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

Date: 12.11.2026

To,
The Manager
Listing Department
National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G
Bandra Kurla Complex Bandra(E)
Mumbai 400051

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

Debt Segment NSE:
ISIN(s): INE04Q907090, INE04Q907108, INE04Q907116, INE04Q907124, INE04Q907157, INE04Q907165, INE04Q907173, INE04Q907181, INE04Q907199, INE04Q907207, INE04Q907215, INE04Q907223, INE04Q907231 and INE04Q907249

Sub: Intimation under Regulation 30 of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 (the Listing Regulations)

Ref: Press Release

Dear Sir/Madam,

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith a copy of the Press Release titled ***"Dar Credit & Capital Ltd. Reports 26.8% YoY Growth in Q2 Total Income; H1 Revenue from Operations Rises 23.6%"***, for your information and records.

You are requested to take the above on records.

Thanking you,

Yours faithfully,
For Dar Credit & Capital Limited

PRIYA KUMARI
Digitally signed by PRIYA KUMARI
Date: 2026.11.12 18:59:28 +05'30'

Priya Kumari
Company Secretary & Compliance Officer
Membership No-A67648

DAR CREDIT & CAPITAL LTD.

RBI-Registered Non-Banking Financial Company

NSE LISTED: DCCL

PRESS RELEASE | 12 NOVEMBER 2026

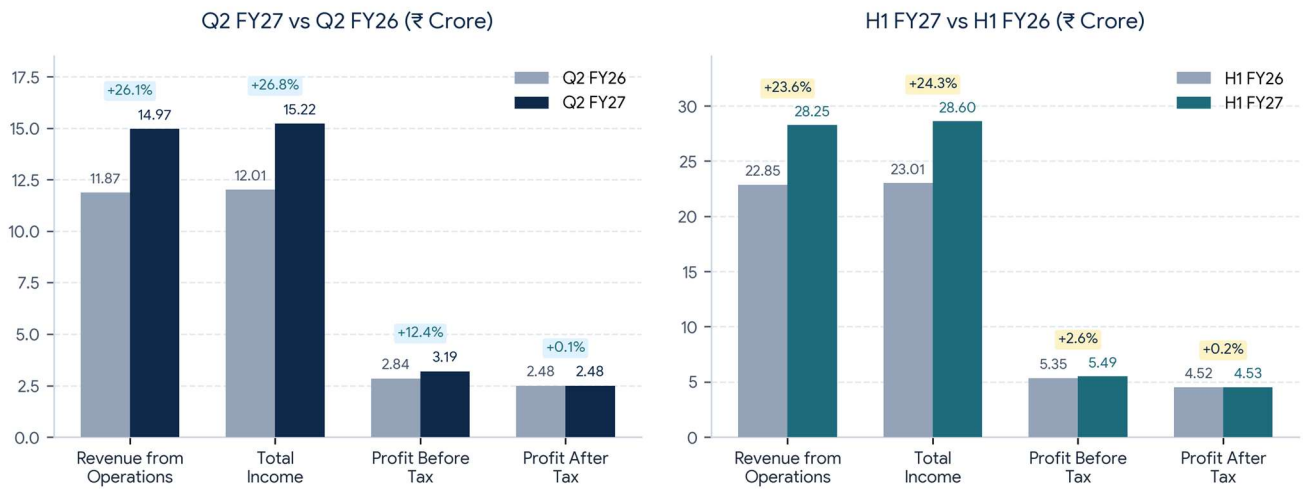
Dar Credit & Capital Ltd. Reports 26.8% YoY Growth in Q2 Total Income; H1 Revenue from Operations Rises 23.6%

KOLKATA, WEST BENGAL | 12 NOVEMBER 2026 — Dar Credit & Capital Ltd. (DCCL), an NSE-listed Non-Banking Financial Company (NBFC), on November 10, 2026, had announced its Unaudited standalone financial results for the quarter and half year ended September 30, 2026. The Company delivered strong top-line expansion during Q2 FY2026–27, with revenue from operations increasing by 26.1% YoY and total income growing 26.8% YoY. For H1 FY2026–27, revenue from operations rose 23.6% YoY, underscored by sustained momentum across its core MSME and personal lending operations.

