SUPRA PACIFIC FINANCIAL SERVICES LIMITED
POWERING PROGRESS
A BSE Listed Non-Banking Financial Company

CIN: L74140MH1986PLC039547
Regd. Office: Shop No.1, First Floor, Dreamax Height, Upadhyay Compound, Jija Mata Road, Near Pump House, Andheri East, Mumbai, Maharashtra – 400093, India
T: 022-28200005

Ref: SPFSL/BSE/SEC/2025-26/51 14-11-2025

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
MUMBAI – 400001

Dear Sir/Madam,
Scrip Code – 540168

Sub: Outcome of Board Meeting held on Friday 14th November 2025
Ref: Supra Pacific Financial Services Ltd- Scrip 540168

The outcome of the meeting of the Board of Directors held on Friday 14th November 2025. The meeting commenced at 10:30 a.m. The meeting commenced at 10:30 a.m. The members adjourned for lunch at 1:00 p.m. and reconvened at 2:00 p.m. The meeting concluded at 7:00 p.m.

1. The Board of Directors took note of the minutes of the Board Meeting dated 14th August 2025.
2. The Board of Directors considered and approved of the Unaudited Financial Results for the quarter ended September 30, 2025.
3. Pursuant to Regulation 30 and 43 of SEBI (LODR) Regulations, 2015, as amended from time to time this is to inform that the Board of Directors have declared an First Interim Dividend of 20 paise per equity shares of Rs.10/- each for financial year 2025-26.
4. Further record date for determining eligibility of shareholders for payment of said interim dividend shall be Friday, November 21, 2025. The Dividend shall be paid starting on or before December 1, 2025, as declared by the board. The Dividend will be paid in the account of shareholders or dividend warrant/Demand draft in respect thereof will be dispatched within 30 days from the date of declaration of Interim dividend.
5. The Board took note of resignation of Mr. Ramanathan Balakrishnan (10881401) Non-Executive – Non-Independent Director.
6. The Board, based on the recommendation of the Nomination Remuneration Committee, considered and approved the appointment of Mr. Joby George as Chairman of the company in addition to his role as Managing Director (Annexure I).
7. The Board, based on the recommendation of the Audit Committee, considered and appointed Mr. Rathish Kumar R, Chartered Accountant (M No.228616) as Internal Auditor of the company.
8. The Board considered and reviewed the policies of the company.
9. The Board of Directors considered and reviewed the Business Operations & Prospects of the Company.
10. Any other business with the permission of the chair arising out of above business and incidental and ancillary to the business.

Thanking You
Yours Faithfully,
For Supra Pacific Financial Services Ltd

LEENA YEZHUVATH
Digitally signed by LEENA YEZHUVATH
Date: 2025.11.14 19:11:55 +05'30'

Leena Yezhuvath
Company Secretary

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ANNEXURE I

Details under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2025 read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD1/P/CIR/2023/123 dated 13th July, 2023:

Si No	Particulars	Details
1	Reason for change viz. appointment, reappointment, resignation, removal, death or otherwise	Mr. Joby George is designated as the Chairman of the Company in addition to his role as Managing Director.
2	Date of appointment / cessation (as applicable) and term of appointment / re-appointments	14.11.2025 onwards
3	Brief profile (in case of appointment).	Joby George, Managing Director of Supra Pacific, is a dynamic leader in the financial marketing space. With a passion for coordinating & leading teams, George has honed his skills over more than 20 years of experience in the industry. As an Arts Graduate, he brings a unique perspective to the table, setting him apart as a strong marketing professional. With a wealth of experience in developing marketing teams for various financial businesses, George has a proven track record of success. He has held responsible positions in leading financial service industries, where he has been instrumental in the development of many nonbanking financial institutions in South India. His excellent communication skills & great convincing ability make it easy for his team to follow the strategy & his commitment to delivering results has made him a respected leader in the industry. Throughout his career, George has demonstrated exceptional leadership abilities & an unwavering commitment to his responsibilities. His adaptability and ability to handle multiple tasks make him a valuable asset to any team, while his cheerful disposition & excellent

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		service spirit have earned him the admiration of colleagues & clients alike.
4	Disclosure of relationships between directors (in case of appointment of a director)	Mr. Joby George is not related to any of the Directors of the Company.
5	Information as required pursuant to BSE Circular No. LIST/COMP/ 14/2018-19 dated 20th June, 2018	Mr. Joby George is not debarred from holding the office of Director by virtue of any SEBI Order or any other such authority.

