

Ref: DCL/BSE/2023-24/ 7724

Date: 29th May, 2023

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

Subject: 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 & Co., Chartered Accountant (Firm Registration No.- 000722C), Statutory Auditor of the Company have issued the Audit Report with unmodified Opinion on the Audited financial results of the company for the quarter and year ended on 31st March, 2023.

We request you to kindly take the same on your record.

Thanking you

Yours faithfully,

For Digamber Capfin Limited



Amit Jain
Whole Time director cum CFO
DIN:00416133

Place: 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



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www.digamberfinance.com

CIN

U67120RJ1995PLC009862



KALANI & COMPANY

CHARTERED ACCOUNTANTS

Independent Auditor's Report on Quarterly and Year to date Audited Standalone Financial Results of the Digamber Capfin Limited for the quarter ended 31st March' 2023 and the year-to-date results for the period from 1st April' 2022 to 31st March' 2023, pursuant to clause 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To,
The Board of Directors of
Digamber Capfin Limited

Report on the Audit of Standalone Financial Results

Opinion

We have audited the accompanying Standalone Financial Results of Digamber Capfin Limited (the company) for the quarter ended 31st March' 2023 and the year-to-date results for the period from 1st April' 2022 to 31st March' 2023 ("the Statement"), 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:

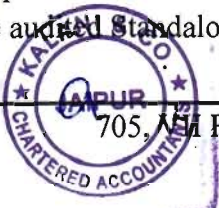
- i. are presented in accordance with the requirements of Regulation 52 of the Listing Regulations; and
- ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards, RBI guidelines and other accounting principles generally accepted in India of the net profit, other comprehensive income and other financial information for the quarter ended 31st March 2023 as well as the year to date results for the period from 1st April 2022 to 31st March 2023.

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 Quarterly Standalone Financial Results as well as year to date Standalone Financial Results have been prepared on the basis of reviewed Standalone Financial Results for the nine months ended December 31, 2022, the audited Standalone Financial statements as at and for the year ended March 31, 2023.



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The Company's management and Board of Directors are responsible for the preparation of these Standalone 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 Indian Accounting Standards prescribed under section 133 of the Companies Act 2013, read with the Companies (Indian Accounting Standards) Rules, 2015, as amended, 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.

The 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.
- 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.





KALANI & COMPANY

CHARTERED ACCOUNTANTS

- 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 figures for the quarter ended March 31, 2023 as reported in the Statement are the balancing figures in respect of the year ended March 31, 2023 and published year to date figures up to the end of the third quarter of the relevant financial year. The figures up to the end of the third quarter are subjected to Limited Review as per provisions of "Listing Regulations".

Our opinion on the Standalone Financial Results is not modified in respect of above matter.

For KALANI & COMPANY
Chartered Accountants
Firm's Registration No. 000722C



Gaurav Rawat

(Gaurav Rawat)
Partner

Membership Number: 412724

UDIN: 23412724 B9 W9 NH 2690

Place of Signature: Jaipur

Dated: 29/05/2023

Digamber Capfin Limited

Registered office : J-54-55, Anand Moti, Himmat Nagar, Gopalpura, Tonk Road Jaipur, Rajasthan - 302018

CIN : U67120RJ1995PLC009862 Website : www.digamberfinance.com

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

Statement of Audited Standalone Assets and Liabilities As at 31st March, 2023

(₹ in lakhs)