Q2 TOTAL INCOME	Q2 OPERATING REVENUE	H1 OPERATING REVENUE	Q2 PROFIT BEFORE TAX
₹15.22 Cr	**₹14.97 Cr**	**₹28.25 Cr**	**₹3.19 Cr**
+26.8% YoY	**+26.1% YoY**	**+23.6% YoY**	**+12.4% YoY**
vs ₹12.01 Cr in Q2 FY26	vs ₹11.87 Cr in Q2 FY26	vs ₹22.85 Cr in H1 FY26	PAT steady at ₹2.48 Cr

While higher finance costs and operating expenses moderated bottom-line expansion, DCCL maintained Profit After Tax at levels comparable to the corresponding prior-year periods. The Company remains focused on strengthening its lending franchise through calibrated expansion, prudent liquidity management, operational efficiency, and disciplined risk governance.

FINANCIAL RESULTS | Financial Performance Highlights (Q2 & H1 FY2026–27)



A. Q2 FY2026–27 Standalone Financial Summary (₹ in Crore)

Particulars	Q2 FY27	Q2 FY26	YoY Growth
Revenue from Operations	14.97	11.87	**+26.1%**
Other Income	0.25	0.14	**+81.9%**
Total Income	**15.22**	**12.01**	**+26.8%**

Profit Before Tax (PBT)	3.19	2.84	**+12.4%**
Profit After Tax (PAT)	**2.48**	**2.48**	**+0.1%**

During Q2 FY2026–27, revenue from operations rose 26.1% YoY to ₹14.97 crore (vs ₹11.87 crore in Q2 FY26), propelling total income up 26.8% to ₹15.22 crore. Profit before tax increased 12.4% to ₹3.19 crore, while profit after tax stood steady at ₹2.48 crore despite elevated borrowing and operating outlays.

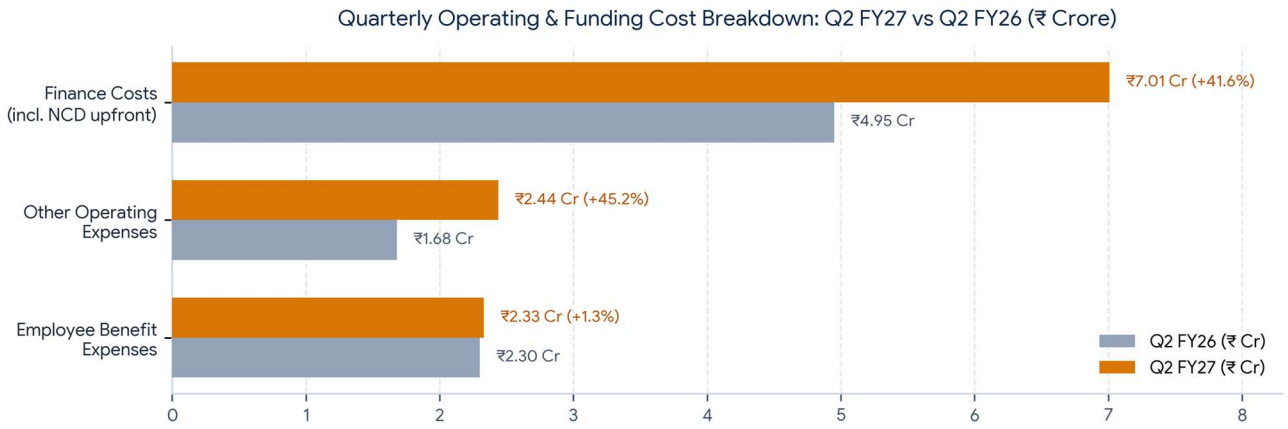
B. H1 FY2026–27 Standalone Financial Summary (₹ in Crore, except EPS)

Particulars	H1 FY27	H1 FY26	YoY Growth
Revenue from Operations	28.25	22.85	**+23.6%**
Other Income	0.35	0.16	**+112.2%**
Total Income	**28.60**	**23.01**	**+24.3%**
Profit Before Tax (PBT)	5.49	5.35	**+2.6%**
Profit After Tax (PAT)	**4.53**	**4.52**	**+0.2%**

For the six months ending September 30, 2026, revenue from operations expanded 23.6% YoY to ₹28.25 crore and total income grew 24.3% to ₹28.60 crore.