G. JOSEPH & ASSOCIATES
Chartered Accountants

INDEPENDENT AUDITORS' REVIEW REPORT ON REVIEW OF INTERIM FINANCIAL RESULTS OF THE COMPANY PURSUANT TO THE REGULATION 33 OF SEBI (LISTING OBLIGATION AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 (AS AMENDED)

To the Board of Directors of Supra Pacific Financial Services Limited

1. We have reviewed the accompanying Statement of Unaudited Financial Results of **SUPRA PACIFIC FINANCIAL SERVICES LIMITED** (the "Company"), for the quarter and half year ended September 30, 2025 (the "Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, (as amended), including relevant circulars issued by SEBI from time to time.
2. This Statement, which is the responsibility of the Company's Management and approved by the Company's 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 thereunder and other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of regualtion 33 of the SEBI(Listing Obligations and Disclosure Requirement) Regulations,2015 (as amended) including relevant circulars issued by SEBI ftom time to time.Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (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 the Company's personnel 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.
4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For G Joseph & Associates
Chartered Accountants
Firm Reg. No. 006310S

Allen Thomas Joseph
Partner
M No. 228498

Place: Kochi
Date : 14-11-2025

UDIN: 25228498BMLLSL1866

G. JOSEPH & ASSOCIATES * CHARTERED ACCOUNTANTS * COCHIN 682 020

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STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2025

(₹ In Lakhs)

Sr. No.	Particulars	Quarter ended			Half Year ended		Year Ended
		30-Sep-25 (Unaudited)	30-Jun-25 (Unaudited)	30-Sep-24 (Unaudited)	30-Sep-25 (Unaudited)	30-Sep-24 (Unaudited)	31-Mar-25 (Audited)
	Revenue from operations						
(i)	Interest income	1,869.69	1,723.91	924.25	3,593.60	1,674.02	3,943.68
(ii)	Fees and Commission Income	308.26	102.43	200.77	410.69	402.89	798.29
(iii)	Net gain on fair value changes	-		-			-
(I)	**Total revenue from operations**	**2,177.95**	**1,826.34**	**1,125.03**	**4,004.29**	**2,076.91**	**4,741.97**
(II)	Other income	27.62	23.17	6.01	50.79	11.39	50.36
(III)	**Total income (I+II)**	**2,205.57**	**1,849.51**	**1,131.03**	**4,055.08**	**2,088.30**	**4,792.33**
	Expenses						
(i)	Finance costs	807.58	640.30	424.54	1,447.88	757.98	1,816.91
(ii)	Impairment on financial instruments	85.15	54.90	24.08	140.05	44.96	61.46
(iii)	Employee benefits expenses	800.65	669.34	438.44	1,469.99	803.32	1,830.70
(iv)	Depreciation, amortization and impairment	147.45	129.66	108.02	277.12	215.31	474.86
(v)	Other expenses	175.09	194.11	117.95	369.20	239.89	508.34
(IV)	**Total expenses**	**2,015.93**	**1,688.30**	**1,113.03**	**3,704.23**	**2,061.46**	**4,692.28**
(V)	**(Loss) / profit before tax (III-IV)**	**189.64**	**161.21**	**18.00**	**350.85**	**26.84**	**100.05**
(VI)	**Tax expense:**						
	(1) Current tax	47.31	40.82	20.68	88.13	20.68	36.53
	(2) MAT credit	2.29	-2.29	(31.78)			
	(2) Deferred tax	-			-	(30.54)	(50.79)
	(3) Current tax relating to earlier years	(36.53)			(36.53)	-	
		13.07	**38.53**	**(11.10)**	**51.60**	**(9.86)**	**(14.26)**
(VII)	**(Loss)/profit for the period/year (V-VI)**	**176.57**	**122.68**	**29.10**	**299.25**	**36.70**	**114.31**
(VIII)	**Other comprehensive income**						
	(A) (i) Items that will not be reclassified to profit or loss	-					
	Remeasurements of the defined benefit plans (net of tax)	9.12	-2.29	(1.05)	6.83	(0.88)	6.82
(IX)	**Total comprehensive income (VII+VIII)**	**185.69**	**120.39**	**28.06**	**306.08**	**35.82**	**121.13**
(X)	Paid-up equity share capital (Face value of ₹10/- each)	3,328.78	3,328.78	2,996.00	3,328.78	2,996.00	2,996.00
(XI)	**Other equity**	4,425.92	4,254.87	3,368.72	4,425.92	3,368.72	3,452.66
(XII)	**Earnings per equity share (annualised):**						
	(a) Basic (₹)	0.56	1.54	0.10	1.90	0.28	0.45
	(b) Diluted (₹)	0.56	1.54	0.10	1.90	0.28	0.45

