

Date: 01st June, 2025

To,
Listing Compliance Department,
National stock Exchange of India Limited (SME Emerge)
Exchange Plaza, Plot No C/1
Block G, Bandra Kurla Complex,
Bandra (E), Mumbai-400051
Company Symbol-DCCL (NSE Emerge)

Dear Sir/Madam,

Subject: Intimation under Regulation 30 of the SEBI (LODR) Regulations, 2015-Presentation for Earning Call

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and with reference to our intimation dated May 28, 2025 regarding post results earnings call for discussion on Financial Results for the year ended March 31, 2025, please find enclosed herewith the presentation.

Kindly acknowledge and take the same on records.

Thanking You,

Yours Faithfully

For Dar Credit & Capital Limited

PRIYA
KUMARI

Digitally signed by
PRIYA KUMARI
Date: 2025.06.01
22:06:34 +05'30'

Priya Kumari

Company Secretary & Compliance Officer

Membership No:67648

CIN: U65999WB1994PLC064438

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

Kolkata – 700017; Phone: 033 40646495



Dar Credit & Capital Ltd.

...we make life simple

INVESTOR PRESENTATION



DISCLAIMER



This document does not promote any investment, and the contents of this document are not and shall not be construed as investment advice. This Information is for general purposes only. It does not consider investor's individual needs, investment objectives and specific financial circumstances. The company is not responsible for any errors or omissions or for the results obtained from such information. None of the contents of this report make any recommendation to buy, sell or hold any security.

The company does not assume and accepts no responsibility or undertake any duty to advise any person or investor, and accepts no liability whatsoever for any direct, indirect or consequential loss arising from or in connection with any reliance on this Information or anything contained in it. Investor may note that past performance is not indicative of future performance and should read the relevant offering documents (including the prospectus, if any) completely before deciding to subscribe for or purchase any product.



COMPANY OVERVIEW

WHO WE ARE?



Established in 1994, We are a Base Layer NBFC (Non-deposit taking) regd. with the RBI

We are present in 6 states with 27 branches and a team of 220+ employees

30-year legacy of providing credit facilities

GNPA is 1.11% as on Mar 2025

High Capital Adequacy Ratio of 36.78% (as against regulatory requirement of 15%)

Debt Listed on Bombay Stock Exchange

CARE BBB- (Stable) Credit Rating

Dividend paying track record of last 5 years



VISION & MISSION



VISION

To provide professional financial services to low-income customers to improve their quality of life in urban , semi urban & rural areas, lacking access to such services from formal financial institutions and to emerge as a financially strong, ethical and socially inclined finance institution.

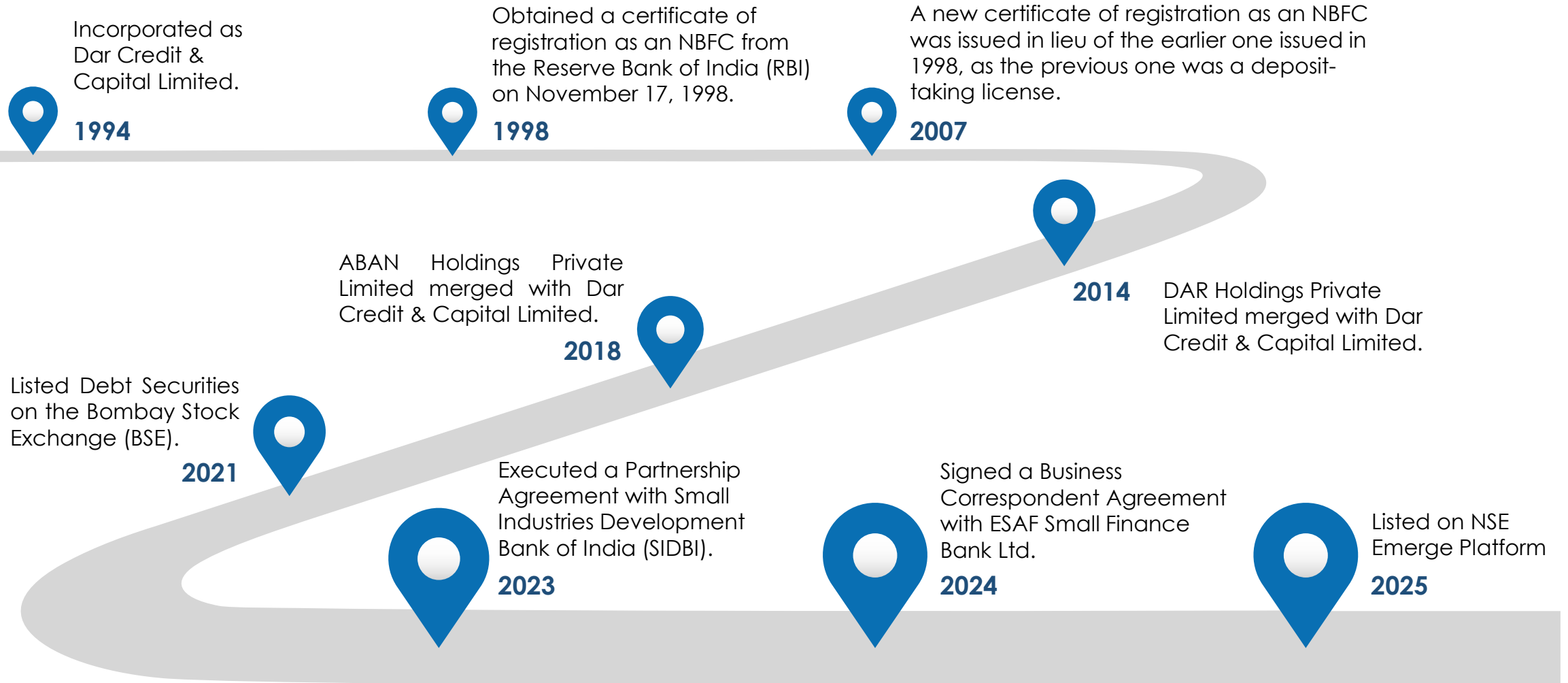


MISSION

To make the lives of the customers easy and happy by mitigating financial distress through provision of a range of efficient financial services.



JOURNEY & KEY MILESTONES



KEY FACTS*



30+

Years in the business

27

Branches

6

States
(Business Sourced From)

23,730

Active Customers

₹188.14 Cr

Total Assets (AUM)

