

I SECURE CREDIT & CAPITAL SERVICES LIMITED

CIN: L18209WB1994PLC062173

Registered Office Address: Old Nimta Road, Nandan Nagar, Belghoria, Kolkata – 83
Administrative Office: First Floor Hall No. 2 MR ICON Next to Milestone Residency Bhayli, Vadodara-391410, Gujarat.
Corporate Office: 1st Floor, City Castle Building East Fort, Thrissur 5, Pin: 680005, State: Kerala.
Web Site: www.orchidsecuritiesltd.com Email ID: compliance@iccslimited.in , Mobile No: 7574895589.

Date: 27/05/2026

To,
Head-Listing & Compliance
Metropolitan Stock Exchange of India Ltd (MSEI)
Vibgyog Towers, 4th Floor,
Plot No C 62, G- Block,
Bandra Kurla Complex,
Bandra (E), Mumbai – 400 098

Ref: I Secure Credit & Capital Services Limited (SYMBOL: ISCCL)

Sub: Outcome of Board Meeting held on Wednesday 27th May, 2026 under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Dear Sir/Madam,

We hereby inform you that the Board of Directors of the Company at its meeting held today on **Wednesday 27th May, 2026** has considered and approved the following matters:

- 1) The Standalone Audited Financial Result for the Fourth quarter and Financial Year ended 31st March, 2026.

In this connection, we are enclosing herewith the following:

- The Standalone Audited Financial Result for the Fourth quarter and Financial Year ended 31st March, 2026.
 - Independent Auditors' Report given by the M/s. VCA & Associates, Chartered Accountants on the above Standalone Financial Results as at 31st March, 2026.
 - Declaration duly signed by the Chief Financial Officer of the Company stating that the Statutory Auditors of the Company issued an Audit Report with a qualified opinion on the Standalone Audited Financial Results of the Company for the fourth quarter and financial year ended 31st March, 2026 is attached for your ready reference.
- 2) Appointment of M/s. VRCA & Associates, Chartered Accountant (Firm Registration no: 104727W) as Internal Auditors of the Company for the FY 2026-2027 in terms of Section 138 of The Companies Act, 2013 read with Rule 13 of The Companies (Accounts) Rules, 2014 on recommendation of Audit Committee for undertaking the Internal Audit of the Company .

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Details with respect to Regulation 30 read with Para A(7) of Part A Schedule III of the Listing Regulations, SEBI Master Circular No. Ho/49/14/14(7)2025-Cfd-Pod2/I/3762/2026 Dated 30th January 2026 are enclosed as **Annexure-I**.

The aforesaid Outcome of the Board meeting held today is also available on the Company's website at www.orchidsecuritiesltd.com.

The Board meeting commenced at 06:10 P.M. & concluded at 07:05 P.M.

Kindly take the same on record.

**Thanking You,
For I Secure Credit & Capital Services Limited**

**Grishma Shewale
Company Secretary**

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The details required under Regulation 30, read with Para A(7) of Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, as per Master Circular No. Ho/49/14/14(7)2025-Cfd-Pod2/I/3762/2026 Dated 30th January 2026

Annexure- I

Appointment of Internal Auditor

Name of Internal Auditor & FRN	M/s. VRCA & Associates Chartered Accountant FRN: 104727W
Reason for Change viz appointment, Resignation, removal, death or otherwise	Appointment of Internal auditor to comply with the provisions of Section 138 of The Companies Act, 2013 read with Rule 13 of The Companies (Accounts) Rules, 2014
Date of Appointment	With effect from 27 th May, 2026 to conduct the Internal Audit for the Financial Year 2026-27
Brief Profile (In case of Appointment)	VRCA & Associates is one of the fastest growing Chartered Accountancy firm in western India having pan-India experience. VRCA & Associates provides wide range of services such as: Audit and Assurance, Tax Advisory, Tax Due Diligence, GST Compliance, Indirect Tax Advisory, Company Formation, Business Advisory, Legal Compliance, and Regulatory Advisory, etc. Email Id: vrca.kirti@gmail.com Office Address : 301, Samyak Status, Near D. R. Amin School, District Court Road, Dwalipura, Vadodara-390007.
Disclosure of relationship between directors (In case of Appointment)	Not Applicable.

