

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
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."



CORPORATE PRESENTATION

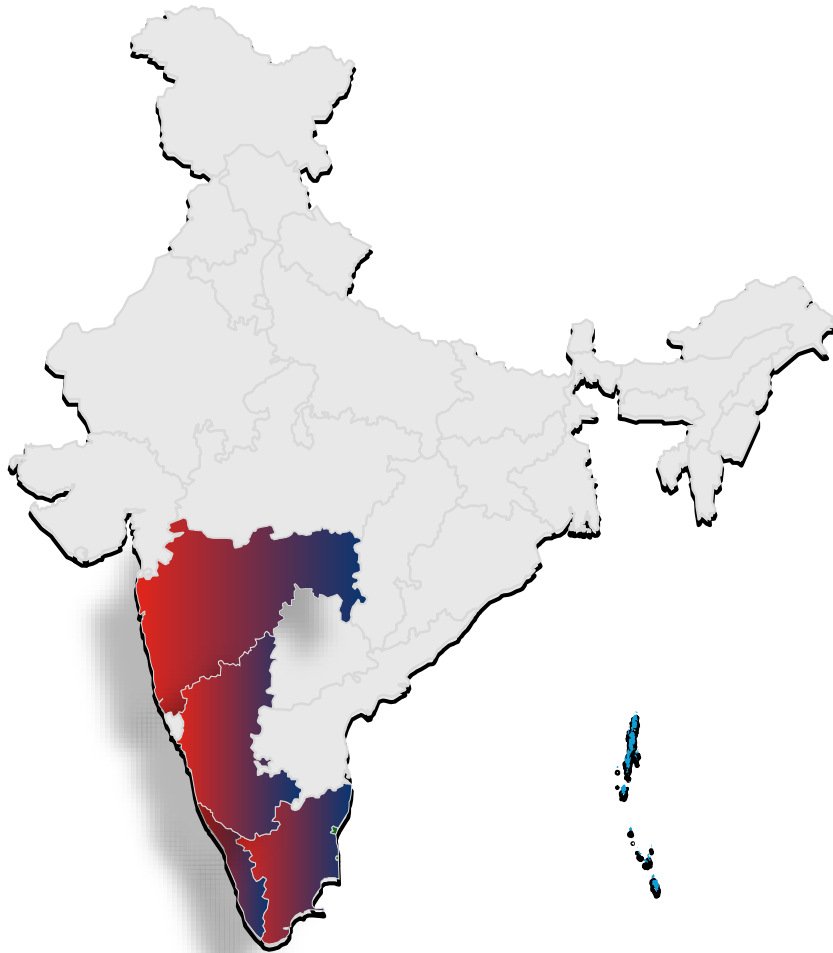
FY 25

Every effort counts
contribution matters



Great
Place
To
Work®

Certified
2025
INDIA



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.



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.

Every effort counts
contribution matters

Accolades



Every effort counts
contribution matters

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



Products



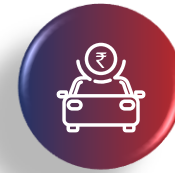
GOLD LOAN



NEW TWO
WHEELER LOAN



USED TWO
WHEELER LOAN



USED CAR LOAN



BUSINESS LOAN



PERSONAL LOAN



MICROFINANCE

— **Every** effort counts
contribution matters



Supra Pacific- Journey



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.



FY 22

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



Jan 2021

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



2019

New management team took over Supra Pacific.



2016

Supra Pacific Management Consultancy is listed at the Bombay Stock Exchange



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)