₹144.50 Cr

Total Borrowing

₹171.10 Cr

Own Portfolio

₹17.04 Cr

Managed Portfolio

₹73.52 Cr

Networth

36.78%

Capital Adequacy

1.11%

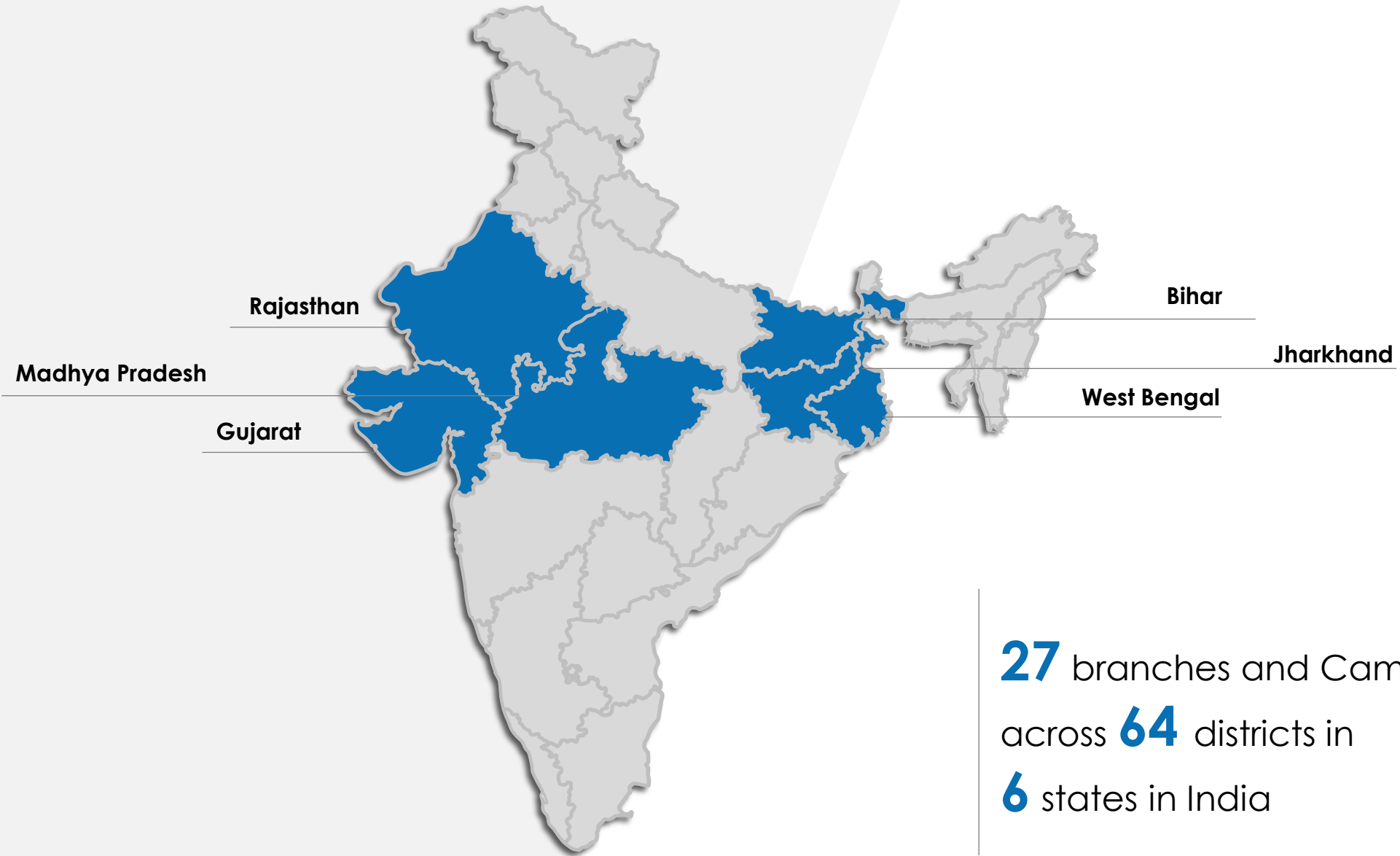
GNPA

220+

Employees

**Data as of Mar 2025*

GEOGRAPHICAL FOOTPRINT



OUR BRANCHES



State : West Bengal		
No. of Branch	Branch	District
1	Basirhat	North 24 Parganas
2	Madhyamgram	North 24 Parganas
3	Berachampa	North 24 Parganas
4	Helencha	North 24 Parganas
5	Barasat	North 24 Parganas
6	Kakdwip	South 24 Parganas
7	Diamond Harbour	South 24 Parganas
8	Panskura	Paschim Medinipur
9	Balichak	Paschim Medinipur
10	Khirpai	Paschim Medinipur
11	Belda	Paschim Medinipur
12	Moyna	Purba Medinipur
13	Ranaghat	Nadia
14	Karimpur	Nadia
15	Palashipara	Nadia
16	Sreerampur	Purba Burdwan
17	Dainhat	Purba Burdwan
18	Monteswar	Purba Burdwan
19	Begampur	Hooghly
20	Haripal	Hooghly

State : Bihar		
No. of Branch	Branch	District
21	Mahua	Vaishali
22	Tegra	Begusarai
23	Tajpur	Samastipur
State : Jharkhand		
No. of Branch	Branch	District
24	Madhupur	Deoghar
25	Giridih	Giridih
26	Jasidih	Deoghar
State : Rajasthan		
No. of Branch	Branch	District
27	Tonk	Tonk
Note * Regional Office in Jaipur		

ACHIEVEMENTS & AWARDS



Executed a Partnership Agreement with SIDBI (Small Industries Development Bank of India) and Business Correspondent Agreement with ESAF Small Finance Bank Ltd

Receive Certificate of Appreciation by Business Conduct for "The 25 Most Recommended Banking & Financial Solutions Providers in 2019."

Receive Certificate of Appreciation from Government of India (Ministry of Finance) for prompt filing of returns and payment of GST.

Receive Certificate for Completion of NGAP-NBFC Growth Accelerator Program given by Global Alliance for Mass Entrepreneurship



MANAGEMENT OVERVIEW

PROMOTER & CHAIRMAN



Mr. Ramesh Kumar Vijay
Promoter & Chairman

He holds Bachelor's Degree in Commerce from Government College, Tonk, University of Rajasthan.

He is a qualified Chartered Accountant and a Fellow Member of Institute of Chartered Accountants of India and also a qualified Company Secretary from Institute of Company Secretaries of India.

He is one of the founders of our Company and has 39 years of experience in personal Loan Portfolio, Unsecured MSME Loan, Secured MSME Loan.

Further he is Patron Member of B.B.D. Bag Professional Study Circle Association.

He Oversees in the Operation of MSME Loan, Fund Mobilization, expansion, corporate planning, budgeting and performance review.



Achievements

Appreciation Award by Lions Club of Calcutta
Brabourne Road

SME Leader Award 2018 Conferred by Institute of
Chartered Accountants of India

Certificate of Appreciation for Exemplary Contribution in
the Field of Micro-Credit & Social Impact in his business

Leader Awards for Business Transformer – Financial &
Consulting Sector



EXPERIENCED DIRECTORS



Mr. Rajkumar Vijay
Whole Time Director

- He holds Bachelor's Degree in Commerce from Rajasthan University.
- He also holds a Master's Degree in Business Administration from Vinayaka Missions University, Salem, Tamilnadu.
- He is also one of the Founders of our company and has more than 30 years of experience in Personal Loan Portfolio, NBFC Sector.
- He oversees in the operation of Personal Loan Portfolio.



Mr. Umesh Khemka
Non-Executive Director

- He holds Bachelor's Degree in Commerce from University of Calcutta.
- He is a qualified Chartered Accountant and a Fellow Member of Institute of Chartered Accountants of India and also a qualified Company Secretary from Institute of Company Secretaries of India.
- He has over 14 years of experience in Taxation, trading and investment industry.
- He has worked with M/s O.P. Tulsyan & Co. as a Partner.
- He has been associated with our Company since March 2018.



Mr. Saswata Chaudhuri
Independent Director

- He holds Bachelor's Degree in Chemistry Honours from Presidency College, also he's a lifetime member of Presidency alumni Association.
- He dedicated over 35 years to SBI Bank, holding various positions, including Chief General Manager.
- He has been associated with our company since August 2019.



Ms. Neha Baid
Independent Director

- She holds Bachelor's Degree in Commerce from University of Calcutta.
- She is a qualified Company Secretary and a Fellow Member of the Institute of Company Secretaries of India.
- Currently she is practicing as Company Secretary for the past 15 years and her areas of expertise include corporate law, FEMA & FDI regulations, takeovers & mergers, Secretarial & Corporate Governance Audit, Advisory on NBFC matters, transaction consultancy, legal & secretarial compliance, payroll tax, income-tax, and accounting services to the Indian arm of various US/UK based entities.

EXPERIENCED SENIOR MANAGEMENT



Mr. Jayanta Banik
CEO

He is a CA having more than 6 Years of experience, worked in diverse NBFC, manufacturing & construction as well as service sector MNCs & Other Indian Companies. His expertise covers over Internal Audit Department, Financial Planning & Strategy etc.



Mr. Saket Saraf
CFO

He is qualified CS – B.Com. He has over 2 years of experience in Accounts & finance. He has been associated with our Company since September 2023. He is responsible for Accounts & Finance Management.



Ms. Priya Kumari
Company Secretary

She is a Qualified CS, B.Com and M.com. Having an experience of 2.6 years in the field of Legal, financial & Secretarial department. She is an Independent Director in Senrysa Technologies Limited. She has been associated with our Company since September, 2023. She oversees the Secretarial, legal & compliance related function in our company.



Mr. Prodip Mukherjee
Business Head -
Un-Secured Loan

He is a B.E. Engineer and having more than 13 years of experience in the field of IT Industry. He is the head of our small business loan and based at our Kolkata Office.



Mr. Arindam Halder
Business Head –
Secured Loan

He is a business head of secured loan of our Company. He is a MBA and having more than 12 years of experience in the field of management. He is the head of our secured lending. He sits in our Kolkata Office.



Mr. Govind Banjara
Business Head –
Personal Loan

He is with the company with more than 18 years and sits in Jaipur office and the over all coordinator for the municipal loan products.



Mr. Bijon Bhattacharjee
Assistant General Manager
(Operation)

He is a Commerce Graduate having more than 16 years experience as manager in different departments and based at our Kolkata office and is the overall branch coordinator for Small business loan products.



Mr. Kamal Vijay
Manager –
Accounts

He is a B.Com & M.B.A. He is with the company for more than 16 years and based at our Jaipur and looks after accounts and finance department of the company.

The image features a professional business setting. In the foreground, a person's hand is seen using a black calculator on a desk. The desk is cluttered with various business documents, including one with a bar chart and another with a pie chart. In the background, another person is partially visible, holding a pen and looking at a document. The scene is lit with soft, warm light. A large, diagonal graphic element, consisting of a blue and a grey triangle, cuts across the right side of the image. The text 'BUSINESS OVERVIEW' is written in a bold, blue, sans-serif font in the upper right corner.

BUSINESS OVERVIEW

WHAT WE DO

We have expertise in India's financing and investment sector, and have developed a strong understanding of the financial needs of underbanked and underserved customers.

Our Financial Offerings:



We specialize in providing credit solutions to low-income individuals, particularly those in class-fourth employment roles such as cleaners, sweepers, and municipal peons. We also support small-scale shopkeepers and vendors, with a dedicated focus on empowering women entrepreneurs.

In addition to our headquarters in Kolkata and regional office in Jaipur, DCCL operates through its branch offices across West Bengal, Rajasthan, Bihar and Jharkhand also Camp Offices are set up in the States of Madhya Pradesh and Gujarat.



LOAN PRODUCTS



Type of Products

Personal Loan
Unsecured MSME Loan
Secured MSME Loan

Customer Profile

Class Four – Municipal
Employees – cleaners, sweepers
and peons.

Small Shopkeepers, Vendors
and small businesspersons
mainly women.

