

RL/DBCF/360779/BLR/0525/116849  
May 05, 2025

**Mr. Amit Jain**

Director & Chief Financial Officer

**Digamber Capfin Limited**

J 54 55 IInd Flr Anand Moti

Himmat Nagar

Gopalpura, Tonk Rd

Jaipur - 302018

9773317987



Dear Mr. Amit Jain,

**Re: Review of Crisil Ratings to the bank facilities of Digamber Capfin Limited**

All ratings assigned by Crisil Ratings are kept under continuous surveillance and review.

Please find in the table below the ratings outstanding for the debt instruments/facilities of the company, and the rating actions by Crisil Ratings on the ratings as on date.

<b>Total Bank Loan Facilities Rated</b>	<b>Rs.1200 Crore</b>
<b>Long Term Rating</b>	<b>Crisil BBB/Stable (Reaffirmed)</b>
<b>Short Term Rating</b>	<b>Crisil A3+ (Reaffirmed)</b>

*(Bank-wise details as per Annexure 1)*

As per our Rating Agreement, Crisil Ratings would disseminate the ratings, along with the outlook, through its publications and other media, and keep the ratings, along with the outlook, under surveillance over the life of the instrument/facility. Crisil Ratings reserves the right to withdraw, or revise the ratings, along with the outlook, at any time, on the basis of new information, or unavailability of information, or other circumstances which Crisil Ratings believes may have an impact on the ratings. Please visit [www.crisilratings.com](http://www.crisilratings.com) and search with the name of the rated entity to access the latest rating/s.

In the event of the company not availing the proposed facilities within a period of 180 days from the date of this letter, a fresh letter of revalidation from Crisil Ratings will be necessary.

Should you require any clarification, please feel free to get in touch with us.

With warm regards,

Yours sincerely,

Prashant Pratap Mane

Associate Director - Crisil Ratings

Nivedita Shibu

Director - Crisil Ratings



**Disclaimer:** A rating by Crisil Ratings reflects Crisil Ratings' current opinion on the likelihood of timely payment of the obligations under the rated instrument, and does not constitute an audit of the rated entity by Crisil Ratings. Our ratings are based on information provided by the issuer or obtained by Crisil Ratings from sources it considers reliable. Crisil Ratings does not guarantee the completeness or accuracy of the information on which the rating is based. A rating by Crisil Ratings is not a recommendation to buy / sell or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. Crisil Ratings has a practice of keeping all its ratings under surveillance and ratings are revised as and when circumstances so warrant. Crisil Ratings is not responsible for any errors and especially states that it has no financial liability whatsoever to the subscribers / users / transmitters / distributors of its ratings. Crisil Ratings' criteria are available without charge to the public on the web site, [www.crisilratings.com](http://www.crisilratings.com). Crisil Ratings or its associates may have other commercial transactions with the company/entity. For the latest rating information on any instrument of any company rated by Crisil Ratings, please visit [www.crisilratings.com](http://www.crisilratings.com) or contact Customer Service Helpdesk at [Crisilratingdesk@crisil.com](mailto:Crisilratingdesk@crisil.com) or at 1800-267-1301

