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

Date: 24.03.2026

To,
The Manager
Listing Compliance Department
National Stock Exchange of India Limited
Exchange Plaza, Plot No C/1
Block G, Bandra Kurla Complex
Bandra East, Mumbai – 400051

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

Debt Segment NSE:
ISIN: INE04Q907090, INE04Q907108, INE04Q907116, INE04Q907124, INE04Q907165, and INE04Q907157

Sub: Disclosure under Regulations 30 & 51 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "SEBI Listing Regulations")- Outcome of the Board Meeting

Dear Sir/Madam,

In continuation of our earlier disclosure dated June 11, 2025, regarding approval for issuance of Non-Convertible Debentures (NCDs) in one or more tranches aggregating up to ₹25 Crores on a private placement basis, and further to our intimation dated March 19, 2026, under Regulations 29 and 50 of the SEBI Listing Regulations for the Board Meeting to be held for the allotment of NCDs, we hereby inform you as follows:

The Board of Directors of the Company, at its meeting held on March 24, 2026, which commenced at 11:30 a.m. and concluded at 11:45 a.m., has, inter alia, approved the allotment of 600 (Six Hundred) 13% Senior, Secured, Rated, Listed, Taxable, Redeemable, Transferable, Non-Convertible Debentures, each having a face value of ₹1,00,000/- (Rupees One Lakh only), for cash, at par, aggregating up to ₹6,00,00,000/- (Rupees Six Crores only) on a private placement basis.

Requisite disclosure pursuant to SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated 30th January, 2026 as amended in relation to the abovementioned matters, are enclosed as **Annexure- A.**

This is for your information and record.

Thanking you,

For and on behalf of
Dar Credit & Capital Ltd.

PRIYA KUMARI
Digitally signed by PRIYA KUMARI
Date: 2026.03.24 11:59:44 +05'30'

Ms. Priya Kumari
Company Secretary and Compliance Officer
M. 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	Disclosure
1.	Type of securities proposed to be issued [viz. Equity Shares, convertibles, Non-Convertible Debentures (NCDs)]	13% Senior, Secured, Rated, Listed, Taxable, Redeemable, Transferable, Non-Convertible Debentures (NCDs).
2.	Type of issuance (further public offering, rights issue, depository receipts (ADR/GDR), qualified institutions placement, preferential allotment etc.)	Issue 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);	**Issue Size:** 600 (Six hundred), Senior, Secured, Rated, Listed, Taxable, Redeemable, Transferable, Non- Convertible Debentures, each having a face value of INR 1,00,000/- (Indian Rupees One Lakh only) for cash, at par, aggregating up to INR 6,00,00,000/- (Indian Rupees Six Crores Only) on a private placement basis. **Base Issue Size:** 500 (Five Hundred), Senior, Secured, Rated, Listed, Taxable, Redeemable, Transferable, Non-Convertible Debentures, each having a face value of INR 100,000/- (Indian Rupees One Lakh only) for cash, at par, aggregating up to INR 5,00,00,000/- (Indian Rupees Five Crores Only) on a private placement basis. **Green Shoe option:** 100 (One Hundred), Senior, Secured, Rated, Listed, Taxable, Redeemable, Transferable, Non-Convertible Debentures, each having a face value of INR 100,000/- (Indian Rupees One Lakh only) for cash, at par, aggregating up to INR 1,00,00,000/- (Indian Rupees One Crore Only) on a private placement basis.
4.	Size of the issue	Rs. 6,00,00,000/-
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	**Date of Allotment-** 24th March, 2026 **Date of Maturity-** 24th March, 2029
7.	Coupon / interest offered, schedule of payment of coupon/interest and Principal	**Coupon Type-** Fixed

		Coupon Rate- 13% (Thirteen Percent) per annum payable monthly on Coupon Payment Date(s). **Coupon Payment Frequency-** Monthly, with the final payment on the Redemption Date(s). **Coupon Payment Dates-** Monthly on the 24th day of every month starting from the month of April till the Final Redemption Date i.e. 24th March, 2029.
8.	Charge / security, if any, created over the assets	An exclusive Charge via a deed of hypothecation over specific asset portfolio of receivables of the Issuer with a security cover of 1.10 times will be maintained on the Outstanding Principal Amounts of the NCDs at all times during the tenor of the NCDs.
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	(A) 5% (five per cent) per annum from the date of default (over the applicable Coupon Rate) on the outstanding principal amount, for the period of default, in case of default in payment of interest and / or principal redemption on the due date by the Company; For avoidance of doubt, no cure period will be applicable for such a payment default. However, if there is a payment delay on account of a technical reason such as incorrect beneficiary details or similar administrative issues and such delay is corrected within 3 business days with all scheduled payouts to Debenture Holders made in full, such a payment delay shall not be construed as a payment default and shall not attract 5% penalty. (B) 2% (two per cent) per annum (over the applicable Coupon Rate) on the outstanding principal amount, for the period of default in case of breach in the performance of any of the covenants, including but not limited to the financial covenants applicable to the Company or any other Event of Default.
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	In the event of the Security Cover Ratio falling below the stipulated cover on account of unavailability of loans that comply with the prescribed Eligibility Criteria, the Company shall, not later than 3 (three) business days after the occurrence of such event, furnish in favor of the Debenture Trustee, a post dated cheque. The post dated cheque shall be to the extent of the difference in value of the loans provided by the Company as per the Eligibility Criteria and the Security Cover stipulated hereunder, such that the Security Cover with respect to the issuance is maintained at all times.

		The aforementioned post dated cheque shall also be the subject matter of the charge by way of hypothecation. The Company shall also file any modification of charges in Form CHG-1 with the Registrar of Companies ("ROC") for any top-up/updation and replacement of the Hypothecated Assets. The aforesaid modification of charges will be filed within 30 (Thirty) days from the date of replacement top-up of the Hypothecated Assets. The Company's failure to create and perfect security shall attract 2% (two per cent) additional interest over the Coupon Rate on the outstanding amounts in relation to the Debentures up to the date security is perfected.
12.	Details of redemption of debentures	Principal shall be redeemed on principal amortisation basis (two instalments – 30 months (50%) and 36 months (50%).
13.	any cancellation or termination of proposal for issuance of securities including reasons thereof	Not Applicable.

The said information will be uploaded on the Company's website at https://www.darcredit.com/

You are requested to kindly take the same on record.

Thanking you,

For and on behalf of
Dar Credit & Capital Ltd.

PRIYA KUMARI
Digitally signed by PRIYA KUMARI
Date: 2026.03.24 12:00:29 +05'30'

Ms. Priya Kumari
Company Secretary and Compliance Officer
M. No: A67648