For SUPRA PACIFIC | FINANCIAL SERVICES LIMITED™

Joby George
Managing Director
DIN: 06429801

Notes:

1 **Unaudited Statement of Assets and Liabilities**

	Particulars	As at September 30, 2025	As at March 31, 2025
		(Unaudited)	(Audited)
	ASSETS		
(1)	**Financial assets**		
(a)	Cash and cash equivalents	1,289.71	273.79
(b)	Receivables		
	(I) Trade receivables	689.71	434.75
	(II) Other receivables	-	
(b)	Loans	31,589.57	25,555.83
(c)	Other financial assets	162.72	323.09
(2)	**Non-financial assets**		
(a)	Current tax Assets /(liabilities) (net)	104.41	52.13
(b)	Deferred tax asset	76.50	76.50
(c)	Property, plant and equipment	1,072.43	1,064.39
(d)	Right of use asset	1,721.70	1,725.07
(e)	Other intangible assets	64.81	71.01
(f)	Other non-financial assets	545.36	154.41
	TOTAL - ASSETS	**37,316.91**	**29,730.98**
	LIABILITIES AND EQUITY		
	LIABILITIES		
(1)	**Financial liabilities**		
(a)	Payables		
	(i) Trade payables		
	(i) Total outstanding dues of micro enterprises and	-	-
	(ii) Total outstanding dues of creditors other than	67.36	49.48
(b)	Debt securities	11,611.63	8,085.04
(c)	Borrowings (Other than debt securities)	7,018.55	5,146.68
(d)	Subordinated liabilities	8,699.59	7,969.06
(e)	Lease liability	1,880.71	1,829.98
(f)	Other financial liabilities	8.03	38.29
(2)	**Non financial liabilities**		
(a)	Provisions	260.63	125.62
(b)	Other non-financial liabilities	15.71	38.17
(3)	**EQUITY**		
(a)	Equity share capital	3,328.78	2,996.00
(b)	Other equity	4,425.92	3,452.66
	TOTAL - LIABILITIES AND EQUITY	**37,316.91**	**29,730.98**

2 **Unaudited Statement of cash flows for the period ended September 30, 2024**

Particulars	Half Year ended	
	As at September 30, 2025	As at September 30, 2024
	(Unaudited)	(Unaudited)
A. Cash flow from operating activities		
Profit / (Loss) before tax	350.85	26.84
Adjustments for:		
Interest income on loans	(3,593.60)	(1,674.02)
Finance Costs	1,447.88	757.98
Depreciation, amortization and impairment	277.12	215.31
Impairment on financial instruments	140.05	43.37
Net gain on fair value changes	-	-
Interest income from others	(8.87)	-
Gratuity Provision	34.08	20.82
Leave Encashment Provision	20.48	14.70
Operational cash flow from interest:	**(1,332.02)**	**(595.00)**
Changes in working capital:		
Decrease/ (increase) in Receivables	(73.89)	(128.50)
Decrease/ (increase) in Loans	(6,447.82)	(4,756.30)
Decrease/ (increase) in Other Financial Assets	(44.95)	(155.40)
Decrease/ (increase) in Other Non Financial Asset	(16.09)	(28.68)
Increase/ (decrease) in Trade Payables	29.51	9.78
Increase/ (decrease) in Other Financial Liabilities	2.12	1.18
Increase/ (decrease) in Provisions	135.00	(14.20)
Increase/ (decrease) in Other Non-Financial Liabilities	37.65	(34.53)
	(7,710.48)	**(5,701.65)**
Interest received on loans	3,444.05	1,204.18
Finance costs	(1,584.11)	(332.99)
	(5,850.54)	**(4,830.45)**
Taxes Paid (Net)	(40.00)	(46.77)
Net cash (used in) / generated from operating activities (A	**(5,890.54)**	**(4,877.22)**
B. Cash flow from investing activities		
Purchase of property, plant and equipment	(113.19)	(268.52)
Purchase of Other intangible assets	(2.25)	(7.86)
Net cash used in investing activities (B)	**(115.44)**	**(276.38)**