**Annexure 1 - Bank-wise details of various facility classes (outstanding facilities)**

S.No.	Bank Facility	Bank	Amount (Rs. in Crore)	Outstanding Rating
1	Cash Credit	State Bank of India	60	Crisil BBB/Stable
2	Cash Credit	Punjab National Bank	25	Crisil BBB/Stable
3	Non-Fund Based Limit	State Bank of India	1	Crisil A3+
4	Overdraft Facility	Bandhan Bank Limited	1	Crisil A3+
5	Overdraft Facility	Bank of Baroda	0.01	Crisil A3+
6	Overdraft Facility	IDFC FIRST Bank Limited	5	Crisil A3+
7	Overdraft Facility	IDBI Bank Limited	0.01	Crisil A3+
8	Overdraft Facility	Indian Bank	15	Crisil A3+
9	Overdraft Facility	The Federal Bank Limited	5	Crisil A3+
10	Overdraft Facility	Union Bank of India	0.01	Crisil A3+
11	Overdraft Facility	Bank of India	0.01	Crisil A3+
12	Proposed Long Term Bank Loan Facility	--	460.33	Crisil BBB/Stable
13	Term Loan	IDBI Bank Limited	12.71	Crisil BBB/Stable
14	Term Loan	Indian Overseas Bank	45.45	Crisil BBB/Stable
15	Term Loan	Kissandhan Agri Financial Services Private Limited	4.05	Crisil BBB/Stable
16	Term Loan	Small Industries Development Bank of India	86.66	Crisil BBB/Stable
17	Term Loan	SBM Bank (India) Limited	6.87	Crisil BBB/Stable
18	Term Loan	Jana Small Finance Bank Limited	63.27	Crisil BBB/Stable
19	Term Loan	IDFC FIRST Bank Limited	41.22	Crisil BBB/Stable
20	Term Loan	National Bank For Agriculture and Rural Development	46.75	Crisil BBB/Stable
21	Term Loan	Hinduja Leyland Finance Limited	10.45	Crisil BBB/Stable
22	Term Loan	Mahindra and Mahindra Financial Services Limited	3.79	Crisil BBB/Stable
23	Term Loan	NABKISAN Finance Limited	15.95	Crisil BBB/Stable
24	Term Loan	Arohan Financial Services Limited	16.44	Crisil BBB/Stable
25	Term Loan	Ambit Finvest Private Limited	8.64	Crisil BBB/Stable
26	Term Loan	Bandhan Bank Limited	63.97	Crisil BBB/Stable
27	Term Loan	Union Bank of India	26.35	Crisil BBB/Stable
28	Term Loan	State Bank of India	42.32	Crisil BBB/Stable
29	Term Loan	Kotak Mahindra Bank Limited	9.56	Crisil BBB/Stable
30	Term Loan	Maanaveeya Development & Finance Private Limited	34.31	Crisil BBB/Stable
31	Term Loan	UCO Bank	24.73	Crisil BBB/Stable
32	Term Loan	Bank of Baroda	18.52	Crisil BBB/Stable
33	Term Loan	The Federal Bank Limited	20.56	Crisil BBB/Stable
34	Term Loan	Utkarsh Small Finance Bank Limited	10.78	Crisil BBB/Stable
35	Term Loan	A. K. Capital Finance Limited	12.13	Crisil BBB/Stable
36	Term Loan	Indian Bank	2.15	Crisil BBB/Stable
	<b>Total</b>		<b>1200</b>	

**Disclaimer:** A rating by Crisil Ratings reflects Crisil Ratings' current opinion on the likelihood of timely payment of the obligations under the rated instrument, and does not constitute an audit of the rated entity by Crisil Ratings. Our ratings are based on information provided by the issuer or obtained by Crisil Ratings from sources it considers reliable. Crisil Ratings does not guarantee the completeness or accuracy of the information on which the rating is based. A rating by Crisil Ratings is not a recommendation to buy / sell or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. Crisil Ratings has a practice of keeping all its ratings under surveillance and ratings are revised as and when circumstances so warrant. Crisil Ratings is not responsible for any errors and especially states that it has no financial liability whatsoever to the subscribers / users / transmitters / distributors of its ratings. Crisil Ratings' criteria are available without charge to the public on the web site, [www.crisilratings.com](http://www.crisilratings.com). Crisil Ratings or its associates may have other commercial transactions with the company/entity. For the latest rating information on any instrument of any company rated by Crisil Ratings, please visit [www.crisilratings.com](http://www.crisilratings.com) or contact Customer Service Helpdesk at [Crisilratingdesk@crisil.com](mailto:Crisilratingdesk@crisil.com) or at 1800-267-1301

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