Ticket Size

Personal Loan: Ticket Size of
₹50,000 – ₹5,00,000

Unsecured MSME Loan: Ticket
Size of ₹10,000 – ₹2,00,000

Secured MSME Loan: Ticket
Size of ₹50,000 – ₹5,00,000

Tenure

Personal Loan: 36 – 60 months
Unsecured MSME Loan: 1 year
Secured MSME Loan: Up to 36
months

Loan IRR

Personal Loan: 20 – 24% p.a.
Unsecured MSME Loan: 25.5 –
27% p.a.
Secured MSME Loan: 24 – 27%
p.a.

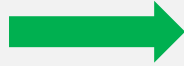
SOURCING PROCESS



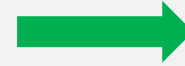
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PERSONAL LOAN

Tie up is made with the Municipalities



For the Employees of Municipalities in state of Rajasthan, MP, Gujarat

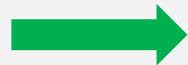


Loan Amount Directly remitted to customer's bank account

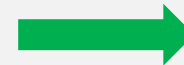
02

UN – SECURED MSME LOANS

Sourced through the network of 27 branches in Rural and Semi Urban areas



Offered to people in Rural and Semi Urban areas of West Bengal, Bihar & Jharkhand who are unable to borrow from MFI due to amount and Income Restrictions and also unable to borrow from banks due to their inability to provide Collaterals



Loan Amount Directly remitted to customer's bank account

03

SECURED MSME LOANS

Sourced through the network of branches

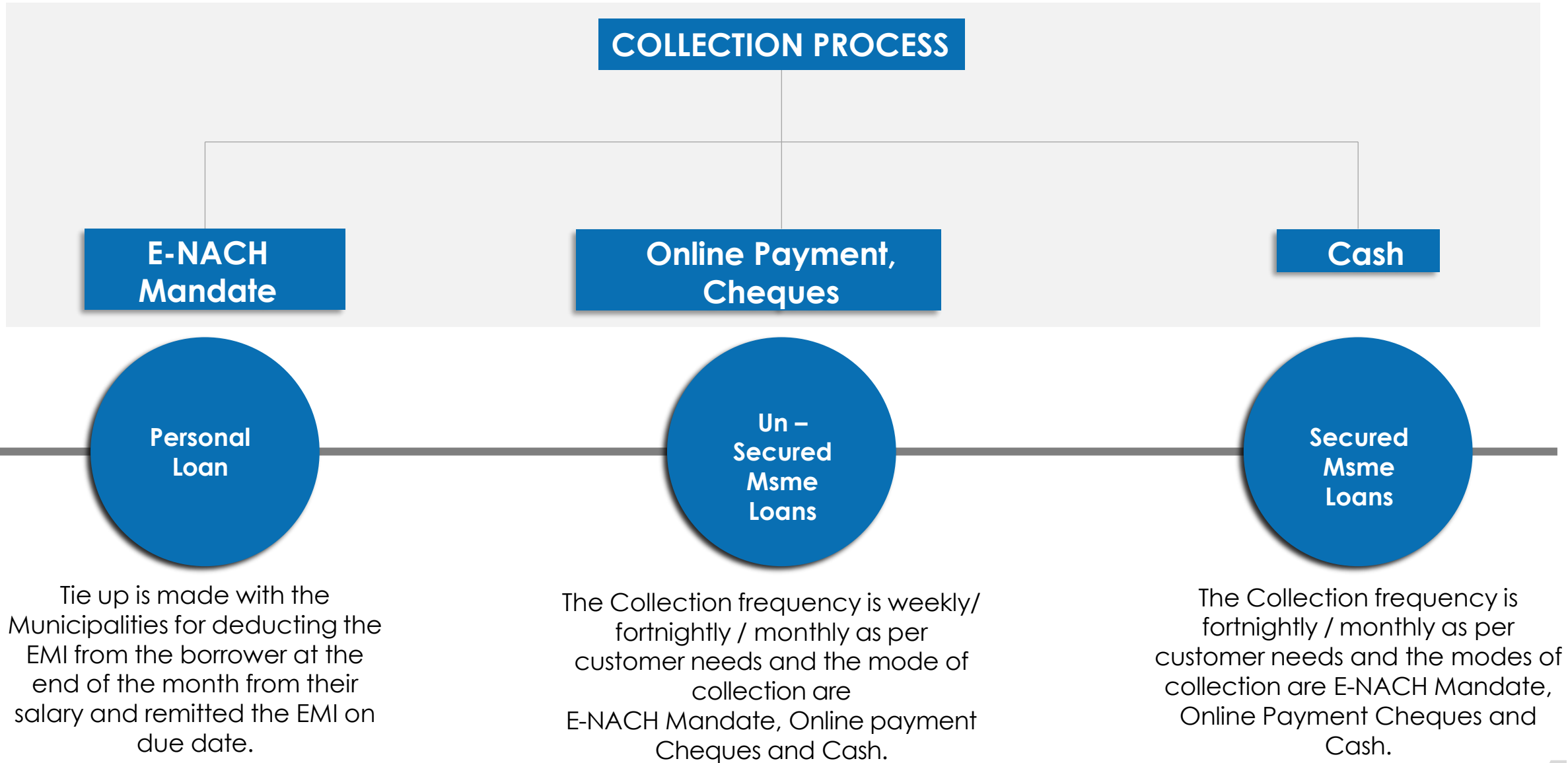


Offered for funding of small and medium-sized business enterprises. The SME Loan provides a single line of credit for meeting the borrowing needs of SME. It can be used as a working capital as well as for Short-term requirements.



Loan Amount Directly remitted to customer's bank account

COLLECTION PROCESS



TECHNOLOGY & DIGITAL PLATFORMS



We have implemented technology across our operations to enhance efficiency, improve processes, and increase productivity. This enables us to provide timely financial solutions, ensuring superior customer service.

Key Components of IT Systems:

LOS & LMS Integration:

We operate LOS, LMS, and accounting for Micro and MSME loans using an in-house software, '**Vijay**', developed by **Qbent Technologies Pvt. Ltd.**

- Qbent Technologies is a Kolkata-based IT company with senior developers from Wipro, TCS, and Accenture.
- The software connects all branches with the Head Office in Kolkata, ensuring seamless operations.

Cloud-Based Personal Loan System:

- Our personal loan segment operates on **RISEMONEY**, a cloud-based software developed by **RISINGSUNTECH**.
- It enables centralized control, integrating the Head Office and all Branch Offices.
- Provides **real-time** access to loan management and transactions, ensuring transparency and efficiency.

MAJOR DEBT PARTNERS



TATA CAPITAL

6 banks and 22 NBFCs as lenders have (as of Mar, 2025).

Strong long-term relationships with financial partners.



Indian Overseas Bank



Established formal agreements with multiple **banks and NBFCs** for financing.

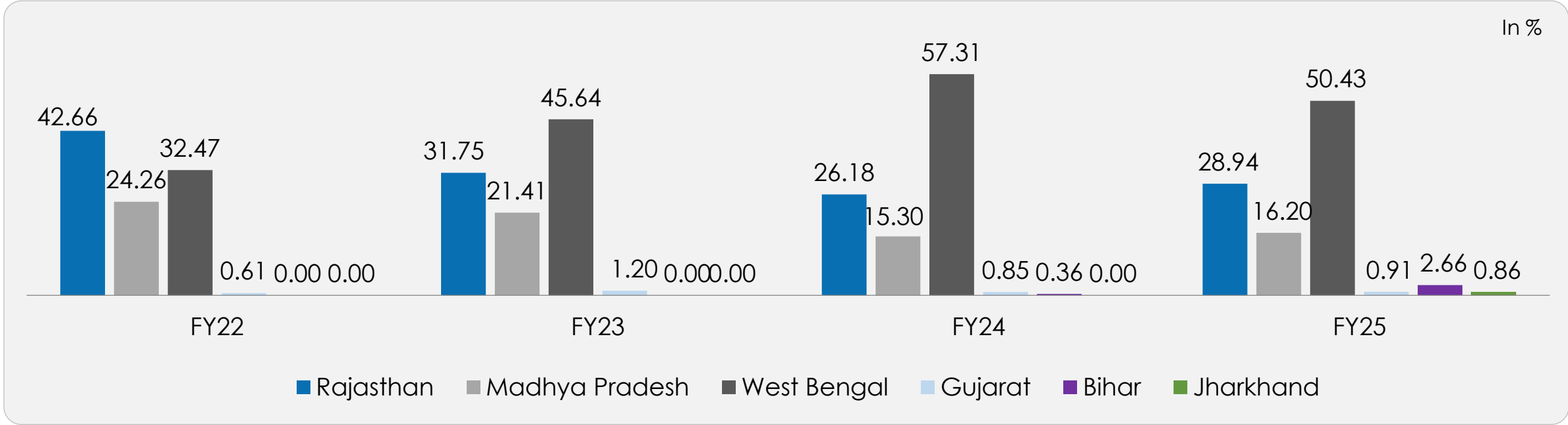


LENDING METRICS



Metric	FY25	FY24	FY23	FY22
Yield on Avg. Term Loans (Gross) (%)	21.53%	19.46%	19.00%	20.31%
Average Cost of Borrowings (%)	11.49%	11.22%	10.56%	11.35%