CA. Ashok Thakkar CA. S. H. Shastri CA. Janak Shah
CA. Rutvij Vyas CA Hemal Vaghani CA. Hitesh Shah
CA. Sanjay Bhatt CA. Kishan Nandani

BRANCH-1: 603, MILESTONE BUILDING, DRIVE IN ROAD, AHMEDABAD - 380 059.
2: 501, VICTORIA CORPORATE, OFF. WAGHAWADI ROAD, NEAR VADODARIYA
PARK, HILL DRIVE, BHAVNAGAR - 364 002.
3: 301 ENSIGN, NR. BANSAL MALL, NR. NILAMBER CIRCLE, GOTRI ROAD,
VADODARA-390021

3rd FLOOR, SAMYAK STATUS, NEAR D.R. AMIN
SCHOOL, DISTRICT COURT ROAD, DIWALIPURA,
VADODARA-390007 Gujarat.
PHONE : 0265 - 3100815, 2322046 +91 6353897874
MOBILE : +91 98250 48551 / 98251 24489
E-mail : artvca@gmail.com / vyasrutvij@gmail.com
Website : www.vca-ca.com

**Independent Auditors' Report on Audited Quarterly Financial Results & Year to Date Results of
I SECURE CREDIT & CAPITAL SERVICES LIMITED Pursuant to Regulations 33 of the SEBI (Listing
Obligations and Disclosure Requirements) Regulations, 2015, as amended**

**TO THE BOARD OF DIRECTORS OF
I SECURE CREDIT & CAPITAL SERVICES LIMITED
West Bengal, India.**

Report on the audit of the Financial Results

Qualified Opinion

We have audited the accompanying statement of Financial Results of **I SECURE CREDIT & CAPITAL SERVICES LIMITED** ("the company"), for the quarter and year ended 31st March 2026 ("the Statement"), attached herewith, being submitted by the company pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us these Financial statements:

- i. are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and
- ii. Give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards and other accounting principles generally accepted in India of the net profit/loss and other comprehensive income and other financial information for the quarter and year ended 31st March 2026.



Basis for Qualified Opinion

Net Owned Fund: As at March 31, 2026, the Net Owned Fund of the Company is below the minimum prescribed threshold of Rs.500 Lakhs under Section 45-IA of the Reserve Bank of India Act, 1934. Non-restoration of the Net Owned Fund to the prescribed level within the regulatory timeline may result in cancellation of the Company's Certificate of Registration, casting significant doubt on its ability to continue as a going concern (refer Note No.4 of financial statements)

We draw attention to Note 5 & 6 of the financial statements, which states that the Company has granted a loan to a single party that exceeds its net owned funds which is contrary to the RBI Master Directions for Non-Banking Financial Companies As of the reporting date, no recovery has been made in respect of the said loan. However, the Company has made an appropriate provision in the books in accordance with the applicable regulatory framework.

Further in our view, this transaction is not in compliance with the exposure norms prescribed by the Reserve Bank of India (RBI) for NBFCs classified as NBFC-ND-NSI, which restrict lending to a single party beyond a specified threshold, and also the implication of non-compliance towards minimum threshold of net owned fund limit. Such non-compliance may also result in significant regulatory consequences, including but not limited to imposition of penalties, restrictions on business operations, or cancellation/suspension of the Certificate of Registration (CoR) issued by the Reserve Bank of India under Section 45-IA of the Reserve Bank of India Act, 1934. Accordingly, this matter is considered material to the financial statements and to the Company's continued regulatory standing.

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013 (the Act). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Material Uncertainty Related to Going Concern

As stated in the basis of qualification the likely impact of regulatory action indicate that a material uncertainty exist that may cast significant doubt on the Company's ability to continue as a going concern, in and as an NBFC, for which refer Note No.4 of accompanying financial statements.

