



# Dar Credit & Capital Ltd.

...we make life simple

Date: 11/02/2026

To,  
The Manager – Listing Dept.,  
National Stock Exchange of India Ltd.,  
Exchange Plaza, 5th Floor,  
Plot No. C/1, G. Block,  
Bandra - Kurla Complex, Bandra (E),  
Mumbai – 400 051

Sr. No.	Description of Security	Debt Segment NCD ISIN	Security Type
1.	DCCL 12.25% 2027 Sr IIA	INE04Q907108	DB
2.	DCCL 12% 2027 Sr II	INE04Q907090	DB

Dear Sir/Ma'am,

**Subject: Disclosures as per Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the Regulations)**

We, Dar Credit & Capital Ltd., disclose the following line items along with the financial results for the Quarter ended 31<sup>st</sup> December 2025:

- (a) Credit rating: **BBB**  
(b) Debt-equity ratio: **1.58**  
(c) Previous due date for the payment of interest of non-convertible debt securities and whether the same has been paid or not:

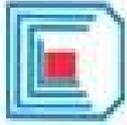
Sr. No.	Debt Segment NCD ISIN	Previous due dates	Whether paid or not
1.	INE04Q907108	11th January 2026	Paid
2.	INE04Q907090	19th November 2025	Paid
3.	INE04Q907090	19th December 2025	Paid
4.	INE04Q907090	19th January 2026	Paid

- (d) Next due date for the payment of interest of non-convertible debt securities: **Due on 11<sup>th</sup> February 2026 (ISIN: INE04Q907108) and 19<sup>th</sup> February 2026 (ISIN: INE04Q907090)**  
(e) Debenture redemption reserve: **Not Applicable**  
(f) Net worth: **Rs. 100.76 Crores**  
(g) Net profit after tax: **Rs 2.52 Crores**  
(h) Earning per share: **1.77**  
(I) Long term debt to working capital: **1.03**  
(j) Bad debts to Account receivable ratio: **0.57**  
(k) Current Ratio: **1.68**

CIN: L65999WB1994PLC064438

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

Kolkata – 700017; Phone: 033 40646495



# **Dar Credit & Capital Ltd.**

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- (l) Current liability ratio: **0.36**
- (m) Total debts to total assets: **60.22%**
- (n) Debtors' turnover: **Not Applicable**
- (o) Inventory turnover: **Not Applicable**
- (p) Operating margin (%): **11.79%**
- (q) Net profit margin (%): **3.48%**
- (r) Debt Service Coverage Ratio: **1.88**
- (s) Interest Service Coverage Ratio: **1.57**

**For Dar Credit & Capital Ltd**

**Priya Kumari**  
**Company Secretary**  
**M.No-A67648**

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