C. Cash flow from financing activities		
Proceeds from issue of equity shares, including securities premium	1,000.00	1,015.50
(Payment)/Receipt of Security deposits	(37.29)	(13.76)
Proceeds from finance lease	-	-
Net Proceeds from Subordinated Liabilities	636.31	1,336.36
Net Proceeds from issue of debentures	3,332.32	580.50
Net Proceeds from Borrowings other than Debt Securities	1,876.50	3,450.03
Transaction cost for Issue of Debt Securities	-	(14.52)
Transaction cost for Issue of Subordinated Liabilities	-	-
Equity capital raising expenses	-	(8.11)
Payment of lease liabilities	214.06	(214.00)
Net cash generated from financing activities (C)	**7,021.90**	**6,131.98**
Net increase / (decrease) in cash and cash equivalents (A+B+C)	**1,015.92**	**978.38**
Cash and cash equivalent at the beginning of the period	**273.79**	**320.99**
Cash and cash equivalents at the end of the period	**1,289.71**	**1,299.37**

3 These financial results have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standard ("Ind AS") prescribed under section 133 of the Companies Act 2013 (the "Act") read with relevant rules issued thereunder and the other accounting principles generally accepted in India and in compliance with Regulation 33 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended. The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on November 14, 2025. Statutory Auditors of the Company have carried out limited review of the aforesaid results.

4 The Code on Wages, 2019 and Code on Social Security, 2020 ("the Codes") relating to employee compensation and post employment benefits that received Presidential assent have not been notified. Further, the related rules for quantifying the financial impact have not been notified. The Company will assess the impact of the Codes when the rules are notified and will record any related impact in the period the Codes becomes effective.

5 Consequent to the adoption of Indian Accounting Standards ('Ind AS') as notified under Section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules 2015 from April 1, 2019, the impairment losses have been determined and recognised under the expected credit loss method also considering any applicable guidance/ clarifications/ directions issued by the Reserve Bank of India or other regulators as and when they are issued and are applicable.

6 The Company's main business is financing activities. All activities are carried out within India. As such there are no separate reportable segments as per Indian Accounting Standard 108 (Ind AS) on "Operating Segments".

7 Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86

(a) The company has not transferred through assignment in respect of loans not in default during the period ended September 30, 2025

(b) The company has not transferred/acquired any stressed loans not in default during the period ended September 30, 2025

8 The company has designated an exclusive email ID viz. investorgrievance@suprapacific.com for investor grivance redressal.

9 Previous period/year figures have been regrouped/reclassified to make them comparable with those of current period.

For and on behalf of the Board of Directors
SUPRA PACIFIC FINANCIAL SERVICES LIMITED

For SUPRA PACIFIC FINANCIAL SERVICES LIMITED™

Joby George
Managing Director
DIN: 06429801

Joby George
Managing Director
(DIN : 06429801)

Place : Kochi
Date :November 14, 2025

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

Format for disclosure of related party transactions every six months

(Rs In Lakhs)

