



Dar Credit & Capital Ltd.

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Date: 12.11.2025

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 regarding Press Release on the Unaudited Financial Results for the Quarter and Half Year Ended September 30, 2025

In reference to our letter dated November 06, 2025 intimating about the Board meeting to consider and approve the Unaudited Financial Results for the quarter and half year ended September 30, 2025 and pursuant to Regulation 30 of the of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), we hereby enclose a copy of the Press Release in this regard.

The copy of the disclosure is also being made available on the website of the Company at <https://www.darcredit.com/>.

Requesting you to take the same into your records.

Thanking you,

Yours faithfully,

For Dar Credit & Capital Limited

**PRIYA
KUMARI**

Digitally signed by
PRIYA KUMARI
Date: 2025.11.12
12:40:15 +05'30'

**Priya Kumari
Company Secretary & Compliance Officer
Membership No-A67648**

CIN: L65999WB1994PLC064438

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

Kolkata – 700017; Phone: 033 40646495



PRESS RELEASE

Financial Results for the Quarter and Half Year Ended September 30, 2025

Dar Credit & Capital Limited (DCCL)

Dar Credit & Capital Limited (DCCL) announced its financial results for the quarter and half year ended September 30, 2025, showcasing strong operational and financial performance across all key parameters.

Key Financial Highlights (Q2 FY 2025-26)

Particulars	Q2 FY25-26	QoQ Growth
Operating Profit	₹3.10 Cr	↑ 13.87%
Interest Income	₹11.90 Cr	↑ 15.29%
Assets Under Management (AUM)	₹198.10 Cr	↑ 18.24%
Net Profit (PAT)	₹2.51 Cr	↑ 48.36%

Quarterly Performance Summary

- **Revenue** increased by 15.30% to **₹12.04 crore**, up from ₹10.44 crore in Q2 FY2024, reflecting sustained business momentum.
- **Profit After Tax (PAT)** surged by 48.36% to **₹2.51 crore**, compared to ₹1.69 crore in Q2 FY2025, demonstrating improved profitability.

Financial & Operational Highlights

- **Sustained Profit Growth:** PAT for H1 FY2025-26 stood at **₹4.52 crore**, up from **₹1.63 crore** in H1 FY2024-25.
- **Looking at the satisfactory growth in the business and net profit the Board of Dar Credit & Capital Limited has announced Interim Dividend @5% for its Shareholders for the Financial year 2025-26.**
- **Robust Disbursement Growth:** Total disbursements grew from **₹15.38 crore in Q1 FY2025-26** to **₹35.03 crore in Q2 FY2025-26**, led by strong momentum in secured MSME and personal loans.
- **AUM Growth:** Total AUM rose 18.24%, from **₹167.54 crore in H1 FY2024-25** to **₹198.10 crore in H1 FY2025-26**.



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- **Asset Quality** - GNPA and NNPA levels improved to **1.29%** and **0.75%**, respectively, in Q2 FY2025-26 (vs. 1.47% and 0.93% in Q1 FY2025-26).
- **Debt Mobilization:**
 - DCCL raised debt of **₹65.00 crore** in H1 FY2025-26, including **₹10 crore each from ICICI Bank and Bandhan Bank**.
 - The Company also raised **₹10.00 crore** as **secured debentures** through issue of Non-Convertible Debentures (NCDs) listed in NSE.
- **Geographical Expansion:**
 - DCCL marked its **entry into South India** by inaugurating its first branch in **Telangana (Miryalaguda, near Hyderabad)**.
- **EBITDA:**
 - EBITDA for **H1 FY2025-26** stood at **₹15.62 crore**, compared to **₹14.39 crore** in H1 FY2024-25.
 - For **Q2 FY2025-26**, EBITDA was **₹8.01 crore**, showing consistent operational strength.

Recognitions & Strategic Developments

- DCCL was **felicitated by the Government of West Bengal** for being listed on the NSE and awarded **₹2.00 lakh** as prize money.
- The **Chairman of DCCL** was invited to present the company's growth story at **SAMPARK 2025**, organized by SMC.
- **New Business Correspondent (BC) Partnerships:**
 - **Unsecured MSME Loans** with *Kaleidofin Capital Limited* became operational from **August 2025**.
 - **Secured MSME Loans** with *Kisan Dhan Capital Limited* went live from **September 2025** following completion of all agreements.

About Dar Credit & Capital Limited (DCCL)

Dar Credit & Capital Limited (DCCL) is a **Non-Banking Financial Company (NBFC)** registered with the **Reserve Bank of India**, committed to promoting financial inclusion through responsible lending. The company offers a diversified range of **secured and unsecured credit products** catering to MSMEs and emerging customer segments.

Through **robust risk management, digital enablement, and a customer-centric approach**, DCCL continues to deliver sustainable growth and value to all stakeholders.

Ramesh Kumar Vijay, Chairman, Director, and Promoter, stated:

“We are pleased with the sustained growth momentum achieved during the quarter and half year ended September FY25. The notable increase in net profit and net interest income highlights the strength of our business model, prudent underwriting practices, and unwavering focus on operational efficiency.

Our disciplined approach to cost management and conservative provisioning has enabled us to deliver strong returns to stakeholders while preserving asset quality. Backed by a solid capital base and an expanding business franchise, we remain confident in our ability to scale responsibly, deepen market penetration, and generate sustainable value for all stakeholders. Looking ahead, we will continue to invest in digital innovation, enhance customer experience, and strengthen risk management frameworks. Our focus will remain on driving quality growth across target segments, leveraging technology to improve productivity, and fostering long-term partnerships that contribute to inclusive and sustainable development.”

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
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