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

Date: 26.08.2026

To,
The Manager
Listing Compliance Department
National Stock Exchange of India Limited
Exchange Plaza, Plot No C/1
Block G, Bandra Kurla Complex
Bandra East, Mumbai – 400051

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

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

Sub: Disclosure under Regulation 30 and 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/ Ma'am,

Pursuant to the Regulation 30 and 51 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, and such other provisions as may be applicable, please find enclosed herewith a copy of newspaper advertisement on the **"Business Standard" (English Version) dated August 26, 2026**.

A copy of the same will also be uploaded on the Company's website at www.darcredit.com.

We request you to take the above information on your records.

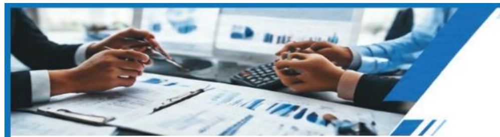
Thanking You,
Yours faithfully,

For Dar Credit & Capital Limited

PRIYA KUMARI
Digitally signed by PRIYA KUMARI
Date: 2026.08.26 12:16:59 +05'30'

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

INDIA'S SME GROWTH STORY BY EquiBridgeX Advisors Pvt Ltd BS BRAND CONNECT



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COMPANY OVERVIEW

Dar Credit & Capital Ltd. (DCCL) is entering a new phase of growth, focused on strengthening its lending, expanding its market presence and leveraging technology to improve operational efficiency. Its next phase of development is built around personal loans, MSME financing and small-value credit for underserved and less-banked customers.

FY2025–26 was a milestone year — marked by strong financial performance, the successful completion of its Initial Public Offering (IPO), an expanding loan book and continued investment in digital infrastructure, risk-management frameworks and operational systems.

BUSINESS OVERVIEW

DCCL operates as a Base Layer NBFC, providing financial solutions to customers with limited access to traditional banking channels. Its model centres on small-value lending and serving the needs of last-mile borrowers across its operating markets. A branch-led distribution network, supported by technology-enabled lending and servicing systems, keeps DCCL closely connected with customers while improving efficiency, credit monitoring and service delivery.

The company's approach is anchored in responsible lending, disciplined underwriting, robust collections and prudent risk management — prioritising portfolio quality and long-term stability over aggressive expansion.

PRODUCTS & SERVICES

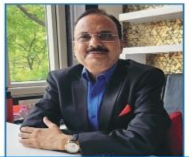
DCCL's lending comprises two core segments - Personal loans and MSME loans - meeting the financing needs of individuals, small businesses and micro-enterprises. Serving small-ticket borrowers calls for sustained, trust-based engagement across the full customer lifecycle, from origination through servicing and repayment.

Distribution: As of March 31, 2026, DCCL operated 35 branches across six states — West Bengal, Bihar, Jharkhand, Rajasthan, Madhya Pradesh and Gujarat.

Technology: The company continues to develop Vijay Software, its in-house platform spanning credit assessment, processing, servicing, monitoring and compliance, while a field mobile app lets branch teams capture applications and access real-time customer data on the ground.

MANAGEMENT COMMENTARY

Mr. Ramesh Kumar Vijay, Founder & Chairman



Mr. Rajkumar Vijay Whole Time Director

"FY2025–26 was a year of strong progress — strengthening our core model, expanding our book and completing our IPO. We remain focused on serving underbanked customers through personal and MSME lending, with rigour in underwriting, collections and risk. Ahead, our priorities are scaling portfolio quality, widening our footprint and using technology to lift efficiency and customer experience. With a stronger capital base, expanding network and growing digital capability, we are well placed to pursue responsible growth while upholding sound governance."

FINANCIAL PERFORMANCE

DCCL posted strong growth across income, profit and net worth.