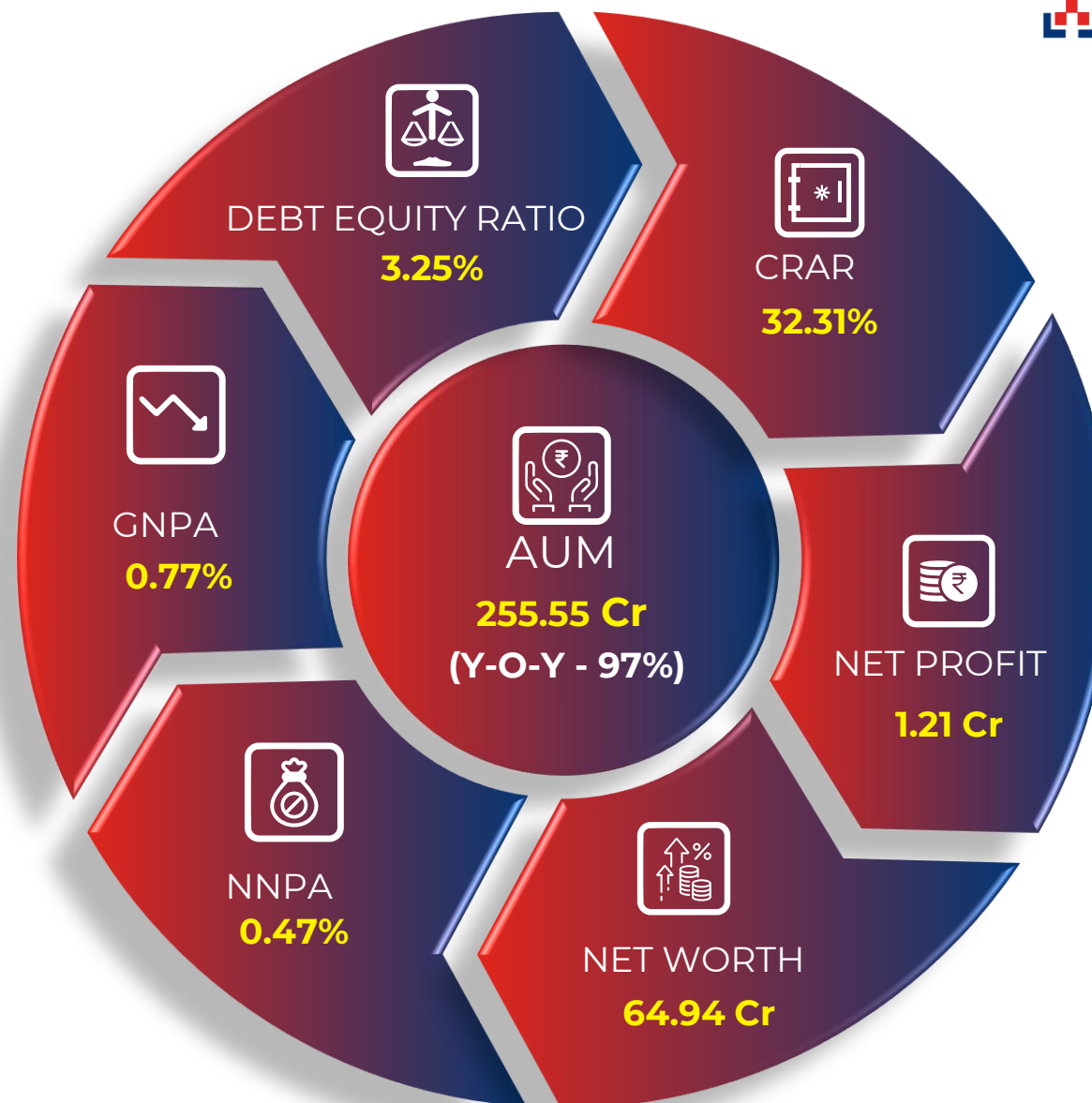
FY 25

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



Every effort counts
contribution matters

Financial Results FY 2025



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contribution matters



Operational Highlights



AUM
FY 25: ₹ 255.55 Cr

PAT
₹ 1.21 Cr

**Shareholders
Fund**
