SUPRA PACIFIC™
FINANCIAL SERVICES LIMITED
(Formerly Known as Supra Pacific Management Consultancy Limited)
A Non-Banking Finance Company
(Shares Listed at BSE)

CIN: L74140MH1986PLC039547
Regd. Office: Dreamax Height, Shop No.1, First Floor,
Upadhyay Compound, Jija Mata Road, Near Pump House,
Andheri East, Mumbai, Maharashtra – 400093, India

REF. No.: SPFSL/BSE/SEC/2025-26/33 DATE :30th July 2025

BSE Ltd.
Corporate Relationship Department,
First Floor, New Trading Wing,
Rotunda Building, P J Towers,
Dalal Street, Fort, Mumbai – 400 001.

SCRIP CODE: 540168

Dear Madam/Sir (s),

Sub: - Press Release

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Press Release along with Corporate Presentation. The same is also being made available in the website of the company, www.suprapacific.com.

This is for your information and records.

Yours Faithfully,

LEENA YEZHUVATH
Digitally signed by LEENA YEZHUVATH
Date: 2025.07.30 18:03:34 +05'30'

Leena Yezhuvath
Company Secretary

Press Note:

Supra Pacific Financial Services Limited Sets Ambitious Growth Targets for 2027

Mumbai, 30-07-2025: Supra Pacific Financial Services Limited, a BSE-listed Non-Banking Finance Company (NBFC), [Scrip code 540168] has announced its strategic growth vision, aiming to achieve an Assets Under Management (AUM) of ₹1,000 crore by March 2027.

In the past three years, Supra Pacific has recorded a remarkable growth of over 100%, with profitability outpacing industry benchmarks. The Company continues to strengthen its position as a trusted financial services provider, focusing on sustainable and customer-centric growth.

Further diversifying its portfolio, Supra Pacific is set to enter the insurance sector by obtaining a corporate agency license, a move expected to significantly boost profitability in the coming years and enhance value creation for stakeholders.

Mr. Joby George, the Company's Promoter and Managing Director, unveiled a strategic roadmap outlining plans for significant growth. The branch network will expand to 185 locations across seven states by 2027, up from the current presence in just four states. This expansion is part of the Company's vision to strengthen its pan-India footprint and broaden its customer base. Mr. Joby George emphasized, "Our goal is to make Supra Pacific a leading name in the NBFC sector with a robust presence across these seven states. We aim to reach an AUM of ₹1,000 crore by 2027. Additionally, with our planned foray into the insurance segment, we are confident that this will create enhanced value for our customers, employees, and shareholders alike."

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CREDIT RATING BBB- STABLE

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CORPORATE PRESENTATION

FY 25

Year of Incorporation 1986

Every effort counts contribution matters

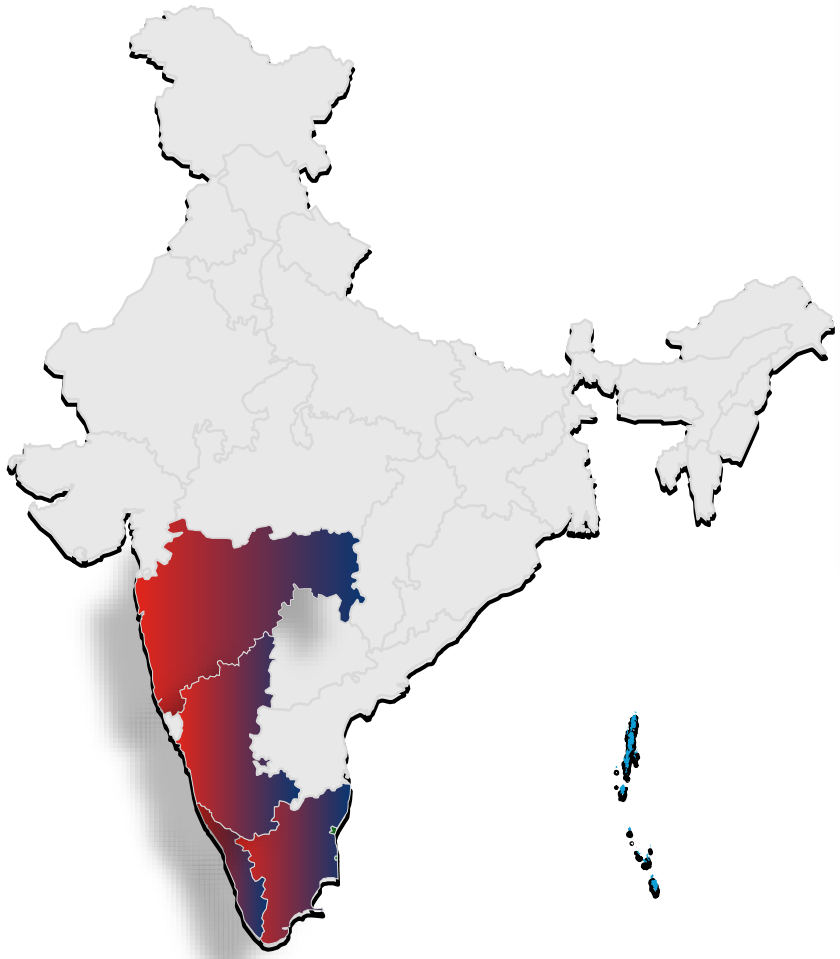
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भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

Supra Pacific Financial Services Limited, is a Non-Banking Finance Company (NBFC) registered with the Reserve Bank of India.

BSE The Power of Vibrance

We are the **Third Gold Loan NBFC in Kerala** listed in the Bombay Stock Exchange(BSE).

We are currently **one of the fastest growing NBFCs** in India.

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Accolades







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contribution matters

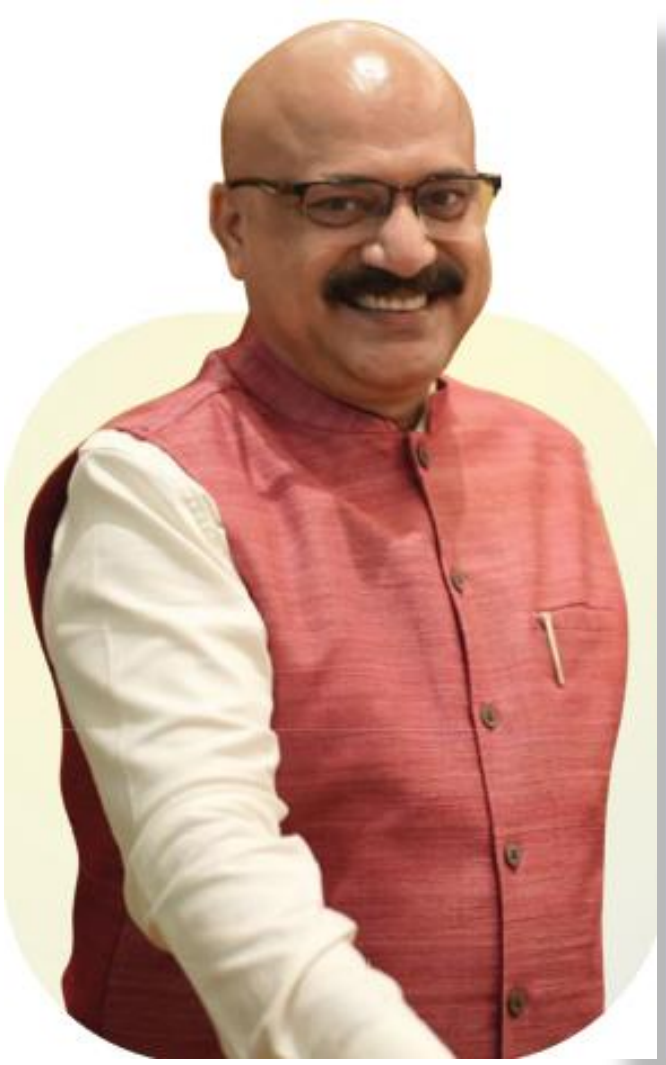
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Managing Director's Message

As we navigate the path ahead for FY 2025–26 and beyond, I am pleased to present the progress and strategic outlook of Supra Pacific Financial Services Ltd.

FY 2024–25 marked a transformative year, during which we fortified our strategic foundation to enable sustainable and responsible growth. Looking forward, we aim to expand our footprint to 185 branches across six states by FY 2026–27, thereby enhancing financial inclusion in underserved regions.

Our AUM witnessed a remarkable 97% year-on-year growth, reaching ₹255.55 Cr in FY 2024–25, with projections of ₹500 Cr in FY 2025–26 and ₹1,000 Cr in FY 2026–27. We also anticipate achieving a net profit of ₹5 Cr and increasing our net worth from ₹64 Cr to ₹103.57 Cr, guided by disciplined lending and sound capital management.

We remain steadfast in our commitment to rural outreach by providing accessible, inclusive financial services that uplift underrepresented communities. Women empowerment is integral to our mission, and we continue to foster platforms for their active participation and leadership. In parallel, our investment in technological innovation is reshaping our service delivery to ensure it is faster, more transparent, and aligned with customer needs.

Our vision is to build a resilient, inclusive, and customer-centric financial institution. I extend my sincere gratitude to our customers, employees, investors, and partners for their continued trust and support.

Joby George
Managing Director, Supra Pacific Financial Services Ltd

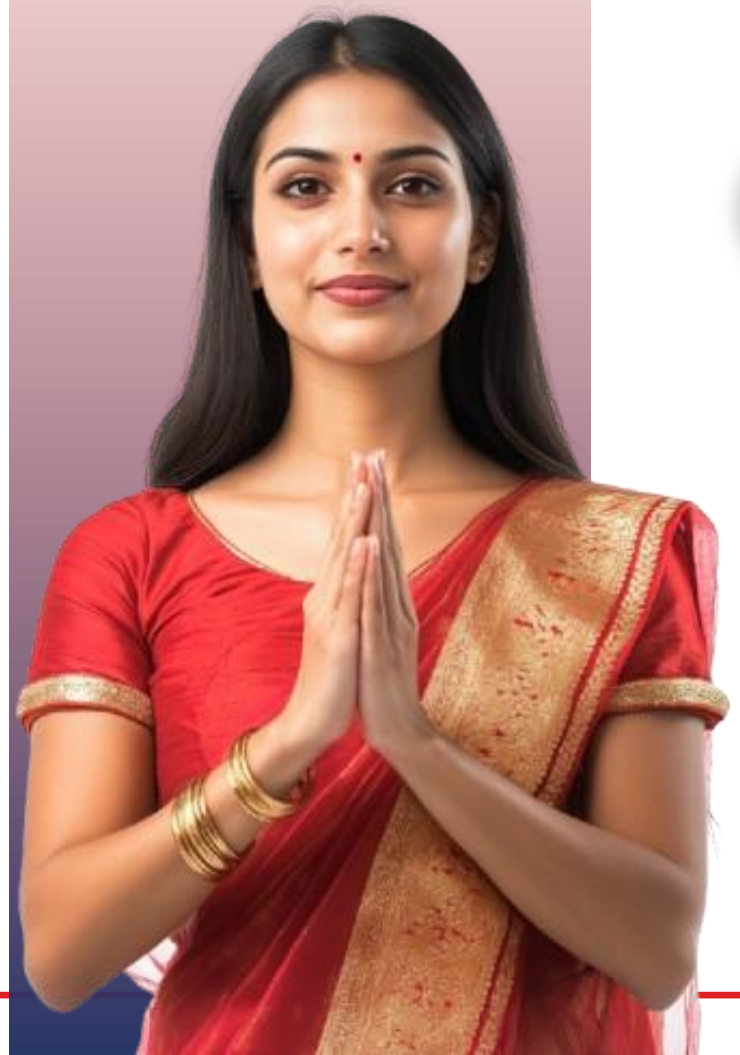
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Products

- GOLD LOAN
- NEW TWO WHEELER LOAN
- USED TWO WHEELER LOAN
- USED CAR LOAN
- BUSINESS LOAN
- PERSONAL LOAN
- MICROFINANCE

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Supra Pacific- Journey

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Year of Incorporation 1986

1986
Initially registered as Mid East Consultants Pvt. Ltd., on 11/04/1986

Jul 1996
Listed at Pune and Ahmedabad Stock Exchanges. Company became 'Public Limited'

1998
Renamed and re-incorporated as Supra Pacific Management Consultancy.

1999
Received NBFC License.

2016
Supra Pacific Management Consultancy is listed at the Bombay Stock Exchange

2019
New management team took over Supra Pacific.

Jan 2021
Business operations started. First branches opened in Thrissur and Thrikkakara.
AUM for FY 21 is ₹.20.78 Cr

FY 22
AUM crossed ₹36.02 Cr
(73% Y-O-Y growth)

Jun 2023
Renamed as Supra Pacific Financial Services Limited

FY 23
AUM crossed ₹ 61.06 Cr
(70% Y-O-Y growth)

FY 24
AUM crossed ₹ 129.97 Cr
(113% Y-O-Y growth)

FY 25
AUM crossed ₹ 255.55 Cr
(97% Y-O-Y growth)

