



Dar Credit & Capital Ltd.

...we make life simple

Date: 31.07.2025

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
Ref: NSE/LIST/5466

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

Please find the enclosed a copy of press release titled "Financial Results for the Quarter Ended June 30th, 2025" for your kind perusal and record.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For Dar Credit & Capital Limited

PRIYA
KUMARI

Digitally signed
by PRIYA KUMARI
Date: 2025.07.31
11:09:15 +05'30'

Priya Kumari
Company Secretary & Compliance Officer
Membership No-A67648

CIN: U65999WB1994PLC064438

Regd. Office: Business Tower, 206 AJC Bose Road 6th Floor, Unit No. 6B

Kolkata – 700017; Phone: 033 40646495

PRESS RELEASE
Financial Results for the Quarter Ended June 30th, 2025.

Dar Credit & Capital Limited

Net profit is ₹2.04 Cr for the Qtr. ended 30.06.2025 as against ₹1.62 Cr for the Qtr. Ended 30.06.2024

Operating Profit up by 17.41 % to ₹ 2.75 Cr

Total AUM grew by 11.81% to ₹185.44 Cr

<i>Particulars</i>	<i>Q125-26</i>	<i>QoQ Growth</i>
<i>Operating Profit</i>	₹2.75	17.41% ↑
<i>Interest Income</i>	₹10.98	11.43% ↑
<i>Assets Under Management</i>	₹185.44	11.81% ↑
<i>Net Profit (PAT)</i>	₹2.04	25.93% ↑

Quarterly Highlights (Q1 FY25 vs Q1 FY24)

- **Revenue** up by **12.93%** to ₹10.98 crore, up from ₹9.72 crore in Q1 FY24, reflecting sustained business momentum.
- **Total Income** increased by **8%**, reaching ₹11.66 crore compared to ₹10.23 crore in the corresponding quarter last year.
- **Profit After Tax (PAT)** surged by **25%** to ₹2.04 crore, compared to ₹1.62 crore in Q1 FY25, indicating improved bottom-line performance.
- **Earnings Per Share (EPS)** (Basic & Diluted) increased by **7.40%**, rising to ₹1.74 in Q1 FY26, up from ₹1.62 in Q1 FY25, signalling enhanced value for shareholders.

"During the business meeting held in Kolkata on 29th July 2025 with the Co-founder of Kaleidofin Capital, it was decided that the Business Correspondent arrangement with Kaleidofin Capital will become operational from 1st August 2025."

Ramesh Kumar Vijay, Chairman, Whole-time Director, and Promoter, stated:

"We are pleased with the sustained growth momentum achieved during the quarter ended June FY25. The notable increase in net profit and net interest income highlights the strength of our business model, prudent underwriting practices, and unwavering focus on operational efficiency. Our disciplined approach to cost management and conservative provisioning has enabled us to deliver strong returns to stakeholders while preserving asset quality. Backed by a solid capital base and an expanding business franchise, we remain confident in our ability to scale responsibly, deepen market penetration, and generate sustainable value for all stakeholders."

About Dar Credit & Capital Limited

Dar Credit & Capital Limited (DCCL) is a Non-Banking Financial Company (NBFC) registered with the Reserve Bank of India, focused on providing credit solutions to underserved and emerging customer segments. With a commitment to responsible lending and financial inclusion, DCCL offers a diversified portfolio of secure and unsecured loan products. The company leverages robust risk management practices and a customer-centric approach to drive sustainable growth.

For Further Information Please Contact:

COMPANY: Dar Credit & Capital Limited	Investor Relations: EquiBridgeX Advisors Private Limited
 Dar Credit & Capital Ltd. ...we make life simple	 EquiBridgeX Advisors Pvt Ltd
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