Our opinion is not modified in this regard



Management's Responsibilities for the Financial Results

The statement has been prepared on the basis of the Financial statements. The Company's Board of Directors are responsible for the preparation and presentation of these Financial results that give a true and fair view of the net profit/loss and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Financial results, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the Financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion.
- The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.



- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of Financial statements on whether the company has adequate internal financial controls with reference to Financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the Financial results made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Financial results, including the disclosures, and whether the Financial results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

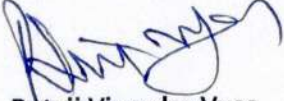
The Statement includes the results for the quarter ended 31st March 2026 being the balancing figures between the audited figures in respect of full financial year ended 31st March 2026 and the published unaudited year to date figures up to the third quarter of the current financial year, which were subjected to a limited review by us, as required under the Listing Regulations.

The audited financial results dealt with this report has been prepared for filling with the stock exchanges. These results are based on audited Financial statement of the company for the year ended 31/03/2026, and should be read together, on which we have issued an unmodified opinion per our report of even date.



Our report on the Statement is not modified in respect of these matters.

For VCA & Associates
Chartered Accountants
FRN : 114414W



Rutvij Virendra Vyas
Partner

M.No.109191

UDIN: 26109191MURQCU8769

Place: Vadodara

Date : 27/05/2026



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Statement of Audited Financial Result for the quarter and year ended 31st March, 2026

(Amount in Lakhs)

	Particulars	Quarter ended			Year ended	
		31st March, 2026	31st December, 2025	31st March, 2025	31st March, 2026	31st March, 2025
		Audited	Unaudited	Audited	Audited	Audited
I	Revenue From Operations					
a	Interest Income	8.374	28.701	24.159	49.812	73.667
b	Dividend Income	-	-	-	-	-
c	Amortization of Loan Processing Fees, Documentation Charges & Other Charges	0.033	0.034	0.234	0.173	0.455
d	Net Gain on Fair Value Changes	(0.640)	-	-	-	-
e	Reversal of Impairment Provisions (Loans)	(33.442)	1.139	-	980.702	-
	Total Revenue from Operations	(25.676)	29.874	24.393	1,030.686	74.122
II	Other Income	242.225	-	-	242.225	0.147
III	Total Income (I+II)	216.548	29.874	24.393	1,272.911	74.269
IV	EXPENSES					
	Fees and commission expense	-	-	-	-	-
	Impairment Provisions	(11.714)	-	1,250.879	-	1,470.424
	Reversal of Interest Income	(0.019)	(8.424)	-	22.868	-
	Employee benefits expense	3.517	2.526	3.591	12.398	13.561
	Finance costs	36.796	36.165	32.395	143.986	132.263
	Depreciation and amortization expense	0.021	0.173	0.203	0.538	0.824
	Net Loss on Fair Value Changes	(0.251)	0.189	0.145	0.142	0.145
	Business Facilitation Service	221.000	-	-	221.000	-
	Other expenses	7.395	6.311	7.253	29.653	21.893
	Total expenses (IV)	256.745	36.940	1,294.465	430.586	1,639.109
V	Profit/(loss) before exceptional items and tax (I- IV)	(40.196)	(7.066)	(1,270.072)	842.325	(1,564.840)
VI	Exceptional Items					
VII	Profit/(loss) before tax (V-VI)	(40.196)	(7.066)	(1,270.072)	842.325	(1,564.840)
VIII	Tax expense:					
	(1) Current tax	(229.456)	(1.837)	-	-	-
	(2) Deferred tax	0.028	(0.020)	(0.000)	(0.026)	(0.043)
IX	Profit (Loss) for the period from continuing operations (VII-VIII)	189.231	(5.209)	(1,270.072)	842.351	(1,564.797)
X	Profit/(loss) from discontinued operations	-	-	-	-	-
XI	Tax expense of discontinued operations	-	-	-	-	-
XII	Profit/(loss) from Discontinued operations (after tax) (X-XI)	-	-	-	-	-
XIII	Profit/(loss) for the period (IX+XII)	189.231	(5.209)	(1,270.072)	842.351	(1,564.797)
XIV	Other Comprehensive Income					
	A (i) Items that will not be reclassified to profit or loss	-	-	-	-	-
	(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-
	B (i) Items that will be reclassified to profit or loss	-	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-
XV	Total Comprehensive Income for the period(XIII+XIV) (Comprising Profit (Loss) and Other Comprehensive Income for the period)	189.231	(5.209)	(1,270.072)	842.351	(1,564.797)
	Paid up Equity Share Capital (No of Shares)	110.001	110.001	110.001	110.001	110.001
	Face Value	10.000	10.000	10.000	10.000	10.000
	Reserve excuding revaluation reserve				(749.946)	(1,592.298)
XVI	Earnings per equity share (for continuing operation):					
	(1) Basic	1.720	(0.047)	(11.546)	7.658	(14.225)
	(2) Diluted	1.720	(0.047)	(11.546)	7.658	(14.225)