Particulars	As at 31st March 2023	As at 31st March 2022
	(Audited)	(Audited)
I. ASSETS		
(1) Financial Assets		
(a) Cash and Cash Equivalents	3,798.32	7,368.35
(b) Bank balance other than Cash and cash equivalents	2,242.45	2,316.42
(c) Receivables		
(I) Trade Receivables	-	-
(II) Other Receivables	-	-
(d) Loans	90,368.52	74,614.92
(e) Investments	587.62	559.91
(f) Other Financial Asset	7,512.81	8,485.44
Total Financial Assets	104,509.72	93,345.03
(2) Non-financial Assets		
(a) Current Tax Assets (Net)	-	-
(b) Property, Plant and Equipment	3,395.80	3,429.74
(c) Right of Use Assets	57.05	-
(d) Intangible Assets under development	-	-
(e) Capital Work in progress	384.53	25.96
(f) Other Intangible Assets	7.94	9.30
(g) Other non-financial assets	77.70	115.94
Total Non-financial Assets	3,923.02	3,580.94
Total Assets	108,432.74	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	8.51	6.79
ii) Total Outstanding dues of Creditors other than Micro Enterprises and Small Enterprises	2.87	3.51
(II) Other Payables		
i) Total Outstanding dues of Micro Enterprises and Small Enterprises	5.58	-
ii) Total Outstanding dues of Creditors other than Micro Enterprises and Small Enterprises	0.10	0.92
(b) Debt Securities	2,548.91	2,545.50
(c) Borrowings (Other than Debt Securities)	75,716.16	70,351.38
(d) Subordinated Liabilities	2,508.81	1,507.82
(e) Lease liabilities	58.75	-
(f) Other Financial Liabilities	2,877.53	2,088.75
Total Financial Liabilities	83,727.21	76,504.67
(2) Non- Financial Liabilities		
(a) Current Tax Liabilities (Net)	320.92	32.04
(b) Provisions	298.01	138.05
(c) Deferred tax Liabilities (Net)	167.50	453.87
(d) Other non-financial liabilities	248.13	125.29
Total Non- Financial Liabilities	1,034.56	749.24
Total Liabilities	84,761.77	77,253.92
(3) EQUITY		
(a) Equity Share capital	987.69	987.69
(b) Other Equity	22,683.27	18,684.36
Total Equity	23,670.97	19,672.05
Total Equity and Liabilities	108,432.74	96,925.97

For and on Behalf of Board of Directors
Digamber Capfin Limited





(Rajiv Jain)
Managing Director
DIN: 00416121

Place : Jaipur
Date : May 29, 2023

Digamber Capfin Limited

Registered office : J-54-55, Anand Moti, Himmat Nagar, Gopalpura, Tonk Road Jaipur, Rajasthan - 302018

CIN : U67120RJ1995PLC009862 Website : www.digamberfinance.com

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

Statement of Audited Standalone Financial Results for the Quarter and Year ended 31st March, 2023

(₹ in lakhs)

	Particulars	3 months ended 31st March 2023	Preceding 3 months ended 31st December 2022	Corresponding 3 months ended Previous Year 31st March 2022	Year to date figures for current Period ended 31st March 2023	Previous year ended 31st March 2022
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
I	Revenue from operations	5,931.16	6,859.19	6,978.19	25,106.06	21,043.96
II	Other Income	117.32	108.12	126.76	575.49	583.89
III	Total Revenue (I+II)	6,048.49	6,967.32	7,104.95	25,681.55	21,627.84
	Expenses:					
(i)	Finance Costs	1,960.14	2,164.69	1,834.04	8,436.43	6,755.80
(ii)	Impairment on financial instruments	1,367.99	1,516.85	712.94	3,767.13	3,858.16
(iii)	Employee Benefits Expense	1,959.03	1,482.21	1,678.91	6,533.97	5,209.82
(iv)	Depreciation & Amortisation Expense	34.35	34.87	24.95	143.21	90.85
(v)	Other Expenses	435.03	394.14	435.41	1,448.29	1,058.59
IV	Total Expenses	5,756.53	5,592.75	4,686.25	20,329.03	16,973.22
V	Profit/(Loss) before Exceptional Items & Tax	291.95	1,374.56	2,418.70	5,352.52	4,654.62
VI	Exceptional Items	-	-	-	-	-
VII	Profit/(Loss) Before Tax	291.95	1,374.56	2,418.70	5,352.52	4,654.62
VIII	Tax Expense:					
(1)	Current Tax	65.84	326.58	320.33	1,665.64	1,015.09
(2)	Deferred Tax	(11.05)	119.72	613.96	(291.08)	(568.61)
(3)	Income Tax for Earlier Year	-	0.01	-	36.71	-
	Total Tax Expenses (VIII)	54.78	446.32	934.30	1,411.27	446.49
IX	Profit/(loss) for the period	237.17	928.24	1,484.40	3,941.25	4,208.14
X	Other Comprehensive Income (OCI)					
	(A) Items that will not be reclassified to profit or loss					
	- Remeasurement Gains/(Losses) on Defined Benefit Plans	18.73	-	17.28	18.73	(5.68)
	- Income tax on above	(4.71)	-	(4.35)	(4.71)	1.43
	Subtotal(A)	14.01	-	12.93	14.01	(4.25)
	(B) Items that will be reclassified to profit or loss					
	- Income tax on above	-	-	-	-	-
XI	Total Other Comprehensive Income for the period (A+B)	14.01	-	12.93	14.01	(4.25)
XI	Total Comprehensive Income for the period	251.18	928.24	1,497.33	3,955.26	4,203.89
XII	Earnings per Equity Share (for Continued Operation):					
	Basic (in ₹)	2.40	9.40	15.03	39.90	42.61
	Diluted (in ₹)	2.40	9.38	15.03	39.81	42.61
	Paid-up equity share capital	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