S. No	Details of the counterparty						In case monies are due		Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans,							
									In case any financial indebtedness is			Details of the loans, inter-corporate deposits, advances or investments				
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary	Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ intercorporate deposit/ investment	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (endusage)
1	SUPRA PACIFIC FINANCIAL SERVICES LTD	AAACM3467C	Centreal Bazaar India Limited	AAICC3907H	Associates / Enterprises owned or significantly influenced by Key Management Personnel or their relatives	Repayment of Corporate Loan Given	48.13	6.38	16.42	10.04				Corporate Loan Given	19.71%-20.05%	60 Months	Secured	For Instalation of Solar Panels
2			Centreal Bazaar India Limited	AAICC3907H	Associates / Enterprises owned or significantly influenced by Key Management Personnel or their relatives	Interest on Loan Received	-	1.40										
3			Centreal Bazaar India Limited	AAICC3907H	Associates / Enterprises owned or significantly influenced by Key Management Personnel or their relatives	Rent paid		1.49										
4			Joby George	AGOPJ1913F	Key Management Personnel	Remuneration paid	-	16.00										
5			Joby George	AGOPJ1913F	Key Management Personnel	Interest on Debenture/ Subordinated debt paid	-	0.58										
6			Joby George	AGOPJ1913F	Key Management Personnel	Issue of Equity shares	-	362.00										
7			Leena Yezhuvath	ACGPY5799L	Key Management Personnel	Remuneration paid	-	5.76										
8			Jithin George	BZSPG0299P	Key Management Personnel	Remuneration paid	-	3.80										
			Rajeev M R	ABQPR1106F	Key Management Personnel	Remuneration paid	-	7.55										
9			Abidh Abubakkar	AMQPA2093P	Director	Debenture/Subordinated Debt issued												
10			Sandeep Babu T	BNAPS8734D	Director	Debenture/Subordinated Debt issued	-											
11			Sandeep Babu T	BNAPS8734D	Director	Sitting fee	-	0.80										
12			Manoj K	AJSPK2725M	Director	Sitting fee		0.80										
13			Joly Sebastian	AIOPS8753N	Independent Director	Sitting fee		0.80										
14			Dhanya Jose	AKUPD3469J	Independent Director	Sitting fee	-	0.80										
15			Anvar K	BUVPA7161G	Independent Director	Sitting fee	-	0.80										
16			Mr. Abidh Abubakkar	AMQPA2093P	Director	Sitting fee		0.80										
17			Mr. G Varughese		Director	Sitting fee		0.80										
18			Mr. R Balakrishnan		Director	Sitting fee		0.80										
			Total					411.36	16.42	10.04								