₹ 74.39 Cr

Yield
20.46%



Balance Sheet Size
FY 25: ₹ 297.31 Cr

Borrowing Cost
10.68%

**No of Live
Customers**
37,541

New Customers
19,344



**Total Borrowings in
FY 25: ₹ 212.01 Cr**

EPS
₹ 0.45

**BBB-
Stable**

INFOMERICS Rating
Rated "BBB-" Stable



**Disbursement in
FY 25: ₹ 516.68 Cr**

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contribution matters



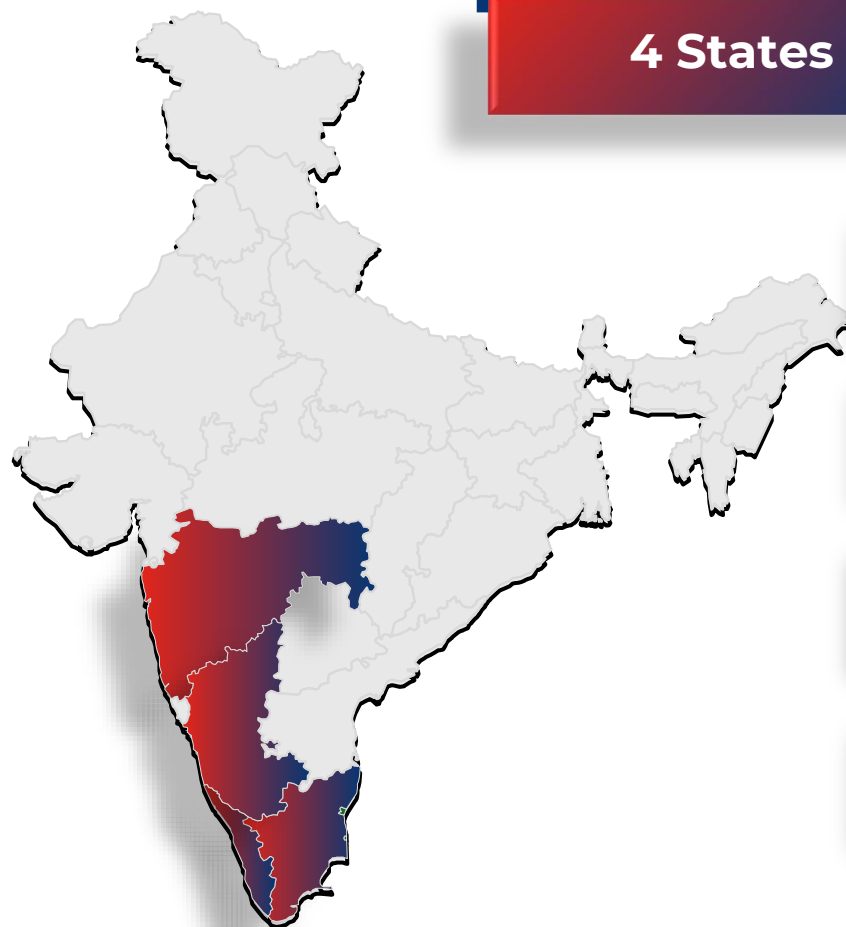
Geographical Presence

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

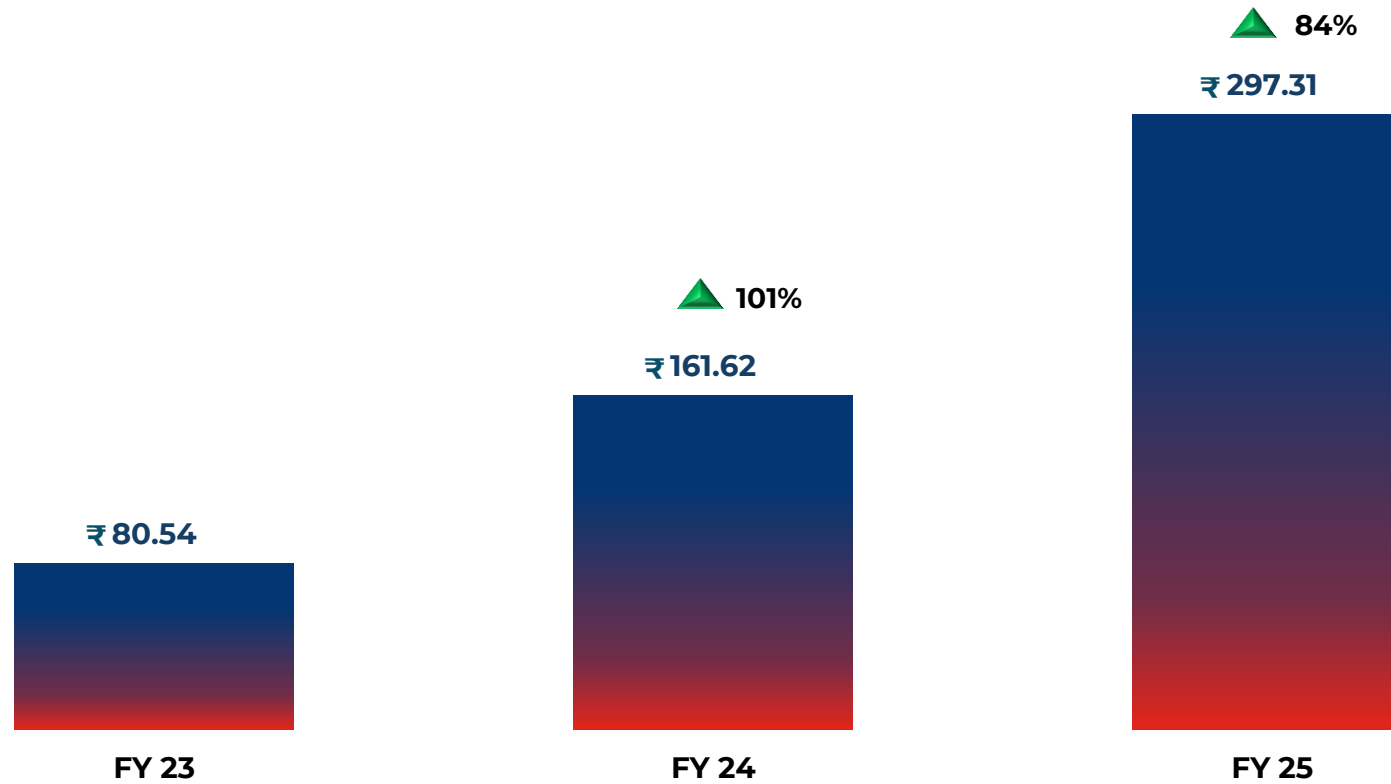
Rural

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Balance Sheet Size Growth

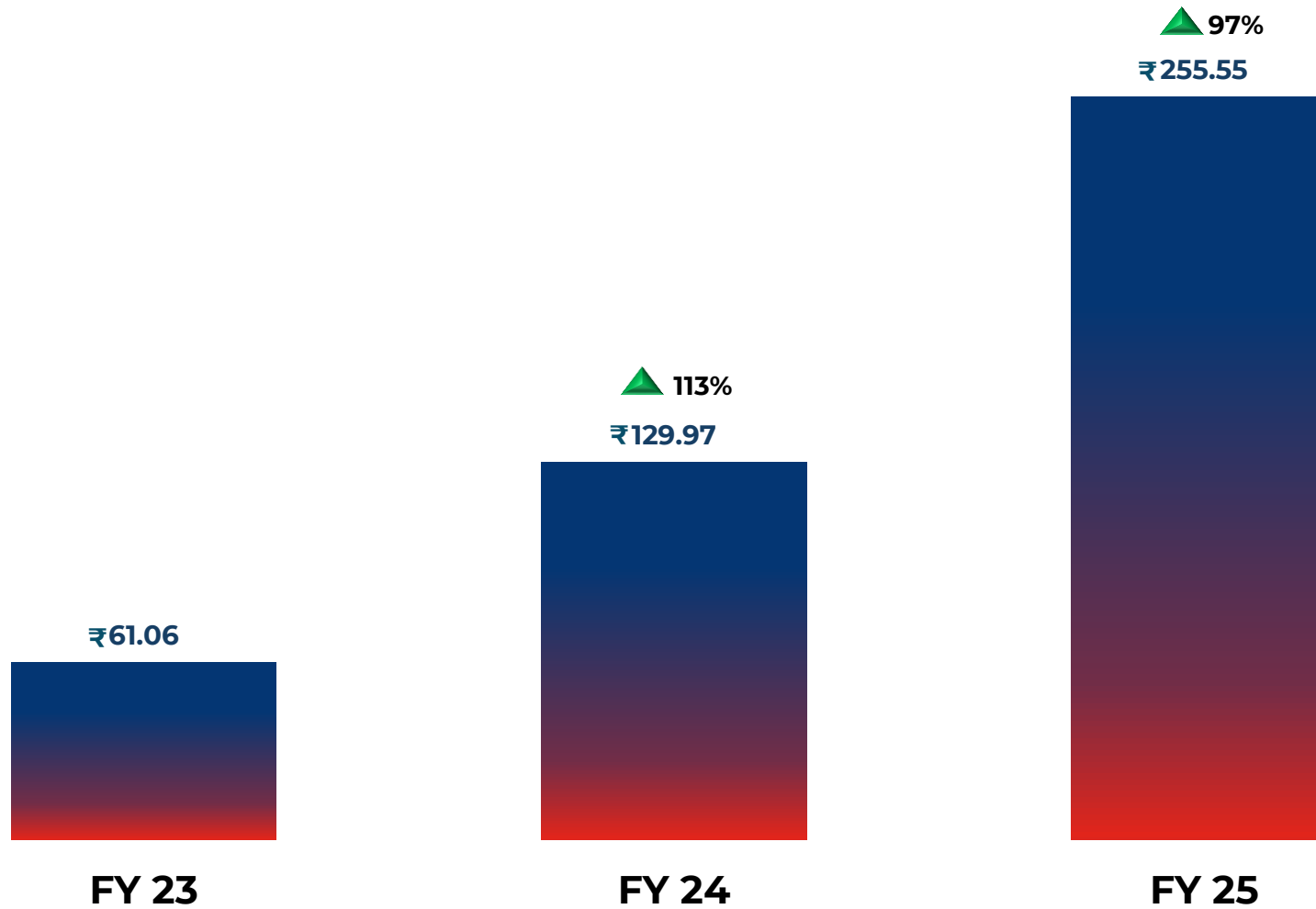
₹. In Crores