GROSS LOAN PORTFOLIO BY STATE



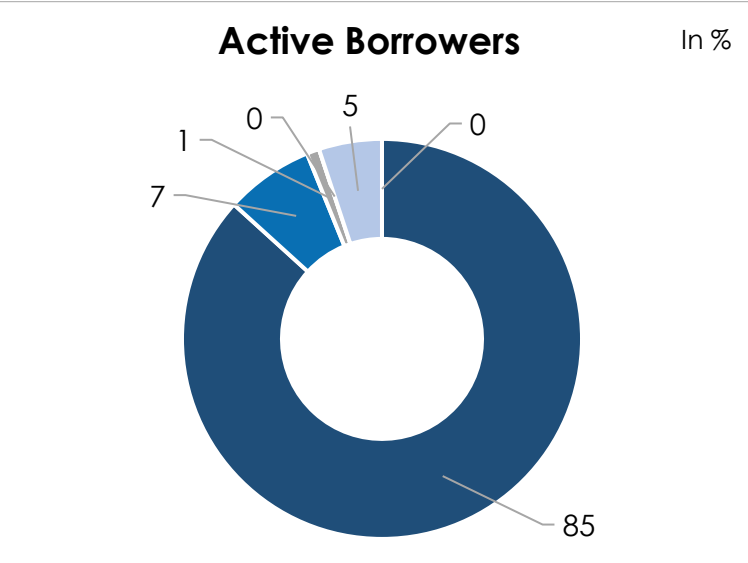
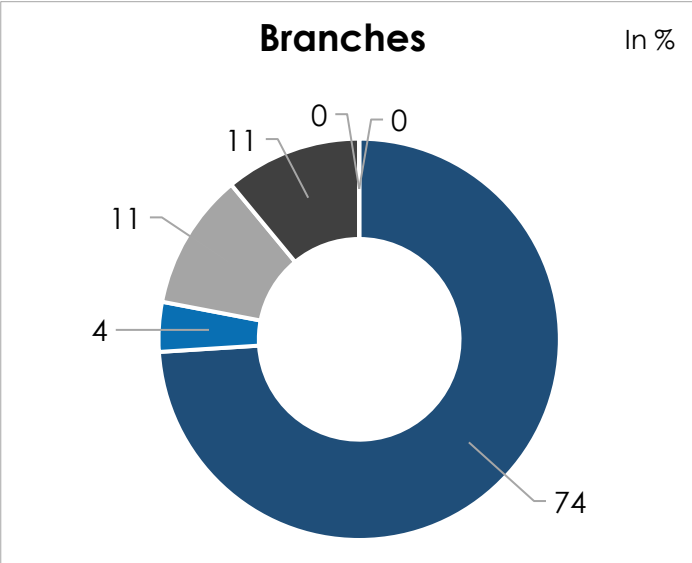
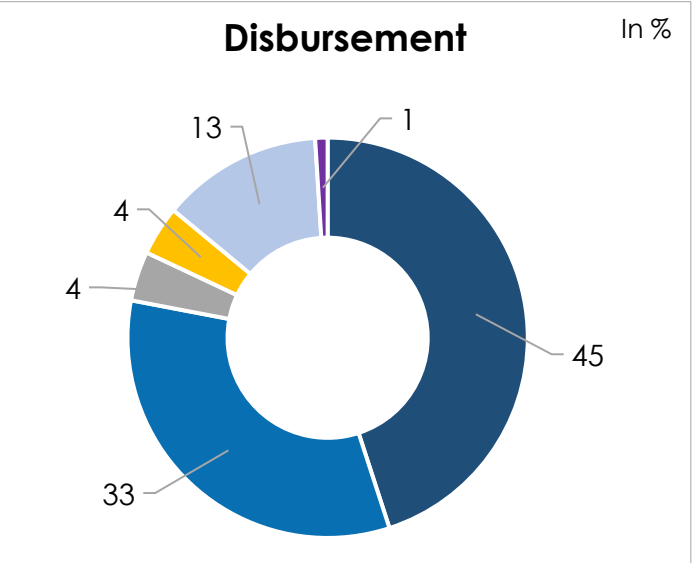
Amount in ₹ Lakhs

State	FY25	FY24	FY23	FY22
Rajasthan	4922.87	4,488.00	4,012.00	4,833.00
Madhya Pradesh	2755.64	2,624.0	2,705.00	2,749.00
West Bengal	8578.58	9,825.53	5,766.74	3,679.25
Gujarat	154.42	146.00	152.00	69.00
Bihar	453.19	62.00	0.00	0.00
Jharkhand	146.14	0.00	0.00	0.00

DISBURSEMENT, BRANCHES & ACTIVE BORROWERS



As of FY25



West Bengal Rajasthan Bihar Jharkhand Madhya Pradesh Gujarat

State	In Nos		
	Disbursement	Branches	Active Borrowers
West Bengal	9163.10	20	20006
Rajasthan	2084.75	1	1787
Bihar	561.70	3	412
Jharkhand	352.40	3	110
Madhya Pradesh	841.10	0	1308
Gujarat	31.50	0	108

RISK MANAGEMENT & MITIGATION



Business Risk:

Our Municipality Product ensures secure EMI deductions directly from salaries, minimizing NPAs. No write-offs to date.



Management Risk:

Experienced Board and management team with system-driven loan processes ensuring efficiency and transparency.



Geographical Risk:

Municipality Product is focused in western India (Rajasthan, MP, Gujarat), while the MSME Product operates in eastern India (West Bengal) with a localized approach.



Competitive Risk:

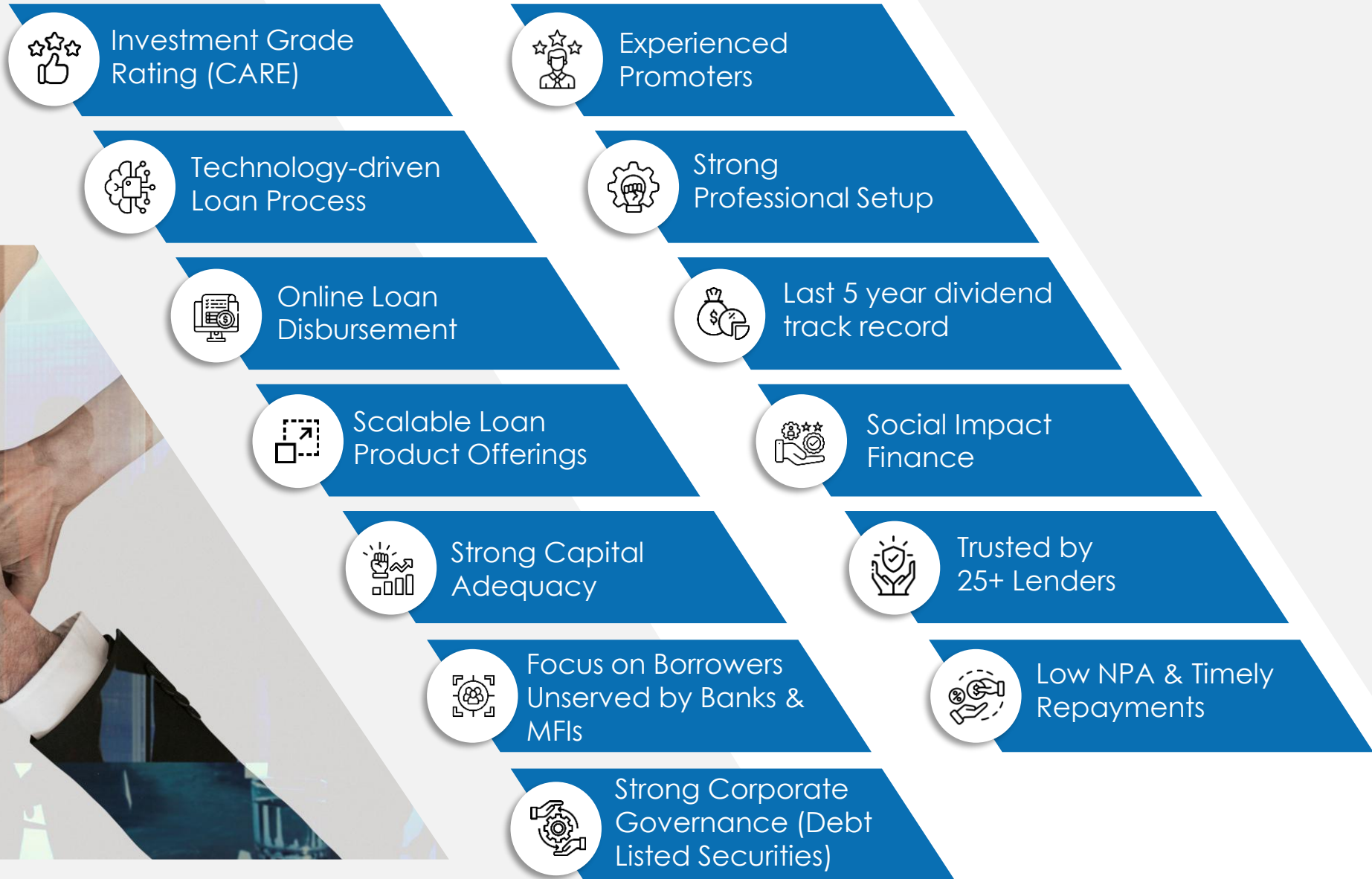
Exclusive Municipality Product with minimal competition. MSME Product operates in a competitive market but is managed by in-house experts for better accountability



Financial Risk:

Disbursements are made directly to bank accounts. Municipality loan EMIs are credited directly, while MSME collections are managed via cash, E-Nach, and fidelity insurance coverage.