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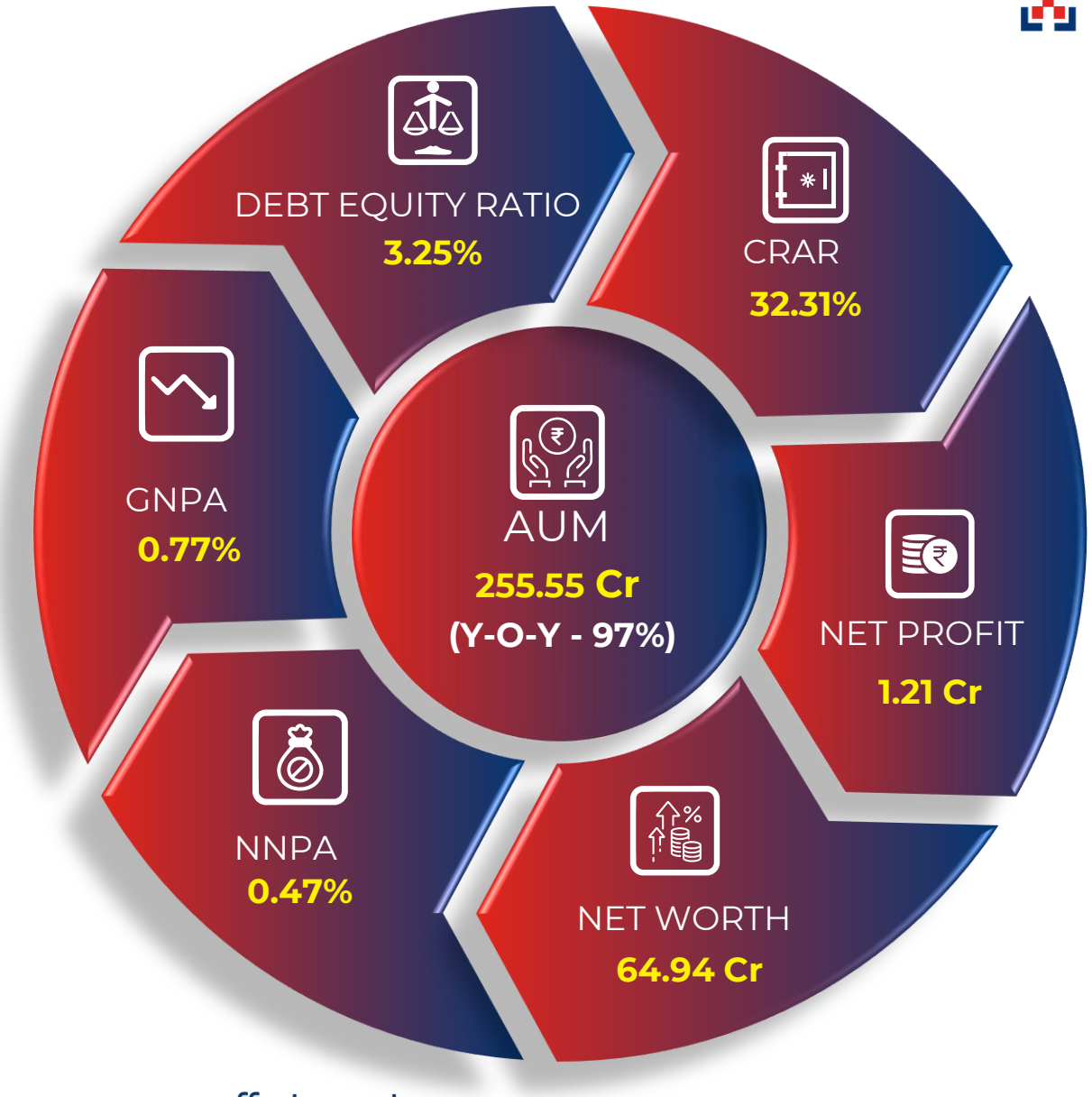
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Financial Results FY 2025



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Operational Highlights

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AUM
FY 25: ₹ 255.55 Cr

Balance Sheet Size
FY 25: ₹ 297.31 Cr

Total Borrowings in
FY 25: ₹ 212.01 Cr

Disbursement in
FY 25: ₹ 516.68 Cr

PAT
₹ 1.21 Cr

Shareholders Fund
₹ 74.39 Cr

Yield
20.46%

Borrowing Cost
10.68%

No of Live Customers
37,541

New Customers
19,344

EPS
₹ 0.45

BBB- Stable
INFOMERICS Rating
Rated "BBB-" Stable

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Geographical Presence

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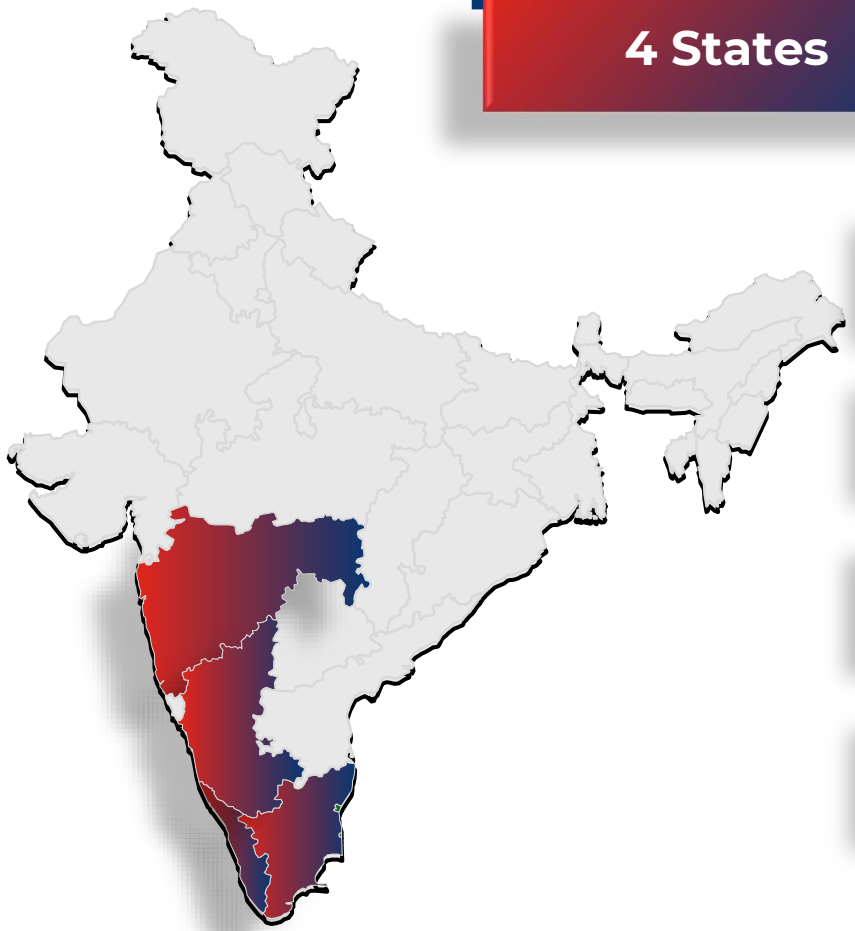
Year of Incorporation 1986

Geographically Spread Across

4 States

76 Branches

21 Districts



- Kerala- 38 Branches- AUM: 99.24 Cr
- Maharashtra- 18 Branches- AUM: 88.92 Cr
- Karnataka- 16 Branches- AUM: 55.37 Cr
- Tamil Nadu- 4 Branches- AUM: 3.80 Cr

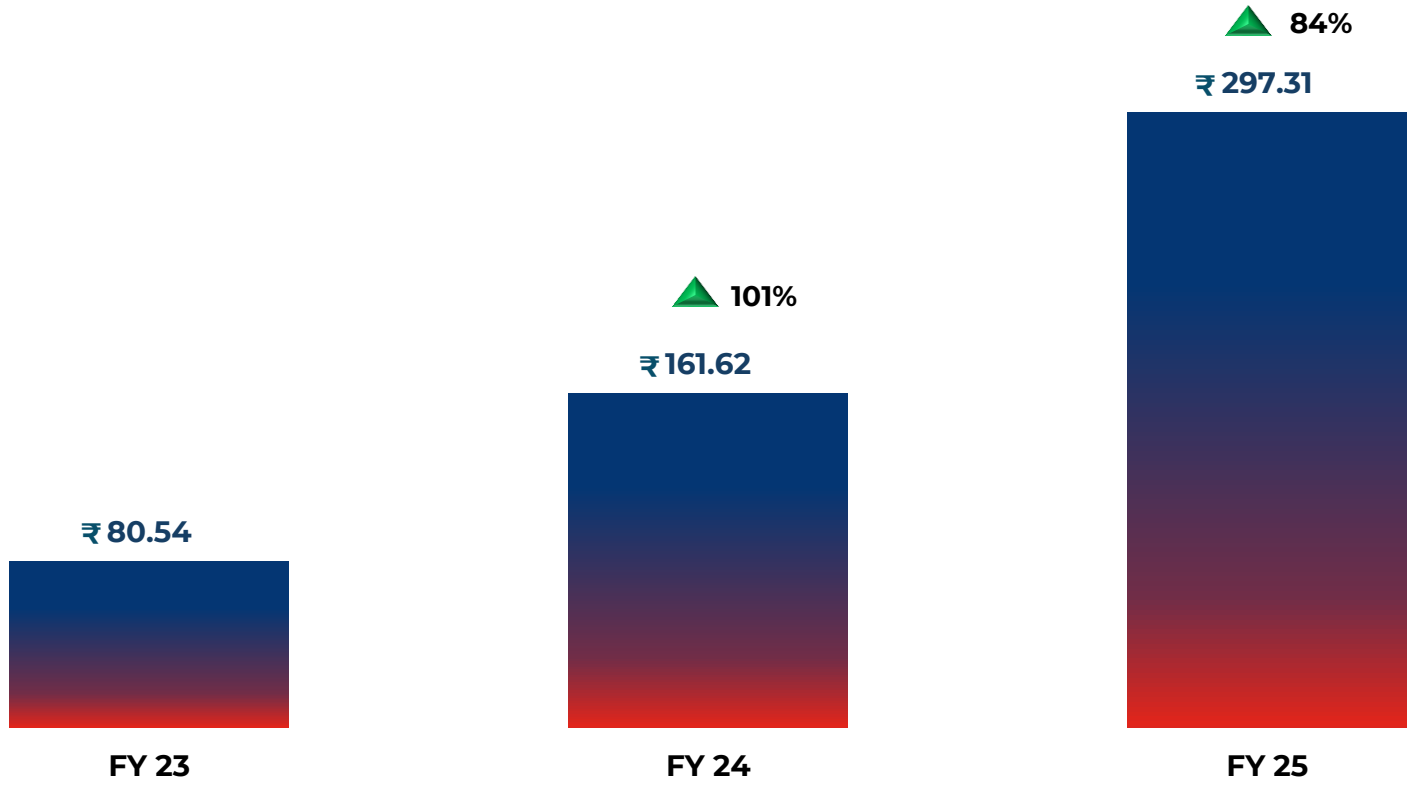
- 13 Metros
- 43 Urban
- 13 Semi Urban
- 7 Rural

