



Date: 15.05.2026

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
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Debt Segment NSE:

ISIN: INE04Q907090, INE04Q907108, INE04Q907116, INE04Q907124, INE04Q907157, INE04Q907165, INE04Q907173 and INE04Q907181

Sub: Outcome of Board Meeting held on Friday, May 15, 2026 under Regulation 30, 33, 51, 52 and other applicable provisions of SEBI (LODR) Regulations, 2015

Dear Sir/Madam,

Pursuant to Regulation 30, 33, 51, 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby inform you that the Board of Directors of the Company, at its meeting held today on Friday, May 15, 2026 commenced at 03:00 P.M. and concluded at 05:30 P.M., has inter-alia considered and approved the following matters:

1. Approval of Audited Financial Results

Approval of Standalone Financial Statements of the Company for the quarter and financial year ended March 31, 2026, including the Balance Sheet, Profit and Loss Account, Cash Flow Statement and Notes thereto.

A copy of the Audited Financial Results along with Auditor's Report issued by the Statutory Auditors for the quarter and financial year ended March 31, 2026 is enclosed.

2. Recommendation of Final Dividend for the financial year ended March 31, 2026

Recommended a Final Dividend of 5% on the face value of ₹10/- each, i.e., ₹0.50 (Rupees Fifty Paise only) per equity share for the financial year ended March 31, 2026, subject to approval of the shareholders at the ensuing Annual General Meeting ("AGM") of the Company.

The above information will also be hosted on the website of the Company <https://www.darcredit.com/>

You are requested to kindly take the above information on record and disseminate the same to all concerned stakeholders as per applicable regulations.

Thanking You,

Yours faithfully,

For Dar Credit & Capital Ltd.

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

CIN: L65999WB1994PLC064438

Regd. Office: Business Tower, 206 AJC Bose Road 6th Floor, Unit No. 6B
Kolkata – 700017; Phone: 033 40646495



Dar Credit & Capital Ltd.

... We make life simple

Date: 15.05.2026

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

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

Debt Segment NSE:
ISINs: INE04Q907090, INE04Q907108, INE04Q907157, INE04Q907165,
INE04Q907124, INE04Q907116, INE04Q907173 and INE04Q907181

Subject: Declaration pursuant to Regulation 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015

Dear Sir/Madam,

In terms of the provisions of Regulation 33(3)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, I, Saket Saraf, Chief Financial Officer of Dar Credit & Capital Limited ('the Company'), do hereby declare and confirm that M/s VMSM & Co., Chartered Accountants (Firm Registration No. 329962E), the Statutory Auditors of the Company, have issued an Independent Auditor's Report with unmodified opinion on the Audited Financial Results of the Company for the quarter and year ended March 31, 2026.

Kindly take the above on your records.

Thanking You.

For Dar Credit & Capital Limited

Saket Saraf

Mr. Saket Saraf
Chief Financial Officer (CFO)

Registered Office :
Business Tower
206, A.J.C Bose Road
Unit No. 6B, 6th Floor
Kolkata 700017, W.B.
Tel : 033 2287 3355, 4064 6495
Email : kolkata@darcredit.com
Website : www.darcredit.com
CIN : L65999WB1994PLC064438

Independent Auditor's Report on Standalone Annual Financial Results and Year to date Results of Dar Credit & Capital Limited pursuant to the Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirement) Regulations, 2015 (as amended)

To
The Board of Directors of Dar Credit & Capital Limited

Opinion

We have audited the accompanying Standalone Annual Financial Results of Dar Credit & Capital Limited ("the Company"), for the quarter 31st March, 2026 and year to date results for the period from 1st April, 2025 to 31st March, 2026, (the 'Statement') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33, Regulation 52 of the Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosures Requirements) Regulations 2015, (as amended) ('LODR Regulations').

