Dar Credit & Capital Ltd.
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TO WHOMESOEVER IT MAY CONCERN

Pursuant to the requirements of Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025, as amended from time to time, please find below the details required to be disclosed for the quarter ending June 30, 2026:

(i) Funding Concentration based on significant counterparty (~~both deposits and~~ borrowings)

Sl. No.	Number of significant counterparties	Amount (Rs. Crore)	% of total deposits	% of total liabilities
1	Non- Convertible Debenture holders- 2,244	75.23	-	24.39%
2	Other NBFCs- 22	64.88	-	21.03%
3	Banks- 8	40.62	-	13.16%

(ii) Top 20 large deposits (amount in ₹ crore and percent of total deposits)- **Not Applicable.**

(iii) Top 10 borrowings (amount in ₹ crore and percent of total borrowings)

Sl. No.	Institution Name	Amount (Rs. Crore)	% of total deposits	% of total liabilities
1	Non- Convertible Debentures	75.23	-	24.39%
2	Bandhan Bank	21.15	-	6.86%
3	ICICI Bank	10.05	-	3.26%
4	State Bank of India	9.42	-	3.05%
5	Kissandhan Agri Financial Services Limited	7.22	-	2.34%
6	Mas Financial Services Ltd	7.11	-	2.30%
7	UC Inclusive Pvt Ltd	5.63	-	1.83%
8	Black soil Capital Private Limited	5.01	-	1.62%
9	IOB	4.77	-	1.55%
10	Shreeram finance	4.62	-	1.50%

(iv) Funding Concentration based on significant instrument / product-

Sl. No.	Name of instrument/product	Amount (Rs. Crore)	% of total liabilities
1.	Term Loan	116.58	38%
2.	Non- Convertible Debentures	75.23	24.39%

Dar Credit & Capital Ltd. ★ Business Tower Unit - 6B, 6TH Floor ★ 206, A.J.C. Bose Road, Kolkata-700017

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Website : www.darcredit.com
CIN : L65999WB1994PLC064438

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(v) Stock Ratios- **Not Applicable.**

a) Commercial papers as a percent of total public funds, total liabilities and total asset- **NIL**

b) Non-convertible debentures (original maturity of less than one year) as a percent of total public funds, total liabilities and total assets- **NIL**

c) Other short-term liabilities, if any as a percent of total public funds, total liabilities and total assets- **1.04%**

d) Institutional set-up for liquidity risk management- ***The Company has an Asset Liability Management Committee (ALCO) responsible for monitoring liquidity risk, maturity mismatches, funding requirements and liquidity buffers. The ALCO reviews the ALM position and liquidity profile periodically and ensures adequate availability of funds to meet the Company's obligations. The Board of Directors oversees the overall liquidity risk management framework on a quarterly basis.***

For & on behalf of
Dar Credit & Capital Limited

For DAR CREDIT & CAPITAL LTD.

Director

Mr. Ramesh Kumar Vijay
Whole-time Director & Chairman
DIN: 00658473

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