KEY HIGHLIGHTS



COMPETITIVE EDGE



Quick & Efficient Loan Processing

- Faster loan approvals & disbursements than banks
- Digital platforms reduce paperwork & turnaround time
- Flexible lending tailored to small businesses & individuals

Strong Understanding of Local Markets

- Deep knowledge of regional economies & customer needs
- Expansion into underserved rural & semi-urban areas
- Strengthening financial inclusion & economic growth

Innovative Use of Technology

- Fully digitized Loan Origination System
- AI & data analytics for credit scoring & fraud detection
- Efficient risk management for minimized defaults

Experienced & Qualified Management

- Leadership with strong finance & strategic planning expertise
- Proven ability to navigate financial industry complexities
- Culture of innovation, accountability, and growth

Attractive Interest Rates & Fast Processing

- Competitive interest rates for cost-effective financing
- Streamlined approvals & quick fund disbursement
- Enhancing customer satisfaction & financial accessibility

Strong Underwriting & Risk Management

- Data-driven underwriting for sound lending decisions
- Proactive risk assessment & portfolio monitoring
- Ensuring financial stability & minimizing defaults

BUSINESS STRATEGIES



Digital Transformation

- AI & ML-driven credit assessment for faster approvals
- Digital loan origination & automated KYC for seamless processing
- Expanding financial access to underserved segments



Expanding Our Geographical Footprint

- Strengthening presence in rural & semi-urban markets
- Hybrid model: Branch expansion + digital platforms for accessibility
- Local partnerships & agent networks for last-mile delivery

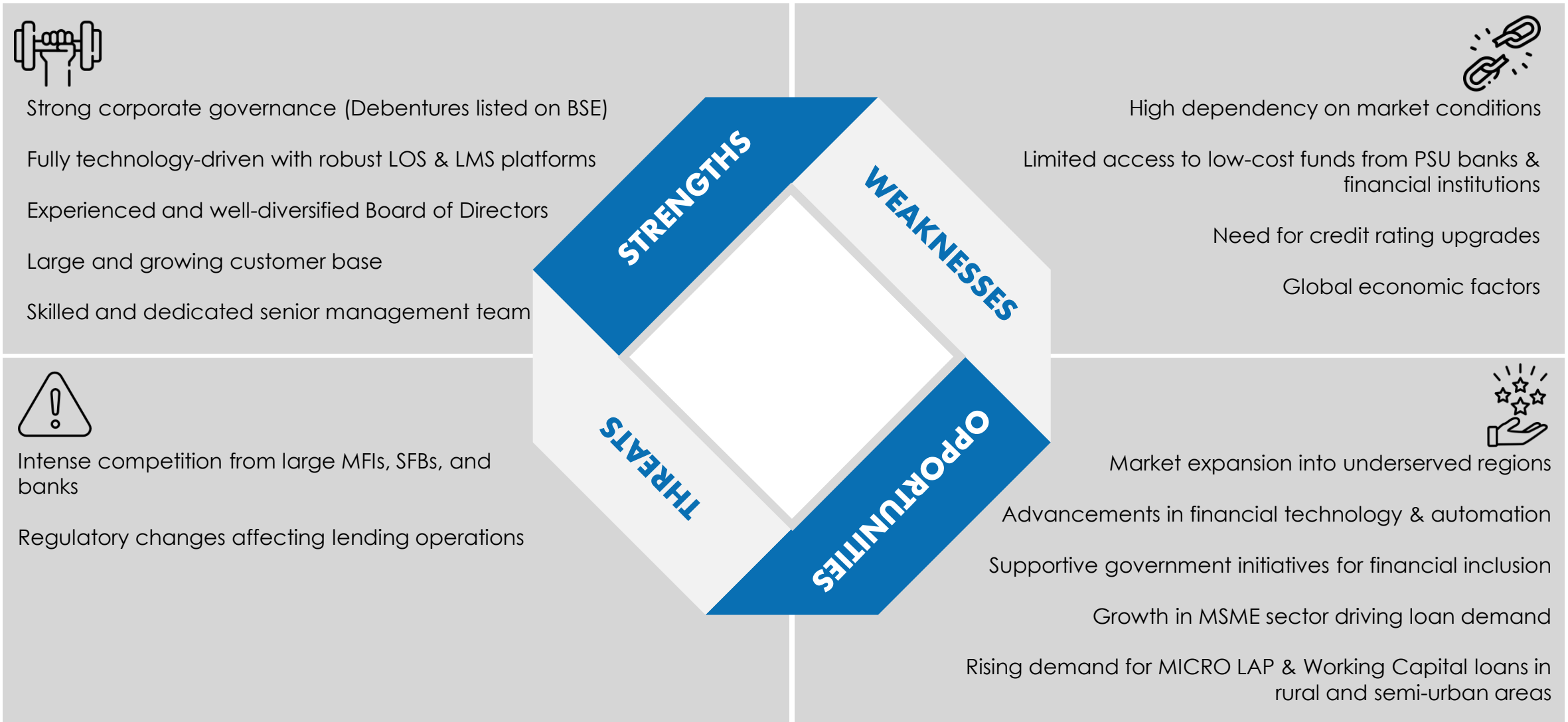


Strengthening Risk & Underwriting Models

- Data-driven decision-making for accurate credit assessment
- AI-powered risk management & fraud detection
- Adaptive underwriting policies for changing market conditions



SWOT ANALYSIS



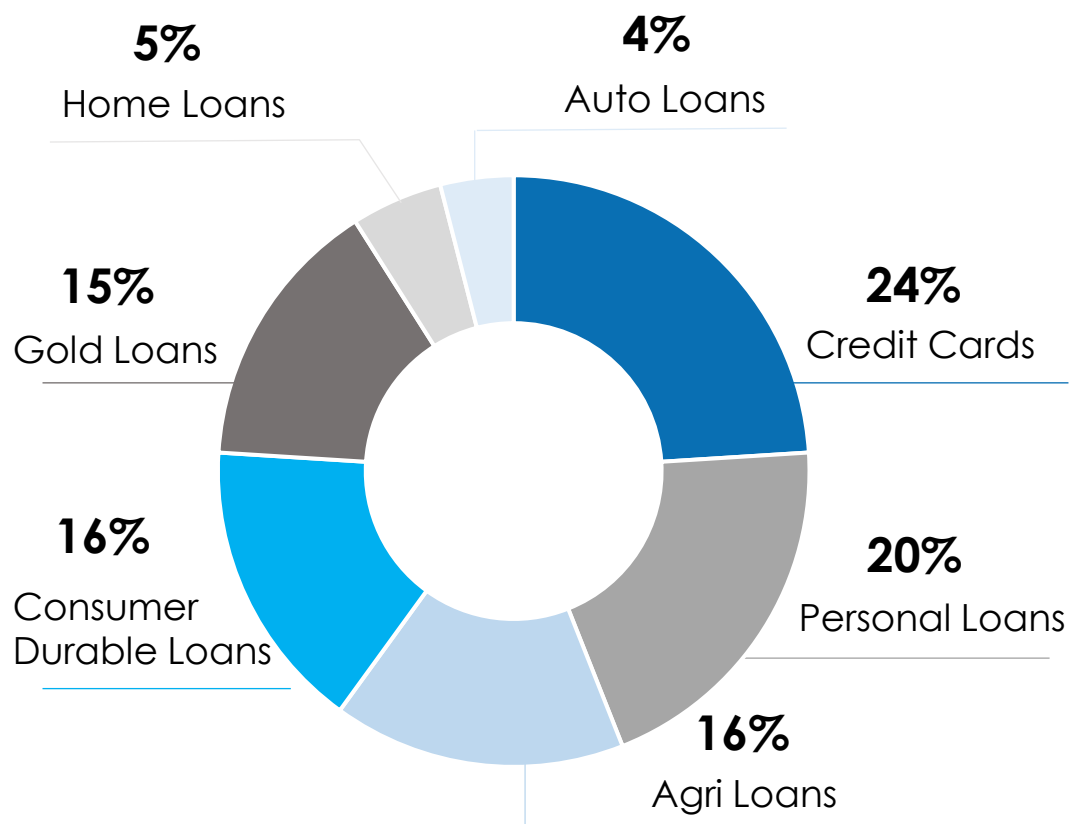


INDUSTRY OVERVIEW

PERSONAL LOAN MARKET IN INDIA



MARKET SHARE OF LOANS



The global personal loans market size was valued at **\$47.79 billion in 2020**, and is **projected to reach \$719.31 billion** by 2030, growing at a **CAGR of 31.7% from 2021 to 2030**.