Financial Highlights	FY2025-26	FY2024-25
Total Income	₹50.05 Cr	₹41.39 Cr
Profit Before Dep. & Tax	₹12.92 Cr	₹9.05 Cr
Profit After Tax	₹10.13 Cr	₹7.04 Cr
Net Worth	₹103.85 Cr	₹73.51 Cr
Earnings Per Share	₹7.45	₹7.04

MARKET SNAPSHOT

Market Snapshot : As on 25-08-2026	Details
Market Cap	₹65.81 Cr
Listed On	NSE Emerge
Share Price	₹46.10
Face Value	₹10.00
ROE	11.00%
ROCE	12.00%

INDUSTRY OPPORTUNITY

India's financial services ecosystem continues to evolve, driven by rising demand for retail credit, MSME financing and financial inclusion. NBFCs play an important role by extending credit to small businesses, self-employed individuals and underserved customer segments. The sector is increasingly supported by technology-led credit assessment, digital onboarding, data-driven monitoring and wider distribution networks, while rising formalisation and growing credit needs in semi-urban and rural markets create opportunities for focused lending models. According to CRISIL Ratings, NBFC assets under management are expected to grow by around 18–19% during FY2026–27, with sector AUM projected to cross ₹50 lakh crore by March 2027. Continued expansion of formal credit access into semi-urban and rural markets, together with increasing digital adoption, is expected to remain an important driver of sector growth.

In line with these industry trends, Dar Credit & Capital Limited (DCCL) is strengthening its position as a Base Layer NBFC focused primarily on MSME financing and personal loans. Its branch-led distribution model, supported by technology-enabled lending and servicing systems, enables it to expand its reach across underserved and low-income customer segments. DCCL remains focused on measured portfolio growth, disciplined credit underwriting and stronger operating efficiency to build a scalable and resilient lending platform.

Source: IBEF

CAPITAL & FUNDING

DCCL's IPO raised ₹25.66 crore of fresh equity via 42.76 lakh shares at ₹60 each, followed by listing on NSE Emerge. It also issued Secured, Rated, Listed, Redeemable Non-Convertible Debentures of up to ₹100 crore through the NSE EBP platform on a private-placement basis — strengthening its capital base and diversifying funding to support measured book growth.

ASSET QUALITY & RISK

As of March 31, 2026, Gross NPA stood at ₹2.31 crore and Net NPA at ₹1.09 crore, with capital adequacy and liquidity above regulatory requirements. DCCL continues to sharpen pre-sanction credit assessment alongside collections and timely recovery.

GROWTH STRATEGY & OUTLOOK

For FY2026–27, DCCL will reinforce its personal and MSME businesses, apply technology across credit assessment and monitoring, lift branch productivity and explore synergistic opportunities. With a loan Portfolio of ₹229.54 crore, 35 branches in six states and expanding digital infrastructure, the company is positioned for its next phase of growth in an NBFC sector reshaped by technology, evolving regulation and rising customer expectations.

DIVIDEND

The Company paid a final dividend of 5% (including 5% interim dividend) for FY 2025–26, bringing the total dividend to 10% —reflecting our continued commitment to balancing shareholder returns.

Expert Commentary

NBFCs as a Growth Engine for Financial Inclusion and India's Viksit Bharat Vision 2047

India's financial services ecosystem is undergoing a significant transformation, driven by rising demand for retail credit, MSME financing and greater financial inclusion. Non-Banking Financial Companies (NBFCs) play an important role in this ecosystem by providing customised and accessible credit to small businesses, self-employed individuals and underserved customer segments.

With India's focus on becoming a developed economy by 2047, access to formal credit will remain a key enabler of inclusive economic growth. The increasing adoption of digital technologies, data-driven credit assessment and formalisation of the economy is creating new opportunities for NBFCs to expand their reach while serving emerging customer segments across urban and semi-urban markets.

Dar Credit & Capital has been aligned with this evolving credit landscape, with a focus on meeting the financing needs of underserved and emerging segments. By leveraging its lending capabilities and expanding its presence across target markets, the company aims to support entrepreneurship, MSME growth and financial inclusion, contributing to India's broader journey towards a self-reliant and developed economy.

CS Ashok Pareek,
Capital Market Expert & Governance Professional

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