See accompanying notes to the statement of standalone financial results.



For and on Behalf of Board of Directors
Digamber Capfin Limited

(Rajiv Jain)
Managing Director
DIN: 00416121

Place : Jaipur
Date : May 29, 2023

Digamber Capfin Limited

Registered office : J-54-55, Anand Moti, Himmat Nagar, Gopalpura, Tonk Road Jaipur, Rajasthan - 302018

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Statement of Audited Standalone Cash Flow for the period ended 31st March, 2023

(₹ in lakhs)				
Particulars	As at 31st March 2023		As at 31st March 2022	
	Audited		Audited	
A Cash flow from operating activities:				
Net profit before tax as per statement of profit and loss		5,352.52		4,654.62
Adjustment to reconcile profit before tax to net cash flow:				
Remeasurement Gains/(Losses) on Defined Benefit Plans	18.73		(5.68)	
Depreciation & Amortisation	143.21		90.85	
(Reversal)/Provision for Expected Credit Loss (ECL)	(375.54)		1,299.14	
Interest on Fixed Deposit	(305.23)		(413.70)	
Share Based Payment to Employees	43.66			
Fair Value change of Investments	(27.71)		(44.02)	
Profit/Loss on sale of assets	-		-	
Finance Cost	8,436.43		6,755.80	
		7,933.54		7,682.39
Operating profit before working capital changes		13,286.06		12,337.01
Adjustment for				
(Increase)/decrease in loans	(15,378.07)		(19,580.77)	
(Increase)/decrease in other financial assets	972.63		(1,280.06)	
(Increase)/decrease in non financial assets	38.24		(1.84)	
Increase/(decrease) in other financial liabilities	156.42		(155.23)	
Increase/(decrease) in other non financial liabilities	122.84		94.05	
Increase/(decrease) in trade and other payables	5.82		11.23	
Increase/(decrease) in provisions	159.96		133.50	
Total of changes in working capital		(13,922.15)		(20,779.13)
Income Tax Paid		(1,413.48)		(1,282.52)
Net Cash from Operating Activity (A)		(2,049.57)		(9,724.63)
B. Cash Flow from Investing Activity				
Purchase of property, plant and equipment and intangible assets(including in progress assets)	(523.53)		(212.58)	
(Purchase)/Sale of Mutual Fund	0.00		5,000.00	
Interest on Fixed Deposit	305.23	(218.30)	413.70	5,201.12
Sale Of Investments				
Net Cash Flow from Investing Activity(B)		(218.30)		5,201.12
C. Cash Flow from Financing Activity				
Finance Cost		(8,436.43)		(6,755.80)
Proceeds from / (Repayment of) Borrowings	5,364.77		20,592.05	
Proceeds from / (Repayment of) debt securities	3.42		(2,500.00)	
Proceeds from / (Repayment of) Subordinated Liabilities	1,000.99		(20.03)	
Proceeds from / (Repayment of) Securitisation/ Direct assignment	632.37		(3,044.10)	
Payment of Lease Liabilities	58.75	7,060.30	-	15,027.91
Net cash used in Financing Activity (C)		(1,376.13)		8,272.12
Net increase in cash and cash equivalents(A+B+C)		(3,643.99)		3,748.60
Cash and cash equivalents at the beginning of the period		9,684.76		5,936.16
Cash and cash equivalents at the close of the period		6,040.77		9,684.76
Cash and Cash Equivalent includes:-				
Particulars	As at 31st March 2023		As at 31st March 2022	
Cash on hand		3,798.32		7,368.35
Balance in current account		2,242.45		2,316.42
Total		6,040.77		9,684.76

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
Digamber Capfin Limited



(Rajiv Jain)
Managing Director
DIN: 00416121

Place : Jaipur
Date : May 29, 2023

Notes to the Statement of Audited Standalone Financial Results for the Quarter and Year ended 31st March, 2023

1. Digamber Capfin Limited (the "Company") has prepared audited financial results for the quarter and year ended March 31, 2023 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 29-May-2023 and approved by the Board of Directors in the meeting held on the same day.

