



Dar Credit & Capital Ltd.

...we make life simple

Ref:NSE/LIST/5466

Date: 30.05.2025

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

Dear Sir/Madam,

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

Ref: Press Release

Please find the enclosed a copy of press release titled Financial and Operational Performance' for the year ended 2025 dated 30th May, 2025 for your kind perusal and record.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For Dar Credit & Capital Limited

**PRIYA
KUMARI**

Digitally signed by
PRIYA KUMARI
Date: 2025.05.30
17:16:29 +05'30'

**Priya Kumari
Company Secretary**

CIN: U65999WB1994PLC064438

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

Kolkata – 700017; Phone: 033 40646495



PRESS RELEASE

Dated: 30.05.2025

Dar Credit & Capital Limited Financial and Operational Performance for the Year Ended 31st March 25

Net profit is ₹7.04 Cr for the year ended 31.03.2025 as against ₹3.69 Cr for the year ended 31.03.2024

Operating Profit up by 74.96 % ₹9.92 Cr YoY

Net interest income (NIM) grew by 30.84% on YoY to ₹21.85 Cr

Total AUM grew by 3.08% on YoY to ₹187.14 Cr

Particulars (₹ In Crores)	FY25	YoY
Operating Profit	₹9.92	74.96%↑
Net Interest Income	₹21.85	30.84% ↑
Interest Income	₹40.30	25.70%↑

Highlights

- Revenue registered a strong growth of 25%, reaching ₹40.30 crore, up from ₹32.06 crore in FY24, driven by sustained business momentum.
- Total Income rose by 26% to ₹41.39 crore, compared to ₹32.06 crore in the previous financial year.
- Profit After Tax (PAT) soared by 91% to ₹7.04 crore, compared to ₹3.69 crore in FY24, indicating improved bottom-line performance.
- Earnings Per Share (EPS) (Basic & Diluted) also improved sharply by 91%, reaching ₹7.04 in FY25, up from ₹3.69 in FY24, reflecting enhanced shareholder returns.
- The Company demonstrated a strong financial performance in FY25, driven by healthy top-line growth and disciplined cost management, leading to a marked improvement in profitability and earnings quality.

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Ramesh Kumar Vijay, Chairman, Whole-time Director and Promoter stated: "We are pleased with the consistent growth momentum we have achieved in FY25. The significant increase in net profit and net interest income reflects the strength of our business model, disciplined underwriting practices, and continued focus on operational efficiency. Our efforts to maintain a lean cost structure and conservative provisioning have enabled us to deliver superior returns to our stakeholders while preserving asset quality. With a strong capital base and growing business franchise, we remain confident about our ability to scale responsibly, deepen our market reach, and create sustainable value for all stakeholders. As we look ahead, we will continue to invest in technology, improve customer experience, and maintain a prudent approach to growth and risk management."

About Dar Credit & Capital Limited

Dar Credit & Capital Limited (DCCL) is a Non-Banking Financial Company (NBFC) registered with the Reserve Bank of India, focused on providing credit solutions to underserved and emerging customer segments. With a commitment to responsible lending and financial inclusion, DCCL offers a diversified portfolio of secured and unsecured loan products. The company leverages robust risk management practices and a customer-centric approach to drive sustainable growth.

For Further Information Please Contact:

COMPANY: Dar Credit & Capital Limited	Investor Relations: EquiBridgeX Advisors Private Limited
 Dar Credit & Capital Ltd. ...we make life simple	 EquiBridgeX Advisors Pvt Ltd
Dar Credit & Capital Limited 206, A.J.C. Bose Road, Business Tower, Unit – 6B, 6th Floor, Kolkata, West Bengal - 700017 Phone: +91-86192 – 96633 info@darcredit.com www.darcredit.com/	EquiBridgeX Advisors Private Limited Ms. Pooja Gandhi info@equibridgex.com www.equibridgex.com

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