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Balance Sheet Size Growth

SUPRA PACIFIC FINANCIAL SERVICES LIMITED

₹. In Crores

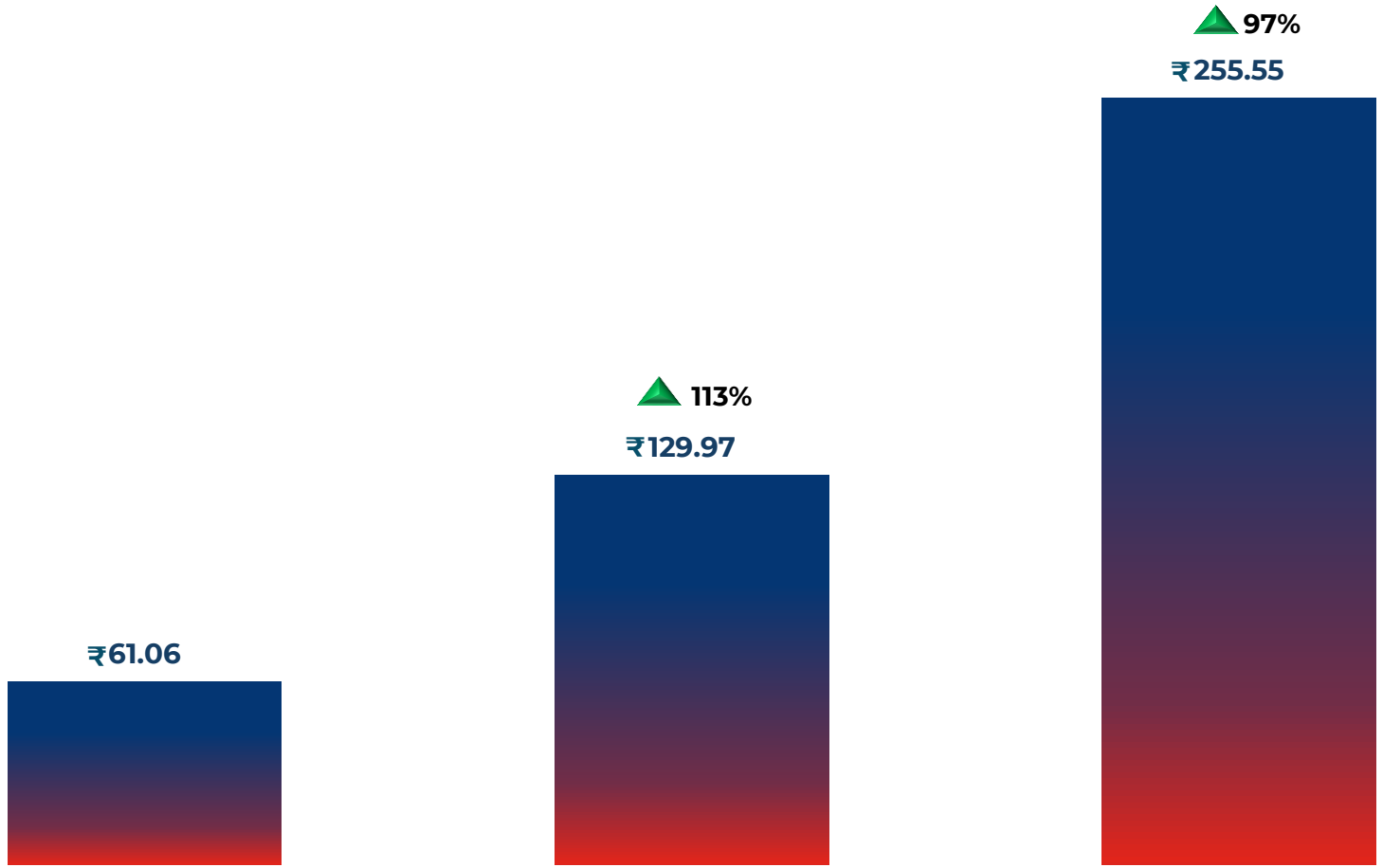


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AUM Growth

SUPRA PACIFIC FINANCIAL SERVICES LIMITED

₹. In Crores



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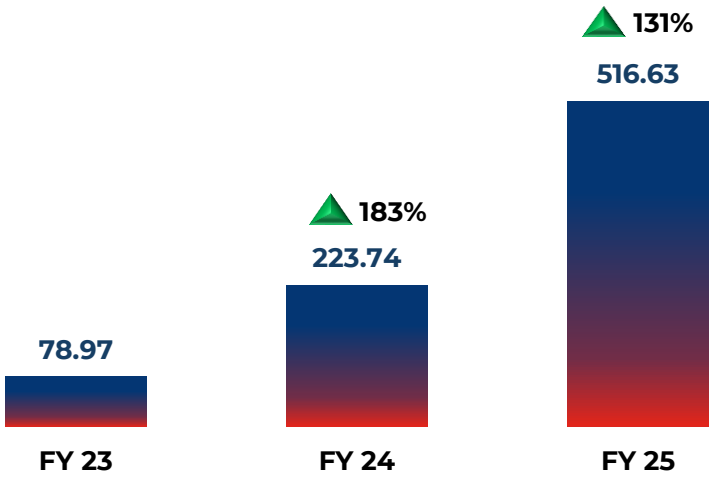
CERTIFIED ISO 9001-2015

Year of Incorporation 1986

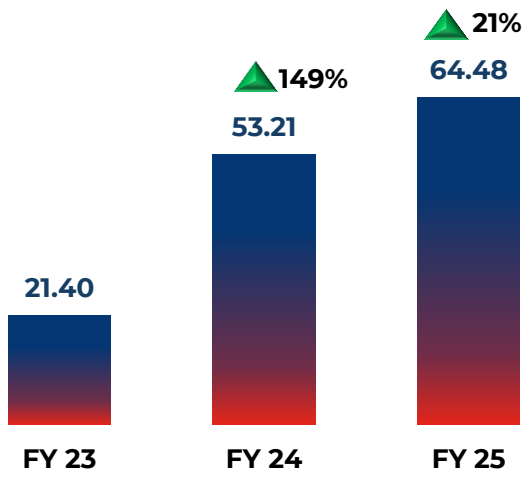
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SUPRA PACIFIC FINANCIAL SERVICES LIMITED

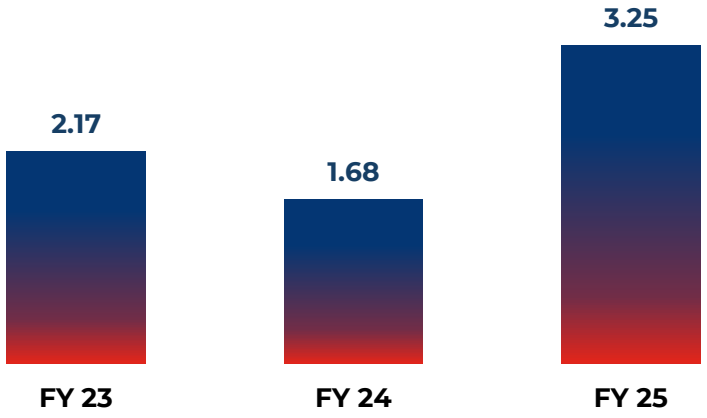
Disbursements(In Crores)



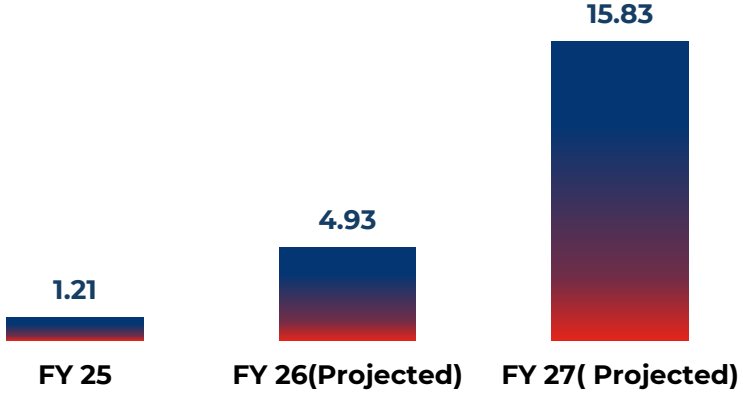
Net Worth(In Crores)



Debt Equity Ratio



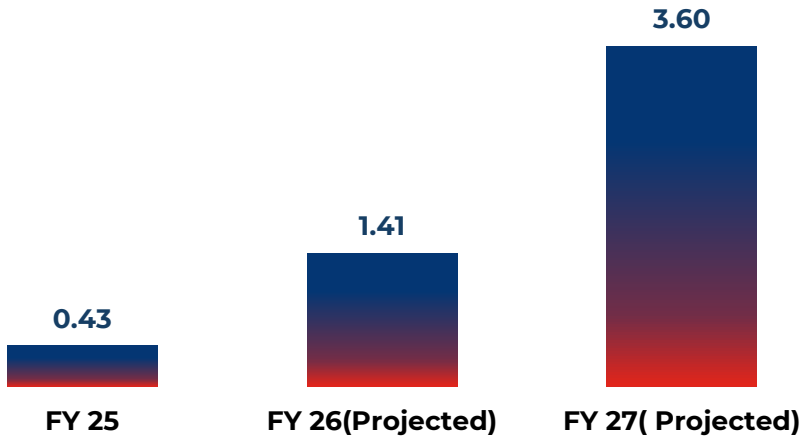
Profit After Tax(In Crores)



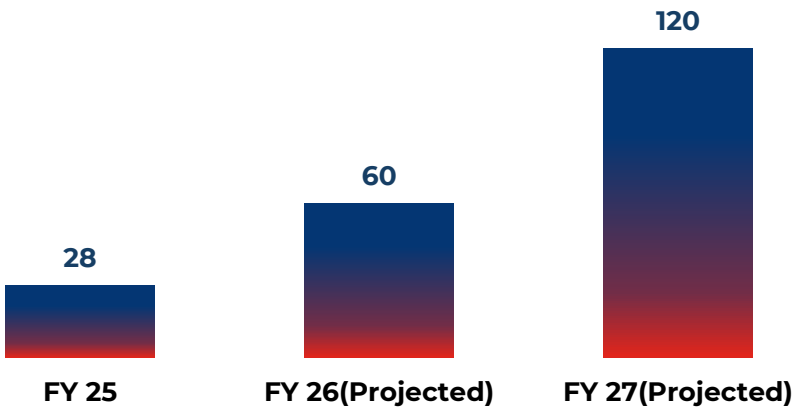
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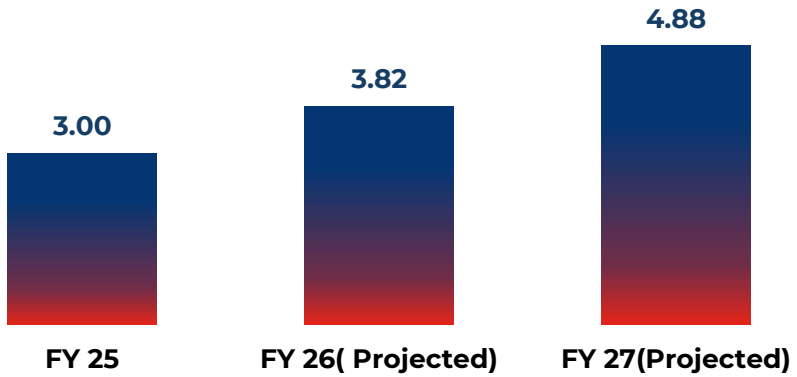
Earning Per Share (₹)



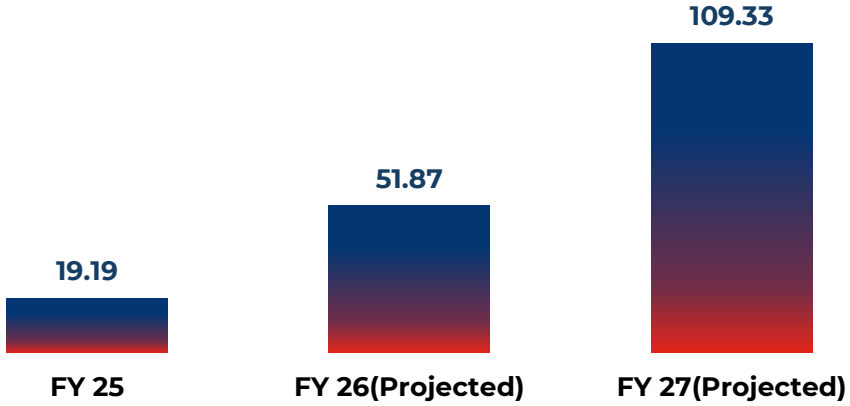
Share Price (₹)



Number of shares (in Crores)



EBDITA (in Crores)