For SUPRA PACIFIC FINANCIAL SERVICES LIMITED™

Joby George
Managing Director
DIN: 06429801

SUPRA PACIFIC | FINANCIAL SERVICES LIMITED

POWERING PROGRESS

A BSE Listed Non-Banking Financial Company

Financial Results – Q2 2025 SCRIP CODE: 540168

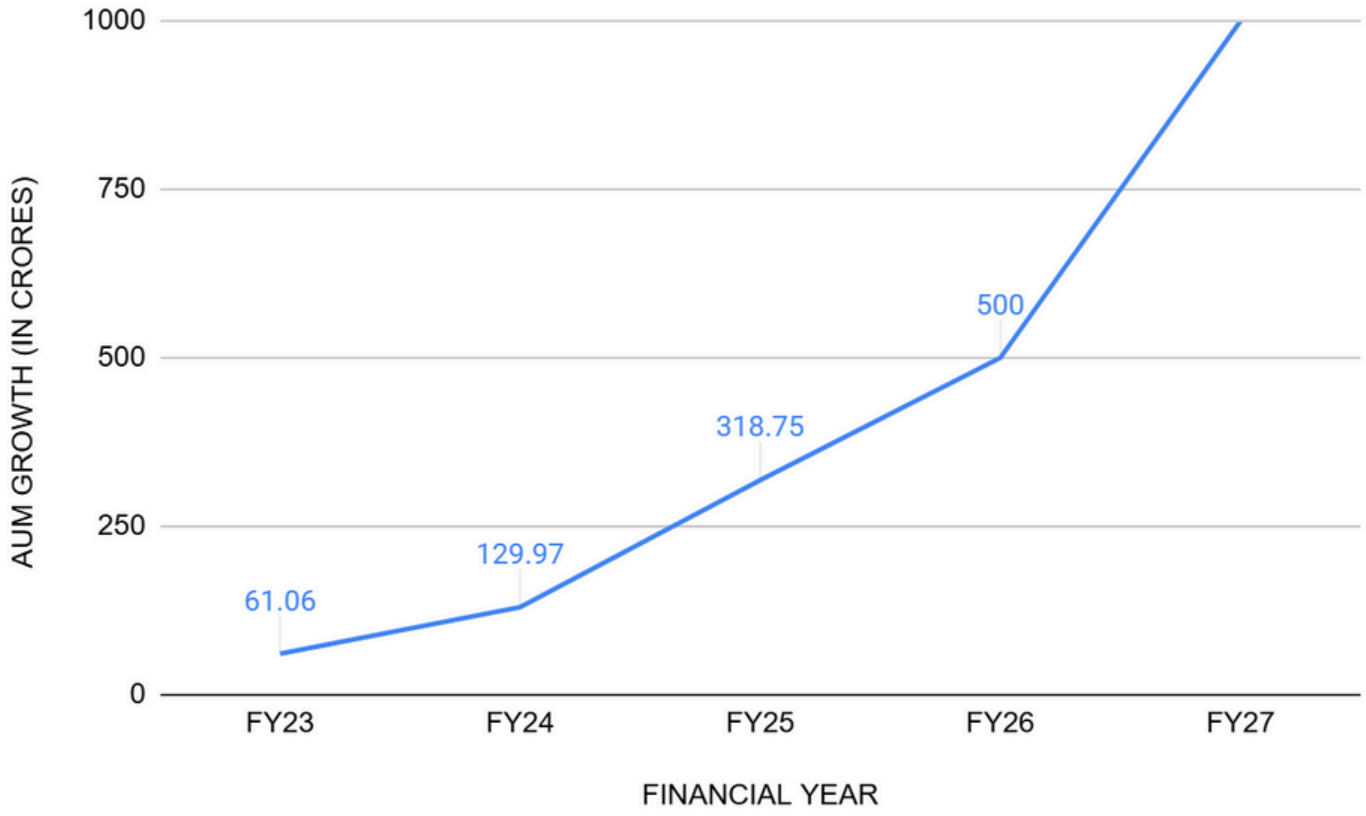
Supra Pacific Financial Services Ltd., a BSE-listed NBFC, has reported strong and stable financial performance for Q2 FY 2025, highlighting consistent growth in asset quality, profitability, and geographical expansion. With a diversified presence across Kerala, Maharashtra, Karnataka, and Tamil Nadu, the company continues to strengthen its position in the gold loan and secured retail lending space. The period also reflects disciplined risk management, improving operational efficiency, and sustained demand for its lending products.

