



Dar Credit & Capital Ltd.

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Date: 11th December, 2025

To, Listing Compliance Department National Stock Exchange of India Limited Exchange Plaza, Plot no C/1 Block G, Bandra Kurla Complex Bandra(E)Mumbai-400051 Company Symbol- DCCL (NSE Emerge) Equity Segment ISIN: INE04Q901010 Debt Segment NSE: ISIN: INE04Q907090	To, BSE Limited, P.J. Towers, Dalal Street, Mumbai – 400 001 Scrip Code-960472 and 960473 Debt Segment BSE: ISIN: INE04Q907066 & INE04Q907082
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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.

In reference to the intimation about the board meeting dated 11th November 2025 for noting of the issuance of the Non-Convertible Debentures (NCD) of Rs. 10 Crores (Rupees Ten Crores) on a private placement basis the allotment of the aforesaid NCDs has been duly completed pursuant to the said approval.

We hereby inform you that the Board of Directors of the Company, at its meeting held on 11th December, 2025, which commenced at 12:45 PM and concluded at 3:00 P.M has inter-alia considered and approved the following matter:

1.Approval for the allotment of up to 1000 (One Thousand) which includes Base Issue of 500 (Five Hundred) and Green Shoe Option of 500 (Five Hundred), Fully Paid, 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 10,00,00,000/- (Indian Rupees Ten Crores Only) on a private placement basis.

Requisite disclosure pursuant to SEBI LODR read with SEBI Circular No.CIR/CFD/CMD/4/2015 dated 9th September, 2015, SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated 13th July, 2023 and SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024 as amended in relation to the abovementioned matters, are enclosed as **Annexure- A**.

CIN: L65999WB1994PLC064438

Regd. Office: Business Tower, 206 AJC Bose Road 6th Floor, Unit No. 6B

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This is for your information and record.

Thanking you,

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

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

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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. CIR/CFD/CMD/4/2015 dated 9th September, 2015, SEBI/HO/CFD/CFD-PoD1/P/CIR/2023/123 dated 13th July, 2023 and SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated 11th November, 2024 as amended:

Sl. No.	Particulars	Disclosure
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>Issue Size: Up to 1000 (One Thousand), Fully Paid, 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 10,00,00,000/- (Indian Rupees Ten Crores Only) on a private placement basis.</p> <p>Base Issue Size: Up to 500 (Five Hundred), Fully Paid, Senior, Secured, Rated, Listed, Taxable, Redeemable, Transferable, Non-Convertible Debentures, each having a face value of INR 100,000/- (Indian Rupees One Lakh only) for cash, at par, aggregating up to INR 5,00,00,000/- (Indian Rupees Five Crores Only) on a private placement basis.</p> <p>Green Shoe option: Up to 500 (Five Hundred), Fully Paid, Senior, Secured, Rated, Listed, Taxable, Redeemable, Transferable, Non-Convertible Debentures, each having a face value of INR 100,000/- (Indian Rupees One Lakh only) for cash, at par, aggregating up to INR</p>

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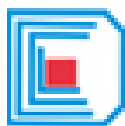
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		5,00,00,000/- (Indian Rupees Five Crores Only) on a private placement basis.
4.	Size of the issue	Rs. 10,00,00,000/-
5.	Whether proposed to be listed? If yes, name of the stock exchange(s)	Yes, National Stock Exchange (NSE).
6.	Tenure of the instrument - date of allotment and date of maturity	Date of Allotment- 11 th December, 2025 Date of Maturity- Up to 24 (Twenty-Four) months from the Deemed Date of Allotment, i.e. December 10, 2027.
7.	Coupon / interest offered, schedule of payment of coupon/interest and Principal	Coupon Type- Fixed Coupon Rate- 12.25% (Twelve Point Two Five Percent) per annum payable monthly on Coupon Payment Date(s). Coupon Payment Frequency- Monthly and on Final Redemption Date. Coupon Payment Dates- Monthly on the 11 th day of every month till the Final Redemption Date i.e. 10 th December, 2027.
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 1.10 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.
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, 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.
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	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

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		<p>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 & 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)</p>
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.

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

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