Date: July 24, 2026

To
The General Manager - DCS
Listing Operations – Corporate Service Department
BSE Limited

Scrip Code: 530907

Dear Sir/ Madam,

Sub: **Regulations 30 and 42 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("SEBI Listing Regulations") and outcome of the meeting of the Board of Directors of S I Capital & Financial Services Limited (the "Company") held today i.e., Friday, July 24, 2026**

Dear Sir/Ma'am,

In compliance with the provisions of Regulation 30 read with Schedule III of SEBI (Listing Obligations and Disclosure Requirements), Regulations 2015, we wish to inform you that the Board of Directors of the Company at its meeting held today i.e. July 24, 2026, has, *inter-alia* considered and approved the following items:

<u>RIGHT ISSUE</u>

This is in furtherance to the Company's meeting of the Board of Directors of the Company ("the Board") held on February 20, 2026, for approving the issue of equity shares of face value of Rs. 10 each ("Equity Shares") of the Company by way of a rights issue to the eligible shareholders of the Company for an amount not exceeding Rs. 757.50 Lakhs (Rupees Seven Hundred and Fifty-Seven Lakhs Fifty Thousand only) (the "Right Issue"), Draft Letter of Offer dated May 13, 2026 submitted with the BSE Limited for In Principle Approval in accordance with applicable laws including the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended, read with the relevant circulars issued by the SEBI, in this regard, from time to time (hereinafter referred to as "SEBI ICDR Regulations" and the issue "Rights Issue'').

Furthermore, the company have received the 'In Principle Approval' from BSE Limited vide approval letter **LOD/RIGHT/MV/FIP/437/2026-27 dated June 24, 2026**.

Pursuant to the above referred, we wish to inform you that the Board of Directors in their Meeting held today, i.e. July 24, 2026 has inter alia considered and approved the following terms-of the Rights Issue:

a. **Instrument:**
Fully Paid-up Equity Share of 10/- Each.

b. **Total number of securities proposed to be issued:**

Up to 75,75,000 Equity Shares of face value of Rs. 10/- each for an amount aggregating up to Rs. 757.50 # Lakhs;
#Assuming full subscription, Subject to finalisation of the Basis of Allotment.

c. **Right Entitlement Ratio:**
3:2: 3 (Three) Equity Share for every 2 (Two) Fully Paid Equity Shares held by the Existing Shareholders on the Record Date.

d. **Rights Issue Price:**
Rs. 10.00/- per Rights Equity Share

e. **Concept of Rights Entitlement (RE):** The shareholders holding equity shares of the Company as on the Record date ("eligible equity shareholders") will be entitled to Rights Entitlement ("REs"). REs shall be credited prior to the issue opening date, in the respective demat account of the eligible equity shareholders ("RE Holders") under the ISIN allotted for the Purpose of RE The Company has made necessary arrangements with NSDL and CDSL for credit of REs in the respective demat account of the eligible equity shareholders. RE holders can apply for Rights Issue or renounce the REs in full or in part.

The Renunciation can be done using the secondary market platform of the Stock Exchanges (the "On Market Renunciation") or through an off-market transfer (the "Off Market Renunciation") within the timelines mentioned in the table below. To receive allotment of Rights Equity Shares, RE holders (who have received REs into their demat account or have purchased REs renounced by other RE holders) are required to make application for Rights Issue on or before Issue closing date by paying the full application amount. If no application for Rights Issue is made by the RE holders on or before Issue Closing Date, such REs shall lapse and no Rights Equity Shares for such lapsed REs will be allotted to them. For more details and terms, please refer to the Letter of Offer available on the website of the Company.

f. **Record Date:**

Pursuant to Regulation 42 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the **"Record Date**" for the purpose of determining the shareholders who shall be eligible to apply for the Right Issue, would be **Friday, 31st July, 2026.**

g. **Rights Issue Period:**

Last Date for Credit of Rights Entitlements	Tuesday, August 04, 2026
Rights Issue Opening Date	Monday, August 10, 2026
Last Date for on Market Renunciation of Rights Entitlement*	Friday, August 28, 2026
Rights Issue Closing Date#	Thursday, September 03, 2026

**Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renouncees on or prior to the Issue Closing Date.*

#Our Board or a duly authorized Rights Issue committee thereof will have the right to extend the Issue period as it may determine from time to time, provided that this Issue will not remain open in excess of 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).