In our opinion and to the best of our information and according to the explanations given to us, the Standalone Financial Results:

- i. is presented in accordance with the requirements of Regulation 33, Regulation 52 of the LODR Regulations in this regard, and
- ii. gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Accounting Standards ('AS') prescribed under section 133 of the Companies Act, 2013, the relevant circulars, guidelines and the directions issued by the Reserve Bank of India ('RBI') from time to time ('RBI Guidelines') and other accounting principles generally accepted in India, of the standalone net profit and other financial information of the Company for the quarter ended 31st March, 2026 as well as the year to date results for the period from 1st April, 2025 to 31st March, 2026.

Basis of opinion

We conducted our audit in accordance with the Standards on Auditing ('SAs') specified under section 143(10) of the Companies Act, 2013 and other applicable authoritative pronouncements issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the Statement section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the Standalone Financial Results under the provisions of the Companies Act, 2013 and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Management's Responsibility for the Standalone Financial Results

This financial results as well as the year-to-date standalone financial results have been prepared on the basis of the annual financial statements. The Company's Board of Directors are responsible for the preparation and presentation of these financial results that give a true and fair view of other financial information in accordance with the recognition and measurement principles laid down in the AS prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India, the RBI Guidelines and in compliance with Regulation 33 and Regulation 52 of the LODR Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for

safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Standalone Financial Results that give a true and fair view and are free from material misstatement, whether due fraud and error.

In preparing the Standalone Financial Results, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Standalone Financial Results

Our objectives are to obtain reasonable assurance about whether the Standalone Financial Results as a whole are free from material misstatements, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high-level assurance, but is not a guarantee that an audit conducted in accordance with SAs, specified under section 143(10) of the Companies Act, 2013, will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Standalone Financial Results.

As part of audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of materials misstatements of the Standalone Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has in place an adequate internal financial control with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Standalone Financial Results, including the disclosure and whether the Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.



We communicate with those charged with governance of the company regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

As described in Note no.5, the figures include the Standalone Financial Results for the fourth quarter of the current and previous year, being the balancing figures between the audited figures in respect of the full financial year and the published unaudited year-to-date figures up to the third quarter of the current and previous year financial year, which were subjected to limited review by the statutory auditors.

This Standalone Financial Results is based on and should be read with the Audited Standalone Financial Statements of the Company, for the year ended 31st March, 2026, on which we have issued an unmodified audit opinion vide our report dated 15th May, 2026.

Our opinion on the Standalone Financial Results is not modified in respect of the above matter.

For VMSM & Co.
Chartered Accountants
ICAI firm registration number: 329962E

Vimal Madhogaria (FCA)
Partner
Membership No.-307504
UDIN: 26307504MBMVAJ6265

Place of signature: Kolkata
Date: 15th May, 2026

STANNDALONE STATEMENT OF ASSETS AND LIABILITIES AS AT MARCH 31, 2026
(Other than banks)

(in Lakhs)

Standalone Statement of Assets and Liabilities	As at 31.03.2026	As at 31.03.2025
A) EQUITY AND LIABILITIES		
1. Shareholders' funds		
(a) Share capital	1,427.60	1,000.00
(b) Reserves and surplus	8,957.50	6,351.51
(c) Money received against share warrants	-	-
Sub-total - Shareholders' funds	10,385.10	7,351.51
2. Share application money pending allotment	-	-
3. Minority interest	-	-
4. Non-current liabilities		
(a) Long-term borrowings	8,796.96	4,647.27
(b) Deferred tax liabilities (net)	-	-
(c) Other long-term liabilities	-	-
(d) Long-term provisions	21.73	18.25
Sub-total - Non-current liabilities	8,818.69	4,665.52
5. Current liabilities		
(a) Short-term borrowings	9,649.51	9,802.37
(b) Trade payables	8.29	22.75
(c) Other current liabilities	125.57	62.67
(d) Short-term provisions	459.74	354.70
Sub-total - Current liabilities	10,243.11	10,242.49
TOTAL - EQUITY AND LIABILITIES	29,446.90	22,259.52
B) ASSETS		
1. Non-current assets		
(a) Fixed assets	732.63	743.84
(b) Goodwill on consolidation	-	-
(c) Non-current investments	-	-
(d) Deferred tax assets (net)	57.25	56.18
(e) Long-term loans and advances	8,370.84	7,657.70
(f) Other non-current assets	1,591.61	887.49
Sub-total - Non-current assets	10,752.33	9,345.21
2. Current assets		
(a) Current investments	10.93	24.49
(b) Inventories	-	-
(c) Trade receivables	-	-
(d) Cash and cash equivalents	3,202.09	2,914.11
(e) Short-term loans and advances	14,777.75	9,426.97
(f) Other current assets	703.80	548.74
Sub-total - Current assets	18,694.57	12,914.31
Total -Assets	29,446.90	22,259.52