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State wise AUM Growth

SUPRA PACIFIC FINANCIAL SERVICES LIMITED

₹. In Crores

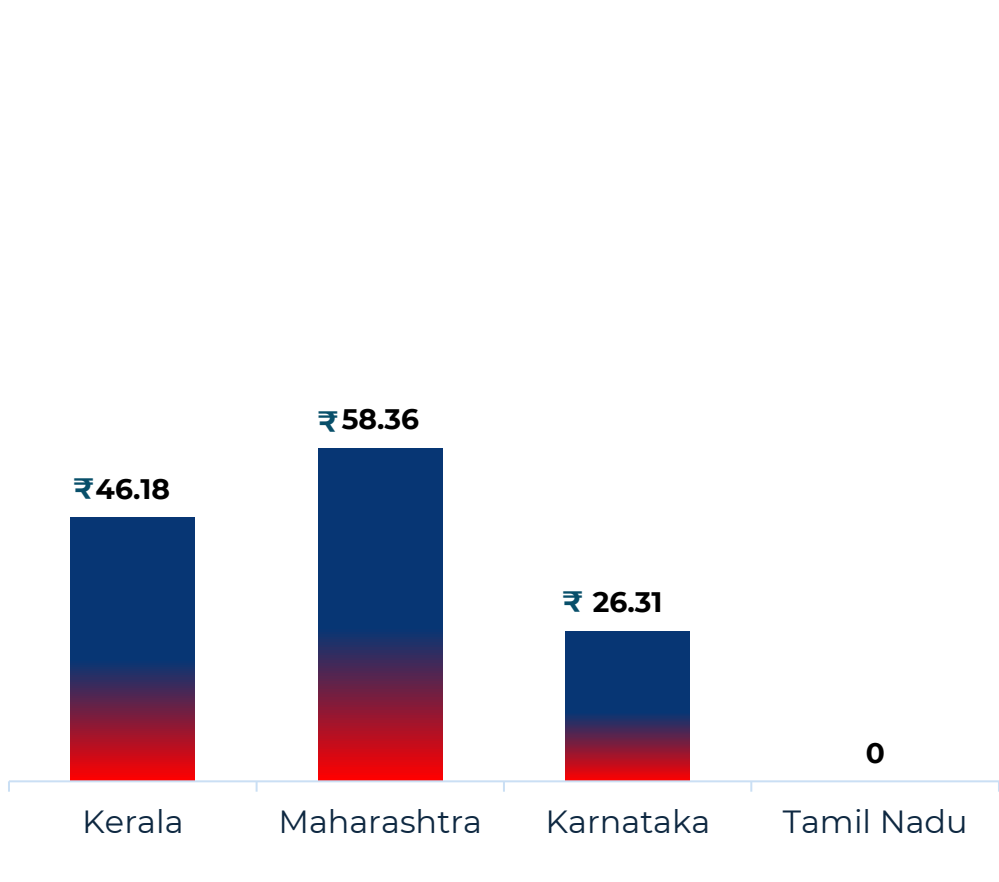
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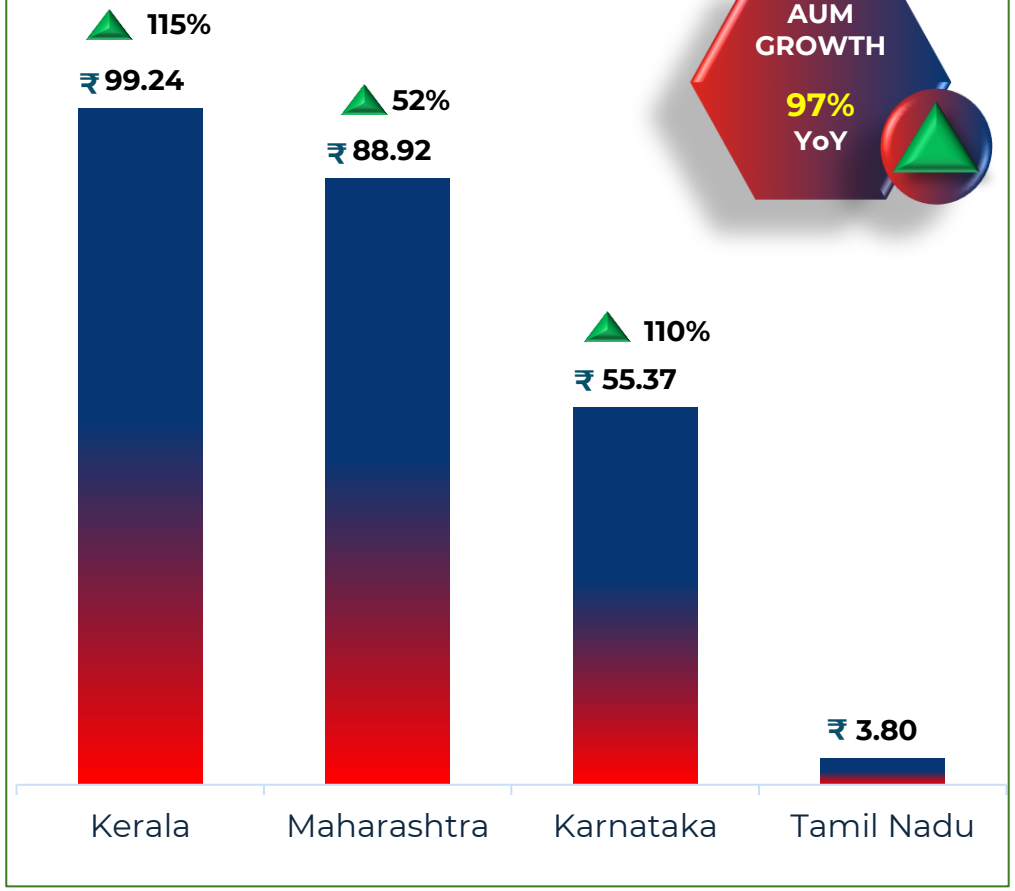
Year of Incorporation 1986

FY 2024



FY 2025

AUM GROWTH 97% YoY

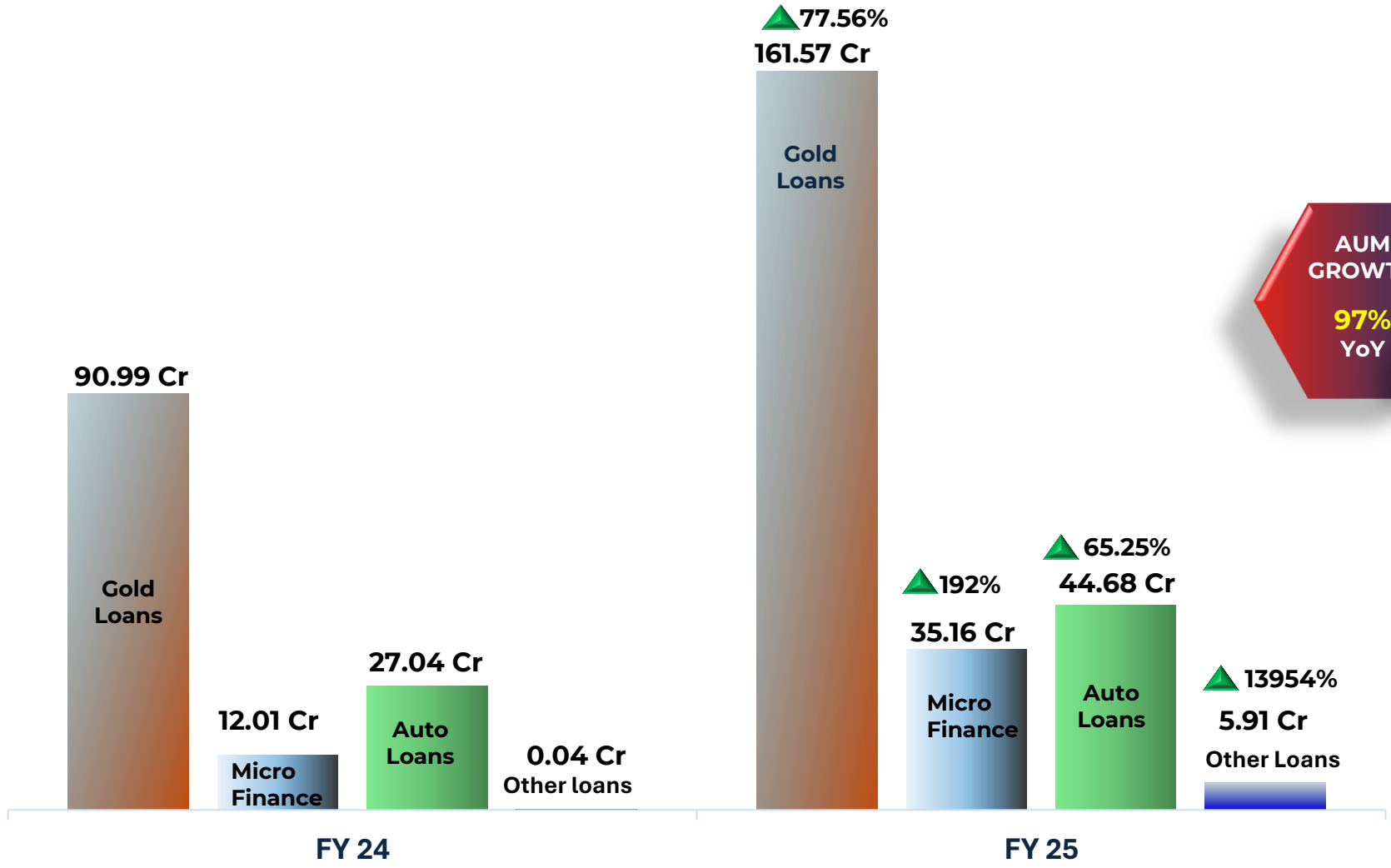


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AUM Growth – All Products

SUPRA PACIFIC FINANCIAL SERVICES LIMITED

- Gold Loan
- Microfinance
- Auto Loan
- Other Loans



AUM GROWTH
97% YoY

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Product Wise State Wise AUM

SUPRA PACIFIC FINANCIAL SERVICES LIMITED

FY 2025 247.33 Cr

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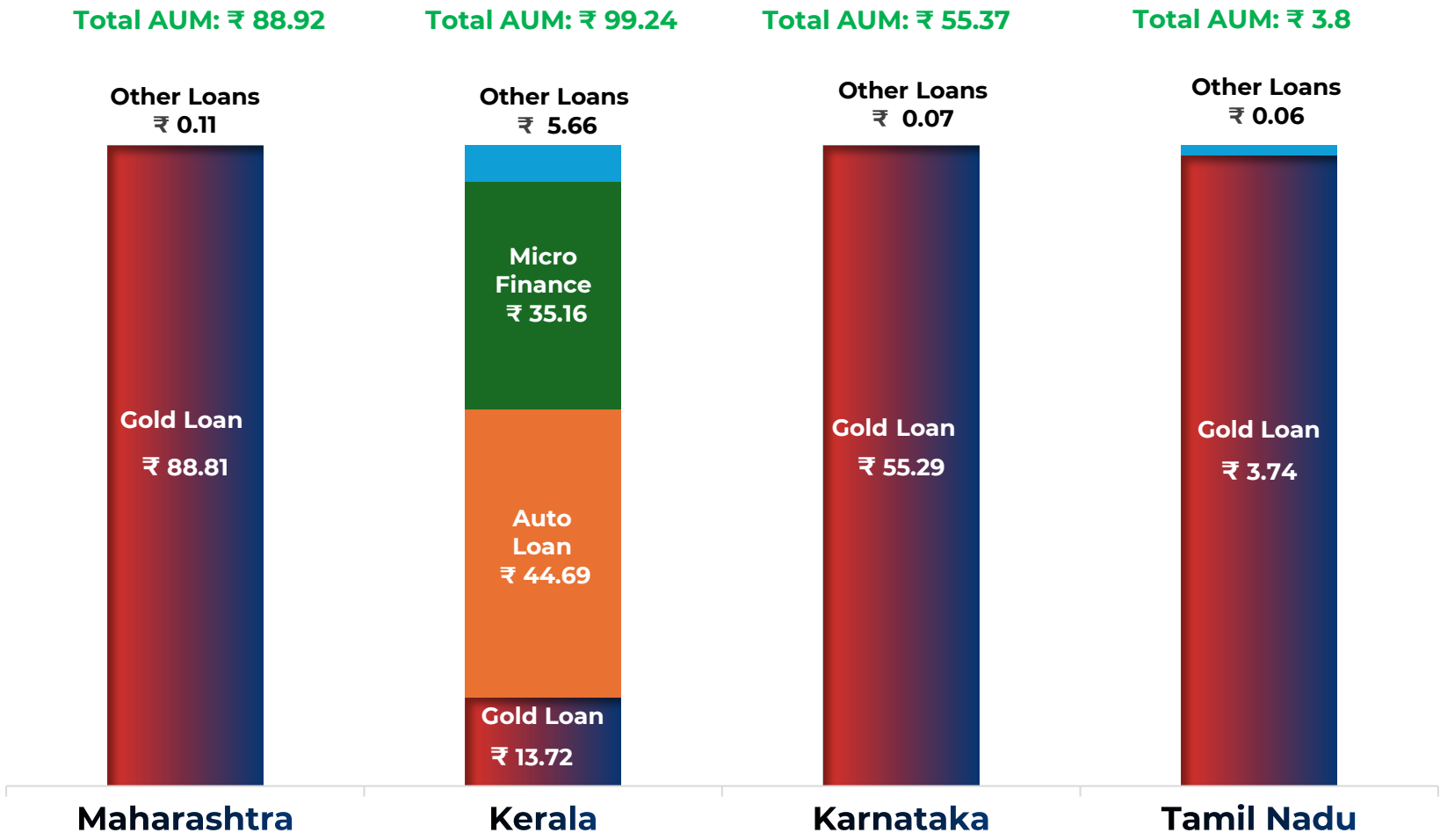
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- Gold Loan
- Auto Loan
- Microfinance
- Other Loans