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XVII	Earnings per equity share (for discontinued operation):					
	(1) Basic	-	-	-	-	-
	(2) Diluted	-	-	-	-	-
XVIII	Earnings per equity share (for discontinued & continuing operations)					
	(1) Basic	1.720	(0.047)	(11.546)	7.658	(14.225)
	(2) Diluted	1.720	(0.047)	(11.546)	7.658	(14.225)

Notes:

- The Statement of Audited Financial Result for the Quarter and year ended 31 March 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 27.05.2026 & the statutory auditor has issued a modified opinion.
 - These Financial results have been prepared in accordance with the Indian Accounting Standard (Ind-AS) prescribed under Section 133 of the Company Act, 2013, read together with the Companies (Indian Accounting Standards) Rules, 2015 (as amended) and requirement of Regulation 33 of the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
 - No Investors complaint remains pending for the quarter on 31st March 2026.
- During the year, the Company's Net Owned Fund as at March 31, 2026 is below the minimum prescribed threshold of Rs. 500 lakhs under Section 45-IA of the Reserve Bank of India Act, 1934. Non-restoration of the same within the prescribed timeline may result in cancellation of the Certificate of Registration and consequent inability of the Company to carry on Non-Banking Financial activities, however the company actively pursuing to fulfill the threshold condition and has initiated the process of seeking the approval from the authorities.
- The Company had lent in F.Y.2023-24, beyond the limit which was for the first time, hence it's impractical to assess the financial implication of such an event to the company and in such a scenario, no quantification, of the likely impact of its action on the financials of the company, was done. This has been the basis of qualification in the Report since FY 2023-24.
 - The Company having granting a loan to a single party which exceeds its net owned funds, in contravention of the exposure norms prescribed under the Reserve Bank of India's Master Directions for NBFC-ND-NSI entities, and non recovery of dues from the same has been classified as NPA resulting in erosion of Net owned funds criteria for continuing as an NBFC. An amount of Rs 1544.01 lakhs was provided for as impairment as on 31-03-2025. During the period under review for one account of Rs. 1441.31 lakhs mortgaged has been received as security and in pursuance of the same the provision is reversed in line with applicable norms.
 - Provision as per ECL is Rs 62,61,820.33/- and as per RBI IRAC Norms is 6,29,89,850.50/- difference of Rs 5,67,28,030.18/- is transferred to Impairment reserve.
 - Based on the guiding principles given in Ind AS-108 on 'Operating Segments', the Company's business activity fall within a single operating segment, Namely Finance & related activities.
 - Figures of previous period have been re-grouped/re-arranged/re-classified where necessary to confirm to current period's classification.
 - The figures for the current Quarter ended March 31, 2026 and quarter ended March 31, 2025 are the balancing figures between the audited figures for the year ended March 31, 2026 and March 31, 2025, respectively and published figures for the nine months ended December 31, 2025 and December 31, 2024, respectively, which were subjected to limited review.
 - The above financial results are also available on the Company's website <http://www.orchidsecuritiesltd.com> and MSEI'S website www.msei.in