DAR CREDIT & CAPITAL LIMITED

CIN: L65999WB1994PLC064438

Registered office : Business tower , 206 AJC Bose Road, 6th floor, Unit no. 6B, Kolkata-700017

Statement of Audited Standalone Financial Results for the Quarter and Year Ended March' 31st 2026

Rs in Lakhs

	Quarter Ended			Year Ended	
	March 31,2026 (Audited)	December 31, 2025 (Unaudited)	March 31, 2025	March 31,2026 (Audited)	March 31,2025 (Audited)
	Amount	Amount	Amount	Amount	Amount
Revenue from Operations	1,448.83	1,255.63	1,021.85	4,989.33	4,030.44
Other Income	(5.88)	5.27	11.64	15.79	108.87
Total Revenue (1+2)	1,442.95	1,260.90	1,033.48	5,005.12	4,139.30
Expenses:					
(a)Employee Benefits Expense	219.70	212.26	152.24	861.33	626.47
(b)Finance Costs	576.60	533.19	490.16	2,097.91	1,953.67
(c)Depreciation and Amortization Expense	20.37	20.46	17.15	78.90	67.40
(d) Provisions and Contingencies	5.90	10.83	3.52	25.70	15.00
(e)Other Expenses	198.87	148.90	128.52	648.95	571.73
Total Expenses	1,021.45	925.64	791.59	3,712.79	3,234.27
Profit before exceptional and extraordinary items and tax (3-4)	421.50	335.25	242.39	1,292.32	905.04
Exceptional Items	-	-	-	-	-
Profit before extraordinary items and tax (5-6)	421.50	335.25	242.39	1,292.32	905.04
Extraordinary Items	-	-	-	-	-
Profit Before Tax (7- 8)	421.50	335.25	242.39	1,292.32	905.04
(a) Current tax	(114.57)	(82.38)	(50.99)	(280.43)	(201.13)
(b) Deferred tax	0.34	(0.80)	(0.64)	1.07	0.53
Profit from continuing operations (9-10)	306.59	252.07	190.76	1,012.97	704.44
Profit from discontinuing operations (after tax) (12-13)	-	-	-	-	-
Profit for the period (11+14)	306.59	252.07	190.76	1,012.97	704.44
Earnings per equity share:					
(a) Basic	2.26	1.77	1.93	7.45	7.04
(b) Diluted	2.26	1.77	1.93	7.45	7.04

DAR CREDIT & CAPITAL LIMITED
CIN: L65999WB1994PLC064438
Registered office : Business Tower ,6th floor, Unit no. 6B, 206 AJC Bose Road, Kolkata-700017
Statement of Cash Flow for the year ended March 31st, 2026

