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

Date: 07.08.2026

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 and INE04Q907207

Subject: Outcome of Finance Management Committee meeting- NCDs meeting held on 07.08.2026

Dear Sir/Ma'am,

In continuation of our **letter dated July 27, 2026**, regarding the meeting 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 had approved and allotted NCDs aggregating to INR 10,00,00,000 (Indian Rupees Ten Crore only).

Further, pursuant to the balance amount available under the approved issuance limit, the FMC, at its meeting held today, which commenced at 11:00 a.m. and concluded at 11:30 a.m., has approved the allotment, on a private placement basis and in dematerialised form, of 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 up to INR 15,00,00,000 (Indian Rupees Fifteen Crore only)**, comprising:

a. **Up to 7,500 (Seven Thousand Five Hundred) Series A Debentures**, each having a face value of INR 10,000 (Indian Rupees Ten Thousand only), aggregating up to **INR 7,50,00,000 (Indian Rupees Seven Crore Fifty Lakh only)** ("**Series A Debentures**"); and

b. **Up to 7,500 (Seven Thousand Five Hundred) Series B Debentures**, each having a face value of INR 10,000 (Indian Rupees Ten Thousand only), aggregating up to **INR 7,50,00,000 (Indian Rupees Seven Crore Fifty Lakh only)** ("**Series B Debentures**").

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

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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);	Total Issue size of Issue: 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) comprising of: A. up to 7,500 (Seven Thousand Five Hundred) 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 7,50,00,000/- (Indian Rupees Seven Crore Fifty Lakh Only) ("Series A Debentures"); and B. up to 7,500 (Seven Thousand Five Hundred) 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 7,50,00,000/- (Indian Rupees

		Seven Crore Fifty Lakh Only) ("Series B Debentures"); (Series A Debentures and Series B Debentures shall hereinafter be referred to as "NCDs"/ "Debentures") 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 - date of allotment and date of maturity	**Series A**	**Series B**
		24 months from the date of allotment	30 months from the date of allotment
	Date of allotment	07.08.2026	07.08.2026
	Date of Maturity	07.08.2028	07.02.2029
	Coupon/ interest offered	12.95% p.a.	13.05% p.a.
7.	Schedule of payment of coupon/interest and Principal	Interest amount shall be paid on the 07th day of every month from the date of allotment starting from the month of September, 2026.	
8.	Charge / security, if any, created over the assets	1.10x (one point one times) of the amounts outstanding under the Debentures (including but not limited to overdue interest, default interest, remuneration of the Trustee, charges, fees, expenses and any other charges due from the Company) (**"Security Cover Ratio"**) where at least 1.10 (one decimal point one) time or 110% (one hundred and ten percent) of the security cover is from principal receivables.	
9.	Special right / interest / privileges attached to the instrument and changes thereof	Not applicable.	

<table>
<tr><td>10.</td><td>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</td><td colspan="2">5% (five per cent) per annum from the date of default (over the applicable Coupon Rate) on the outstanding principal amount, for the period of default, in case of default in payment of interest and / or principal redemption on the due dates by the Company; For avoidance of doubt, no cure period will be applicable for such a payment default. However, if there is a payment delay on account of a technical reason such as incorrect beneficiary details or similar administrative issues and such delay is corrected within 3 business days with all scheduled payouts to Debenture Holders made in full, such a payment delay shall not be construed as a payment default and shall not attract 5% penalty.</td></tr>
<tr><td>11.</td><td>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</td><td colspan="2">Not applicable.</td></tr>
<tr><td rowspan="2">12.</td><td rowspan="2">Details of redemption of debentures</td><td>Series A</td><td>Series B</td></tr>
<tr><td>On the date of maturity i.e. August 07, 2028.</td><td>On the date of maturity i.e. February 07, 2029.</td></tr>
<tr><td>13.</td><td>any cancellation or termination of proposal for issuance of securities including reasons thereof</td><td colspan="2">Not applicable.</td></tr>
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PRIYA KUMARI

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