Profit before tax rose 2.6% to ₹5.49 crore, and profit after tax stood at ₹4.53 crore (vs ₹4.52 crore in H1 FY26), underscoring DCCL's capacity to sustain top-line momentum while absorbing higher funding costs.

OPERATIONAL REVIEW | Operating Costs, Funding Dynamics & Profitability



• Employee benefit expenses remained tightly controlled and broadly stable at ₹2.33 crore in Q2 FY27 compared with ₹2.30 crore in Q2 FY26, reflecting strong workforce productivity amidst business expansion.

• Finance costs increased to ₹7.01 crore from ₹4.95 crore in Q2 FY26, primarily driven by higher debt mobilization and upfront expenses incurred toward arranging funds via Non-Convertible Debenture (NCD) issuances.

• Other operating expenses stood at ₹2.44 crore versus ₹1.68 crore in Q2 FY26, supporting branch operations and expanded lending activity. Going forward, DCCL is focused on optimising its borrowing mix and enhancing operating leverage to translate top-line growth into stronger bottom-line conversion.

LEADERSHIP PERSPECTIVE | Management Commentary

"We are encouraged by the continued growth in our operating income during the second quarter and the first half of FY2026–27. Revenue from operations grew by 26.1% in Q2 and 23.6% during the half year, reflecting the resilience of our core lending business and the sustained momentum in our operations.

While profitability has remained broadly stable, we recognise that higher funding costs and operating expenditure have impacted the pace of earnings growth. We view this as an important area of focus and are working towards improving funding efficiency, optimising our borrowing mix and enhancing operational productivity. Our strategy remains centred on sustainable and calibrated growth rather than aggressive balance-sheet expansion—strengthening credit underwriting, improving asset quality, and leveraging technology to create long-term value for our shareholders."

— Mr. Ramesh Kumar Vijay, Executive Chairman, Dar Credit & Capital Ltd.

GROWTH ROADMAP | Strategic Priorities & Business Outlook

1. Calibrated Business Expansion

Expanding personal loan and MSME lending verticals while maintaining a balanced, sustainable balance-sheet trajectory.

2. Prudent Credit Management

Strengthening credit underwriting, borrower assessment, and portfolio monitoring to preserve sound asset quality.

3. Funding Optimisation

Diversifying lender relationships, refining the liability mix, and actively managing the overall cost of funds.

4. Operational Efficiency

Enhancing branch and workforce productivity, streamlining workflows, and maintaining disciplined expense control.

5. Technology Integration

Leveraging DCCL's in-house technology platform and digital tools to accelerate turnaround times and customer engagement.

6. Market Expansion

Deepening penetration across underserved and underbanked geographies through an established branch-led distribution model.

7. Governance & Compliance

Upholding high standards of corporate governance, RBI regulatory compliance, and institutional risk management.

Long-Term Sector Outlook

Well-positioned to capture structural credit demand across emerging customer segments through scalable, tech-enabled lending.

CORPORATE PROFILE | About Dar Credit & Capital Ltd. & Statutory Disclosures

Dar Credit & Capital Ltd. (DCCL) is an NSE-listed Non-Banking Financial Company (NBFC), incorporated in 1994 and registered with the Reserve Bank of India (RBI). Headquartered in Kolkata, West Bengal, the Company provides tailored credit solutions to emerging, underserved, and less-banked customer segments across India—focusing primarily on personal loans and Micro, Small and Medium Enterprises (MSME) financing with an emphasis on last-mile financial inclusion.

Through its branch-led distribution network, disciplined credit practices, diversified funding relationships and technology-enabled operating platform, Dar Credit & Capital Ltd. is focused on expanding access to credit while building a sustainable and responsible financial services franchise.

Statutory Note: *This press release has been prepared based on the unaudited standalone financial results of Dar Credit & Capital Ltd. for the quarter and half year ended 30 September 2026, subject to applicable statutory audit and regulatory requirements. Operational metrics—including loan portfolio, disbursements, asset quality, borrowings, and net worth—have not been included as updated figures for these parameters were not available at the time of preparation.*