₹. In Crores

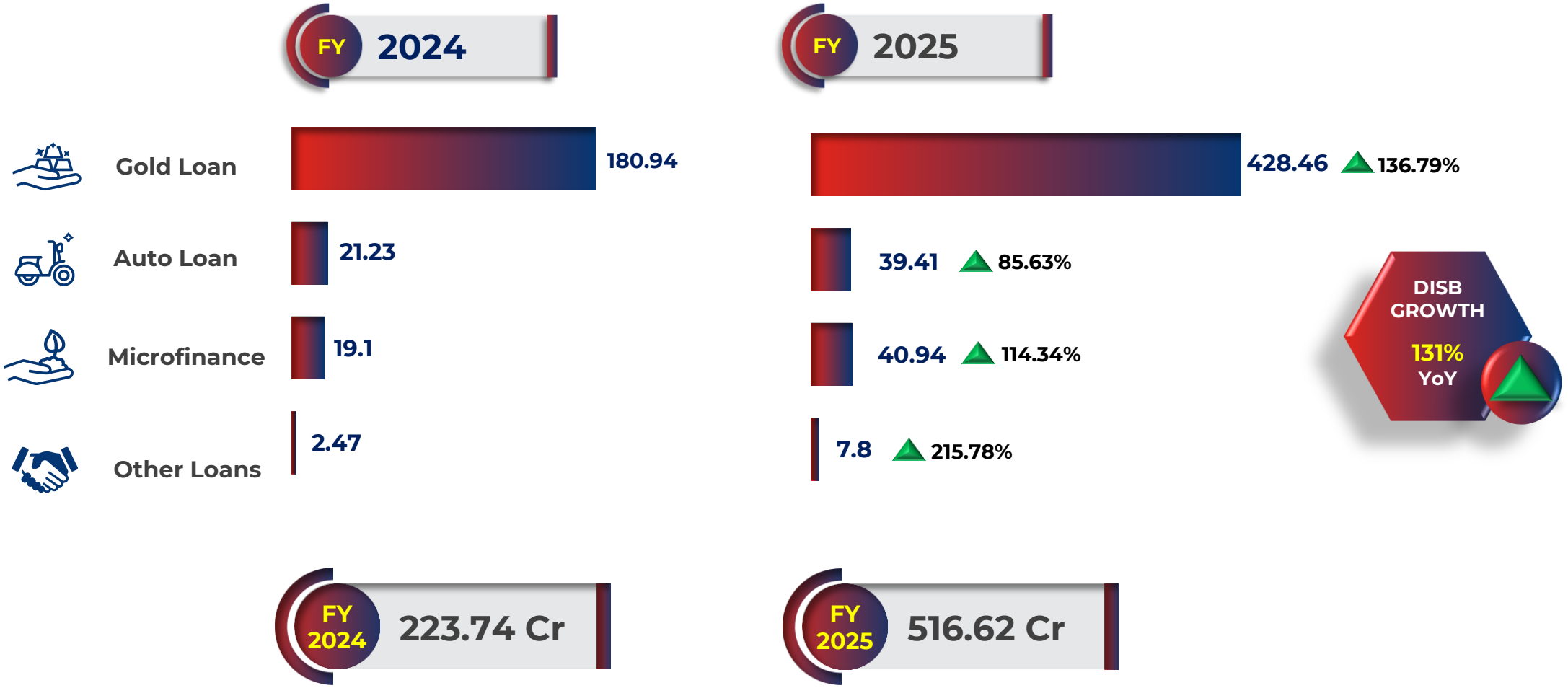


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Product Wise Disbursement

SUPRA PACIFIC FINANCIAL SERVICES LIMITED

₹. In Crores



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Product Wise State Wise Disbursement

SUPRA PACIFIC FINANCIAL SERVICES LIMITED

FY 2025 516.62 Cr

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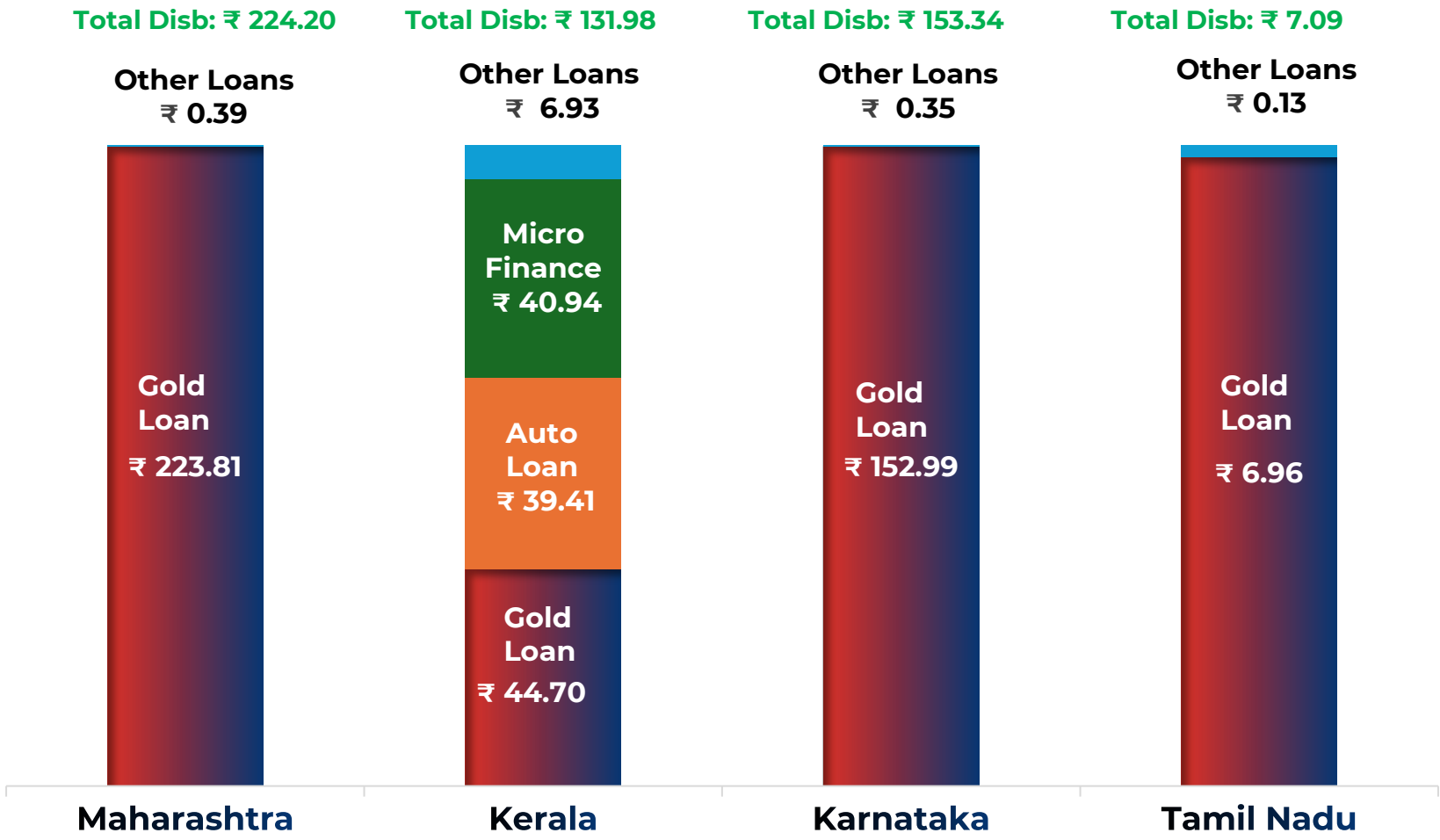
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- Gold Loan
- Auto Loan
- Microfinance
- Other Loans

₹. In Crores



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GNPA & NNPA

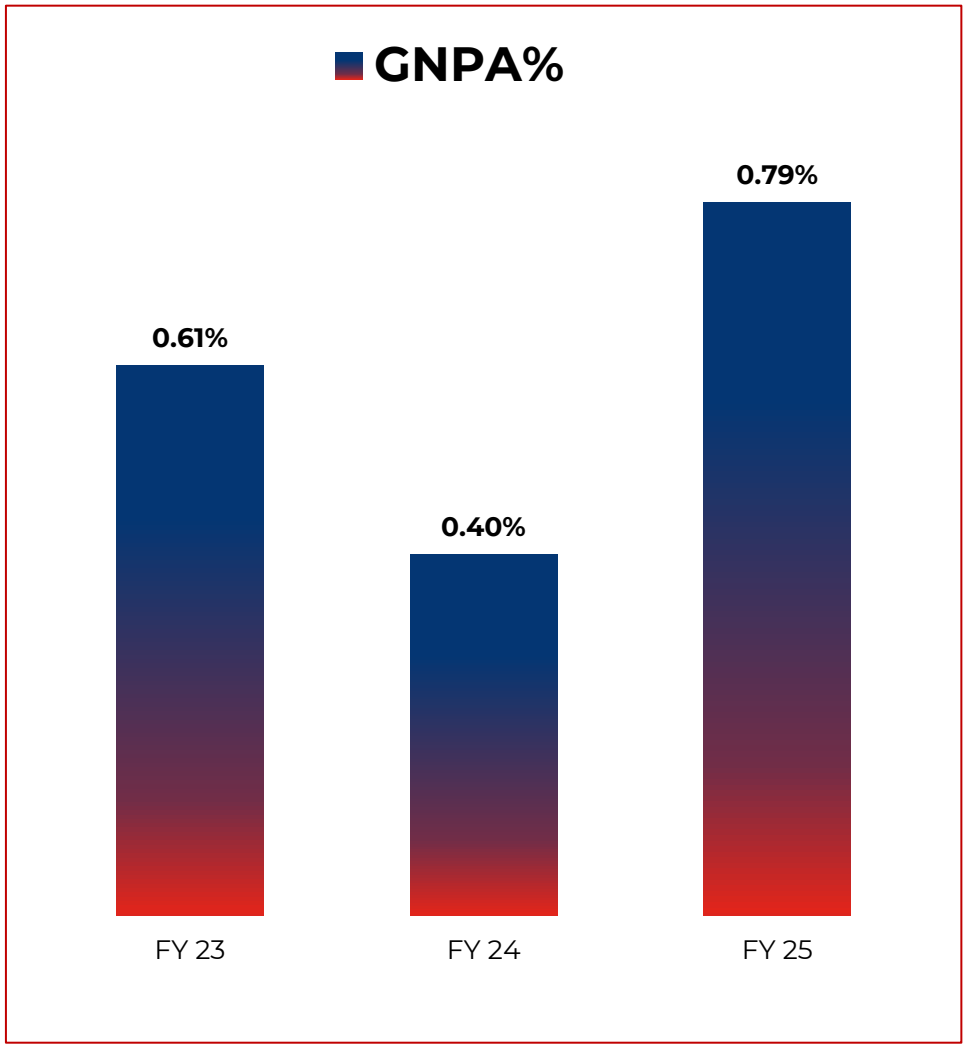
SUPRA PACIFIC FINANCIAL SERVICES LIMITED

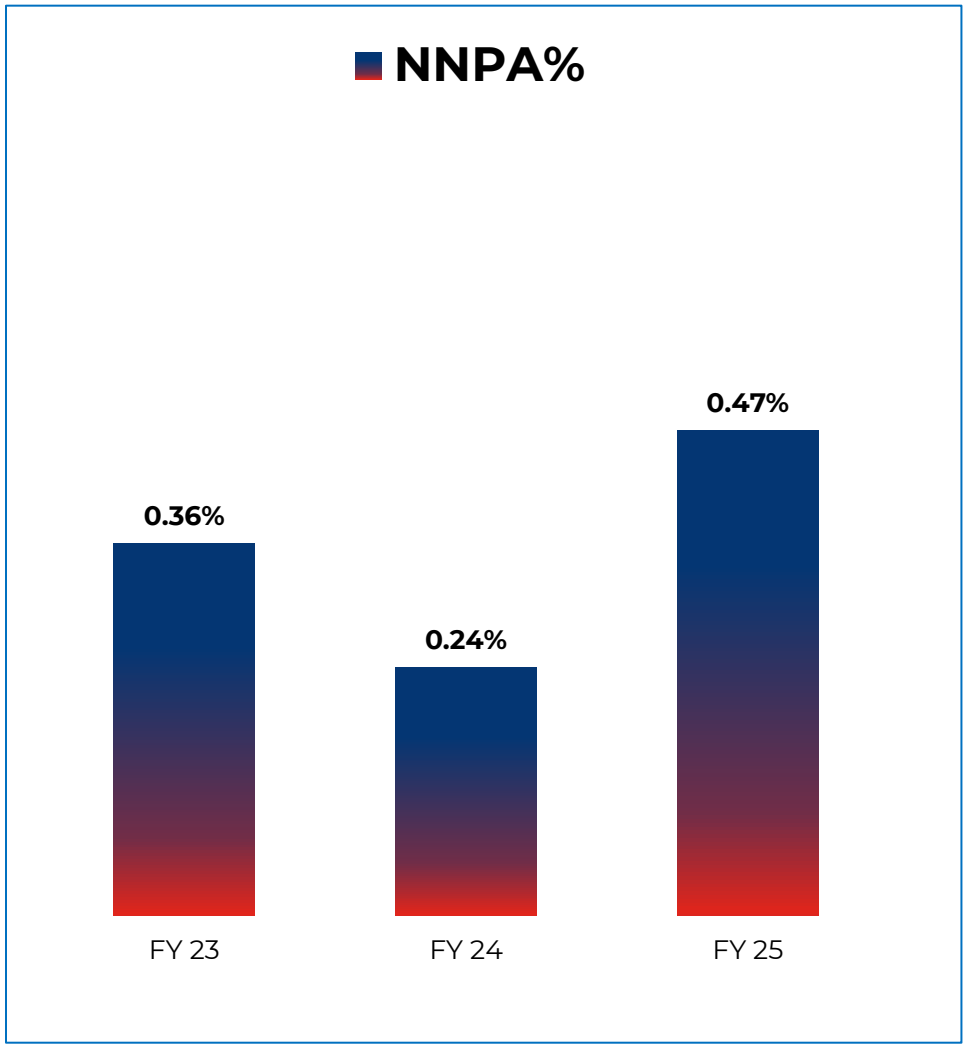
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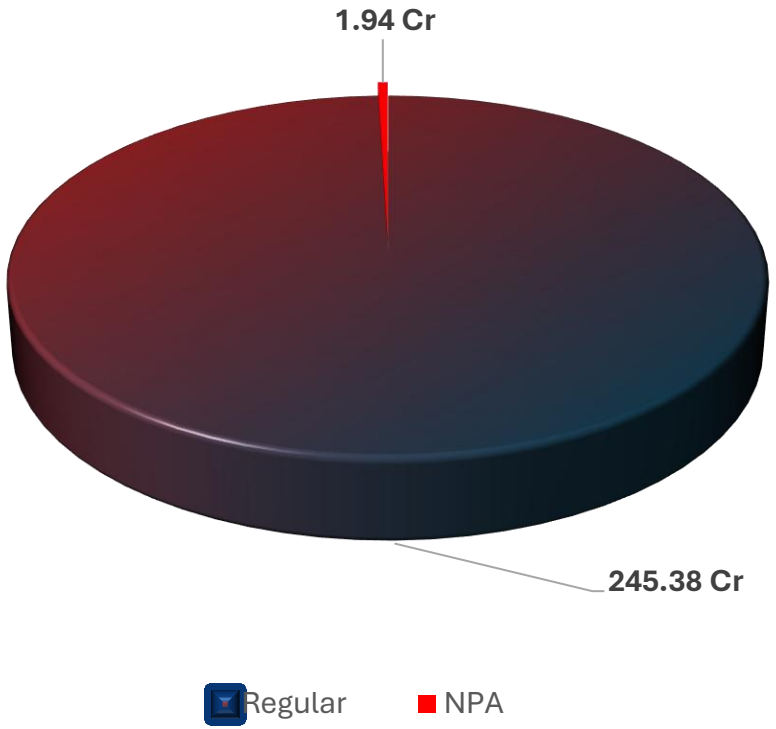