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contribution matters

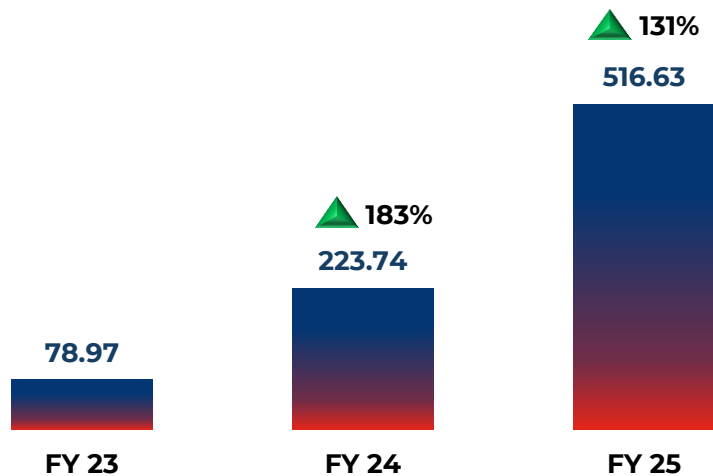
AUM Growth

₹. In Crores

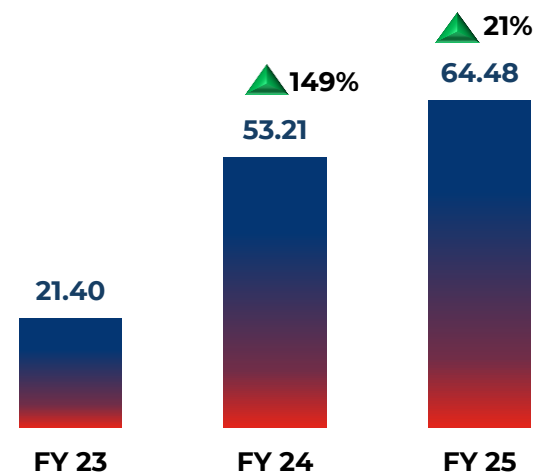


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Disbursements(In Crores)



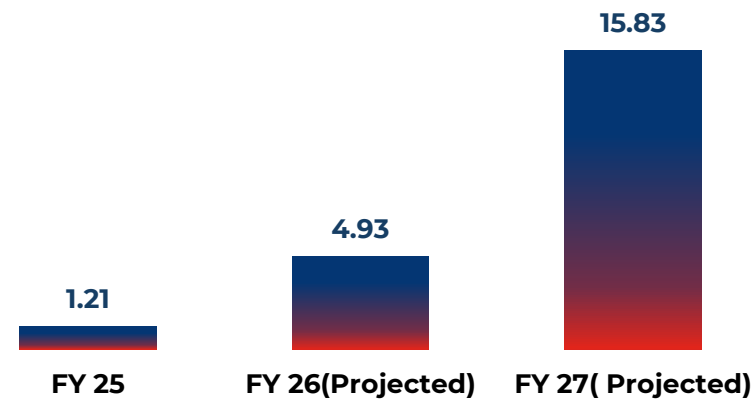
Net Worth(In Crores)