3. The statutory auditors of the Company have carried out the Statutory Audit of the financial results for the quarter and year ended 31st March 2023 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 year ended 31st March, 2023 includes provision for ECL amounting to Rs. -830.77 lakhs and Rs. -375.54 lakhs respectively and write off amounting to Rs. 2198.76 lakhs and Rs. 4142.67 lakhs respectively.

6. The secured listed Non-convertible Debt Securities of the company are secure by exclusively 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":

Type of borrower (A)	(₹ In Lakhs)						
	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 year ended 31st March, 2023	(C) Of (A), amount written off during the year ended 31st March 2023#	(D) Of (A), amount paid by the borrower during the year ended 31st March 2023^	(E) No. Of Loans as on 31st March 2023	(F) Exposure to Account Classified as Standard asset consequent to the implementation of resolution plan - Position as on 31st March 2023
Personal Loans (IML)	17.00	1.56	-	0.07	1.49	-	-
Corporate persons	-	-	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-	-	-
Joint Liability Group	4,920.00	273.81	4.15	57.12	212.41	3.00	0.13
Total	4,937.00	275.38	4.15	57.19	213.90	3.00	0.13

#represents debt that slipped into stage 3 and was subsequently written off during the 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 Year ended 31st March 2023

(₹ In Lakhs)

Number of Loan Accounts assigned as on	38,959
Amount of Loan Accounts assigned (Rs. In	15,132.38
Number of Transactions	2
Weighted Average Maturity (Remaining)	22.19
Weighted Average Holding (After	9.02
Retention of Beneficial Economic Interest	10%
Coverage of Tangible Security Coverage	NA
Rating wise Distribution of rated Loans	Unrated
No. of Instances (Transactions) where	NA
No of Transferred Loans Replaced	NA

9. Disclosure in compliance with regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 for the year ended 31st March, 2023 is attached as Annexure-1.

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 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.

12. The Reserve Bank of India has issued a Scale Based Regulation (SBR): A Revised Regulatory Framework for NBFCs Framework wide circular no. RBI/2021-22/112 DOR.CRE.REC.No.60/03.10:001/2021-22 dated 22nd October, 2021 . The Framework categorize NBFCs in three layers. NBFCs in the lowest layer shall be known as NBFC - Base Layer (NBFC-BL). NBFCs in middle layer and upper layer shall be known as NBFC - Middle Layer (NBFC-ML) and NBFC - Upper Layer (NBFC-UL) respectively. The company is classified under Middle layer pursuant to the frame work.

13. The Company is not a Large Corporate as per the applicability criteria given under the Chapter XII of SEBI Operational circular dated August 10, 2021.

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

15. The Company has designated an exclusive email ID viz. compliance@digamberfinance.in for investor grievance redressal.

For and on Behalf of Board of Directors



Place : Jaipur
Date : May 29, 2023

(Rajiv Jain)
Managing Director
DIN: 00416121

ANNEXURE 1

**DISCLOSURES IN COMPLIANCE WITH REGULATION 52 (4) OF SECURITIES EXCHANGE BOARD OF INDIA
(LISTING OBLIGATION AND DISCLOSURES REQUIREMENT) REGULATIONS, FOR THE QUARTER AND YEAR
ENDED ON 31ST MARCH, 2023**