	(Rs in Lakhs)	
	Year Ended	Year Ended
	2025-2026	2024-2025
A. Cash flow from operating activities		
Net Profit before tax as per Profit And Loss A/c	1,292.32	905.04
Non-cash adjustments to reconcile profit/(loss) before tax to net cash flows:		
-Gratuity expenses	4.54	5.30
-Rent received	-9.58	-9.41
-Finance Cost	2,097.91	1,953.67
-Loss/(Gain) on sale of investment in Mutual Funds and Shares	-1.77	-65.55
-Loss/(Profit) on sale of fixed assets	-	-32.09
-Provision As per RBI Prudential Norms for standard assets and Non performing assets	25.70	15.00
-Deferred Tax Assets/ liability	-1.07	-
-Depreciation and Amortisation Expense	78.90	67.40
Operating profit before working capital changes		
Adjusted for (Increase)/Decrease in operating assets		
-(Increase) / Decrease in Loans & Advances	-6,063.92	125.28
-(Increase) / Decrease in Other Current Assets	-155.08	-107.81
Adjusted for Increase/(Decrease) in operating liabilities:		
-Increase / (Decrease) in Trade Payables	-14.47	-8.02
-Increase / (Decrease) in Other Current Liabilities	62.91	17.52
-Increase / (Decrease) in Short Term Provisions	79.34	-
Cash generated (used in)/from operations		
Direct tax paid	-280.41	-195.27
Net cash (used in)/from operating activities (A)	-2,884.67	2,671.07
B. Cash flow from investing activities		
-Purchase of property, plant & equipment and intangible assets	-67.68	-47.51
-(Increase)/Decrease in other Non-current assets	-704.12	-
-Fixed Deposits (having original maturity of more than 3 months)	-14.35	-
-Sale of property, plant & equipment	-	90.00
-Sale/(Purchase) of investments	13.57	362.23
-Loss/(Gain) on sale of investment in Mutual Funds and Shares	1.77	-
-Rent Received	9.58	9.41
Net Cash (used in)/from investing activities (B)	-761.24	414.13
C. Cash flow from financing activities		
-Proceeds from / (Repayment of) Borrowings	3,996.82	-2,229.82
-Proceeds from issue of share capital	2,565.60	-
-Payment of Share Issue Expenses	-365.60	-
-Finance Cost Paid	-1,875.50	-1,847.45
-Interest on Debenture Paid	-222.41	-106.22
-Dividend paid	-142.76	-50.00
-Premium on Redemption of Debenture	-36.62	-
Net Cash Flow from/(used in) Financing Activities (C)	3,919.53	-4,233.49
Net increase/(decrease) in cash/cash equivalents (A+B+C)	273.62	-1,148.29
Opening cash and cash equivalents	2,229.70	3,378.01
Closing Cash and cash equivalents	2,503.32	2,229.71
Cash and Cash Equivalents:		
Cash-in-Hand	45.09	45.74
Bank Balance	878.64	650.68
Fixed Deposits (having original maturity of less than 3 months)	1,579.59	1,533.30
Total	2,503.32	2,229.72

Notes:

1. The above cash flow statement has been prepared under the "Indirect Method" as set out in the Accounting Standard- 3 on 'Cash Flow Statement' specified under section 133 of the Companies Act.

For and on behalf of the Board of Directors
Dar Credit and Capital Limited

Ramesh Kumar Vijay
(Chairman and Whole-time Director)
DIN - 00658473

Notes to the Audited Standalone Financial Results for the quarter and year ended 31st March, 2026

