037
Loan Disbursements (Cr.)	484.49
Gross Portfolio (Cr.)	746.78
NOF(Cr.)	130.69

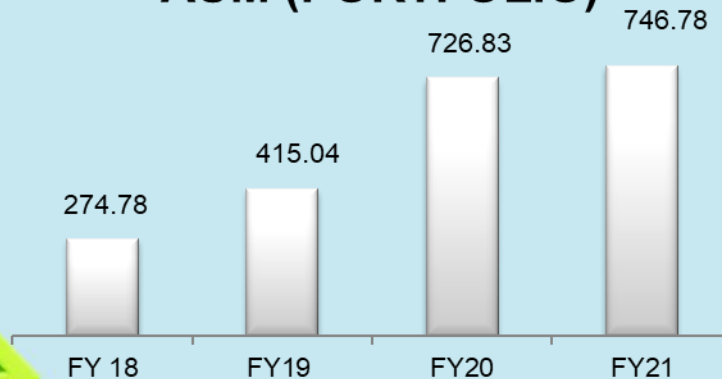
RATIOS	%
CAR	21.75
Current Ratio	1.35
Leverage (Adjusted)	5.00
Debt Equity (Adjusted)	1.99
OSS	131.85
OCR	6.13
TCR	16.81



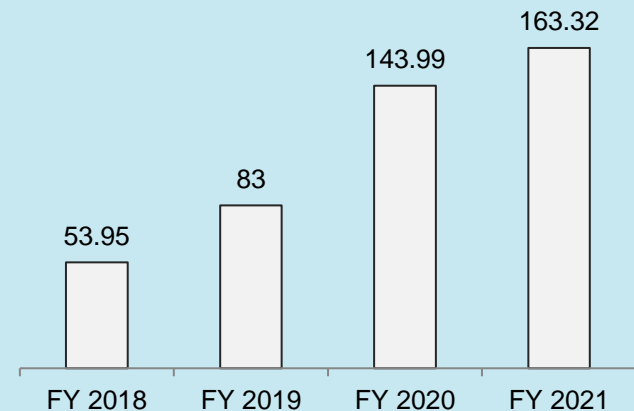
FINANCIAL HIGHLIGHTS

Particular	Unit	Audited			
		FY 2018	FY 2019	FY 2020	FY 2021
Loan Portfolio (On balance sheet)	Rs in cr	274.78	345.34	487.30	544.4
Loan Portfolio (Off balance sheet)	Rs in cr	-	69.7	239.53	202.38
Total Portfolio	Rs in cr	274.78	415.04	726.83	746.78
Total Income	Rs in cr	53.95	83.00	143.99	163.32
PAT	Rs in cr	8.32	15.22	26.86	29.39
Net worth (Includes Tier 1)	Rs in cr	52.14	70.49	103.25	130.69

AUM (PORTFOLIO)