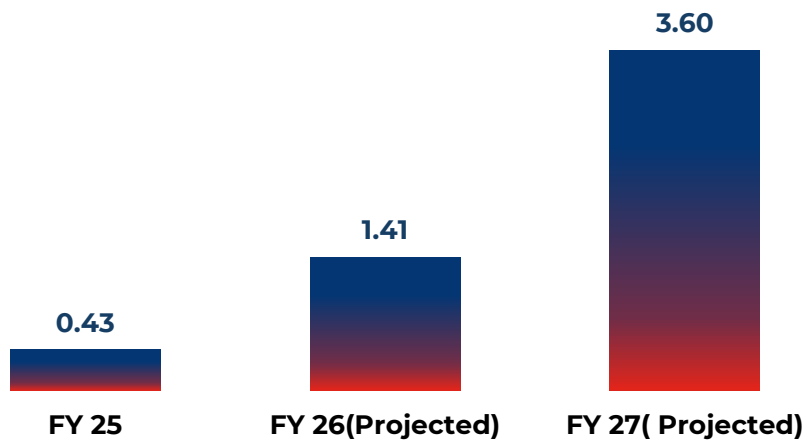
Debt Equity Ratio



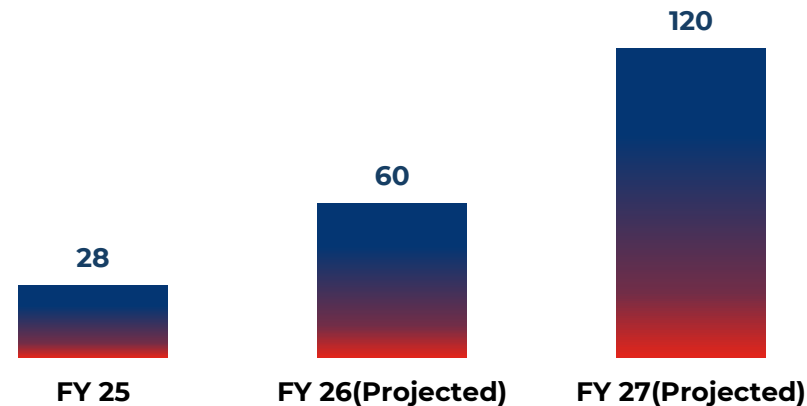
Profit After Tax(In Crores)



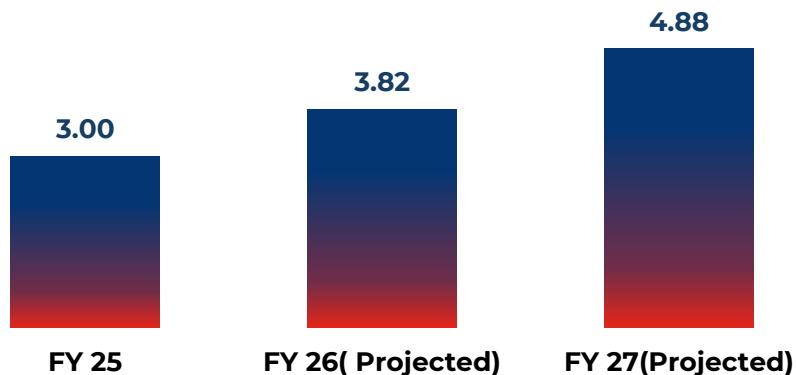
Earning Per Share (₹)



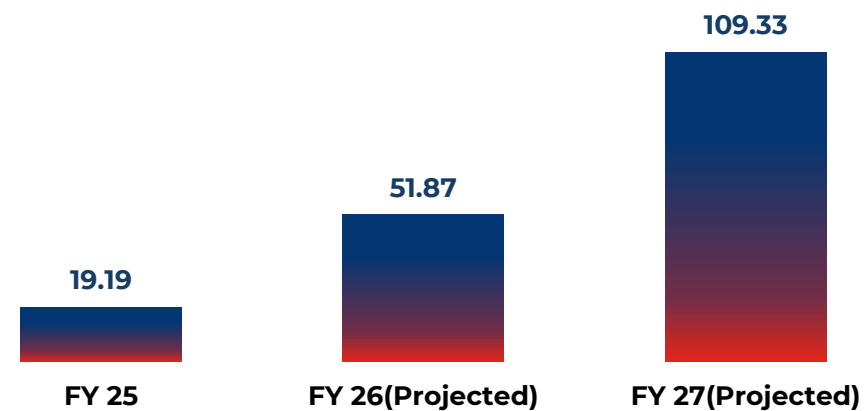
Share Price (₹)