1. The Standalone Financial results for the quarter and year ended 31st March, 2026 ("The Statement") along with the comparative results for the comparative reporting period of Dar Credit & Capital Limited (the "Company") have been prepared in accordance with generally accepted accounting principles in India to comply in all material aspects with the accounting standards notified under section 133 of the Companies Act, 2013.
2. The Company has applied its material accounting policies in the preparation of these financial results consistent with those followed in the financial statements for the year ended 31st March, 2025. Any application of guidance / clarification / directions issued by the Reserve Bank of India (RBI) or other regulator are implemented prospectively when they become applicable.
3. The Company is a Non-Deposit Taking Non-Banking Financial Company – Base Layer (NBFC-ND-BL) registered with the Reserve Bank of India (RBI).
4. The results have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors of the company at their meeting held on 15th May, 2026.
5. The figures for the last quarter of the current and previous year are the balancing figures between (a) audited figures in respect of the full financial year and (b) the published year to date figures up to the end of the of the third quarter of the respective financial years which were subjected to limited review by the statutory auditors.
6. The Company have undertaken an Initial Public Offering (IPO) and allotted 42,76,000 Equity Shares of Rs.10 each fully paid at an issue price of Rs.60 per share including a premium of Rs.50 per share vide Board of Directors' meeting held on 26th May, 2025. The allotment was made as per the categories mentioned in the Prospectus filed with the Registrar of Companies and in accordance prescribed regulatory procedures.
7. In compliance with the Regulation 33 and Regulation 52 of the Securities Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015 an audit of the financial result for quarter and year ended 31st March, 2026 has been carried out by the Statutory Auditors of the Company. The financial information for quarter and year ended 31st March, 2026 were prepared by the Management and approved by the Company's Board of Directors.
8. The Company's secured non-convertible debentures amounting to Rs. 6,100 lakhs as at 31st March, 2026 are secured by an exclusive first charge on book debts, with a security cover of 100% or more of the outstanding amount at all times, in accordance with the terms of the issue. The security cover for the listed non-convertible debentures has been maintained in compliance with the covenants of the transaction documents as at 31st March, 2026.

Further, during the financial year 2025-26, Dar Credit & Capital Limited became the first company to successfully execute a private placement of Non-Convertible Debentures to 136 allottees through the Electronic Bidding Platform (EBP) (NSE and BSE).

9. The Board of Directors of the Company, at its meeting held on 11th November, 2025, had approved the payment of Interim Dividend at the rate of 5% (i.e. ₹ 0.50 per equity share on the face value of ₹10/- each fully paid-up) for the financial year 2025–26. Further, the Board of Directors, at its meeting held on 15th May, 2026 have recommended a Final Dividend at the rate of 5% (i.e. ₹ 0.50 per equity share on the face value of ₹10/- each fully paid-up) for the financial year 2025–26. Also, the Company has been paying dividend at the rate of 5% for last consecutive six financial years.

10. Operating Segment

Primary Segment (Business Segment)

The Company is primarily engaged in the business of lending and there are no separate reportable segments identified.

Secondary Segment (Geographical Segment)

Since the business operations of the Company are primarily concentrated in India, the Company is considered to operate only in the domestic segment and therefore there is no reportable geographic segment.

11. On November 21, 2025, the Government of India implemented the following four labour codes:

- (a) The code of Wages, 2019
- (b) The Industrial Relations Code, 2019
- (c) The Code on Social Security, 2020
- (d) The Occupational Safety, Health and Working Conditions Code, 2020

The Company has evaluated the revised definition of wages and the 50% limit on exclusion has been correctly aligned with the wage structure on which the base for PF, ESI and gratuity calculation was impacted. Based on the current revised structure no material impact was made in the financial statement for the year ended March 31, 2026.

12. The figures presented for the comparative quarter and year period ended 31st March, 2025, are based on audit conducted by KASG & Co., Chartered Accountants, previous Statutory Auditor.

13. The status of Investor Complaints of the company during the quarter ended on 31st March, 2026 are as under:

Complaints pending at the beginning of the period (January 01, 2026)	Nil
Complaints received during the period (January 01, 2026 to March 31, 2026)	Nil
Complaints disposed off during the period (January 01, 2026 to March 31, 2026)	Nil
Complaints unresolved at the end of the period (March 31, 2026)	Nil

14. The figures for the previous periods / years have been regrouped / rearranged wherever necessary to conform to the current period / year presentation. There is no significant regrouping / reclassification for the quarter / the year under report.

For and on behalf of the Board of Directors

Dar Credit & Capital Limited

Ramesh Kumar Vijay
(Chairman and Whole Time Director)
DIN - 00658473

Place: Kolkata
Date: 15th May, 2026