By order of the Board
I Secure Credit & Capital Services Limited

Sojan V Avirachan
Managing Director
DIN: 07593791

Ritesh Pawar
Chief Financial Officer
PAN: COFPP5456N

Place: Vadodara
Date: 27.05.2026

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Statement of Audited financial results for the year ended 31st March, 2026

(Rs. In Lakhs)

Particulars	As at 31st March, 2026	As at 31st March, 2025
	Audited	Audited
A ASSEST		
(1) Financial Assets		
(a) Cash and Cash Equivalents	61.110	10.067
(b) Bank balances other than cash and cash equivalents	-	-
(c) Receivables		
(I) Trade Receivables	199.051	109.326
(II) Other Receivables	-	-
(d) Loans	1,286.353	561.990
(e) Investment	19.753	19.895
(f) Other Financial Assets (to be specified)	-	-
(2) Non-Financial Assets		
(a) Current Tax Assets (Net)	10.229	6.180
(b) Deferred Tax assets (Net)	-	-
(c) Investment property	-	-
(d) Property, Plant and Equipment	0.252	0.477
(e) Inventories	-	-
(f) Intangible Assets	1.803	2.140
(g) Other Non-Financial Assets (to be specified)	46.362	4.367
Total Assets	1,624.913	714.441
Equity and Liabilities		
(1) Financial Liabilities		
(a) Payables		
(1) Trade Payables		
(i) total outstanding dues of micro and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
(II) Other Payables		
(i) total outstanding dues of micro and small enterprises	7.013	6.321
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1.399	0.855
(b) Borrowings (Other than Debt Securities)		
Lease Liabilities	-	-
Unsecured Loans	1,220.893	1,178.097
(c) Other Financial Liabilities	5.454	5.454

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Vadodara

I SECURE CREDIT & CAPITAL SERVICES LIMITED

(2) Non-Financial Liabilities		
(a) Current Tax Liabilities (Net)	-	-
(b) Deferred Tax Liabilities (Net)	0.051	0.077
(c) Other Non-Financial Liabilities	32.121	15.825
(d) Provisions	7.918	0.100
(3) Equity		
(a) Equity Share Capital	1,100.01	1,100.01
(b) Other Equity	(749.946)	(1,592.298)
Total Equity and Liabilities	1,624.913	714.44



By order of the Board
I Secure Credit & Capital Services Limited

Sojan V Avirachan
Managing Director
DIN: 07593791

Ritesh Pawar
Chief Financial Officer
PAN: COFPP5456N

Place: Vadodara
Date: 27.05.2026

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Audited Statement of Cash flow Statement for the year ended 31st March 2026

(Rs. in Lakhs)

Particulars	Year ended 31st March, 2026	Year ended 31st March, 2025
	Audited	Audited
A. CASH FLOW FROM OPERATING ACTIVITIES		
Profit/(Loss) before Tax	842.325	(1,564.840)
Adjustments for:		
Interest Expense	143.986	132.263
Depreciation	0.538	0.824
Fixed Asset Written Off	0.022	-
Net Unrealised fair value (gain)/loss	0.142	0.145
Impairment Provisions (Loans)	(980.702)	1,470.424
CASH GENERATED BEFORE WORKING CAPITAL CHANGES	6.313	38.815
Adjustments for:		
Other Financial Liabilities	-	(0.000)
Trade Payable/Other Payable	1.236	0.282
Current Provision	7.818	0.001
Deferred Tax	(0.026)	(0.043)
Other Non-Financial Liabilities	16.297	11.791
Other Non Financial Asset	(41.995)	(1.634)
Loans and Advances	256.339	(15.199)
Trade/Other Receivables	(89.725)	(0.866)
Current Tax Asset (Net)	-4.021	21.965
CASH GENERATED FROM OPERATIONS	152.234	55.111
Taxes Paid (net of refunds)	-	-
NET CASH (USED IN)/ GENERATED FROM OPERATING ACTIVITIES (A)	152.234	55.111
B. CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of property, plant and equipment	-	-
Purchase of intangibles	-	-
NET CASH FLOW (USED IN)/ GENERATED FROM INVESTING ACTIVITIES- (B)	-	-
C. CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from long term borrowings	42.796	39.587
Interest paid	(143.986)	(132.263)
NET CASH (USED IN)/ GENERATED FROM FINANCING ACTIVITIES (C)	(101.190)	(92.675)
Net Increase in Cash and Cash Equivalents (A+B+C)	51.043	(37.564)
Add: Cash and Cash Equivalents at the beginning of the year	10.067	47.631
Cash and Cash Equivalents at the end of the year	61.110	10.067



