Dar Credit & Capital Ltd.
...we make life simple

Date: 04.11.2026

To,
The Manager,
Listing Compliance Department,
National Stock Exchange of India Limited
Exchange Plaza, Plot No. C/1,
Block G, Bandra Kurla Complex,
Bandra (E), Mumbai-400 051

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

Debt Segment NSE:
ISIN(s): INE04Q907090, INE04Q907108, INE04Q907116, INE04Q907124, INE04Q907165, INE04Q907157, INE04Q907173, INE04Q907181, INE04Q907199, INE04Q907207, INE04Q907215, INE04Q907223 and INE04Q907231

Subject: Outcome of Finance Management Committee meeting- Allotment of NCDs on 04.11.2026

Dear Sir/Ma'am,

In continuation to our letters dated **July 27, 2026** and **September 22, 2026,** regarding the meetings of the Finance Management Committee ("FMC") convened to consider the raising of funds through the issuance of Non-Convertible Debentures ("NCDs"), we wish to inform you that, the FMC, at its meeting held today, which commenced at 11:00 a.m. and concluded at 11:35 p.m., has approved the **allotment of up to 15,000 (Fifteen Thousand) Senior, Secured, Listed, Rated, Taxable, Transferable and Redeemable Non-Convertible Debentures, each having a face value of INR 10,000 (Indian Rupees Ten Thousand only), aggregating up to INR 15,00,00,000 (Indian Rupees Fifteen Crores only), on a private placement basis and in dematerialised form.**

The aforesaid NCDs shall be issued in dematerialised form on a private placement basis, on such terms and conditions as approved by the FMC. The details of the proposed issuance are set out in **Annexure A**.

Kindly take the above information on record.

Thanking You,
Yours faithfully,

For Dar Credit & Capital Limited

PRIYA KUMARI
Digitally signed by PRIYA KUMARI
Date: 2026.11.04 11:40:36 +05'30'

Priya Kumari
Company Secretary & Compliance Officer
Membership 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 Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated 30th January 2026 as amended:

Sl. No.	Particulars	Details
1.	Type of securities proposed to be issued [viz. Equity Shares, convertibles, Non-Convertible Debentures (NCDs)]	Non-Convertible Debentures (NCDs)
2.	Type of issuance (further public offering, rights issue, depository receipts (ADR/GDR), qualified institutions placement, preferential allotment etc.)	Issuance 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);	Issue Size: Up to 15,000 (Fifteen Thousand) Senior, Secured, Listed, Rated, Taxable, Transferable, Redeemable, Non-Convertible Debentures each having a face value of INR 10,000/- (Indian Rupees Ten Thousand Only) aggregating to INR 15,00,00,000/- (Indian Rupees Fifteen Crore Only). Green Shoe option: Nil.
4.	Size of the issue	INR 15 crores (Indian Rupees fifteen crores).
5.	Whether proposed to be listed? If yes, name of the stock exchange(s)	Yes, National Stock Exchange (NSE).
6.	Tenure of the instrument	30 months
	Date of allotment	November 04, 2026
	Date of Maturity	May 04, 2029
	Coupon/ interest offered	13% p.a.
7.	Schedule of payment of coupon/interest and Principal	Interest amount shall be paid on the 04th day of every month from the date of allotment starting from the month of December, 2026 and principal redemption will be made at six equal instalments from 25th ,26th, 27th, 28th, 29th and 30th month.
8.	Charge / security, if any, created over the assets	The Debentures shall be secured by way of a first ranking, exclusive and continuing charge on identified receivables ("Hypothecated Assets") created pursuant

		to a Hypothecation Agreement executed between the Issuer and Debenture Trustee. The value of security will be at all times equal to 1.10 (One point one Zero) times or 110% (one hundred and Ten percent) of the aggregate amount of Outstanding Principal Amounts where the Security Cover is from principal of the receivables.
9.	Special right / interest / privileges attached to the instrument and changes thereof	Not applicable.
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	In case of default in payment of interest and / or principal redemption on the due dates, additional interest @5% p.a. over the coupon rate will be payable by the Issuer for the defaulting period.
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	Not applicable.
12.	Details of redemption of debentures	Principal redemption at six equal instalments from 25th,26th, 27th, 28th, 29th and 30th month from the date of allotment i.e. November 04, 2026.
13.	any cancellation or termination of proposal for issuance of securities including reasons thereof	Not applicable.

PRIYA KUMARI Digitally signed by PRIYA KUMARI
Date: 2026.11.04 11:40:53 +05'30'