



Dar Credit & Capital Ltd.

...we make life simple



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The NBFC sector stands at the cusp of transformative change, driven by technological innovation, regulatory dynamics, and evolving customer expectations. We are poised to lead this charge, leveraging our expertise and agility to navigate through the complexities and capitalize on the myriad opportunities that lie ahead.

Moreover, we recognize the imperative of fostering sustainable growth while upholding the highest standards of corporate governance and regulatory compliance. Through strategic partnerships, prudent capital allocation, and a relentless focus on innovation, we are well-positioned to navigate through the challenges and capitalize on the opportunities that lie ahead in the dynamic landscape of the NBFC sector.”

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Mr. Ramesh Kumar Vijay, Executive Chairman

OVERVIEW

We are a Public Limited base layer Non-deposit taking Non-Banking Finance Company (NBFC ND) with a 30-year legacy of providing credit facilities. We have a Headquarter in Kolkata, with a regional office in Jaipur, we source our business from six states namely Rajasthan, Madhya Pradesh, Bihar, Jharkhand, Gujarat, and West Bengal.

As a debt-listed Company on the Bombay Stock Exchange (BSE), we uphold the highest standards of corporate governance, ensuring transparency, accountability and ethical business practices.

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

We specialize in providing credit solutions such as Personal loans, Secured MSME Loans and Unsecured MSME loans 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.

We have a large customer base of more than 40,000 and actively supports socio-economic advancement for underserved communities.

Our Company is in the process of implementing a mobile application for AI driven loan underwriting process and has digitally automated online KYC verification for documents such as PAN, Voter ID, and Aadhaar by directly sourcing data from NSDL, the Election Commission website, and UID systems before onboarding customers. We have automated the verification of customers' creditworthiness using Credit Bureau records and generates a snapshot report to aid branch level decision-making.

VISION

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

MISSION

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.

KEY HIGHLIGHTS OF THE COMPANY

- Experienced Promoters
- Investment Grade Rating (CARE)-never downgraded
- Low NPA and Timely Repayments
- Technology Driven Loan Process
- Strong Professional Setup
- Scalable Loan Product Offering
- Strong Capital Adequacy
- Strong Corporate Governance
- Trusted by 25+ Lenders

ROLE OF NBFC IN EMPOWERING THE NATION

- Empowerment of Marginalized Groups
- Economic Stability
- Innovation and Competition
- Support for Small Business

CONCLUSION

As we gaze towards the horizon, the future of DCCL gleams with promise and potential. Armed with a spirit of innovation and a commitment to excellence, we stand ready to navigate the dynamic landscape of the NBFC sector.

We have a strong commitment to our mission of "We make Life Simple" and we are aware of the fact that we have miles to go and promises to keep and I trust together we can and we will.