

Date: 30.08.2024

To,
The Board of Directors
Company Name: Dar Credit & Capital Limited
Registered Address: Business Tower, 206 A.J.C Bose Road
Kolkata-700017, West Bengal

Dear Sir,

Sub:-Proposed Initial Public Offering (the "Issue") of equity shares of Rs. 10 (the "Equity Shares") by Dar Credit & Capital Limited (the "Company")

I, Mr Saket Saraf, hereby confirm that I am the Chief Financial Officer of the Company. I hereby consent to my name being included as the Chief Financial Officer of the Company in the Draft Red Herring Prospectus and Red Herring Prospectus and the Prospectus ("Offer Documents") that the Company intends to file with the NSE Emerge Platform of National Stock Exchange of India Limited where the Equity Shares are proposed to be listed ("Stock Exchange") and with the Registrar of Companies, Kolkata ("RoC") or any other authority as may be applicable. The following information in relation to the Chief Financial Officer may be disclosed:

Name: Saket Saraf
Address: Lake Town, Block B, North 24 Parganas
West Bengal-700089
Telephone: 033-40646495
Fax: -
E-mail: saket@darcredit.com

I further confirm that the above information in relation to me is true and correct.

I hereby authorize you to deliver this certificate to the SEBI, Stock Exchange, RoC and other statutory, regulatory or governmental authority, as may be required. This certificate may be relied on by the Lead Manager and the legal advisor in relation to the Issue in conducting and documenting their investigation of the affairs of the Company in connection with the Issue and for the purpose of any defence the Lead Manager may wish to advance in any claim or proceeding in connection with the Issue. I represent that my execution, delivery and performance of this consent has been duly authorised by all necessary actions (corporate or otherwise).

I confirm that I will immediately inform the Lead Manager appointed in respect of the Issue, of any changes to the above information until the date when the Equity Shares offered in this Issue receive final listing and trading approval from the Stock Exchange and commence trading on the Stock Exchange. In the absence of any such communication from me, the above information should be taken as updated information until the commencement of listing and trading on the Stock Exchange.

This certificate is for information and for inclusion in the Offer Documents and other Issue related materials to be issued by the Company in relation to the Issue. I hereby consent to the aforementioned details being included in the Offer Documents and submission of this certificate as may be necessary, to any regulatory authority and / or for the records to be maintained by the Lead Manager in connection with the Issue and in accordance with applicable law. This certificate may be produced in any actual or potential proceeding or actual or potential dispute relating to or connected with the offering document or otherwise in connection with the Issue.

All capitalized terms not defined herein would have the same meaning as attributed to it in the Draft Red Herring Prospectus of the Company.

Yours faithfully,



Name: Saket Saraf
Chief Financial Officer