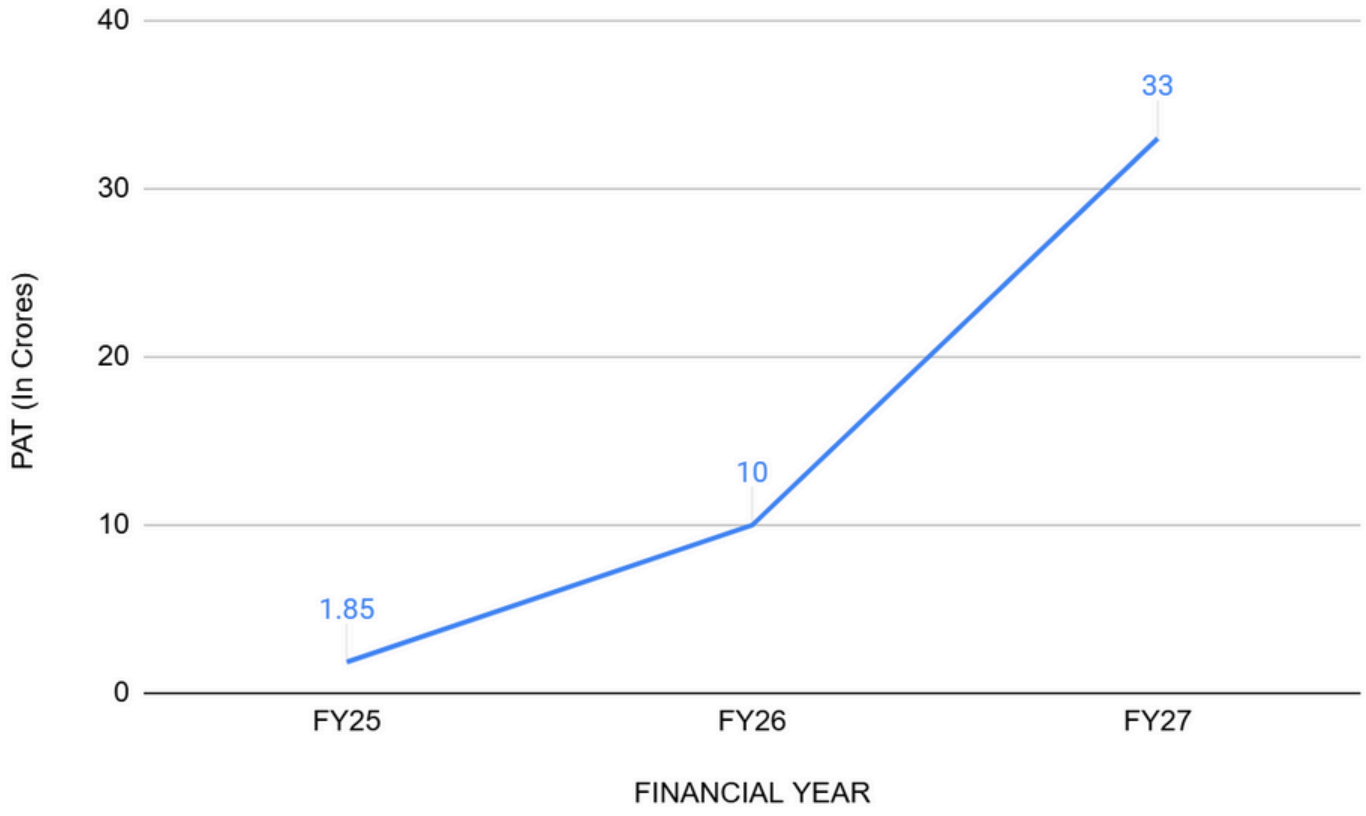
Key Highlights

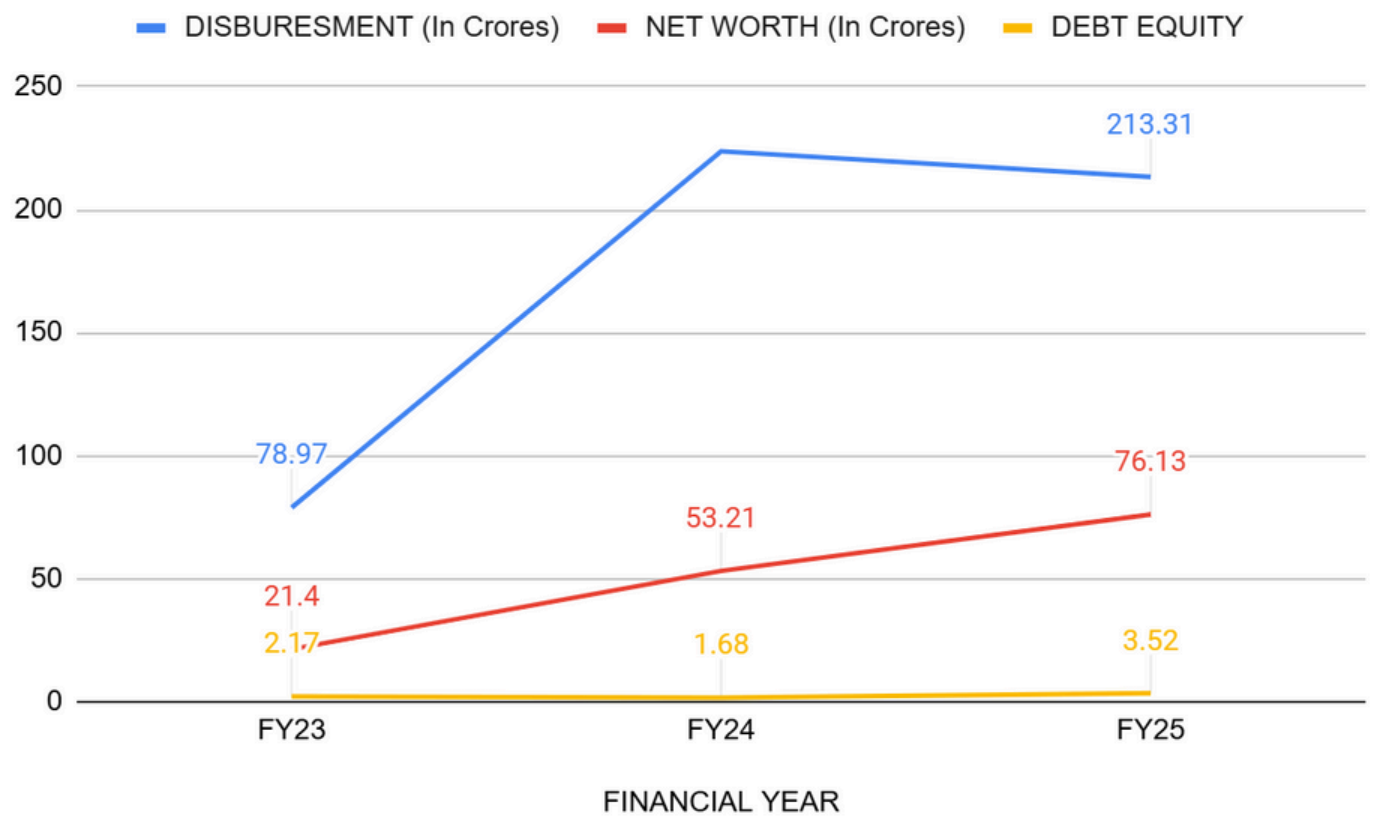
Financial Results - Q2	
AUM	318.75 CR
CRAR	31.92%
Net Profit	1.9 CR
Net Worth	76.13 CR
NNPA	0.91%
GNPA	1.51%
Debt Equity Ratio	3.52%

