



KALANI & CO.
CHARTERED ACCOUNTANTS

To,
The Board of Directors,
Digamber Capfin Limited
J-54,55, IInd Floor, Anand Moti, Himmat Nagar,
Gopalpura, Tonk Road, Jaipur-302018 (Raj.)

SUBJECT: CERTIFICATE UNDER REGULATION 54 AND 56(1)(d) OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 REGARDING MAINTENANCE OF SECURITY COVER AS PER THE TERMS OF INFORMATION MEMORANDUM AND/OR DEBENTURE TRUST DEED FOR THE HALF YEAR ENDED 30.09.2022

Ref: ISIN: INE02QN07011

Scrip Code: 959856

Dear Sir/Ma'am,

Pursuant to Regulation 54 read with regulation 56(1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and 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 situated at J-54,55, IInd Floor, Anand Moti, Himmat Nagar, Gopalpura, Tonk Road, Jaipur-302018 (Raj.) we hereby confirm and certify that DCL is maintaining security cover as per terms of Term Sheet/Information Memorandum and/or Debenture Trust Deed including compliance with all the covenants in respect of Listed Non-Convertible Debentures issued by DCL in respect of above mentioned ISIN for the half year ended September 30, 2022. Details of the same are attached as Annexure-I and we also certify that assets of Guarantors are sufficient to discharge the interest and principal amount at all times.

For Kalani & Company
Chartered Accountants
ERN: 000722C

Gaurav Rawat
Partner
M. No.: 412724



Date: 11.11.2022

UDIN: 22412724BCUYQN4996

Place: Jaipur
Enclosed: Annexure-I



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ANNEXURE-I

I. Security cover certificate in pursuance to Regulation 54 & 56 (1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations 2015 as on September 30, 2022															
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	
Particulars		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					Total Value (=K+L+M+N)
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)	debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market value for Pari passu charge Assets (Note viii)	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Relating to Column F			
		Book Value	Book Value	Yes/No	Book Value	Book Value									
ASSETS															
Property, Plant and Equipment		3,094.65	-	No	-	-	349.77	-	3,444.43	-	-	-	-	-	
Capital Work-In-Progress		57.62	-	No	-	-	6.28	-	63.90	-	-	-	-	-	
Right of Use Assets		-	-	No	-	-	74.17	-	74.17	-	-	-	-	-	
Goodwill		-	-	No	-	-	-	-	-	-	-	-	-	-	
Intangible Assets		-	-	No	-	-	8.38	-	8.38	-	-	-	-	-	
Intangible Assets under Development		-	-	No	-	-	-	-	-	-	-	-	-	-	
Investments		-	-	No	-	-	568.50	-	568.50	-	-	-	-	-	
Loans		-	-	No	-	-	88,730.18	-	88,730.18	-	-	-	-	-	
Inventories		-	-	No	-	-	-	-	-	-	-	-	-	-	
Trade Receivables		-	-	No	-	-	-	-	-	-	-	-	-	-	
Cash and Cash Equivalents		-	-	No	-	-	-	-	-	-	-	-	-	-	
Bank Balances other than Cash and Cash Equivalents		-	-	No	-	-	3,051.30	-	3,051.30	-	-	-	-	-	
Others		-	-	No	-	-	2,281.67	-	2,281.67	-	-	-	-	-	
TOTAL		3,152.27	-	-	-	-	101,133.85	-	104,286.12	-	-	-	-	-	
LIABILITIES															
Debt securities to which this certificate pertains	Listed NCD	2,500.00	-	No	-	-	49.62	-	2,549.62	-	2,549.62	-	-	2,549.62	
Other debt sharing pari-passu charge with above debt				No	-	-	-	-	-	-	-	-	-	-	
Other Debt				No	-	-	-	-	-	-	-	-	-	-	
Subordinated debt				No	-	-	1,519.23	-	1,519.23	-	-	-	-	-	
Borrowings				No	-	-	74,978.69	-	74,978.69	-	-	-	-	-	
Bank				No	-	-	-	-	-	-	-	-	-	-	
Debt Securities				No	-	-	-	-	-	-	-	-	-	-	
Others				No	-	-	-	-	-	-	-	-	-	-	
Trade payables				No	-	-	9.36	-	9.36	-	-	-	-	-	
Lease Liabilities				No	-	-	74.40	-	74.40	-	-	-	-	-	
Provisions				No	-	-	52.25	-	52.25	-	-	-	-	-	
Others		not to be filled		No	-	-	2,658.77	-	2,658.77	-	-	-	-	-	
Total		2,500.00	-	-	-	-	79,342.32	-	81,842.32	-	2,549.62	-	-	2,549.62	
Cover on Book Value (Note1)		1.26		NA											
Cover on Market Value (Note 2)		NA													
		Exclusive Security Cover Ratio					Pari-Passu Security Cover Ratio								
		1.26					NA								

* Note: 1. The Security Cover Ratio of 1.26 is in Times

Note: 2. The assets offered as security are loans given by the company and hence not eligible for market valuations

Note: 3. Kindly note that as per the terms of Term Sheet/Debt Trust Deed the security cover of 1.25 times has to be maintained at the aggregate amount of principal outstanding of the Non-Convertible Debentures. Therefore, for the purpose of calculation of security cover ratio only the outstanding principal amount is considered.



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