



Dar Credit & Capital Ltd.

...we make life simple

Date: 10.06.2025

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
Ref:NSE/LIST/5466

Dear Sir/Madam,

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

Ref: Press Release

Please find the enclosed a copy of press release titled RBI Repo Rate Reduction Signals Lower Borrowing Costs and Enhanced Profitability for Dar Credit & Capital Ltd.

You are requested to take the above on your record.

Thanking you,

Yours faithfully,

For Dar Credit & Capital Limited

PRIYA
KUMARI

Digitally signed by PRIYA
KUMARI
Date: 2025.06.10 17:11:21
+05'30'

Priya Kumari
Company Secretary & Compliance Officer
Membership No-A67648

CIN: U65999WB1994PLC064438

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

Kolkata – 700017; Phone: 033 40646495



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PRESS RELEASE

Dated: 10.06.2025

RBI Repo Rate Reduction Signals Lower Borrowing Costs and Enhanced Profitability for Dar Credit & Capital Ltd.

Dar Credit & Capital welcomes the decision by the Reserve Bank of India (RBI) to reduce the benchmark repo rate by 50 basis points dated on Friday, 06th June 2025. With this the repo rate now stands at 5.5% from 6%. This strategic move by the central bank is anticipated to significantly lower our cost of funds and bolster our bottom-line performance.

The repo rate reduction directly impacts the interest rates at which financial institutions borrow short-term funds from the RBI. As a key player in the MSME sector, Dar Credit & Capital expects an immediate and positive effect on our funding costs. Lower borrowing costs translate into improved net interest margins (NIMs) – the difference between the interest we earn on loans and the interest we pay on deposits and borrowings.

"This decisive action by the RBI is a significant tailwind for our business," said, Mr. Jayanta Banik, CEO of Dar Credit & Capital Ltd. "The reduction in the repo rate will materially decrease our cost of funds. This enhanced margin potential directly supports our profitability objectives and strengthens our financial foundation. We view this as a positive step that aligns with the broader goal of stimulating economic growth through more accessible credit."

Key Expected Benefits for Dar Credit & Capital Ltd:

1. Reduced Cost of Funds.
2. Improved Net Interest Margins (NIMs): Widening the spread between lending and borrowing rates.
3. Enhanced Profitability: Increased NIMs flowing directly to improved net income and bottom-line results.
4. Greater Lending Flexibility: Potential to offer more competitive rates to creditworthy customers, supporting business growth and customer acquisition/retention.

While Dar Credit & Capital Ltd. benefits from improved margins, we also recognize the RBI's intent to stimulate economic activity. We are committed to responsibly passing on the benefits of this rate cut to our customers where feasible and appropriate, contributing to broader economic momentum.

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About Dar Credit & Capital Ltd.-

A Public Limited Non-Banking Finance Company with three decades of experience of providing credit facilities. With extensive experience in the financing and investment sector in India, DCCL has developed a profound understanding of the financial needs of underbanked and underserved customers. The company offers three primary types of financial products: (i) Personal Loans, (ii) Unsecured MSME Loans, and (iii) Secured MSME Loans.

Disclaimer: This press release contains forward-looking statements based on current expectations regarding the impact of the RBI repo rate cut. Actual results may differ due to various market factors and the company's strategic decisions.

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