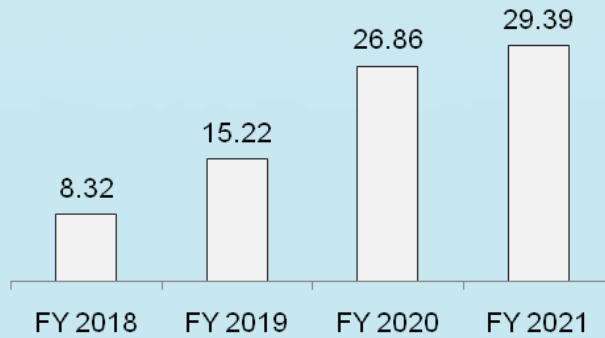


Total Income

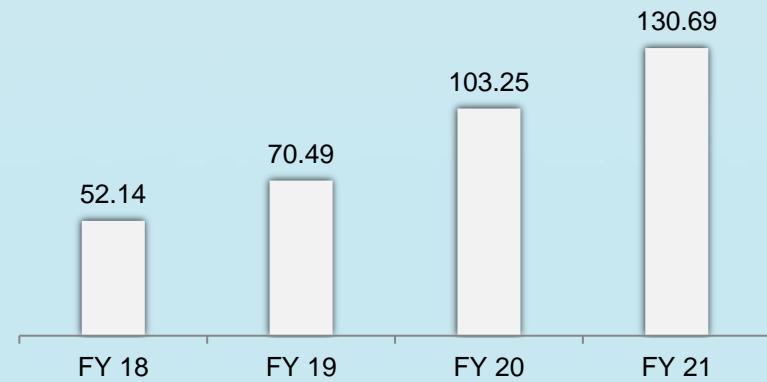


FINANCIAL HIGHLIGHTS

PAT

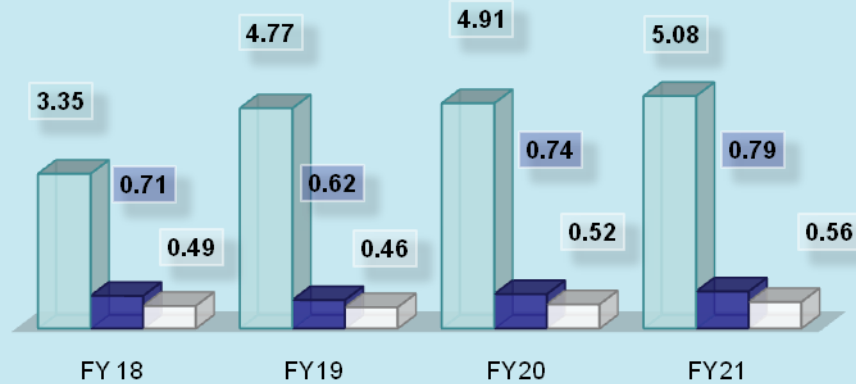


Net Worth (Tier I+II)



AUM ANALYSIS

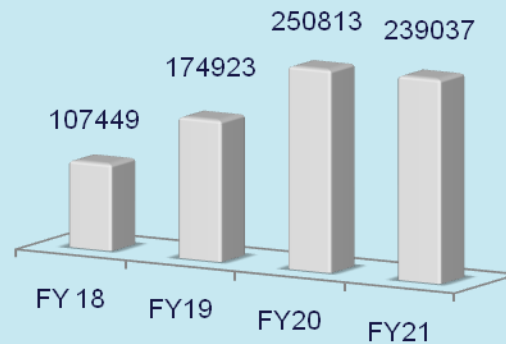
■ AUM per Branch
 ■ AUM per loan officer
 ■ AUM per Employee



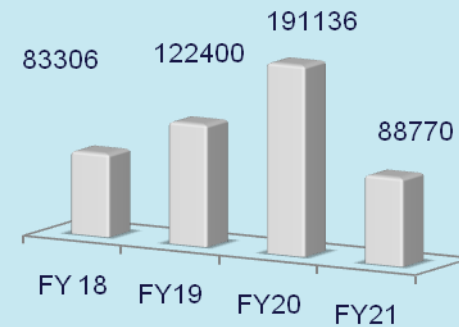
OPERATIONAL HIGHLIGHTS

Particulars		Audited			
Particulars	Units	FY 18	FY19	FY20	FY21
States	No's	5	6	8	8
Branches	No's	82	87	149	147
Employees	No's	563	905	1394	1327
Loan officers	No's	389	674	976	948
Total Active borrowers	No's	107449	174923	250813	239037
New borrowers	No's	83306	122400	191136	88770

ACTIVE BORROWERS



NEW BORROWERS



SHAREHOLDING PATTERN:

Status	Latest Shareholding Pattern	
	Share holding	% of Shareholding (Equity)
Director /Promoters	5920459	59.95
Relatives	1866074	18.89
Friends & others	2090397	21.16
Total (Equity)	9876930	100.00
Optionally convertible preference shares (OCPS) (SIDBI)	1500000	
Total (Equity +OCPS)	11376930	

FUNDING IN THE FORM OF QUASI CAPITAL/SUB DEBT:

In order to make balance in Debt funding and owned fund, DCL has raised subordinate debt aggregate of Rs 15 Crores to support liquidity requirement taken as tier II capital as per RBI Guideline from MAS Finance and IDFC First Bank repayable at the end of 84th month as per terms specified in its loan documents. Normalizing for subordinate debt as equity at the end of the year, would further strengthen the debt equity. However, Sub Debt from IDFC First Bank and MAS shall be discounted by 20% for calculation of CRAR in terms of RBI Guidelines in FY20.