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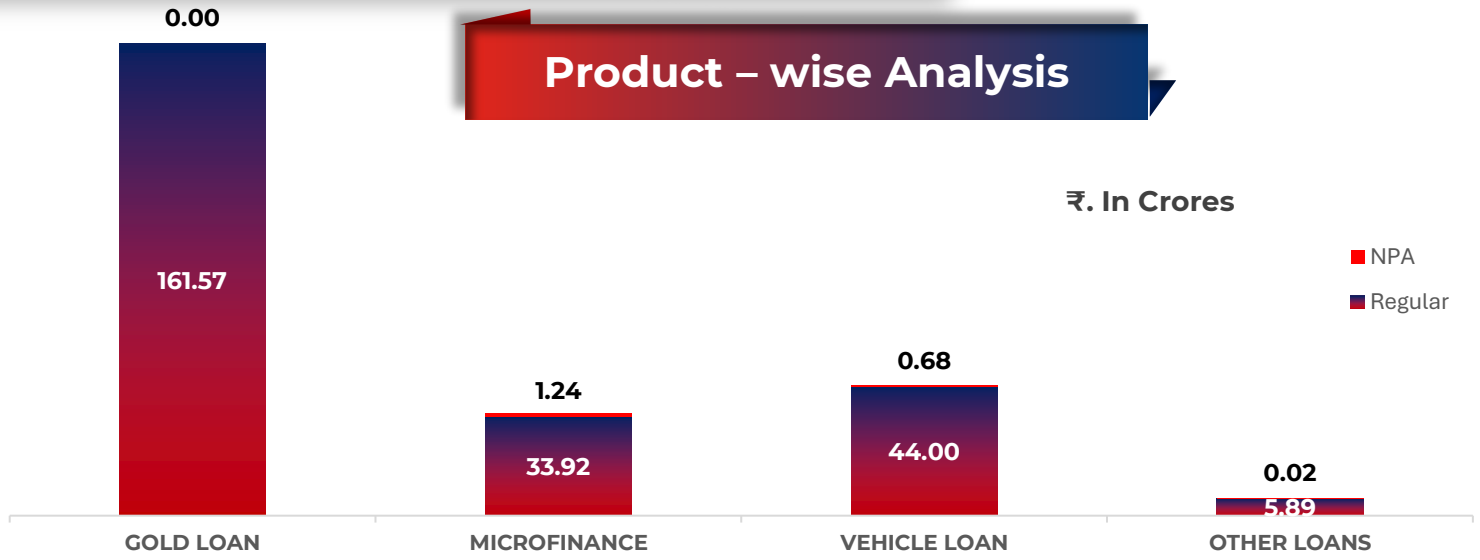
Portfolio Analysis

SUPRA PACIFIC FINANCIAL SERVICES LIMITED

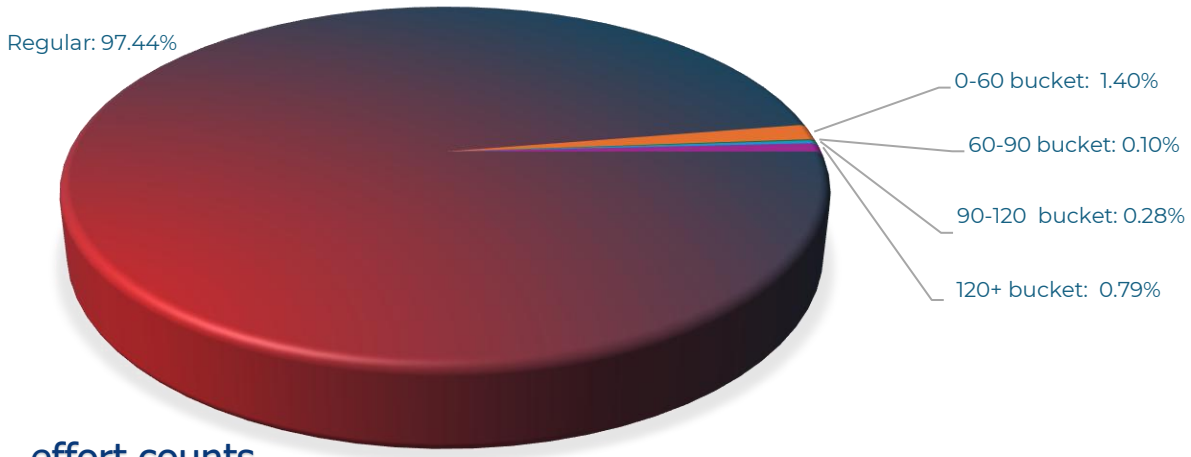
Portfolio Analysis



Product – wise Analysis



Bucket – wise Analysis

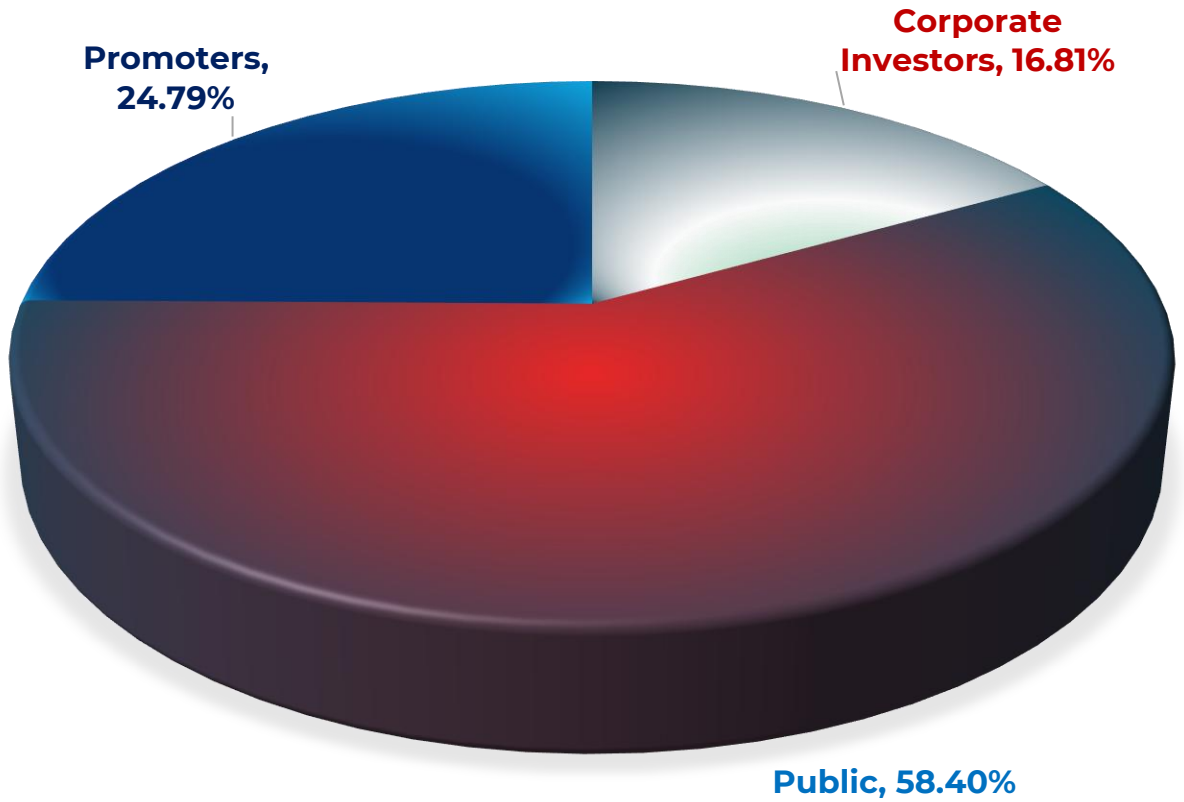


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Shareholding Pattern

SUPRA PACIFIC FINANCIAL SERVICES LIMITED

Shareholding Pattern (As on 10th June 2025)



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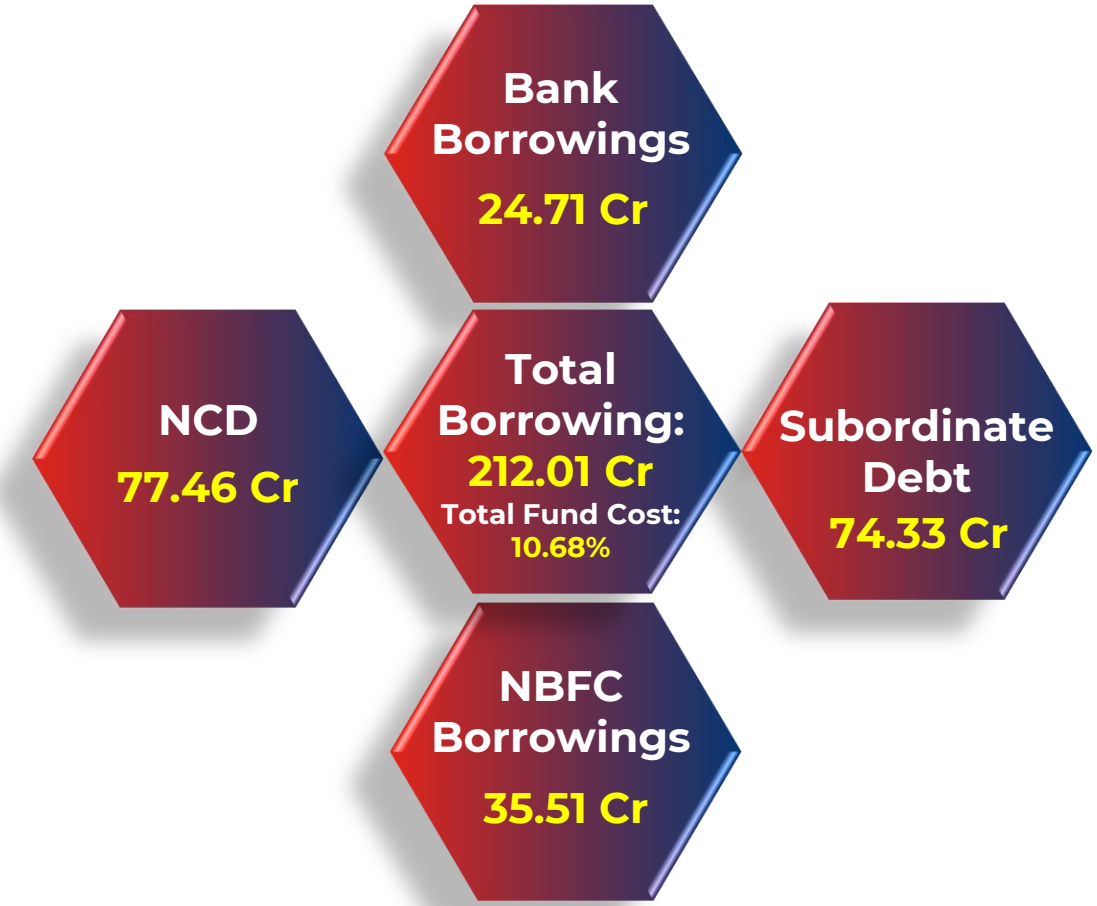
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Sources of borrowing



Financial Performance – FY 24-25

SUPRA PACIFIC FINANCIAL SERVICES LIMITED

₹. In Lakhs

Parameters	FY 23	FY 24	FY 25
Disbursement	7897.57	22374	51663
Assets Under Management-AUM	6,106.41	12,997.03	25,555.83
Return on Equity- ROE %	1.16	0.86	1.33
Net Interest Margin- NIM	10.88%	8.96%	9.78%
Net Interest Income- NII	612.04	1,123.28	2,317.59
Operating Expense-OPEX	526.73	1,288.53	2,339.05
Depreciation & Provisions	17.75	72.90	125.62
Profit Before Tax- PBT	50.42	60.12	100.05
Profit After Tax- PAT	25.65	55.16	121.13
Return on Asset- ROA%	0.80	0.50	0.44
Capital Adequacy Ratio- CRAR	43%	51%	32.31%
Gross NPA- GNPA%	0.61	0.40	0.78
Net NPA- NNPA%	0.36	0.24	0.47
Debt Equity Ratio	2.17	1.68	3.25
Paid Up Capital	1,282.90	2,669.60	2,996.00
Net Worth	2,140.08	5,321.60	6,448.67