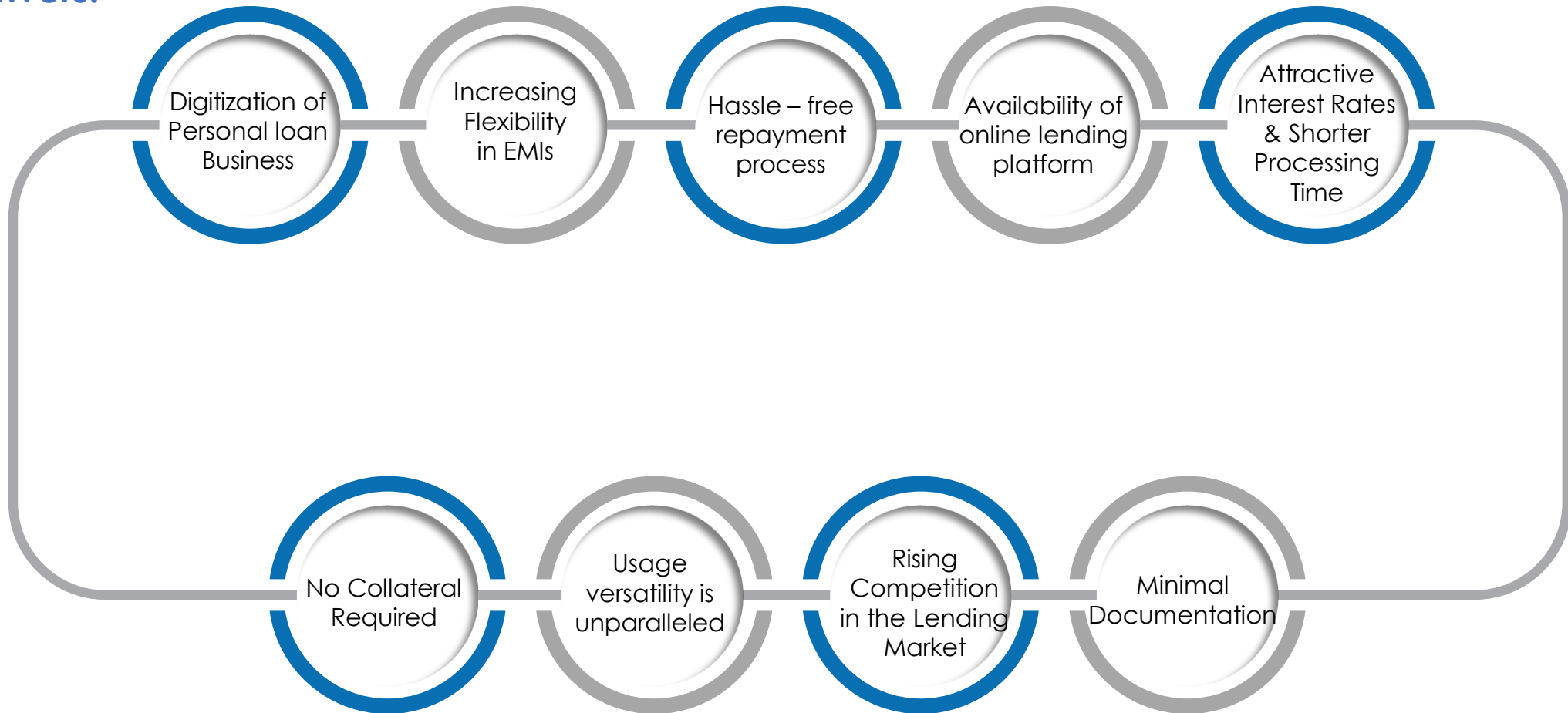
The personal loan market in India has experienced significant growth and development over the years, making it one of the most dynamic and competitive financial sectors in the country. With a large population and a growing middle class, the demand for personal loans has surged, driven by various factors such as increasing aspirations and the need for immediate access to funds.

As per Care Ratings Personal loans in India has seen a growth acceleration to 20.4% y-o-y in February 2023 from 12.5% a year-ago, driven by other personal loans, credit cards, housing and vehicle loans.

GROWTH DRIVERS OF PERSONAL LOAN MARKET

Personal loan market is forecast to grow at a formidable rate of **17.67%** during **FY2025 - 2030**.

Major Drivers:



GROWTH DRIVERS OF MSME LOAN MARKET



Major Drivers

Interest Rates

- The Reserve Bank of India (RBI) has retained an accommodative stance with the **repo rate at 6.25%** as of February 2025. This is expected to continue to result in lower lending rates of banks, which in turn is expected to increase the demand for MSME loans in India.

Economic Growth

- A higher economic growth rate can lead to increased business activity and higher demand for credit. India's economy has been expanding at a **rate of 6.5%** since 2023–24, which is expected to boost the demand for MSME loans in India.

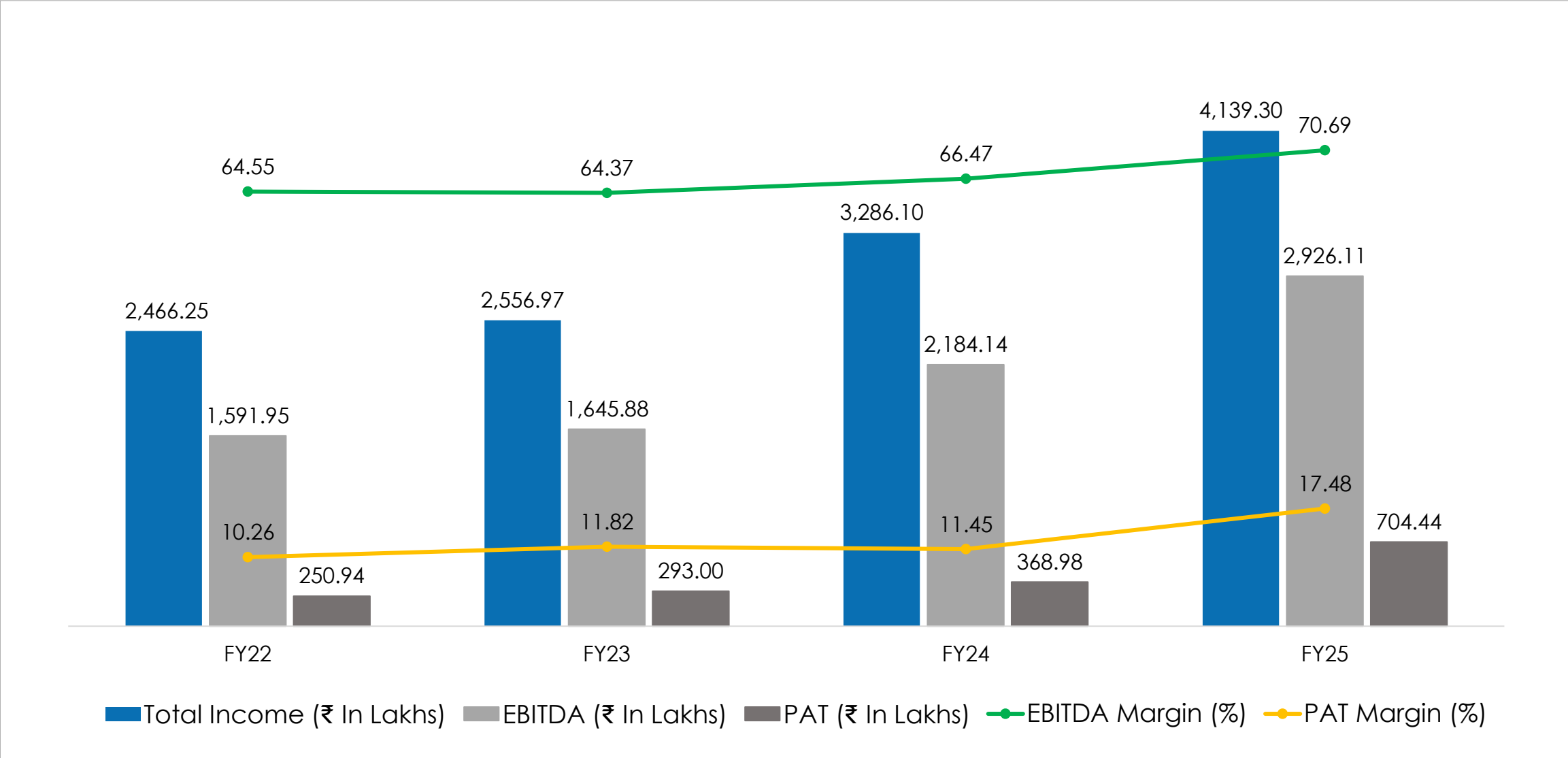
Technological Advancements

- The use of technology has revolutionized the lending industry, making it easier for borrowers to apply for loans and for lenders to process applications. The emergence of fintech companies has made it easier for MSMEs to access credit. These companies use alternative data sources and innovative credit assessment models to provide loans to MSMEs that would otherwise be considered too risky by traditional lenders. The increased use of technology is expected to further increase the demand for MSME loans in 2023.

The background of the slide features a blurred office scene with warm, golden-hour lighting. In the foreground, a hand is visible holding a black pen, poised to write on a document that contains a blue bar chart. To the left of the chart, a pair of black-rimmed glasses rests on the desk. A large, diagonal graphic element, consisting of a blue stripe and a grey stripe, cuts across the middle of the image from the top left towards the bottom right. The text 'FINANCIAL OVERVIEW' is positioned in the upper right area, to the right of the diagonal stripes.