S. No.	Particulars	Unit	3 months ended 31 st March 2023	Preceding 3 months ended 31 st December 2022	Corresponding 3 months ended Previous Year 31 st March 2022	Year to date figures for current Period ended 31 st March 2023	Previous year ended 31 st March 2022
1.	Debt Equity Ratio	In Times	1.40	1.30	2.11	1.40	2.11
2.	Debt Service Coverage Ratio	-	Not Applicable, Being NBFC MFI	Not Applicable, Being NBFC MFI	Not Applicable, Being NBFC MFI	Not Applicable, Being NBFC MFI	Not Applicable, Being NBFC MFI
3.	Interest Service Coverage Ratio	-	1.15	1.63	2.32	1.63	1.69
4.	Outstanding Redeemable Preference Shares:-						
	Quantity	In no.	NIL	NIL	NIL	NIL	NIL
	Value	In Rs. Lakh	NIL	NIL	NIL	NIL	NIL
5.	Capital Redemption Reserve	In Rs. Lakh	300.00	300.00	300.00	300.00	300.00
6.	Debenture Redemption Reserve	In Rs. Lakh	250.00	250.00	250.00	250.00	250.00
7.	Net Worth	In Rs. Lakh	23,605.97	23,329.07	19,672.05	23,605.97	19,662.05
8.	Net Profit after Tax	In Rs. Lakh	237.17	928.24	1484.40	3,941.25	4208.14
9.	Earnings Per Share (of Rs. 10/- each)	In Rs.	2.40	9.40	15.03	39.90	42.61
	i) Basic		2.40	9.38	15.03	39.81	42.61
	ii) Diluted						
10.	Current Ratio	In Times	1.34	1.39	1.42	1.34	1.42
11.	Long term debt to working capital	In Times	1.99	1.86	2.90	1.99	2.90
12.	Bad debts to Account Receivable Ratio	In Times	Not Applicable, Being NBFC MFI	Not Applicable, Being NBFC MFI	Not Applicable, Being NBFC MFI	Not Applicable, Being NBFC MFI	Not Applicable, Being NBFC MFI
13.	Current Liability Ratio	In %	46.38	43.73	35.57	46.38	35.57
14.	Total Debts to Total Assets	In %	74.49	72.44	77.13	74.49	77.13



Digamber Capfin Limited

CIN : U67120RJ1995PLC009862

Registered office : J-54-55, Anand Moti, Himmat Nagar, Gopalpura, Tonk Road Jaipur, Rajasthan – 302018

Tel. No.- 0141-2700233-234 | Website : www.digamberfinance.comEmail : info@digamberfinance.com

15.	Debtors Turnover	In %	Not Applicable, Being NBFC MFI	Not Applicable, Being NBFC MFI	Not Applicable, Being NBFC MFI	Not Applicable, Being NBFC MFI	Not Applicable, Being NBFC MFI
16.	Inventory Turnover	In %	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
17.	Operating Margin	In %	59.85	72.57	32.64	69.93	57.53
18.	Net Profit Margin	In %	3.92	13.32	21.50	15.40	19.53
19.	Sector Specific Equivalent Ratios as applicable: -						
(a)	Capital Adequacy Ratio	In %	25.78	30.33	24.64	25.78	24.64
(b)	Gross Stage 3 Ratio	In %	2.95	4.88	3.66	2.95	3.66
(c)	Net Stage 3 Ratio	In %	0.99	1.69	0.90	0.99	0.90
(d)	Return on Equity (ROE)	In %	1.00	15.92*	7.63	16.76	21.48
(e)	Return on Total Assets (ROTA)	In %	0.23	3.78*	4.79	3.85	4.79
(f)	Return on Cap Employed	In %	3.87	25.30*	6.84	23.72	18.36
(g)	Gearing Ratio	In Times	3.42	3.09	3.76	3.42	3.76
(h)	TOL/TNW	In Times	3.56	3.26	3.94	3.59	3.94
(i)	Portfolio Yield	In %	5.41	26.35*	23.71	23.12	23.71
(j)	Operational Self Sufficiency	In %	108.74	124.58	127.42	126.33	127.42
(k)	Operating Cost Ratio	In %	2.21	7.35*	7.17	7.48	7.17%
(l)	Net Interest Margin	In %	3.17	12.15*	11.45	13.51	11.45
(m)	Total Cost Ratio	In %	5.07	21.50*	19.13	19.07	19.13
(n)	Finance Expenses Ratio	In %	1.79	8.32*	7.61	7.77	7.61

*These ratios are annualised number for preceding Quarter ended 31st December, 2022

For and on Behalf of Digamber Capfin Limited

Date: 29-05-2023

Place: Jaipur



Rajiv Jain
Managing Director
DIN: 00416121