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Statement of Sources and Application of Funds

SUPRA PACIFIC FINANCIAL SERVICES LIMITED

₹. In Lakhs

Particulars	Period Ended	
	Mar-24	Mar-25
Sources of Funds		
Equity	2,669.60	2,996.00
Reserves & Surplus	2,652.00	3,452.67
Other Financial Liability	1,429.68	1,917.75
Borrowings	9,254.04	21,200.78
Other Liabilities and Provision	156.68	163.79
TOTAL	**16,162.00**	**29,730.99**
Application of Funds		
Loan Assets	12,997.03	25,555.83
Fixed Assets (including intangible assets)	915.68	1,135.40
Cash & Bank Balance	320.99	273.80
Other Assets	1,928.30	2,765.96
TOTAL	**16,162.00**	**29,730.99**

Profit & Loss Statement

SUPRA PACIFIC FINANCIAL SERVICES LIMITED

Profit & Loss Statement			
Particulars	**FY 23 (in Lakhs)**	**FY 24 (in Lakhs)**	**FY 25 (in Lakhs)**
Revenue from Operations			
Interest Income	1052.65	1929.08	3943.68
Fees and Commission Income	158.45	656.19	798.29
Total Revenue From Operations	**1211.1**	**2585.27**	**4741.97**
Other Income	25.23	6.16	50.36
Total Income	**1236.33**	**2591.43**	**4792.33**
Expenses			
Finance cost	501.49	921.07	1816.91
Opex	526.73	1288.53	2339.05
Impairment on Financial Inst	31.58	41.42	61.46
Depreciation and Amortisation	126.11	280.29	474.86
Total expenses	**1185.91**	**2531.31**	**4692.28**
PBT	**50.42**	**60.12**	**100.05**
PAT	**25.65**	**55.16**	**121.13**

SUPRA PACIFIC FINANCIAL SERVICES LIMITED

Banking Partners

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FEDERAL BANK
YOUR PERFECT BANKING PARTNER

SBI

SOUTH INDIAN Bank
EXPERIENCE NEXT-GEN BANKING

CSB Bank
Trusted Heritage Smart Future

CUB CITY UNION BANK

Year of Incorporation 1986

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NBFC Partners

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UC INCLUSIVE CREDIT

smc finance

WESTERN

AMBIT Acumen at work

n+1 CAPITAL

capup

SHRIRAM Finance

IKF FINANCE

efl

IBL FINANCE

KIYANSH FINANCE "Finance Made Simple, Success Made Possible"

PRABHAT FINANCIAL SERVICES LTD.

USHA FINANCIAL We Support Your Goals

InCred finance

Real Touch FINANCE

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Meet Our Team

SUPRA PACIFIC FINANCIAL SERVICES LIMITED

CREDIT RATING BBB- STABLE

Great Place To Work. Certified 2025 INDIA

CERTIFIED ISO 9001-2015



Mr. Joby George

Promoter & Managing Director

A visionary leader with over two decades of accomplished experience in the financial services and marketing sector. His career is marked by his instrumental role in developing and scaling marketing and sales teams across several leading financial institutions.

Mr. Joby George is known for his exceptional ability to build high-performing teams, align them with organizational goals, and inspire them through clear communication and strategic vision. His persuasive leadership style, coupled with a deep understanding of market dynamics, enables him to consistently deliver results while fostering an inclusive and collaborative work environment.

Under his leadership, Supra Pacific continues to evolve as a customer-focused, agile, and forward-thinking financial institution. His commitment to excellence, people development, and sustainable growth reflects his passion for building institutions that stand the test of time.

Year of Incorporation 1986

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Mr. Sandeep Babu

Promoter & Director

A seasoned financial industry leader with over 20 years of experience in strategic planning, agent network development, and product innovation across top NBFCs. As Director of Supra Pacific Financial Services Ltd. and Centreal Bazaar India Ltd., he drives growth, strengthens brand presence, and leads with visionary excellence.



Mr. Abidh Abubakkar

Executive Director

A dynamic financial services professional with over 17 years of experience across leading MNCs, excelling in business development, strategic planning, and team management. Backed by an MBA in Finance and Marketing, he combines strong leadership with deep market insight to drive growth and performance.



Mr. Manoj K

Director

A seasoned leader with over 20 years of experience in healthcare and financial services, having held senior roles at HDFC Life, Muthoot Fincorp, Manappuram Finance, and Maxvalue Credits. He currently serves as Managing Director of Centreal Multitrade and Southern Multi State Credit Society, and Executive Director of Centreal Bazaar.



Mr. R Balakrishnan

Director

A consummate leader with 37+ years of strategic expertise including 'Executive Vice President' at Muthoot Capital Services and top management roles at TVS Finance, Integrated Finance, and in the UAE FMCG sector. With diverse experience in collections, risk , credit and operations, he drives product strategy, risk management, and sustainable business growth.

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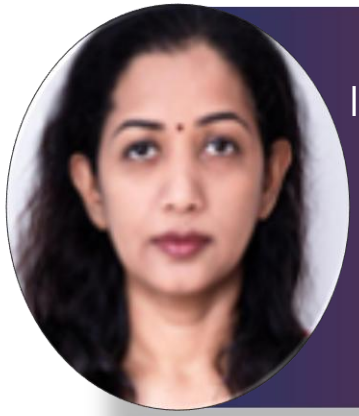
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Mrs. Dhanya Jose
Independent Director

A seasoned corporate leader with over 12 years of cross-industry experience and a strong legal and compliance background as a law graduate and Fellow of ICSI. Known for her expertise in due diligence and strategic decision-making, she brings proven leadership, sharp analytical skills, and a broad corporate perspective to the organization.



Mr. A G Varughese
Independent Director

A highly accomplished banking professional with over 48 years of experience across commercial banks and NBFCs. An MBA and Fellow of IIBF, he has led key functions like credit, treasury, risk, and compliance across pan-India operations, with deep expertise in corporate governance, fraud risk management, and strategic policy development.



Mr. Anvar KS
Independent Director

An accomplished Company Secretary with over a decade of expertise in corporate law, governance, and regulatory compliance. With deep proficiency in company incorporation, secretarial audits, due diligence and RBI regulations, he plays a pivotal role in ensuring Supra Pacific's adherence to the highest standards of transparency and legal integrity.



Mr. Joly Sebastian
Independent Director

A retired senior banker from South Indian Bank, has over three decades of leadership experience. A Certified Associate of IIBF with credentials in financial risk management and cyber security, he now serves as an Independent Director at Centreal Bazaar India Ltd and is listed in the Independent Directors Data Bank of the Ministry of Corporate Affairs.

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Branch expansion Plan- FY 25-26

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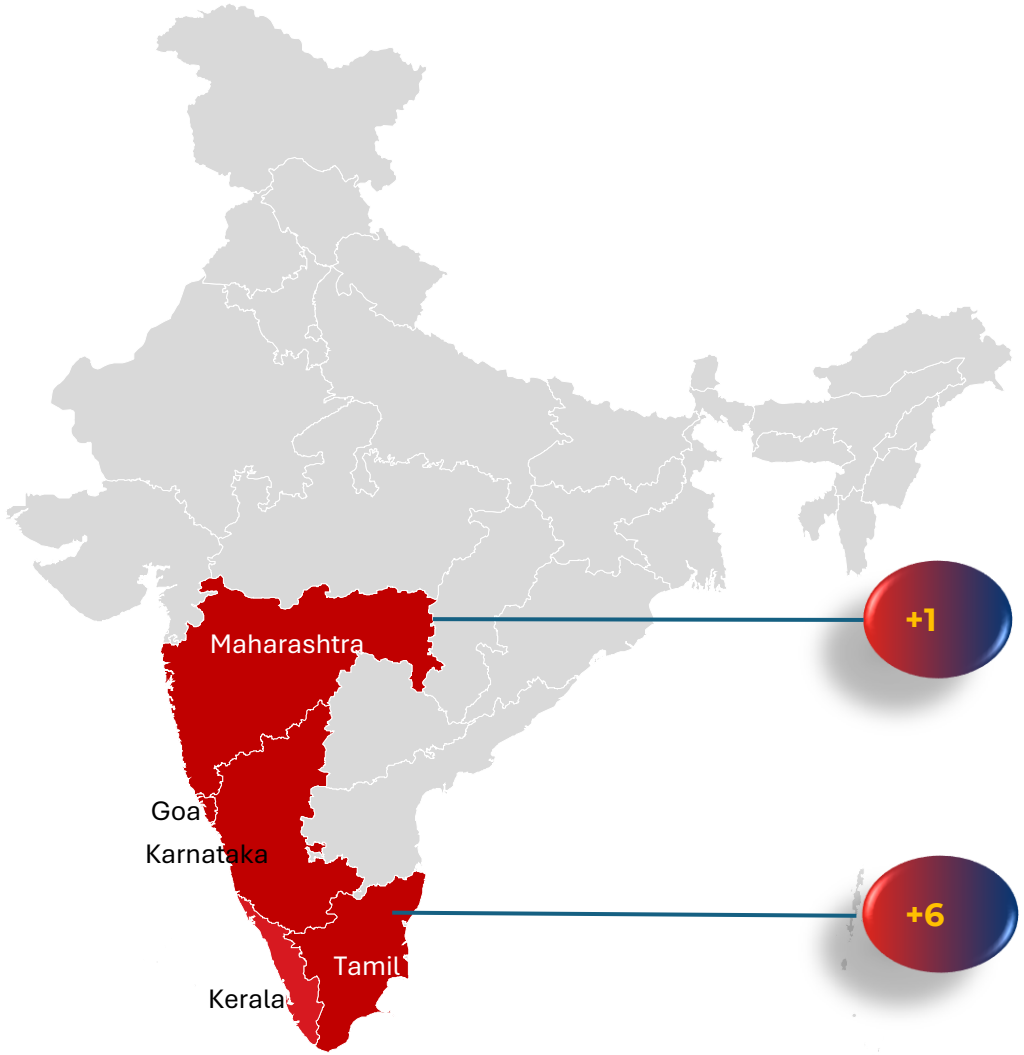
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FY 25-26 Branches: 84

- Kerala -38
- Maharashtra - 19
- Tamil Nadu - 10
- Karnataka - 16
- Goa - 1



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Branch expansion Plan- FY 26-27

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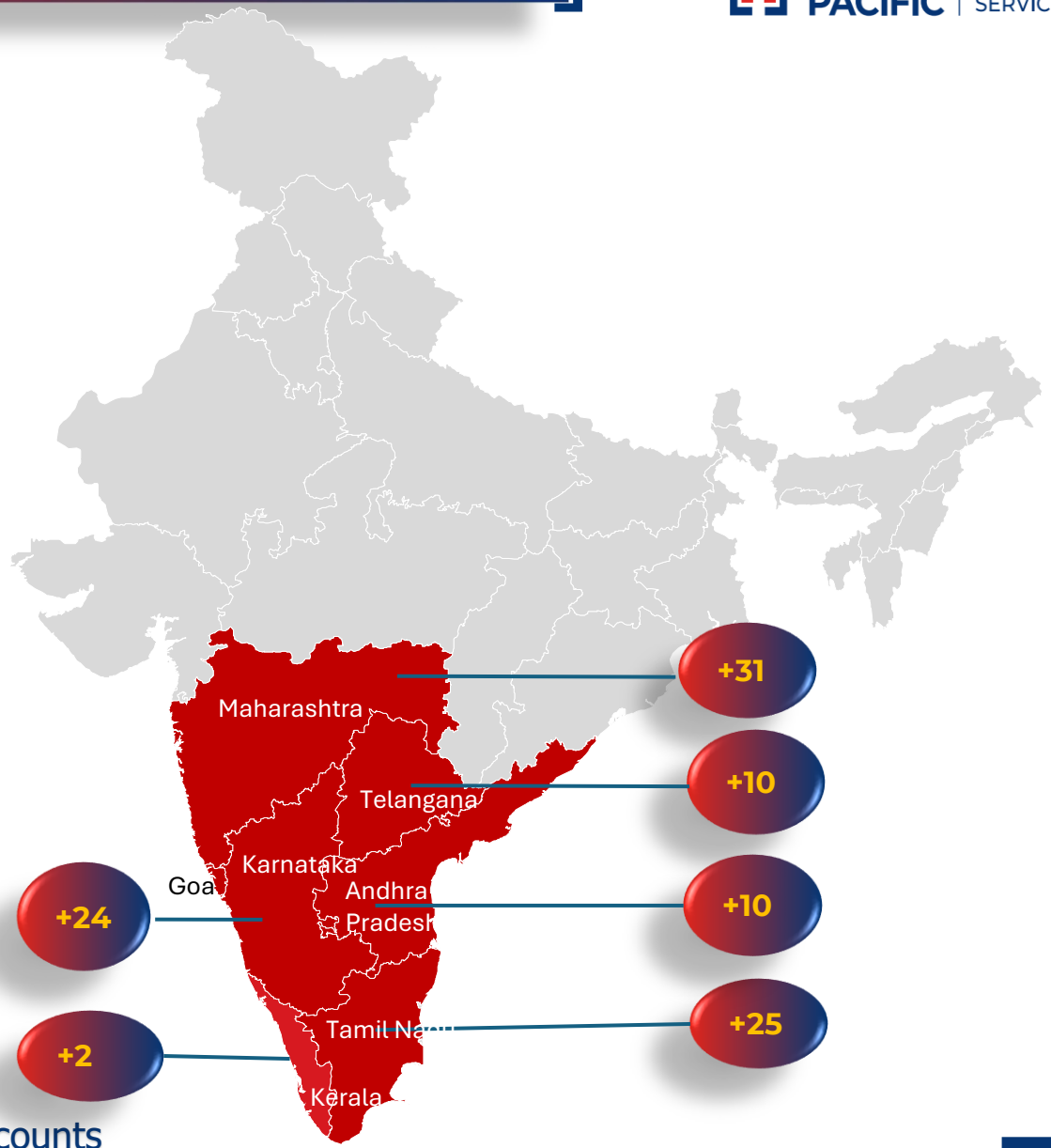
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FY 26-27 Branches: 186

