



Date: 18.05.2026

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:

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

Dear Sir/Madam,

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

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. Delivers Strong FY 2025–26 Performance; Accelerates Growth Momentum with Robust Profitability, Strategic Capital Raise and Expanded Market Presence**”, for your information and records.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For Dar Credit & Capital Limited

Priya Kumari
Company Secretary & Compliance Officer
Membership No-A67648

PRESS RELEASE

Dar Credit & Capital Ltd. Delivers Strong FY 2025–26 Performance; Accelerates Growth Momentum with Robust Profitability, Strategic Capital Raise and Expanded Market Presence

Kolkata | 18 May 2026

Dar Credit & Capital Ltd. an NSE-listed Non-Banking Financial Company (NBFC), today announced its audited financial results for the financial year ended 31 March 2026, delivering a year marked by strong financial performance, accelerated business expansion, enhanced operational capabilities and significant strengthening of its capital structure.

The Company continued to reinforce its position as a fast-growing financial institution focused on financial inclusion, sustainable lending and disciplined execution across underserved and emerging markets in India.

Driven by strong demand across its lending portfolio, strategic geographic expansion and prudent risk management practices, DCCL reported healthy year-on-year growth across key financial and operational parameters during FY2025–26.

Financial & Operational Highlights – FY2025–26

Operational Snapshot (as on 31 March 2026)

- Presence across 6 states — West Bengal, Bihar, Jharkhand, Rajasthan, Madhya Pradesh and Gujarat
- 35 operational branches across urban, semi-urban and rural markets
- Continued expansion of customer reach with focus on financial inclusion and responsible lending
- Sustained emphasis on portfolio quality, operational efficiency and governance excellence

Key Financial Highlights

- **Assets Under Management (AUM): ₹229.55 crore** (*Growth of 34.95% YoY*)
- **Total Income: ₹50.05 crore** (*Growth of 20.92% YoY*)
- **Profit After Tax (PAT): ₹10.13 crore** (*Growth of 43.89% YoY*)
- **Net Worth: ₹103.85 crore** (*Growth of 41.25% YoY*)
- **Earnings Per Share (EPS): ₹7.45** (*Growth of 5.82% YoY*)
- **EBITDA: ₹34.69 crore** (*Growth of 18.55% YoY*)
- **Return on Equity (ROE): 11%**

The Company's consistent growth trajectory reflects the strength of its business model, prudent underwriting framework and ability to scale operations while maintaining financial discipline.

Strategic Milestones Achieved During FY2025–26

Successful Capital Raising & Balance Sheet Strengthening

During the year, DCCL undertook multiple strategic initiatives to strengthen its liability profile and enhance long-term growth capabilities.

Key initiatives included:

- Achieved successful listing of the Company on the **NSE Emerge Platform** by raising an aggregate amount of **₹2,565.60 lakhs** through the issuance of 42,76,000 Equity Shares (face value ₹10 each) at ₹ 60 each.
- Successful fund raise of **₹61 crores through issuance of Non-Convertible Debentures (NCDs)** during FY 2025–26.
- Continued engagement with banks, financial institutions and capital market participants to diversify funding sources and optimize borrowing costs.
- Strengthening of the Company’s capital base to support future expansion and scale lending operations efficiently.

These initiatives are expected to significantly enhance DCCL’s ability to accelerate growth while maintaining a prudent and resilient balance sheet structure.

Strengthening Market Leadership

As a listed NBFC, DCCL remains committed to building a scalable, technology-enabled and governance-driven lending franchise.

The Company continues to focus on:

- Expanding access to credit across underserved customer segments
 - Strengthening branch-led distribution capabilities
 - Leveraging technology-driven processes for operational efficiency and customer service excellence
 - Maintaining disciplined credit assessment and portfolio monitoring standards
 - Enhancing stakeholder confidence through transparency, compliance and strong corporate governance practices
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Management Commentary

Commenting on the Company’s annual performance, Ramesh Kumar Vijay, Chairman, Dar Credit & Capital Ltd., said:

“FY2025–26 has been a transformational year for Dar Credit & Capital Ltd. The Company has delivered strong financial performance while simultaneously strengthening its operational foundation and expanding its market presence.”

“Our sustained growth in AUM, profitability and net worth reflects the resilience of our business model and the dedication of our team. The successful capital raising initiatives undertaken during the year demonstrate growing confidence from investors, lending institutions and stakeholders in DCCL’s long-term vision and growth potential.”

“As we move into the next phase of expansion, we remain focused on disciplined execution, responsible lending, technological advancement and sustainable value creation for all stakeholders.”

Outlook

India's financial services and NBFC sector continues to present significant long-term growth opportunities, particularly in underserved and underpenetrated credit markets.

DCCL remains well-positioned to capitalize on these opportunities through:

- Geographic expansion into high-growth markets
- Strengthening of digital and technology infrastructure
- Diversification of funding relationships
- Continued focus on portfolio quality and operational efficiency
- Commitment towards advancing financial inclusion across India

The Company remains confident of sustaining its growth momentum while maintaining a balanced approach towards profitability, governance and risk management.

About Dar Credit & Capital Ltd.

Dar Credit & Capital Ltd. is an NSE-listed Non-Banking Financial Company (NBFC) incorporated in 1994 and registered with the Reserve Bank of India.

Headquartered in Kolkata, the Company provides credit solutions focused on emerging and underserved customer segments across India. Through its expanding branch network, disciplined lending practices and strong governance framework, DCCL continues to build a scalable and sustainable financial services franchise.

Disclaimer

Certain statements in this document that are not historical facts are forward looking statements. Such forward-looking statements are subject to certain risks and uncertainties like government actions, local, political or economic developments, technological risks, and many other factors that could cause actual results to differ materially from those contemplated by the relevant forward-looking statements. The Company will not be in any way responsible for any action taken based on such statements and undertakes no obligation to publicly update these forward-looking statements to reflect subsequent events or circumstances.

For Further Information Please Contact Corporate Communication Advisor:



For further information, please contact:

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