Place: Vadodara
Date: 27.05.2026

By order of the Board
I Secure Credit & Capital Services Limited


Sojan V Avirachan
Managing Director
DIN: 07593791


Ritesh Pawar
Chief Financial Officer
PAN: COFPP5456N

I SECURE CREDIT & CAPITAL SERVICES LIMITED

CIN: L18209WB1994PLC062173

Registered Office Address: Old Nimta Road, Nandan Nagar, Belghoria, Kolkata – 83
Administrative Office: First Floor Hall No. 2 MR ICON Next to Milestone Residency Bhayli, Vadodara-391410, Gujarat.
Corporate Office: 1st Floor, City Castle Building East Fort, Thrissur 5, Pin: 680005, State: Kerala.
Web Site: www.orchidsecuritiesltd.com Email ID: compliance@iccslimited.in , Mobile No: 7574895589.

Statement of Impact of Audit Qualifications for the financial year ended March 31, 2026

(Regulation 33/52 of the SEBI (LODR) (Amendment) Regulations, 2016

I.	Sr. No.	Particulars	Audited Figures	Audited Figures
			(as reported before adjusting for qualifications) (Rs. In Lakhs)	(as reported after adjusting for qualifications) (Rs. In Lakhs)
	1.	Turnover/Total Income	1272.911	1272.911
	2.	Total Expenditure	430.586	430.586
	3.	Net Profit/(Loss)	842.351	842.351
	4.	Earnings Per Share	7.658	7.658
	5.	Total Assets	1624.913	1624.913
	6.	Total Liabilities	1274.849	1274.849
	7.	Net Worth	350.06	350.06
	8.	Any other financial item(s) (as felt appropriate by the management)	-	-
II.	<u>Audit Qualification (each audit qualification separately)</u>			
	a. Details of Audit Qualification:			
	<p>As at March 31, 2026, the Net Owned Fund of the Company is below the minimum prescribed threshold of Rs.500 Lakhs under Section 45-IA of the Reserve Bank of India Act, 1934. Non-restoration of the Net Owned Fund to the prescribed level within the regulatory timeline may result in cancellation of the Company's Certificate of Registration, casting significant doubt on its ability to continue as a going concern (refer Note No.4 of financial statements)</p>			
	<p>We draw attention to Note 5 & 6 of the financial statements, which states that the Company has granted a loan to a single party that exceeds its net owned funds which is contrary to the RBI Master Directions for Non-Banking Financial Companies As of the reporting date, no recovery has been made in respect of the said loan. However, the Company has made an appropriate provision in the books in accordance with the applicable regulatory framework.</p>			
	<p>Further in our view, this transaction is not in compliance with the exposure norms prescribed by the Reserve Bank of India (RBI) for NBFCs classified as NBFC-ND-NSI, which restrict lending to a single party beyond a specified threshold, and also the implication of non-compliance towards minimum threshold of net owned fund limit. Such non-compliance may also result in significant regulatory consequences, including but not limited to imposition of penalties,</p>			

