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

Date: 31.07.2026

To,
The Manager,
Listing Compliance Department,
National Stock Exchange of India Limited
Exchange Plaza, Plot No. C/1,
Block G, Bandra Kurla Complex,
Bandra (E), Mumbai-400 051

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

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

Subject: Outcome of Finance Management Committee- NCDs meeting held on 31.07.2026

Dear Sir/Ma'am,

In furtherance of our letter dated July 27, 2026, regarding the Outcome of the Finance Management Committee ("FMC") Meeting held for the approval for fund raising through the issuance of Non- Convertible Debentures ("NCDs"), we wish to inform you that the FMC of the Company at its meeting held today, **which commenced at 11:00 a.m. and concluded at 11:30 a.m.** had **approved and allotted 1,000 Senior, Secured, Listed, Rated, Taxable, Transferable, Redeemable, Non-Convertible Debentures having a face value of INR 1,00,000/- (Indian Rupees One Lakh Only) each aggregating to INR 10,00,00,000/- (Indian Rupees Ten Crore Only)** in a dematerialised form on a private placement basis as per the details given in **Annexure A**.

Kindly take the above information on record.

Thanking You,
Yours faithfully,

For Dar Credit & Capital Limited

PRIYA KUMARI Digitally signed by PRIYA KUMARI Date: 2026.07.31 11:34:51 +05'30'

Priya Kumari
Company Secretary & Compliance Officer
Membership No: A67648

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	Details
1.	Type of securities proposed to be issued [viz. Equity Shares, convertibles, Non-Convertible Debentures (NCDs)]	Non-Convertible Debentures (NCDs)
2.	Type of issuance (further public offering, rights issue, depository receipts (ADR/GDR), qualified institutions placement, preferential allotment etc.)	Issuance 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);	1,000 NCDs of face value of INR 1,00,000 (Indian Rupees One Lakh only) each, for an aggregate amount of INR 10,00,00,000 (Indian Rupees Ten crores only).
4.	Size of the issue	INR 10 crores (Indian Rupees Ten crores).
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	Tenure of the instrument- 24 months Date of Allotment- July 31, 2026 Date of maturity- July 31, 2028
7.	Coupon / interest offered, schedule of payment of coupon/interest and Principal	Coupon- 12.90% p.a. (Fixed) *Interest amount shall be paid on the 31st of every month from the date of allotment starting from the month of August, 2026.
8.	Charge / security, if any, created over the assets	First ranking exclusive charge by way of hypothecation over the identified receivables of the Company created from time to time in accordance with the terms of the Transaction Documents for the benefit of the Debenture Holders.

		Minimum Security Cover: The Issuer is required to maintain Security over to the extent of 1.10x of Debenture outstanding (principal outstanding).
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	The Company agrees to pay a default Redemption Premium Rate of 2% (two percent) per annum above the prevailing Redemption Premium Rate on the outstanding principal amounts from the date of the occurrence of a default in any payment by the Company on its due date until such payment default is cured.
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	Not applicable.
12.	Details of redemption of debentures	The NCDs will be redeemed on July 31, 2028.
13.	any cancellation or termination of proposal for issuance of securities including reasons thereof	Not applicable.

** Since the date of allotment is 31 July 2026, the interest payment shall be due on the 31st day of each month. In any month that does not have 31 days, the interest payment shall be due on the last day of that month, being the 30th day in months having 30 days and the 28th or 29th day in February, as applicable.*

PRIYA KUMARI Digitally signed by PRIYA KUMARI
Date: 2026.07.31 11:35:11 +05'30'