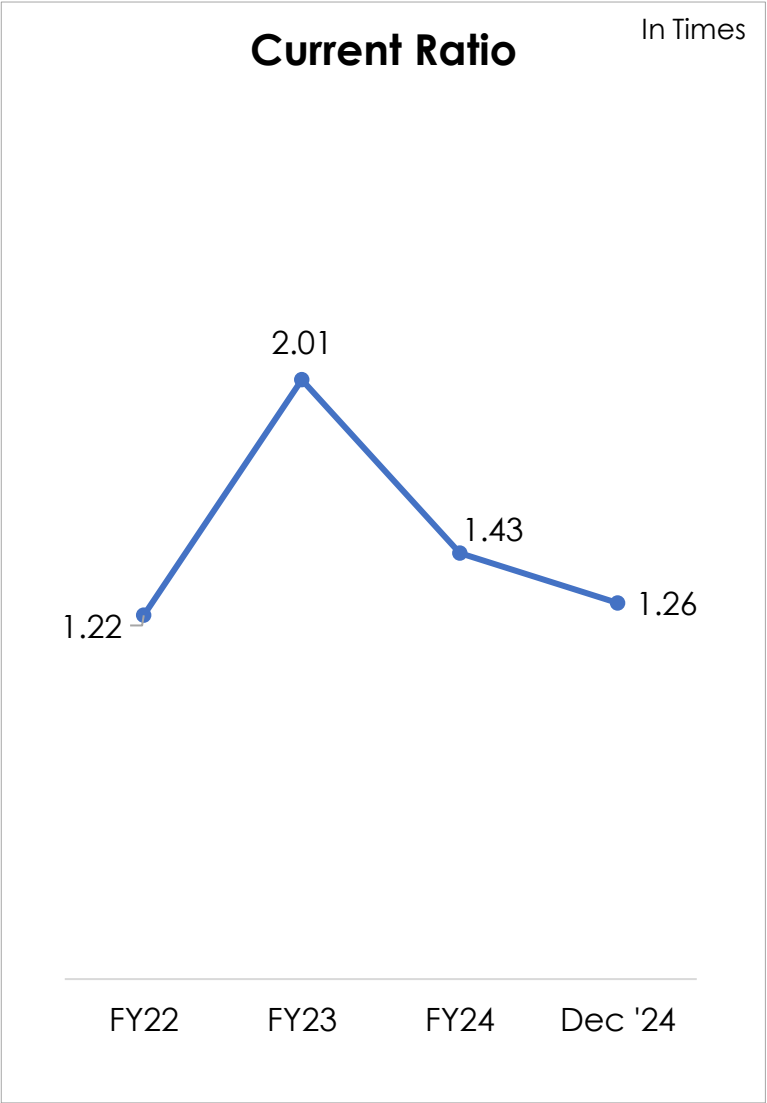
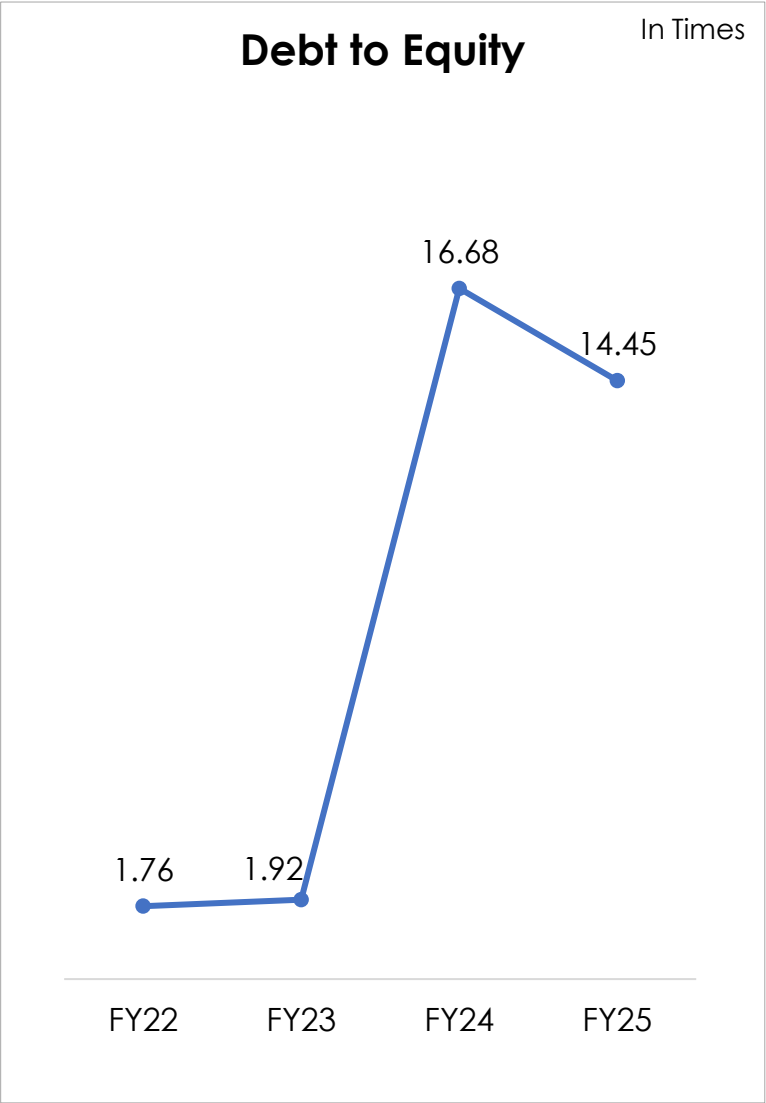
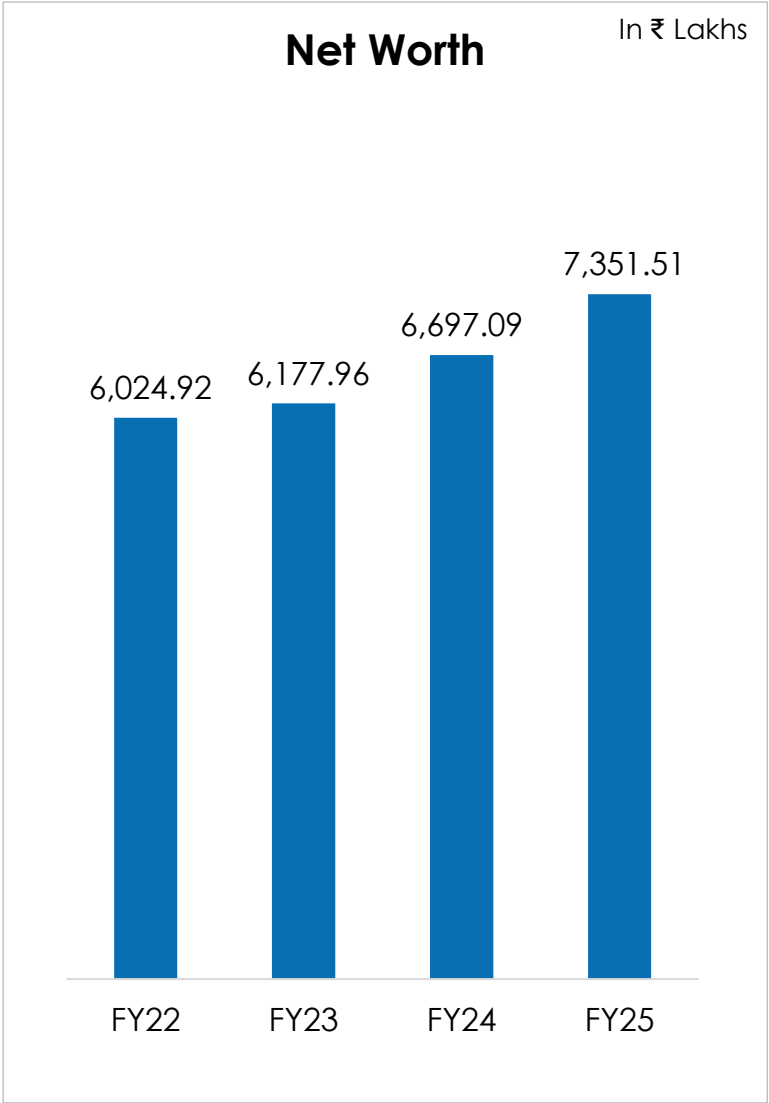
FINANCIAL OVERVIEW

KEY FINANCIAL HIGHLIGHTS



FINANCIAL OVERVIEW

KEY FINANCIALS



FINANCIAL OVERVIEW



H2 FY25 & FY25 PROFIT & LOSS STATEMENT

(In ₹ Lakhs)

Particulars	H2 FY25	H2 FY24	YOY	FY25	FY24	YOY
Revenues	2,025.50	1,726.00	17.35%	4,030.43	3,222.47	25.07%
Other Income	47.77	35.75		108.87	63.63	
Total Income	2,073.27	1,761.75	17.68%	4,139.30	3,286.10	25.96%
Provisions	10.77	11.58		20.3	19.08	
Employee costs	318.44	262.71		621.16	475.36	
Other expenses	257.39	295.64		571.73	626.6	
Total Expenditure	586.60	569.93		1,213.19	1,121.04	
EBITDA	1,486.67	1,191.82	24.74%	2,926.11	2,165.06	35.15%
Finance Costs	972.66	884.62		1953.67	1616.53	
Depreciation	33.98	30.26		67.4	60.28	
PBT	480.03	276.94	73.33%	905.04	488.25	85.36%
Tax	107.41	66.16		200.6	119.27	
PAT	372.62	210.78	76.78%	704.44	368.98	90.92%
EPS	3.73	2.11	76.78%	7.04	3.69	90.79%