Further, no withdrawal of Application shall be permitted by any Applicant after the Issue Closing Date.

h. **Outstanding Equity Shares:**

Prior to the Rights Issue	50,50,000
Post Rights Issue#	1,26,25,000

 # Assuming full subscription.

i. **ISIN for Entitlement Rights:** The company has obtained separate ISIN Number for Credit of Right Entitlement and the details of ISIN are as under:

INE417F20017.

j. **Treatment of Fractional entitlement:** The Rights Equity Shares are being offered on a rights basis to Eligible Equity Shareholders in the ratio of Three Rights Equity Share(s) for every Two Equity Share(s) held on the Record Date. For Rights Equity Shares being offered on a rights basis under the Issue, if the shareholding of any of the Eligible Equity Shareholders is less than 2 Equity Share(s) or not in the multiple of 2, the fractional entitlement of such Eligible Equity Shareholders shall be ignored in the computation of the Rights Entitlement. However, the Eligible Equity Shareholders whose fractional entitlements are being ignored as above will be given preferential consideration for the Allotment of one Additional Rights Equity Share each if they apply for Additional Rights Equity Shares over and above their Rights Entitlement.

k. **Other terms of the Rights Issue:** The detailed terms of the Right Issue including the procedure for applying in the Rights Issue will be specified in the Letter of Offer, which will be filed by the Company with BSE Limited for record purpose only.

Further, we wish to inform you that in terms of applicable SEBI Master Circulars, the Company has made necessary arrangement with NSDL and CDSL for the credit of Rights Entitlements in dematerialized form in the demat account of the eligible equity shareholders as on the Record Date Friday, July 31, 2026 as fixed by the Company.

We hereby confirm and undertake that the Rights Entitlement of the eligible equity shareholders as on the Record Date, shall be credited prior to the issue opening date, in the respective demat account of the eligible equity shareholders.

Further the Board of the Directors has also inter alia considered and approved the letter of offer dated July 24, 2026 ("LOF") to be filed with the "Stock Exchange" i.e. BSE Limited ("BSE").

For complete details, please refer to the Letter of Offer available on the Company's website at www.sicapital.co.in .

The Board meeting commenced at 12.00 P.M. and concluded at 02.25 P.M.

We request you to kindly take the above information on record and oblige.

Thank you.

For **S.I. Capital & Financial Services Limited**

SUJITH K RAVINDRANATH
Digitally signed by SUJITH K RAVINDRANATH
Date: 2026.07.24 14:28:51 +05'30'

Sujith K Ravindranath
Company Secretary and Compliance Officer

SI CAPITAL & FINANCIAL SERVICES LTD.

Ayyar & Cherian
Chartered Accountants
No.101, Santhi Arcade
K C Joseph Road,
Panampilly Nagar,
Ernakulam, Kerala - 682036

Phone: +91 484 4022118
Mobile: +91 8281715317
Email:dijo.mathew@ayyarcherian.com

INEDEPENDENT AUDITORS' REVIEW REPORT ON REVIEW OF INTERIM FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 2026 OF S.I. CAPITAL & FINANCIAL SERVICES LIMITED PURSUANT TO REGULATION 33 AND REGULATION 52(4) OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015, AS AMENDED, AND AS PRESCRIBED IN SECURITIES AND EXCHANGE BOARD OF INDIA

To
The Board of Directors
M/s S.I.Capital & Financial Services Limited

Introduction

1. We have reviewed the accompanying Statement of Unaudited Financial Results of **S.I. CAPITAL & FINANCIAL SERVICES LIMITED** ("the Company") for the quarter ended 30th June 2026 being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations').

