

ICL Fincorp Limited
CIN: U65191TN1991PLC021815
Reg. Office : Plot No. C308, Door No. 66/40, 4th Avenue
Ashok Nagar, Chennai, Tamil Nadu, India, 600083
Corp Office : ICL Fincorp Limited, Main Road, Irinjalakuda, Thrissur, Kerala - 680121
Phone: 0480-2828071
EMAIL: info@iclfincorp.com
Website : www.iclfincorp.com

STATEMENT OF STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2026

(₹ in Lacs)

Sl. No.	Particulars	Quarter Ended		Year Ended	
		30.06.2026	31.03.2026	30.06.2025	31.03.2026
		Unaudited	Audited (Refer Note.9)	Unaudited	Audited
1	Income				
a	Revenue from Operations	7,494.51	7,346.74	4,667.38	24,002.01
b	Other Income	82.98	(62.76)	53.46	15.74
	Total Income	7,577.49	7,283.98	4,720.84	24,017.75
2	Expenses:				
a	Finance Costs	2,928.92	2,770.10	2,091.86	9,949.15
b	Impairment on financial instruments(net)	126.45	36.02	119.91	175.59
c	Employee benefits expense	1,426.61	1,588.28	1,224.16	5,412.10
d	Depreciation & amortisation expenses	334.48	410.17	320.52	1,494.75
e	Administrative and other expenses	1,945.29	1,773.51	675.53	5,828.87
	Total Expenses	6,761.75	6,578.08	4,431.98	22,860.47
3	Profit before Exceptional Items and Tax (1-2)	815.74	705.90	288.86	1,157.28
4	Exceptional Items	-	-	-	-
5	Profit before tax (3-4)	815.74	705.90	288.86	1,157.28
6	Tax Expenses:				
a	Current Tax	225.94	210.33	97.10	400.67
b	(Excess)/Short provision of Previous Years	-	-	-	(44.11)
c	Deferred Tax	(43.91)	(35.40)	(21.34)	(112.06)
	Total tax expenses	182.03	174.93	75.76	244.49
7	Profit after tax (5-6)	633.71	530.97	213.10	912.79
	Other Comprehensive Income (net of tax)				
A	(i) Items that will not be reclassified to Statement of Profit & Loss				
	-Remeasurement Gains/ (Losses) on Defined Benefit Plan	8.08	(10.85)	(0.28)	(59.37)
	(ii) Income tax relating to Items that will not be reclassified to Statement of Profit & Loss	(16.97)	2.73	0.84	15.71
B	(i) Items that will be reclassified to Statement of Profit & Loss	-	-	-	-
	-Gains/ (Losses) on Equity Instruments through Other Comprehensive Income	-	-	-	-
	(ii) Income tax relating to Items that will be reclassified to Statement of Profit & Loss	-	-	-	-
8	Total Other Comprehensive Income for the period (net of tax)	(8.89)	(8.12)	0.56	(43.65)
9	Total Comprehensive Income for the period (7+8)	624.82	522.85	213.66	869.14
10	Paid up Equity Share Capital (Face Value per share Rs.10/-)	8,824.33	7,546.49	5,818.59	7,546.49
11	Earnings Per equity share of Rs.10/- each				
	Basic and Diluted (not annualised in Rs.)	0.80	0.86	0.37	1.48

Place : Irinjalakuda
Date: 14-08-2026



For and on behalf of the Board of Directors of
ICL Fincorp Limited

(Signature)
Chairman and Managing Director

DIN:00766739

ICL FINCORP LIMITED

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Notes:

