



Dar Credit & Capital Ltd.

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Date: 29.05.2026

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

Debt Segment NSE:

ISIN(s): INE04Q907090, INE04Q907108, INE04Q907116, INE04Q907124, INE04Q907165, INE04Q907157, INE04Q907173, INE04Q907181

Sub: Disclosure 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”)- Outcome of the Board Meeting

Dear Sir/Madam,

In continuation of our earlier disclosure dated March 16, 2026, and June 11, 2025 regarding approval for the issuance of Secured, Non-Convertible Debentures (NCDs) up to a limit of Rs. 25,00,00,000 (Rupees Twenty-Five Crores only) and Rs 50,00,00,000 (Rupees Fifty Crores only) in one or more tranches on a private placement basis and further to our intimation dated May 25, 2026 under Regulations 29 and 50 of the SEBI Listing Regulations for the Board Meeting to be held for the Allotment of NCDs, we hereby inform you as follows:

The Board of Directors of the Company, at its meeting held on May 29, 2026, which commenced at 12:30pm and concluded at 12:40 p.m., has, inter alia, approved the allotment of 14,000 (Fourteen thousand) 12.75% Senior, Secured, Rated, Listed, Taxable, Redeemable, Transferable, Non-Convertible Debentures, each having a face value of ₹10,000/- (Rupees Ten thousand only), for cash, at par, aggregating up to ₹14,00,00,000/- (Rupees Fourteen Crores only) on a private placement basis.

Requisite disclosure pursuant to SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 as amended in relation to the abovementioned matters, are enclosed as **Annexure-A**.

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

CIN: L65999WB1994PLC064438

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



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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 Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated 30th January, 2026 as amended:

Sl. No.	Particulars	Disclosure
1.	Type of securities proposed to be issued [viz. Equity Shares, convertibles, Non-Convertible Debentures (NCDs)]	12.75% 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);	Issue Size: 14,000 (Fourteen thousand), Senior, Secured, Rated, Listed, Taxable, Redeemable, Transferable, Non-Convertible Debentures, each having a face value of INR 10,000/- (Indian Rupees Ten thousand only) for cash, at par, aggregating up to INR 14,00,00,000/- (Indian Rupees Fourteen Crores Only) on a private placement basis. Base Issue Size: 14,000 (fourteen thousand), Senior, Secured, Rated, Listed, Taxable, Redeemable, Transferable, Non-Convertible Debentures, each having a face value of INR 10,000/- (Indian Rupees Ten thousand only) for cash, at par, aggregating up to INR 14,00,00,000/- (Indian Rupees Fourteen Crores Only) on a private placement basis. Green Shoe option: Nil
4.	Size of the issue	Rs. 14,00,00,000/-
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- 29 th May 2026 Date of Maturity- 29 th November 2028
7.	Coupon / interest offered, schedule of payment of coupon/interest and Principal	Coupon Type- Fixed Coupon Rate- 12.75% (Twelve-point seven five Percent) per annum payable monthly on Coupon Payment Date(s). Coupon Payment Frequency- Monthly till the Final Redemption. Coupon Payment Dates- Monthly on the 29 th day of every month starting from the month of June till the Final Redemption Date i.e. 29 th November 2028.
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

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		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	<p>(A) 5% (five per cent) per annum from the date of default (over the applicable Coupon Rate) on the outstanding principal amount, for the period of default, in case of default in payment of interest and / or principal redemption on the due date by the Company; For avoidance of doubt, no cure period will be applicable for such a payment default. However, if there is a payment delay on account of a technical reason such as incorrect beneficiary details or similar administrative issues and such delay is corrected within 3 business days with all scheduled payouts to Debenture Holders made in full, such a payment delay shall not be construed as a payment default and shall not attract 5% penalty.</p> <p>(B) 2% (two per cent) per annum (over the applicable Coupon Rate) on the outstanding principal amount, for the period of default in case of breach in the performance of any of the covenants, including but not limited to the financial covenants applicable to the Company or any other Event of Default.</p>
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	In the event of the Security Cover Ratio falling below the stipulated cover on account of unavailability of loans that comply with the prescribed Eligibility Criteria, the Company shall, not later than 3 (three) business days after the occurrence of such event, furnish in the name of the Debenture Trustee, a cash collateral (in the form of a fixed deposit), placed with a scheduled commercial bank mutually decided by the Debenture Trustee and the Company ("Cash Collateral"). The Cash Collateral shall be to the extent of the difference in value of the loans provided by the Company as per the Eligibility Criteria and the Security Cover stipulated hereunder, such that the Security Cover with respect to the issuance is maintained at all times.
12.	Details of redemption of debentures	Non-convertible debentures with monthly interest payment and 10% principal repayment in each of 18 th and 21 st month; 20% principal repayment in each of 24 th and 27 th month and balance 40% principal repayment in 30 th month.
13.	any cancellation or termination of proposal for issuance of securities including reasons thereof	Not Applicable.

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The said information will be 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
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