2. This Statement which is the responsibility of the Company's Management and approved by the Board of Directors has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34") prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.

Scope of Review

3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India (ICAI). A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of Unaudited Financial Results has not been prepared in accordance with recognition and measurement principles laid down in Ind AS 34 prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder the RBI Guidelines and other accounting principles generally accepted in India, and has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 33 and Regulation 52 of the Listing

AYYAR & CHERIAN KOCHI-36

Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India (RBI) in respect of income recognition, asset classification, provisioning and other related matters, to the extent those are not inconsistent with the Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013.

for **Ayyar & Cherian**
Chartered Accountants
Firm Registration No. 000284S

AYYAR & CHERIAN
KOCHI-36
Chartered Accountants

Dijo Philip Mathew
Partner
Membership No. 224930
UDIN: 26224930UTJENJ8040
Date: 24-07-2026
Place: Ernakulam

S.I CAPITAL & FINANCIAL SERVICES LIMITED
Regd. Office: 28,Second Floor,New Scheme Road,Pollachi,Coimbatore - 642001, Tamil Nadu.
CIN - L67190TZ1994PLC040490

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

(Rs. In Lakhs, except per equity share data)

S. No	Particulars	Quarter Ended			Year Ended
		30-Jun-26	31-Mar-26	30-Jun-25	31-Mar-26
		Unaudited	Ref Note.3	Unaudited	Audited
A	**Revenue from operations**				
	(i) Interest income	108.32	101.23	84.33	367.91
	(ii) Dividend Income	-	0.01	-	0.01
	(iii) Fee and commission Income	0.82	0.63	1.09	3.29
	Total revenue from operations (A)	**109.14**	**101.87**	**85.42**	**371.21**
B	Other income	0.72	1.29	0.30	2.28
	Total income (A+B)	**109.86**	**103.16**	**85.72**	**373.49**
C	**Expenses**				
	(i) Finance costs	22.58	21.77	19.18	81.98
	(ii) Fees and commission expense	16.67	17.62	9.85	58.01
	(iii) Impairment on financial instruments	1.33	11.35	(5.02)	26.41
	(iv) Employee benefits expenses	34.78	24.78	26.49	107.86
	(v) Depreciation and amortization	1.47	1.74	1.25	6.11
	(vi) Other expenses	18.88	12.93	13.85	59.74
	Total expenses (C)	**95.71**	**90.18**	**65.60**	**340.11**
D	**Profit/(Loss) before tax (A+B-C)**	**14.15**	**12.97**	**20.12**	**33.38**
E	**Tax expense:**				
	(i) Current tax	-	-	-	-
	(ii) Deferred tax	-	-	-	-
F	**Profit/(Loss) for the period (D-E)**	**14.15**	**12.97**	**20.12**	**33.38**
G	**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	-	-	-	-
	Subtotal (A)	-	-	-	-
	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	-	-	-	-
	Subtotal (B)	-	-	-	-
	Total other comprehensive income (A + B) (G)	-	-	-	-
H	**Total comprehensive income for the period (F+G)**	**14.15**	**12.97**	**20.12**	**33.38**
I	**Paid-up equity share capital (Face value of Rs. 10/- per share)**	**505.00**	**505.00**	**485.00**	**505.00**
J	**Earnings per equity share (not annualised)**				
	Basic (Rs.)	0.28	0.26	0.41	**0.67**
	Diluted (Rs.)	0.28	0.26	0.40	**0.67**

AYYAR & CHERIAN ★ KOCHI-36 ★ Chartered Accountants

SI CAPITAL & FINANCIAL SERVICES LTD.

ANTO MEKKATTUKULAM JAYSON
Managing Director
DIN: 10528274

S.I. CAPITAL & FINANCIAL SERVICES LIMITED
Regd. Office: 28,Second Floor,New Scheme Road,Pollachi,Coimbatore - 642001, Tamil Nadu.
CIN - L67190TN1994PLC029151

NOTES :

1 In compliance with the Regulation 33 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, a limited review of unaudited financial results for the quarter year ended June 30, 2026 has been carried out by the statutory auditors, M/s Ayyar & Cherian Chartered Accountants and they have issued an unqualified review conclusion thereon.