- 1) These Unaudited Standalone Financial results of ICL Fincorp Limited ("Company") for the quarter ended 30th June, 2026 have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standards (Ind-AS) as prescribed under section 133 of Companies Act 2013 (the "Act") read with Companies (Indian Accounting Standards) Rules 2015 as amended from time to time, thereafter, and other accounting principles generally accepted in India and in compliance with the Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 2) The above results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at their meeting held on Friday, 14th August, 2026. A limited review of unaudited Financial results for the quarter ended 30th June, 2026 has been carried out by the statutory auditors and have issued unmodified review conclusion thereon.
- 3) The business of the Company falls within a single primary segment viz., financing, and hence, the disclosure requirement of Ind AS 108 - 'Operating Segments' is not applicable.
- 4) The Code of Social Security, 2020 (the "code") was enacted, and came into force on November 21, 2025, and the company is assessing its potential impact on financial statements and compliance requirements.
- 5) Disclosure as per the notification no. RBI/DOR/2025-26/352 DOR.STR.REC.271/21.04.048 /2025-26 dated 28th November, 2025 under Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 relating to the total amount of loans not in default/stressed loans transferred and acquired to/ from other entities
 - a) The company has not transferred through assignment in respect of loans not in default during the quarter ended 30th June, 2026.
 - b) The company has not transferred / acquired any stressed loans during the quarter ended 30th June, 2026.
- 6) The Company has maintained requisite full asset cover by way of hypothecation of all fixed assets (excluding immovable properties), current assets, including book debts, receivables, loans and advances and cash & bank balances (excluding reserves created in accordance with law and exclusive charge created in favour of secured charge holders in terms of their respective loan agreements/documents) of the Company on its Secured listed Redeemable Non-Convertible Debentures as at 30th June, 2026.
- 7) Figures pertaining to the previous period have been rearranged / regrouped, wherever considered necessary, to make them comparable with those of the current period.
- 8) Information as required by Regulation 52(4) of SEBI Listing Obligations & Disclosure Requirements (LODR) regulation 2015 as amended, is attached in Annexure 1.
- 9) The figures for the quarter ended March 31, 2026 are the balancing figures between the audited figures in respect of the financial year ended March 31, 2026 and unaudited figures for the nine months ended December 31, 2025.

For and on behalf of the Board of Directors of

ICL Fincorp Limited



K G Anilkumar

Chairman and Managing Director

DIN:00766739

Place : Irinjalakuda

Date: 14-08-2026

ANNEXURE 1

Disclosure in compliance with Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is provided below:-

SI NO.	Particulars	Note No.	Quarter Ended	Year Ended
			30.06.2026	31.03.2026
A	Debt-Equity Ratio	2	4.99	5.57
B	Debt-Service Coverage Ratio		NA	NA
C	Interest Service Coverage Ratio		NA	NA
D	Outstanding redeemable preference shares (Rs. in Lacks) (24,000 preference shares of face value Rs. 100 each)		24.00	86.00
E	Capital Redemption Reserve		NIL	NIL
F	Debenture Redemption Reserve		NIL	NIL
G	Net Worth (Rs. in Lacks)	3	19,884.26	16,074.19
	Outstanding Debt (Rs. in Lacks)		1,03,979.84	94,864.05
H	Net Profit After Tax (Rs. in Lacks)		633.72	912.80
I	Earning Per Share			
i)	Basic (Rs)		0.80	1.48
ii)	Diluted (Rs)		0.80	1.48
J	Current Ratio		NA	NA
K	Long term Debt to Working Capital		NA	NA
L	Bad Debts to Account Receivable Ratio		NA	NA
M	Current Liability Ratio		NA	NA
N	Total Debts to Total Assets	4	0.77	0.79
O	Debtors Turnover		NA	NA
P	Inventory Turnover		NA	NA
Q	Operating Margin (%)		NA	NA
R	Net Profit Margin (%)	5	8.36%	3.80%
S	Sector Specific Equivalent Ratios:			
i)	Stage 3 Loan Assets to Gross Loan Assets	6	0.69%	0.44%
ii)	Net Stage 3 Loan Assets to Gross Loan Assets	7	0.62%	0.38%
iii)	Capital Adequacy Ratio	8	23.07%	20.43%
iv)	Provision Coverage Ratio	9	10.47%	15.01%

Notes:

- The figures/ ratios which are not applicable to the Company, being an NBFC, are marked as "NA".
- Debt Equity Ratio = (Debt Securities+Borrowings(Other than debt securities)+Subordinated Liabilities)/(Equity Share Capital+Other Equity).
- Net Worth is calculated as defined in Sec2(57) of the Companies Act, 2013.
- Total Debts To Total Assets = (Debt Securities+Borrowings(Other than debt securities)+Subordinated Liabilities)/Total Assets.
- Net Profit Margin (%) = Net Profit After Tax/Total Income.
- Stage 3 Loan Assets to Gross Loan Assets = Stage 3 Loan Assets/Gross Loan Assets (Based on Principal amount of Loan Assets).
- Net Stage 3 Loan Assets to Gross Loan Assets = (Stage 3 Loan Assets-Expected Credit Loss provision for Stage 3 Loan Assets)/Gross Loan Assets (Based on Principal Amount of Loan Assets).
- Capital Adequacy Ratio has been computed as per RBI Guidelines.
- Provision Coverage Ratio = Expected Credit Loss provision for Stage 3 Loan Assets/Stage 3 Loan Assets.



For ICL Fincorp Limited

(Signature)

K G Anilkumar
Chairman and Managing Director
DIN:00766739