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	<p>restrictions on business operations, or cancellation/suspension of the Certificate of Registration (CoR) issued by the Reserve Bank of India under Section 45-IA of the Reserve Bank of India Act, 1934. Accordingly, this matter is considered material to the financial statements and to the Company's continued regulatory standing.</p> <p>We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013 (the Act). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.</p>
	<p>b. Type of Audit Qualification: Qualified Opinion</p>
	<p>c. Frequency of qualification: Third time.</p>
	<p>d. For Audit Qualification(s) where the impact is quantified by the auditor, Management's Views: Yes</p> <p>The Management acknowledges the observations made by the Auditors with respect to the Net Owned Fund ("NOF") requirement and exposure norms prescribed under the applicable RBI regulatory framework.</p> <p>The Company is in the process of undertaking appropriate corrective measures, including capital augmentation and other restructuring initiatives, for restoration of the NOF to the prescribed threshold and regularization of the exposure position within a reasonable timeframe. The Management is confident that the aforesaid measures will adequately address the applicable regulatory requirements and support the continued operations of the Company.</p> <p>Further, the loan exposure referred to in Note Nos. 5 & 6 is secured by way of mortgage over underlying immovable property, the estimated realizable value of which is substantially higher than the outstanding exposure. The Company has also duly recognized the Expected Credit Loss (ECL) and created appropriate impairment provision in the books in accordance with the applicable regulatory requirements.</p> <p>The Management is actively pursuing recovery of the outstanding dues and remains in continuous engagement with the borrower for recovery and settlement of the said exposure. Accordingly, the Management believes that the aforesaid matters do not materially affect the recoverability of the said exposure or the ability of the Company to continue as a going concern.</p>

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	e. For Audit Qualification(s) where the impact is not quantified by the auditor: Not Applicable
III.	Signatories:
	<ul style="list-style-type: none">• Managing Director  SOJAN VETTUKALLEL AVIRACHAN DIN: 07593791 
	<ul style="list-style-type: none">• Chief Financial Officer  Ritesh Pawar 
	<ul style="list-style-type: none">• Audit Committee Chairman  PARESH PRAKASHBHAI THAKKAR DIN: 08265981 
	<ul style="list-style-type: none">• Statutory Auditor  CA Rutvij Vyas VCA & Associates 
	Place: Vadodara
	Date: 27.05.2026

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Date: 27th May, 2026

To,
Head-Listing & Compliance
Metropolitan Stock Exchange of India Ltd (MSEI)
Vibgyog Towers, 4th Floor,
Plot No C 62, G- Block,
Opp. Trident Hotel,
Bandra Kurla Complex,
Bandra (E), Mumbai – 400 098

Ref: - I Secure Credit & Capital Services Limited (SYMBOL: ISCCL)

Sub: Declaration pursuant to Regulation 33(3)(d) of the Securities & Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 (“LODR”).

Dear Sir,

I, Ritesh Pawar, Chief Financial Officer of the Company, hereby declare that the Statutory Auditor of the Company M/s. VCA & Associates, Chartered Accountants (FRN: 0114414W) have issued the Audit report with qualified opinion on Standalone Audited Financial Result of the Company for the fourth quarter and year ended 31st March, 2026. This declaration is submitted in compliance with Regulation 33(3)(d) of SEBI (LODR) Regulations, 2015.

Kindly take the same on record.

Thanking you,

For I Secure Credit & Capital Services Limited

Ritesh Pawar
Chief Financial Officer

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Bandra (E), Mumbai – 400 098.

Ref: I Secure Credit & Capital Services Limited (SYMBOL: ISCCL)

Sub: Non-applicability of Regulation 32(1) of The SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the fourth quarter and year ended on 31st March, 2026.

Dear Sir/Madam,

Pursuant to the Regulation 32(1) of The SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; the Company hereby confirms, that the Company has not raised any funds through public issue, rights issue, preferential issue, QIP, etc. during the fourth quarter and year ended on **31st March, 2026**.

Hence, the statement of deviation or variation in public issue, rights issue, preferential issue, etc. under Regulation 32(1) of The SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the fourth quarter and year ended on **31st March, 2026** is not applicable to the Company.

Kindly take the same on record and acknowledge the receipt.

Thanking You,
For I Secure Credit & Capital Services Limited

Ritesh Pawar
Chief Financial Officer