



Date: 03.02.2026

To,  
**The Manager**  
**Listing Compliance Department**  
**National Stock Exchange of India Limited**  
Exchange Plaza, Plot No C/1  
Block G, Bandra Kurla Complex  
Bandra East, Mumbai – 400051

Company Symbol-DCCL (NSE Emerge)  
Equity Segment ISIN: INE04Q901010

Debt Segment NSE:  
ISIN: INE04Q907090 & INE04Q907108

**Sub: Intimation under Regulations 30 & 51 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "SEBI Listing Regulations")- Allotment of Listed, Senior, Secured, Rated, Taxable, Redeemable, Transferable Non-Convertible Debentures on private placement basis.**

Dear Sir/Madam,

Pursuant to the Regulation 30 and 51 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirement) Regulations, 2015 as amended, we hereby inform you that the Board of Directors of the Company, at its meeting held on 03<sup>rd</sup> February, 2026, which commenced at 03:00 PM and concluded at 03:30 P.M. has inter-alia considered and approved the issuance and allotment of Senior, Secured, Rated, Listed, Taxable, Redeemable, Transferable, Non-Convertible Debentures, each having a face value of INR 1,00,000/- (Indian Rupees One Lakh only) for cash, at par, aggregating up to INR 20,00,00,000/- (Indian Rupees Twenty Crores Only) on a private placement basis.

Requisite disclosure pursuant to SEBI LODR read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated 13th July, 2023 and SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated 30th January, 2026 as amended in relation to the abovementioned matters, are enclosed as **Annexure- A**.

This is for your information and record.

Thanking you,

**For and on behalf of**  
**Dar Credit & Capital Ltd.**

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**Ms. Priya Kumari**  
**Company Secretary and Compliance Officer**  
**M. No: A67648**



**Annexure-A**

**Brief details, as required under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with the SEBI Circular No. SEBI/HO/CFD/CFD-PoD1/P/CIR/2023/123 dated 13<sup>th</sup> July, 2023 and SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated 30<sup>th</sup> January, 2026 as amended**

<b>Sl. No.</b>	<b>Particulars</b>	<b>Disclosure</b>
1.	Type of securities proposed to be issued [viz. Equity Shares, convertibles, Non-Convertible Debentures (NCDs)]	Senior, Secured, Rated, Listed, Taxable, Redeemable, Transferable, Non-Convertible Debentures (NCDs).
2.	Type of issuance (further public offering, rights issue, depository receipts (ADR/GDR), qualified institutions placement, preferential allotment etc.)	Issue of NCDs on private placement basis to identified eligible investors.
3.	Total number of securities proposed to be issued or the total amount for which the securities will be issued (approximately);	<p>(a) Base Issue of 25 (Twenty- Five) Secured, Listed, Rated, Senior, Redeemable, Non - Convertible Debentures bearing face value of INR 1,00,000/- (Indian Rupees One Lakhs Only) each, of an aggregate nominal value of INR 25,00,000/- (Indian Rupees Twenty- Five Lakhs Only) with a green shoe option to retain oversubscription of up to INR 25,00,000/- (Indian Rupees Twenty Five Lakhs Only), aggregating to INR 50,00,000/- (Indian Rupees Fifty Lakhs Only) for Series 3A, Cumulative, Non- Convertible Debentures;</p> <p>(b) Base Issue of 87 (Eighty- seven) Secured, Listed, Rated, Senior, Redeemable, Non - Convertible Debentures bearing face value of INR 1,00,000/- (Indian Rupees One Lakhs Only) each, of an aggregate nominal value of INR 87,00,000/- (Indian Rupees Eighty- seven Lakhs Only) with a green shoe option to retain oversubscription of up to INR 88,00,000/- (Indian Rupees Eighty- Eight Lakhs Only), aggregating to INR 1,75,00,000/- (Indian Rupees One Crore and Seventy Five Lakhs Only) for Series 3A, Non- Cumulative, Non- Convertible Debentures;</p> <p>(c) Base Issue of 345 (Three Hundred and Forty Five) Secured, Listed, Rated, Senior, Redeemable, Non - Convertible Debentures bearing face value of INR 1,00,000/- (Indian Rupees One Lakhs Only) each, of an aggregate nominal value of INR 3,45,00,000 (Three Crores and Forty Five Lakhs Only) with a green shoe option to retain oversubscription of up to INR 3,46,00,000/- (Indian Rupees Three Crores Forty Six Lakhs Only), aggregating to INR 6,91,00,000/- (Indian Rupees Six Crore and Ninety- One Lakhs Only) for Series 3C, Cumulative, Non- Convertible Debentures;</p>