PROFIT & LOSS STATEMENT

(In ₹ Lakhs)

Particulars	FY25	FY24	FY23	FY22*
Revenues	4,030.43	3,222.47	2,479.27	2446.83
Other Income	108.87	63.63	77.70	19.42
Total Income	4,139.30	3,286.10	2,556.97	2,466.25
Provision and Contingencies	20.30	19.08	24.10	16.00
Employee costs	621.16	475.36	386.26	388.36
Other expenses	571.73	626.60	472.86	457.88
Total Expenditure	1,213.19	1,121.04	883.22	862.24
EBITDA	2,926.11	2,165.06	1,645.88	1,591.95
Finance Costs	1953.67	1616.53	1,222.94	1,214.50
Depreciation	67.40	60.28	59.60	55.04
PBT	905.04	488.25	391.21	334.46
Tax	200.60	119.27	98.21	83.52
PAT	704.44	368.98	293.00	250.94

*FY22 figures are on consolidated basis



BALANCE SHEET

(In ₹ Lakhs)

Particulars	FY25	FY24	FY23	FY22*
Share Capital	1,000.00	1,000.00	1,000.00	1,000.00
Reserves & Surplus	6,351.51	5,697.09	5,262.90	5,024.92
Shareholder's Fund	7,351.51	6,697.09	6,262.90	6,024.92
Non-current Liabilities				
Long-term Borrowings	4,647.27	6,331.74	7,160.03	4,808.05
Deferred Tax Liabilities (net)	0.00	0.00	61.00	50.50
Other Long-term Liabilities	0.00	0.00	138.04	69.22
Long-term Provisions	18.25	12.98	9.25	8.02
Total Non-current Liabilities	4,665.52	6,344.72	7,368.32	4,935.79
Current Liabilities				
Short-term Borrowings	9,802.37	10,347.73	4,885.22	5,799.52
Trade Payables	22.75	30.78	9.52	7.00
Short Term Provisions	354.70	253.81	123.18	109.51
Other Current Liabilities	62.67	45.14	77.67	93.40
Total Current Liabilities	10,242.49	10,677.46	5,095.59	6,009.43
Total Equity & Liabilities	22,259.52	23,719.27	18,726.81	16,970.14

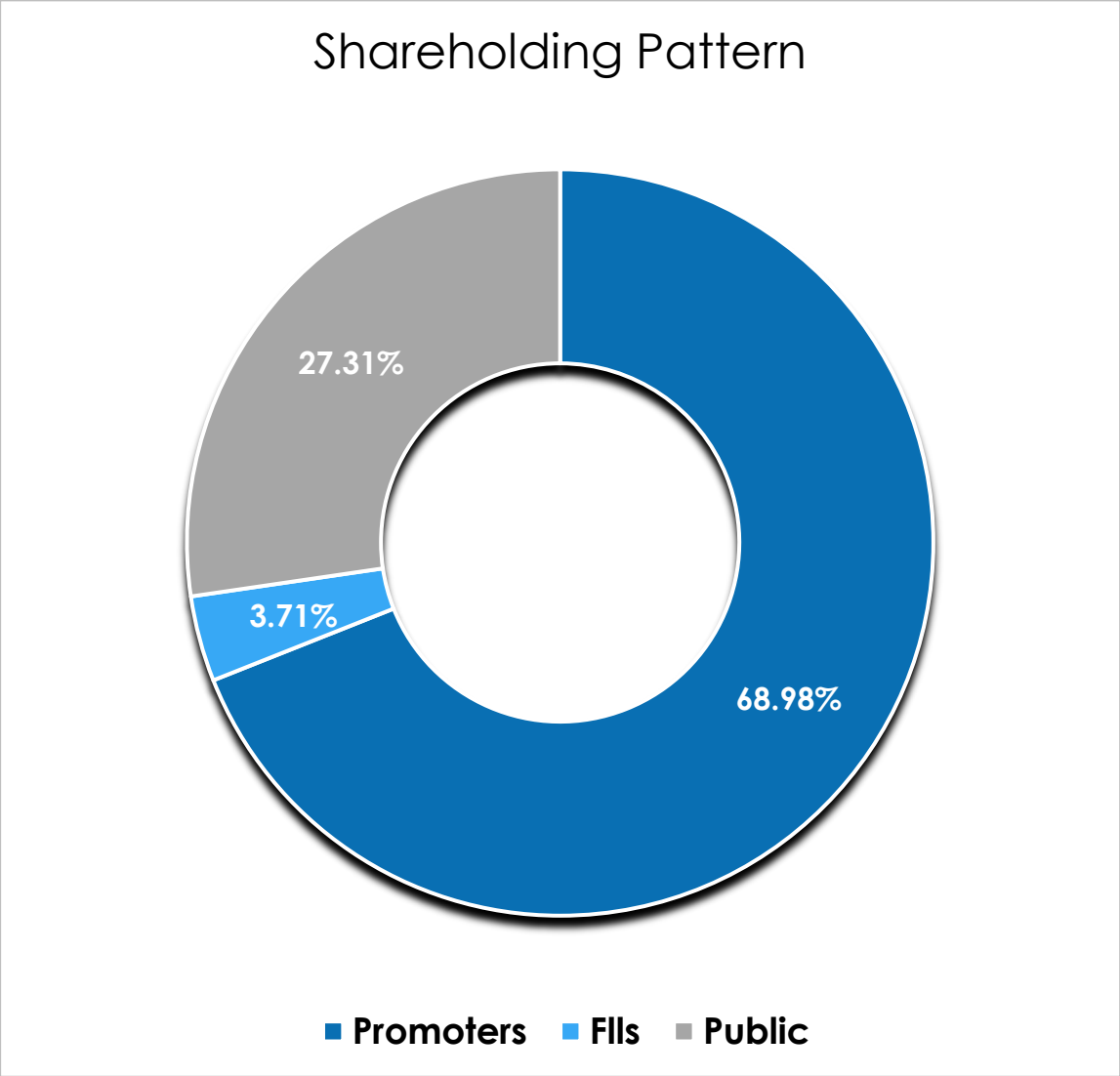
*FY22 figures are on consolidated basis

Particulars	FY25	FY24	FY23	FY22*
Non-current Assets				
Plant, Property, and Equipment	743.84	821.65	859.21	857.62
Non-Current Investments	0.00	0.84	0.84	0.84
Deferred Tax Assets	56.18	55.65	0.00	0.00
Long Term Loans & Advances	7,657.70	7,065.44	6,650.09	7,507.81
Other Non Current Assets	887.48	516.51	987.11	1,293.72
Total Non-current Assets	9,345.20	8,460.09	8,497.25	9,659.99
Current Assets				
Current Investments	24.49	691.32	529.42	1,107.47
Cash and Cash Equivalents	2,914.12	4,060.62	3,390.53	2,070.16
Short term Loan & Advance	9,426.98	10,146.32	6,212.43	4,004.85
Other Current Assets	548.73	360.94	97.17	127.67
Total Current Assets	12,914.32	15,259.20	10,229.55	7,310.15
Total Assets	22,259.52	23,719.27	18,726.81	16,970.14

STOCK DATA



NSE CODE: DCCL ISIN: INE04Q901010	
Share Price (₹)	64.00
Market Capitalization (₹ Cr)	91.37
No. of Shares	42,76,000
Face Value (₹)	10.00
52 week High-Low (₹)	66.00 – 60.75





TESTIMONIALS

30 YEARS OF SUPPORTING MILLIONS OF SMALL DREAMS!



Mr. Kartick Bera, one of our regular borrowers, has been availing loans from **Dar Credit & Capital Ltd.** for carrying on his business on consistent basis. With the optimum utilization of such Loans availed, he has now become the owner of the Factory of Hosiery Garments. He is presently providing employment to 12 workers in his factory. **DAR Credit & Capital Ltd.** has aided him in earning sustainable income and in providing better livelihood.



Mr. Debjit Gayen is engaged in a small business of a Ladies Garments. With higher opportunities on his way but the lack of funds, he was facing the difficulty in the expansion of his business. He had approached **Dar Credit and Capital Ltd.** for the loan. Based on his credibility, he was granted a small business Loan of ₹ 80,000 from **Dar Credit & Capital Ltd.** which has helped him in his upliftment and has also simultaneously helped his co-workers to improve their standard of living.



Goutam Saha, started his business of Tailoring 7 years ago, after which he then moved to Cosmetic business with the loan from **Dar Credit & Capital Ltd.,**

He pays back the instalments at the right intervals and wants to increase the business further with loans from **Dar Credit & Capital Ltd.**



30 YEARS OF SUPPORTING MILLIONS OF SMALL DREAMS!



Borrower name: Smt. Vimla Devi
Location: Sujangarh, Rajasthan



Borrower name: Smt. Krishna Devi
Location: Alwar, Rajasthan



Borrower name: Mr. Kesha Bhai
Location: Deesa, Gujarat



Borrower name: Mr. Puran Harijan
Location: Ajmer, Rajasthan



Borrower name: Smt Usha Bai
Location: Biora (Madhya Pradesh)



Borrower name: Smt. Geeta Bai
Location: Sanavad (Madhya Pradesh)

THANK YOU!



Dar Credit & Capital Limited

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