Limited Review Report on Unaudited Standalone Quarterly Financial Results of Dar Credit & Capital Limited for the quarter ended June 30th, 2026 pursuant to Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (the "SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

Review Report to
The Board of Directors,
Dar Credit & Capital Limited

We have reviewed the accompanying statement of Unaudited Standalone Quarterly Financial Results of Dar Credit & Capital Limited (the "Company") for the quarter ended June 30th, 2026, attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulation"). We have signed the ("Statement") for identification purposes only.

This Statement, which is the responsibility of the Company's Management and has been approved by the Board of Directors of the Company, has been prepared in accordance with the recognition and measurement principles laid down in the applicable Accounting Standards ("AS") prescribed under Section 133 of the Companies Act, 2013, the circulars, the guidelines and the directions issued by the Reserve Bank of India ("RBI guidelines") from time to time, applicable to NBFC ('the RBI guidelines), and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the Listing Regulations, 2015, as amended. Our responsibility is to express a conclusion on the Statement based on our review.

We conducted our review of the statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity," issued by the Institute of Chartered Accountants of India (ICAI). This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statements are free of material misstatement. A review of interim financial information is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143 (10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited quarterly financial results, prepared in accordance with the recognition and measurement principles laid down in the applicable Accounting Standards, RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Listing Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning, to the extent applicable to the Company, and other related matters.

Our conclusion is not modified in respect of this matter.

For and on behalf of,
VMSM & CO
Chartered Accountants
Firm Regn. No.: 329962E

VIMAL MADHOGARIA
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Vimal Madhogaria
Membership No: 307504
UDIN: 26307504DOQQOA5019

Place of Signature: Kolkata
Date: 10th August, 2026

DAR CREDIT & CAPITAL LTD.
CIN: L65999WB1994PLC064438
Registered office : Business tower , 206 AJC Bose Road, 6th floor, Unit no. 6B, Kolkata-700017
Unaudited Statement of Unaudited Profit and Loss for the quarter ended June 30, 2026

(Amount in lakhs)

	Particulars	Quarter Ended	Quarter Ended	Quarter Ended	Year Ended
		As at June 30, 2026	As at March 31, 2026	As at June 30, 2025	As at March 31, 2026
		Unaudited	Audited	Unaudited	Audited
I	**INCOME**				
	Revenue from Operations	1,328.09	1,448.83	1,098.21	4,989.33
	Other Income	9.43	6.78	2.45	15.79
	Total income (A)	1,337.52	1,455.61	1,100.66	5,005.12
II	**Expenses**				
	(a)Employee Benefits Expense	253.79	217.91	199.66	861.33
	(b)Finance Costs	575.59	573.07	492.72	2,097.91
	(c)Depreciation and Amortization Expense	19.80	20.37	19.78	78.90
	(d) Provisions and Contingencies	5.79	5.90	4.47	25.70
	(e)Other Expenses	252.43	204.68	132.84	648.95
	Total expenses (B)	1,107.40	1,021.94	849.47	3,712.79
	Profit before tax [C = (A-B)]	230.12	433.67	251.20	1,292.33
	Exceptional Items [D]	-	-	-	-
	Profit before extraordinary items and tax [E = C-D]	230.12	433.67	251.20	1,292.33
	Tax expenses				
	Current tax	(28.28)	(114.93)	(48.28)	(277.73)
	Deferred tax	3.20	0.09	1.25	1.07
	Taxes of earlier Year	-	-	-	(2.70)
	Total tax expenses (F)	(25.08)	(114.84)	(47.03)	(279.36)
	Profit from continuing operations [F-E]	205.04	318.83	204.17	1,012.97
	Profit from discontinuing operations (after tax)	-	-	-	-
	Profit for the period	**205.04**	**318.83**	**204.17**	**1,012.97**
	Earnings per equity share:				
	(a) Basic	**1.44**	**2.34**	**1.74**	**7.45**
	(b) Diluted	**1.44**	**2.34**	**1.74**	**7.45**

RAMESH KUMAR VIJAY

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Notes to the Unaudited Quarterly Financial Results for the quarter ended 30th June, 2026

1. The Unaudited Quarterly Financial results for the quarter ended 30th June, 2026 ("The Statement") along with the comparative results for the comparative reporting period of Dar Credit & Capital Limited (the "Company") have been prepared in accordance with generally accepted accounting principles in India to comply in all material aspects with the accoutring standards notified under section 133 of the Companies Act, 2013.

2. The Company has applied its material accounting policies in the preparation of these financial results consistent with those followed in the financial statements for the quarter ended 30th June, 2026. Any application of guidance / clarification / directions issued by the Reserve Bank of India (RBI) or other regulator are implemented prospectively when they become applicable.

