



Date: 12.02.2026

To,
The Manager
Listing Department
National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G
Bandra Kurla Complex Bandra(E)
Mumbai 400051

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

Debt Segment NSE:
ISINs: INE04Q907090 and INE04Q907108

Sub: Intimation under Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015- Press Release

Dear Sir/Madam,

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith a copy of the press release titled “**DAR CREDIT & CAPITAL LIMITED POSTS POWERFUL Q3 FY26 RESULTS**” dated February 12, 2026, for your information and records.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For Dar Credit & Capital Limited

Priya Kumari
Company Secretary & Compliance Officer
Membership No-A67648



DAR CREDIT & CAPITAL LIMITED POSTS POWERFUL Q3 FY26 RESULTS

Net Profit Jumps to ₹252 Lakhs, EPS Surges 32% YoY

Nine-Month PAT Crosses ₹704 Lakhs – On Track to Deliver Record Annual Performance

Kolkata, February 12, 2026: DAR Credit & Capital Limited (NSE Symbol: DCCL) yesterday delivered a **standalone financial performance** for the third quarter and nine months ended December 31, 2025, marked by **accelerating profitability, expanding margins, and flawless execution** across its lending operations.

The Company continues to **outperform** through a combination of disciplined credit allocation, digital-led operational leverage, and proactive risk containment—proving that **profitable growth and asset quality are not trade-offs, but strengths**.

Q3 FY26 – PROFITABILITY ACCELERATES

Key Financial Highlights –

Q3 FY26

- Total Income: ₹1,260.90 Lakhs
- Profit Before Tax (PBT): ₹335.25 Lakhs
- Net Profit (PAT): ₹252.07 Lakhs
- Earnings Per Share (EPS – Basic & Diluted): ₹1.77

PAT Margin expanded to 20.0% – highest in last five quarters.

9M FY26 – MOMENTUM BUILDS TOWARDS RECORD YEAR

9M FY26 Highlights

- Total Income: ₹3,562.17 Lakhs
- Profit Before Tax (PBT): ₹870.82 Lakhs
- Net Profit (PAT): ₹704.23 Lakhs
- Earnings Per Share (EPS – Basic & Diluted): ₹5.27

Nine-month PAT already exceeds 85% of full-year FY25 PAT – firmly on track to deliver record annual profitability.



MANAGEMENT COMMENTARY – COMMAND & CONFIDENCE

Mr. Ramesh Kumar Vijay, Managing Director, DAR Credit & Capital Limited, stated:

*“Our Q3 performance is not just strong – it is decisive. In a credit environment where caution is often mistaken for weakness, we have demonstrated that **prudence and profitability go hand in hand.**”*

*We grew our top line at 22%, but more importantly, **we grew net profit at 31%** – proof that our operating leverage is kicking in exactly as planned. Our loan book expanded responsibly, our collection efficiency remained best-in-class, and our cost-to-income ratio continued its downward trajectory. *

*The foundation we have built over the past 18 months – digital underwriting, portfolio diversification, and liability franchise expansion – is now firing on all cylinders. **We are entering the final quarter of FY26 with significant strategic headroom, ample liquidity, and a sharply focused growth agenda. We will not merely meet our targets; we will surpass them.**”*

STRATEGIC HIGHLIGHTS – EXECUTION WITH EDGE

- **Profitability leadership:** PAT grew 31% YoY in Q3 – **well ahead of revenue growth**, confirming superior cost control and risk selection.
- **Digital acceleration:** 100% of new originations now processed digitally; turnaround time reduced by **over 30%**; cost-to-serve down **18% YoY**.

OUTLOOK – OFFENSE IN Q4, DOMINANCE IN FY27

The Company enters the final quarter of FY26 with **unquestionable momentum**.

- **Demand tailwinds:** Credit off-take remains robust across target segments; **disbursements in Jan-Feb 2026 up 18% YoY**.
- **Margin resilience:** Cost of funds stable; ability to reprice assets gives **clear line of sight to NIM protection**.
- **Growth runway:** Well-capitalised with **CRAR at 43.75%**, providing **ample firepower for 18-20% AUM growth in FY27**.

DAR Credit is not just performing. It is positioning. The stage is set for a **strong finish to FY26 and a powerful leap into the next financial year.**



ABOUT DAR CREDIT & CAPITAL LIMITED

DAR Credit & Capital Limited is a **RBI-registered Non-Banking Financial Company (NBFC)** with a sharp focus on **[retail / MSME / wholesale lending]**. Headquartered in Kolkata, the Company combines **analytics-driven credit appraisal** with **technology-led originations and collections** to deliver consistent, high-quality earnings. With a legacy of 31 years, DAR Credit is recognised for its **governance standards, prudent risk culture, and unwavering commitment to stakeholder returns**.

Website: www.darcredit.com

SAFE HARBOUR STATEMENT

Statements in this release that are not historical in nature may constitute forward-looking statements. These statements involve known and unknown risks, uncertainties, and other factors that could cause actual results, performance, or achievements to differ materially. These include, but are not limited to: changes in interest rates, regulatory policies, macroeconomic conditions, competitive intensity, credit behaviour, and technological disruptions. The Company undertakes no obligation to update these forward-looking statements, whether as a result of new information, future events, or otherwise. Investors are cautioned not to place undue reliance on such statements.

MEDIA & INVESTOR CONTACT

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