- Kerala -40
- Maharashtra - 50
- Karnataka - 40
- Tamil Nadu - 35
- Telangana - 10
- Andhra Pradesh - 10
- Goa - 1



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Business Projection

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₹ 255 Cr AUM *(March 25)*

2024-25

Gold loan: ₹ 161.57 Cr
Vehicle loan: ₹ 44.68 Cr
Micro finance: ₹ 35.16 Cr
Other Loans: ₹ 5.92 Cr

₹ 500 Cr AUM

2025-26

AUM of ₹ 500 Cr

- Branch business: ₹ 300 Cr
  - -Gold loan: ₹ 255 Cr
  - -Personal loan: ₹ 25 Cr
  - -Business loan: ₹ 20 Cr
- Vehicle loan: 100 Cr
- Micro finance: 100 Cr

₹ 1000 Cr AUM

2026-27

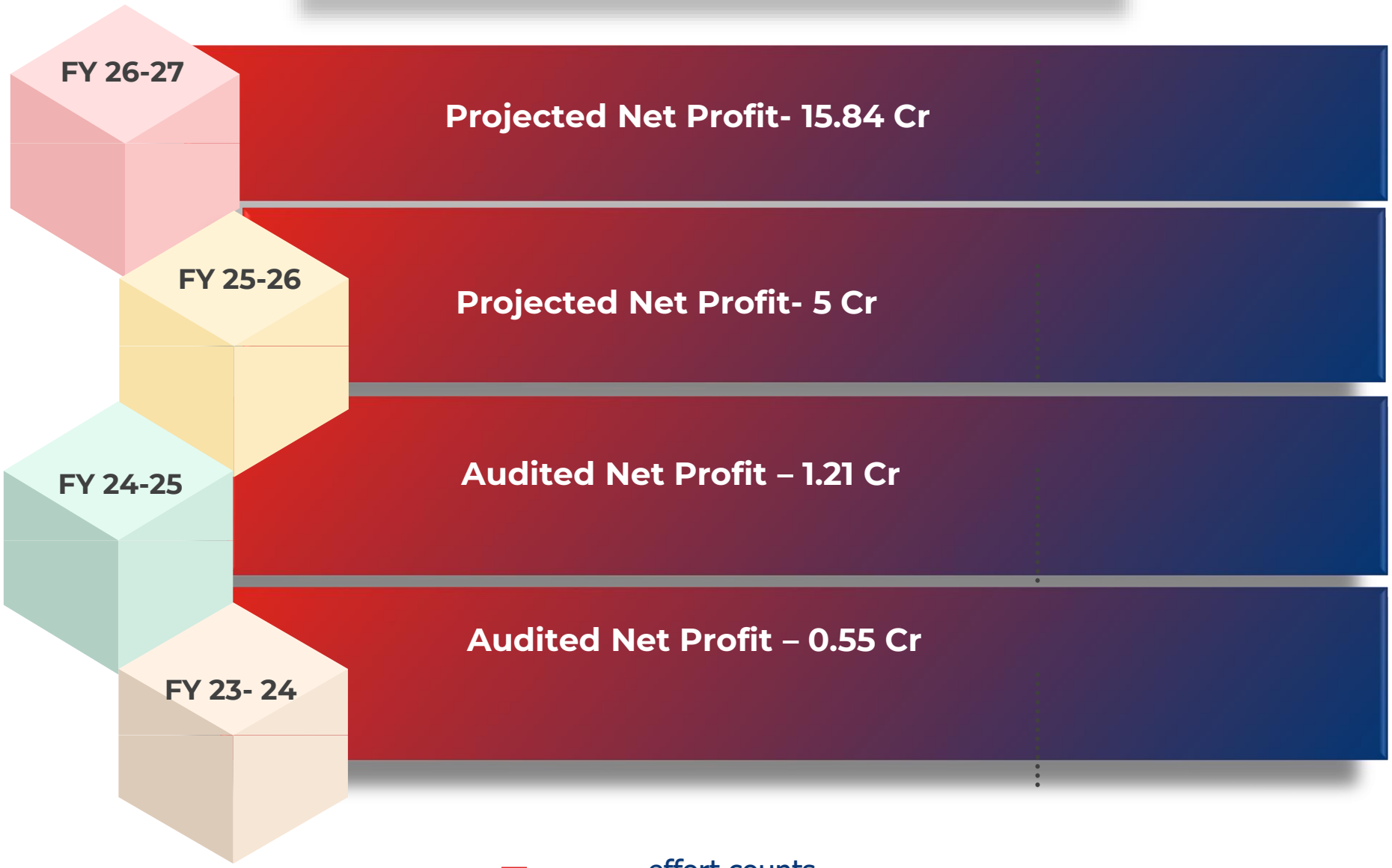
AUM of ₹ 1000 Cr

- Branch business: ₹ 550 Cr
  - -Gold loan: ₹ 500 Cr
  - -Personal loan: ₹ 30 Cr
  - -Business loan: ₹ 20 Cr
- Vehicle loan: ₹ 300 Cr
- Micro finance: ₹ 150 Cr

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Profit Projection

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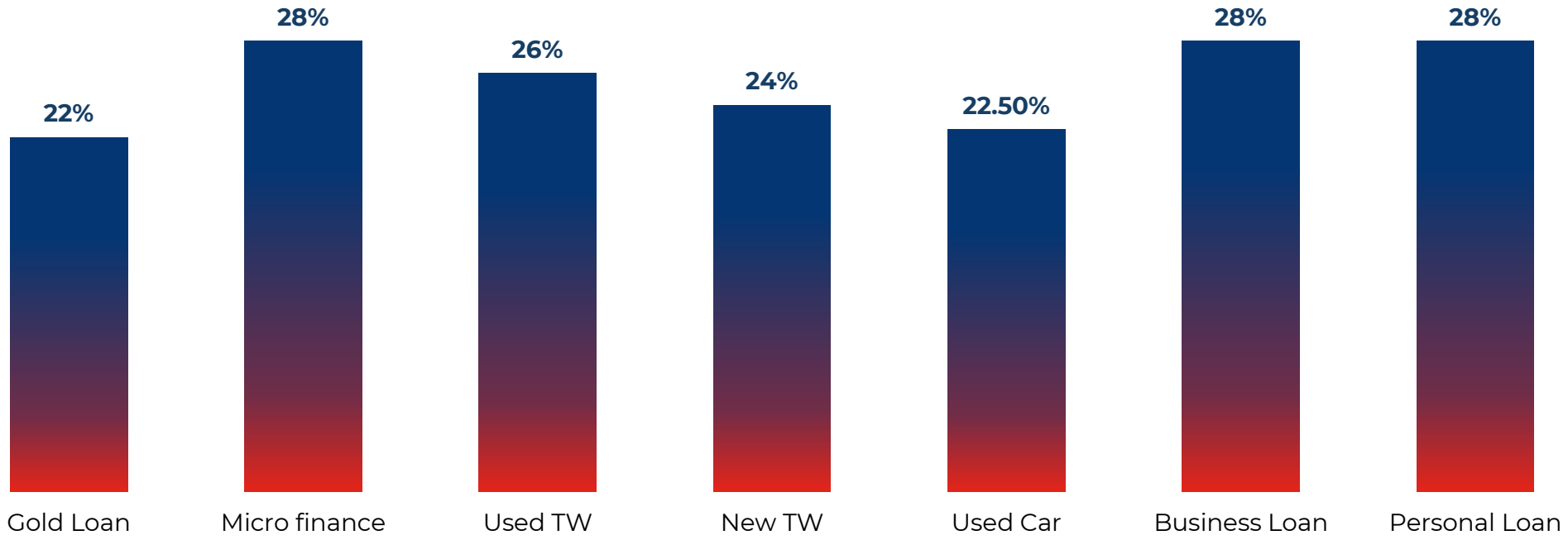
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Expected Yield

SUPRA PACIFIC FINANCIAL SERVICES LIMITED

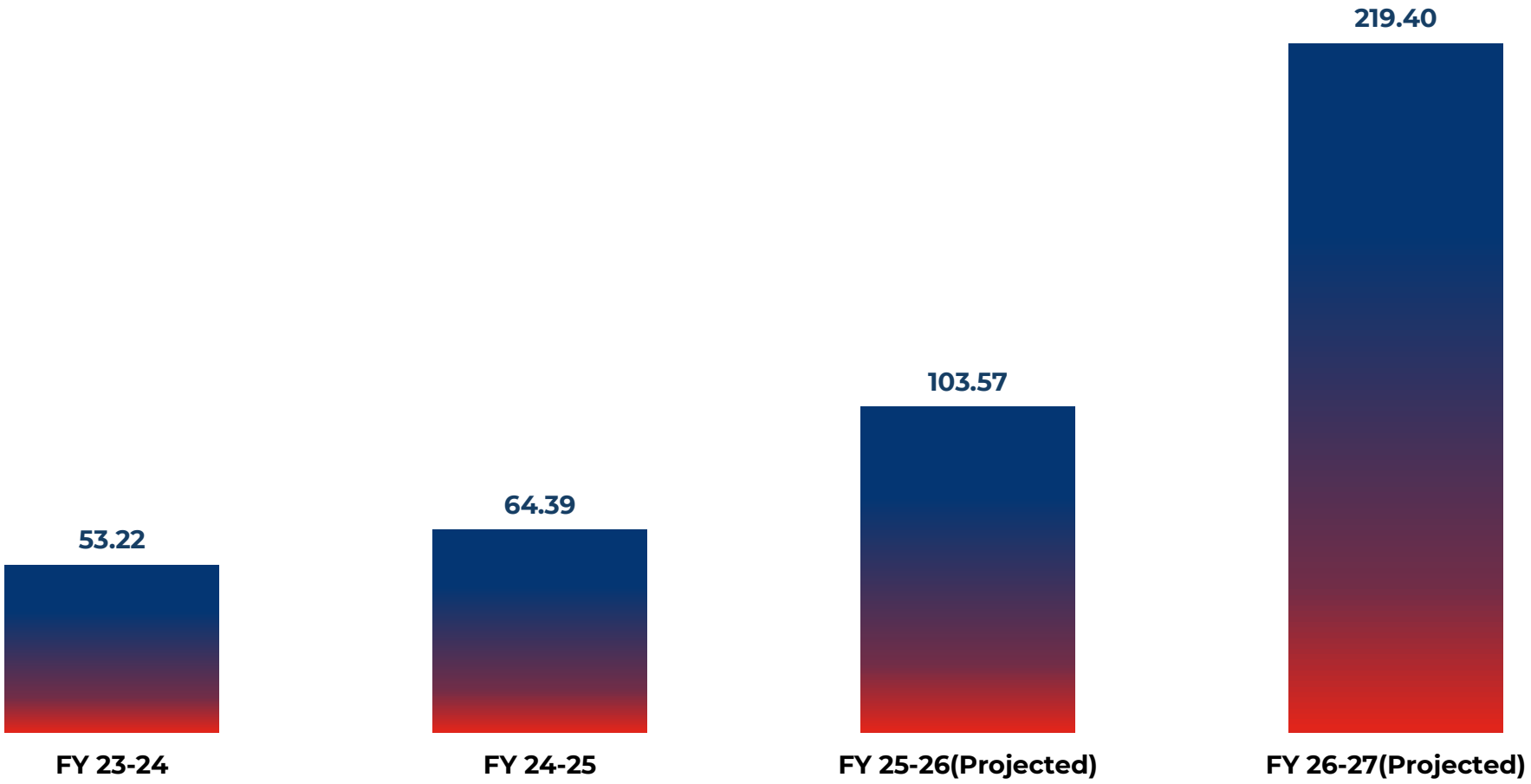


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Net Worth projection

SUPRA PACIFIC FINANCIAL SERVICES LIMITED

₹. In Crores



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THANK YOU

Year of Incorporation 1986

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