Apart from above, DCL has raised its share capital by subscribing Rs 3.00 Cr (including premium) in FY2019. Further SIDBI has invested Rs.3 crore in the company by subscribing to 9% Optionally Convertible Preference Shares in the FY 15. Additionally, expected internal accruals forming part of tier I capital is higher over previous year because of constant decline in operational cost.



NEW ACHIEVEMENT & PROGRESS TOWARDS TECHNOLOGY/ DIGITALIZATION:

➤ **UP GRADATION IN BANK LOAN RATING:-**

Bank Loan Rating of the company has upgraded from “BBB “; Outlook: Stable to “BBB+”; Outlook: Stable.

➤ **UP GRADATION IN MFI GRADING: -**

Comprehensive MFI grading of organization has upgraded as M2C1 (M Two C one) from M3C2 (M Three C Two). Grading has been assigned by CARE rating agency. This signifies above high capacity of the MFI to manage its operations in a sustainable manner and excellent performance on code of conduct dimensions.

GRADING RATIONAL: -

Micro finance grading	DCL has been assigned “M2” as its performance grade which signifies ‘high’ capacity of the organization to carry out its activities in a sustainable manner. The organization has sound management, good portfolio quality, standard operating processes, diversified operations and management information system but it has a relatively moderate size of operations.
Code of conduct assessment grade	DCL has been assigned “C1” as its Code of Conduct Assessment Grade which signifies ‘excellent’ performance on COCA dimensions.



➤ **PARTNERSHIP WITH SIDBI FOR DIRECT CREDIT TO CLIENTS:-**

Recently company has entered into partnership agreement with SIDBI under scheme of direct credit to clients named "PRAYAAS Scheme". Scheme has been launched in support of RBI fund with intention to support micro Finance. Only 7 MFIs has been selected by SIDBI out of 110 MFIs over PAN India, Digamber Capfin LTD. is one of them. It is significant to understand that only Digamber is a company out of those 7 MFIs having asset size below Rs 500.00 Crores due to healthy portfolio created by its unique & digitalized operational procedures. We have received our first sanction of Rs 25.00 Crores from SIDBI under this scheme wide sanction letter dated June 17, 2019. Benefit to customers: Against the loans extended by MFIs in between 22-26% ROJ. Customer will get fund @ 14.06% PA. Benefit of Company: Digamber will get fees @ 7.95% PA. Fund is available against security of 6% of facility amount.

➤ **OUR PRESENCE IN DIGITAL WORLD: -**

We have an established online presence, as you can see on our website www.digamberfinance.com and Facebook, Instagram, Twitter, LinkedIn and other social media platform. We also developed our "App" (Available on play store as "Digamber –Finflux Field force") which help us to reach the low-density population area majorly focus on remote areas to providing financial service for income generating activities at lower cost..

➤ **PROMOTION OF "JAN DHAN SCHEME" OF GOI:**

DCL has given loan to the customers only those having banks accounts; we educate and help them in opening of bank accounts by promoting the "JAN DHAN SCHEME" of GOI. Company has funded more than 2, 00,000 bank accounts in just a less than two and half years. Today our customers may deposit their SBNs in their bank accounts and give the EMI through bank transfers, cheque etc., also we will start piloting the collections through NACH and some AADHAR based POS systems.



AWARDS AND ACCOLADES:

- Eco-Technology Savvy NBFC-MFI Award– Winner under NBFC-MFI Category FROM **SHRI SURESHPRABHAKAR PRABHU, HONBLE MINISTER OF RAILWAYS, Government of India** conducted by Chamber of Indian Micro, Small & Medium Enterprises(CIMSME)
- Company was given **Certificate of Excellence (SBI Excellence Awards-2010)** by SBI on 10.06.2010 for their outstanding contribution in supporting JLGs in association with SBI.