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		(d) Base Issue of 542 (Five Hundred and Forty Two) Secured, Listed, Rated, Senior, Redeemable, Non - Convertible Debentures bearing face value of INR 1,00,000/- (Indian Rupees One Lakhs Only) each, of an aggregate nominal value of INR 5,42,00,000/- (Five Crores Twenty Five Lakhs Only) with a green shoe option to retain oversubscription of up to INR 5,42,00,000/- (Five Crores Forty Two Lakhs Only), aggregating to INR 10,84,00,000/- (Indian Rupees Ten Crore and Eighty Four Lakhs Only) for Series 3C, Non-Cumulative, Non-Convertible Debentures.												
4.	Size of the issue	Rs. 20,00,00,000/-												
5.	Whether proposed to be listed? If yes, name of the stock exchange(s)	Yes, National Stock Exchange (NSE).												
6.	Tenure of the instrument - date of allotment and date of maturity	<p>Date of Allotment- 03<sup>rd</sup> February, 2026</p> <p>Date of Maturity-</p> <table border="1"> <thead> <tr> <th>Series</th><th>Date of Maturity</th></tr> </thead> <tbody> <tr> <td>Series 3A</td><td>03<sup>rd</sup> February, 2029</td></tr> <tr> <td>Series 3C</td><td>03<sup>rd</sup> February, 2031</td></tr> </tbody> </table>	Series	Date of Maturity	Series 3A	03 <sup>rd</sup> February, 2029	Series 3C	03 <sup>rd</sup> February, 2031						
Series	Date of Maturity													
Series 3A	03 <sup>rd</sup> February, 2029													
Series 3C	03 <sup>rd</sup> February, 2031													
7.	Coupon / interest offered, schedule of payment of coupon/interest and Principal	<p><b>Coupon Type-</b> Fixed</p> <table border="1"> <thead> <tr> <th>Series</th><th>Coupon</th><th>Schedule of payment of coupon</th><th>Interest and Principal</th></tr> </thead> <tbody> <tr> <td>Series 3A</td><td>12%</td><td>Cumulative - interest amount accrued on quarterly basis, payment on maturity.</td><td>Interest amount shall accrue on quarterly basis and shall be paid along with the Principal amount on maturity i.e. on February 03, 2029</td></tr> <tr> <td>Series 3A</td><td>12%</td><td>Non-Cumulative- interest shall be paid on quarterly basis</td><td>Interest amount shall be paid on quarterly basis on the 3<sup>rd</sup> of the respective month and</td></tr> </tbody> </table>	Series	Coupon	Schedule of payment of coupon	Interest and Principal	Series 3A	12%	Cumulative - interest amount accrued on quarterly basis, payment on maturity.	Interest amount shall accrue on quarterly basis and shall be paid along with the Principal amount on maturity i.e. on February 03, 2029	Series 3A	12%	Non-Cumulative- interest shall be paid on quarterly basis	Interest amount shall be paid on quarterly basis on the 3 <sup>rd</sup> of the respective month and
Series	Coupon	Schedule of payment of coupon	Interest and Principal											
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Series 3A	12%	Non-Cumulative- interest shall be paid on quarterly basis	Interest amount shall be paid on quarterly basis on the 3 <sup>rd</sup> of the respective month and											

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					the principal amount shall be paid on maturity i.e. on February 03, 2031.
	Series 3C	14%	Cumulative-interest amount accrued on quarterly basis, payment on maturity.	Interest amount shall accrue on quarterly basis and shall be paid along with the Principal amount on maturity i.e. on February 03, 2029	
	Series 3C	14%	Non-Cumulative-interest shall be paid on quarterly basis.	Interest amount shall be paid on quarterly basis on the 3 <sup>rd</sup> of the respective month and the principal amount shall be paid on maturity i.e. on February 03, 2031.	
8.	Charge / security, if any, created over the assets		An exclusive Charge via a deed of hypothecation over specific asset portfolio of receivables of the Issuer with a security cover of 1x times will be maintained on the Outstanding Principal Amounts of the NCDs at all times during the tenor of the NCDs.		
9.	Special right / interest / privileges attached to the instrument and changes thereof		Not Applicable.		

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10.	Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal	If, at any time, any other Event of Default occurs, breach of any terms/ covenant (not limited to Financial Covenant, Holding & Management Covenant, Rating Covenant, Reporting Covenant), obligation, representation or warranty of the Issuer and any other obligations of the Issuer under the Transaction Documents, the Issuer agrees to pay an additional coupon at the rate of 2% (Two Percent) per annum over and above the applicable Coupon Rate on all amounts outstanding from the date of occurrence of such a breach/default, until the Debentures are fully redeemed or till the covenants criteria/breach has been rectified. Breach of any such covenant including additional coupon may be waived, at the Option of the Debenture trustee (Acting on behalf of Majority Debenture holders).
11.	Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and / or the assets along with its comments thereon, if any	<p>If, at any time, a Payment Default occurs, the Issuer agrees to pay additional coupon at the rate of 2% (Two Percent) per annum over and above the applicable Coupon Rate on all amounts outstanding NCDs (including the Outstanding Principal Amounts and any accrued but unpaid coupon) from the date of occurrence of such Payment Default until such default is cured or the Debentures are fully redeemed.</p> <p>In case delay in execution of Deed Of Hypothecation (DOH) and/or perfection of the Security over the Hypothecated Assets by filing CHG-9 Form with ROC within requisite timelines, then the Issuer shall pay additional coupon at the rate of 2% (Two Percent) per annum over and above the applicable Coupon Rate on all amounts outstanding under the NCDs (including the Outstanding Principal Amounts and any accrued coupon) from the Issue Closure Date until such time DTD and/or DOH is executed and /or perfected.</p> <p>If, at any time, any other Event of Default occurs, breach of any terms/ covenant (not limited to Financial Covenant, Holding &amp; Management Covenant, Rating Covenant, Reporting Covenant), obligation, representation or warranty of the Issuer and any other obligations of the Issuer under the Transaction Documents, the Issuer agrees to pay an additional coupon at the rate of 2% (Two Percent) per annum over and above the applicable Coupon Rate on all amounts outstanding from the date of occurrence of such a breach/default, until the Debentures are fully redeemed or till the covenants criteria/breach has been rectified. Breach of any such covenant including additional coupon may be waived, at the Option of the</p>



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		Debenture trustee (Acting on behalf of Majority Debenture holders)
12.	Details of redemption of debentures	Redeemable on maturity.
13.	any cancellation or termination of proposal for issuance of securities including reasons thereof	Not Applicable.

The said information is being uploaded on the Company's website at <https://www.darcredit.com/>

You are requested to kindly take the same on record.

Thanking you,

**For and on behalf of  
Dar Credit & Capital Ltd.**

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**Ms. Priya Kumari  
Company Secretary and Compliance Officer  
M. No: A67648**

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