3. The Company is a Non-Deposit Taking Non-Banking Financial Company – Base Layer (NBFC-ND-BL) registered with the Reserve Bank of India (RBI).

4. The above financial results have been reviewed by the audit committee. The results have been approved by the Board of Directors of the company at their meeting held on 10th August, 2026.

5. In compliance with the Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015 a limited review of the financial result for the quarter ended 30th June, 2026 has been carried out by the Statutory Auditors of the Company. The financial information for the quarter ended 30th June, 2026 were prepared by the Management and approved by the Company's Board of Directors.

6. The Company’s secured non-convertible debentures as on 30th June, 2026, are secured by an exclusive first charge on book debts with security cover of 1.1 times of outstanding amount at any point of time. The Security cover listed Non-Convertible Debentures is maintained at 1.1 times as at 30th June, 2026.

7. The Board of Directors in its meeting held on 17th June, 2026, recommended dividend of (5%) Rs.0.50 per equity share of face value of Rs.10 each fully paid up for the FY 2025-26 amounting to Rs.71.38 lakhs (gross) subject to deduction of tax at source as per the applicable rate (s) to all the eligible shareholders which was approved by the Shareholders at the 32nd Annual General Meeting of the Company held on 17th July, 2026. The dividend was duly paid on 17th July, 2026.

8. Operating Segment
   Primary Segment (Business Segment)
   The Company is primarily engaged in the business of lending and there are no separate reportable segments identified.

   Secondary Segment (Geographical Segment)
   Since the business operations of the Company are primarily concentrated in India, the Company is considered to operate only in the domestic segment and therefore there is no reportable geographic segment.

9. Effective November 21, 2025, the Government of India notified the four labour codes, collectively referred to as the “New labour codes”. The new labour codes have mandated the minimum 50% of the total remuneration should include three components, which are collectively referred as “wages”. Based on this definition the new labour code requires gratuity payment to all employees to be calculated based on the last drawn wages, which should be minimum 50% of total remuneration. The company follows the same principle of calculating the gratuity valuation based on this assumption prior and post period related to November 21, 2025.

10. The figures for the previous periods / years have been regrouped / rearranged wherever necessary to conform to the current period presentation. There is no significant regrouping / reclassification for the quarter / period under report.

11. The Company does not have any subsidiary, associate or joint venture entity(ies) as at June 30, 2026.

12. Subsequent to the quarter ended June 30, 2026, and as at the date of approval of these financial results, the Company has raised **₹100 crore** through the issuance of **Non-Convertible Debentures (NCDs)** on a private placement basis. The said NCDs have been listed on the National Stock Exchange of India Limited (NSE).

13. The figures for the year ended **31 March 2025** have been taken from the **signed audited Financial Statements** of the Company, for which **KASG & Co.** were the auditors.

For and on behalf of the Board of Directors
Dar Credit & Capital Limited

RAMESH KUMAR VIJAY

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Ramesh Kumar Vijay
(Chairman and Whole- time Director)
DIN - 00658473

Place: Kolkata
Date: 10th August, 2026

DAR CREDIT & CAPITAL LTD.

CIN: L65999WB1994PLC064438

Registered office : Business tower , 206 AJC Bose Road, 6th floor, Unit no. 6B, Kolkata-700017

Unaudited Balance Sheet as at 30th June, 2026

(Amount in lakhs)

	Quarter Ended	Year Ended
	As at 30th June, 2026	As at 31st March, 2026
	Unaudited	Audited
I. EQUITY AND LIABILITIES		
1 Shareholders' Funds		
(a) Share Capital	1427.60	1427.60
(b) Reserves and Surplus	9162.54	8957.50
	10590.14	10385.10
2 Non-Current Liabilities		
(a) Long-Term Borrowings	10,030.75	8,796.96
(b) Long-term provisions	34.31	21.74
	10,065.06	8,818.70
3 Current Liabilities		
(a) Short-Term Borrowings	9,873.35	9,649.51
(b) Trade Payables	7.68	8.29
(c) Other Current Liabilities	96.65	125.58
(d) Short-Term Provisions	216.15	459.74
	10,193.83	10,243.12
Total	**30,849.03**	**29,446.92**
II. ASSETS		
1 Non-Current Assets		
(a) Plant Property and Equipment	812.04	732.63
(b) Non-Current Investments		-
(c) Deferred Tax Assets (Net)	60.45	57.25
(d) Long-Term Loans and Advances	8,167.94	8,370.84
(e) Other Non-current assets	1,384.37	1,591.61
	10,424.81	10,752.33
2 Current Assets		
(a) Current Investments	786.98	10.93
(b) Cash and Cash Equivalents	3,809.34	3,202.09
(c) Short-Term Loans and Advances	15,340.25	14,777.75
(d) Other Current Assets	487.65	703.81
	20,424.22	18,694.58
Total	**30,849.03**	**29,446.91**

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