Operational Highlights - Q2	
AUM	318.75 CR
Balance Sheet Size	373.16 CR
Total Borrowings Till Q2	273.2 CR
Disbursement Till Q2	213.31 CR
PAT	1.85 CR
Shareholders Fund	77.54 CR
Yield	24.00%
Borrowing Cost	12.46%
EPS	₹1.9* (Annualised)

Geographical Presence (As of Q2 2025)	
State	AUM
Kerala	136.48 CR
Maharashtra	97.04 CR
Karnataka	74.11 CR
Tamil Nadu	11.12 CR


1000
750
500
250
0
AUM GROWTH (IN CRORES)
61.06
129.97
318.75
500
FY23
FY24
FY25
FY26
FY27
FINANCIAL YEAR


40
30
20
10
0
PAT (In Crores)
1.85
10
33
FY25
FY26
FY27
FINANCIAL YEAR



Disbursements, Net Worth, Debt Equity Ratio

Performance Commentary

Supra Pacific delivered a stable Q2 performance with an AUM of ₹318.75 Cr, strong profitability at ₹1.9 Cr, and a healthy yield of 24%. Asset quality remained well-controlled with GNPA at 1.51% and NNPA at 0.91%, supported by disciplined underwriting and efficient collections. With a CRAR of 31.92% and a Debt–Equity Ratio of 3.52, the company continues to maintain a solid balance sheet while expanding its footprint across Kerala, Maharashtra, Karnataka, and Tamil Nadu.

Outlook

With a robust capital position and consistent credit demand, Supra Pacific is well-positioned to accelerate growth in the coming quarters. The company is expected to benefit from its expanding regional presence, technology-led operations, and focus on high-yield secured lending. Continued emphasis on asset quality, cost control, and direct customer sourcing is likely to support sustained profitability and steady AUM expansion going forward.

About Supra Pacific Financial Services Ltd.

Supra Pacific Financial Services Ltd., a BSE-listed NBFC established in 1986, offers gold loans, auto loans, business loans, microfinance, insurance and investment options. With a strong focus on financial inclusion, the company leverages technology to serve underserved communities in India through accessible and customer-centric financial services.

CORPORATE ADDRESS

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