2 The said financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards notified under Section 133 of the Companies Act, 2013 read with relevant Rules issued thereunder and other accounting principles generally accepted in India.

3 The statement includes the results of quarter ended 31 March 2026 being the the balancing figures of the audited figures in respect of the full financial year and the published year-to-date figures upto the third quarter of the previous financial year,which were subjected to "Limited Review".

4 The Company is a Non-Systemically Important Non-Deposit taking Non-Banking Financial Company operating mainly in the business of lending finance, accordingly, there are no separate reportable segments as per IND AS 108 - Operating Segments.

5 The above Standalone financial results for the quarter year ended June 30, 2026 have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at their meeting held on 24th **July , 2026.**

6 The Statutory Auditors have expressed an unqualified review conclusion on the financial results for the quarter ended June 30, 2026. These Standalone financial results have been extracted from the unaudited financial statements.

7 Previous period figures have been regrouped/reclassified, wherever necessary, to conform with the current period presentation.

8 Information as required by Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirement) Regulations 2015 as amended, is attached as Annexure 1.

AYYAR & CHERIAN KOCHI-36 Chartered Accountants

SI CAPITAL & FINANCIAL SERVICES LTD.

By Order of the Board of Directors
Jayson A Mekkattukulam
Director
DIN 02582004

Place : Thrissur
Date : 24-07-2026

ANNEXURE 1

Disclosures required under Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30, 2026

S. No	Particulars	Note No.	Quarter ended June 30, 2026
A	Debt-Equity Ratio	2	1.37
B	Debt Service Coverage Ratio		NA
C	Interest Service Coverage Ratio		NA
D	Outstanding Redeemable Preference Shares		NIL
E	Capital Redemption Reserve		NIL
F	Debenture Redemption Reserve		NA
G	Net Worth (Rs. In Lakhs)	3	589.57
H	Net Profit after tax (Rs. In Lakhs)		14.15
I	Earnings Per Share		
(i)	Basic(Rs.)		0.28
(ii)	Diluted(Rs.)		0.28
J	Current Ratio		NA
K	Long Term Debt to Working Capital		NA
L	Bad Debts to Accounts Receivable Ratio		NA
M	Current Liability Ratio		NA
N	Total Debts to Total Assets	4	55.22%
O	Debtors Turnover		NA
P	Inventory Turnover		NA
Q	Operating Margin (%)		NA
R	Net Profit Margin (%)	5	12.88%
S	Sector specific equivalent ratios:		
(i)	Stage 3 Loan Assets to Gross Loan Assets	6	3.66%
(ii)	Net Stage 3 Loan Assets to Gross Loan Assets	7	0.33%
(iii)	Capital Adequacy Ratio	8	43.09%
(iv)	Provision Coverage Ratio	9	90.95%

*The information furnished is based on Standalone Result

Notes

1 The figures/ratios which are not applicable to the Company, being an NBFC, are marked as "NA".

2 Debt Equity Ratio = (Debt Securities + Borrowings (Other than debt securities) + Subordinated Liabilities)/(Equity Share Capital + Other Equity)

3 Net Worth is calculated as defined in Sec 2(57) of the Companies Act, 2013.

4 Total Debts To Total Assets = (Debt Securities + Borrowings (Other than debt securities) + Subordinated Liabilities)/Total Assets

5 Net Profit Margin (%) = Net Profit After Tax / Total Income

6 Stage 3 Loan Assets to Gross Loan Assets = Stage 3 Loan Assets/Gross Loan Assets (Based on principal amount of Loan Assets)

7 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)

8 Capital Adequacy Ratio has been computed as per RBI Guidelines.

9 Provision Coverage Ratio = Expected Credit Loss provision for Stage 3 Loan Assets/Stage 3 Loan Assets

AYYAR & CHERIAN KOCHI-36 Chartered Accountants

SI CAPITAL & FINANCIAL SERVICES LTD.