Number of shares (in Crores)



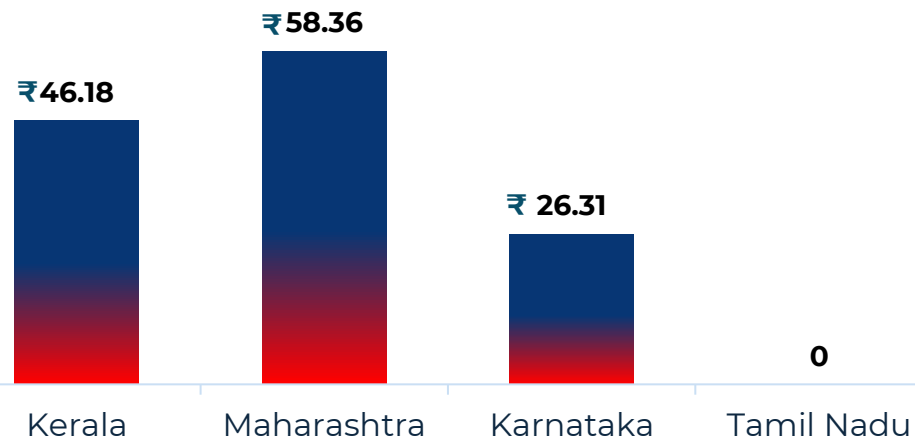
EBDITA (in Crores)



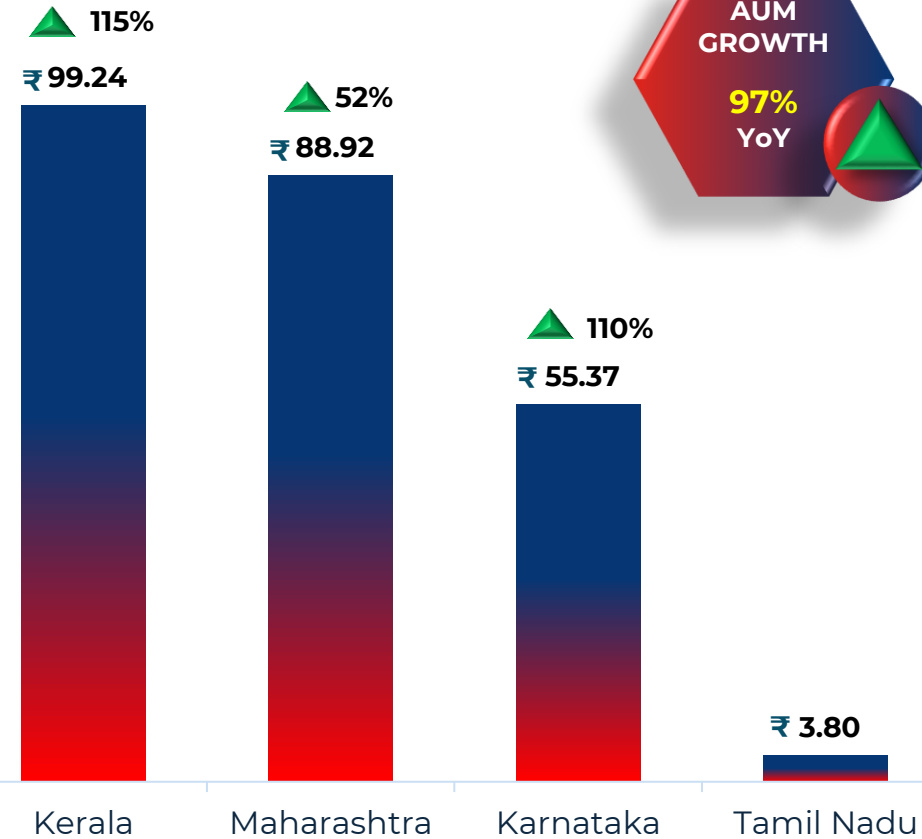
State wise AUM Growth

₹. In Crores

FY 2024



FY 2025



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contribution matters



AUM Growth – All Products



Gold Loan



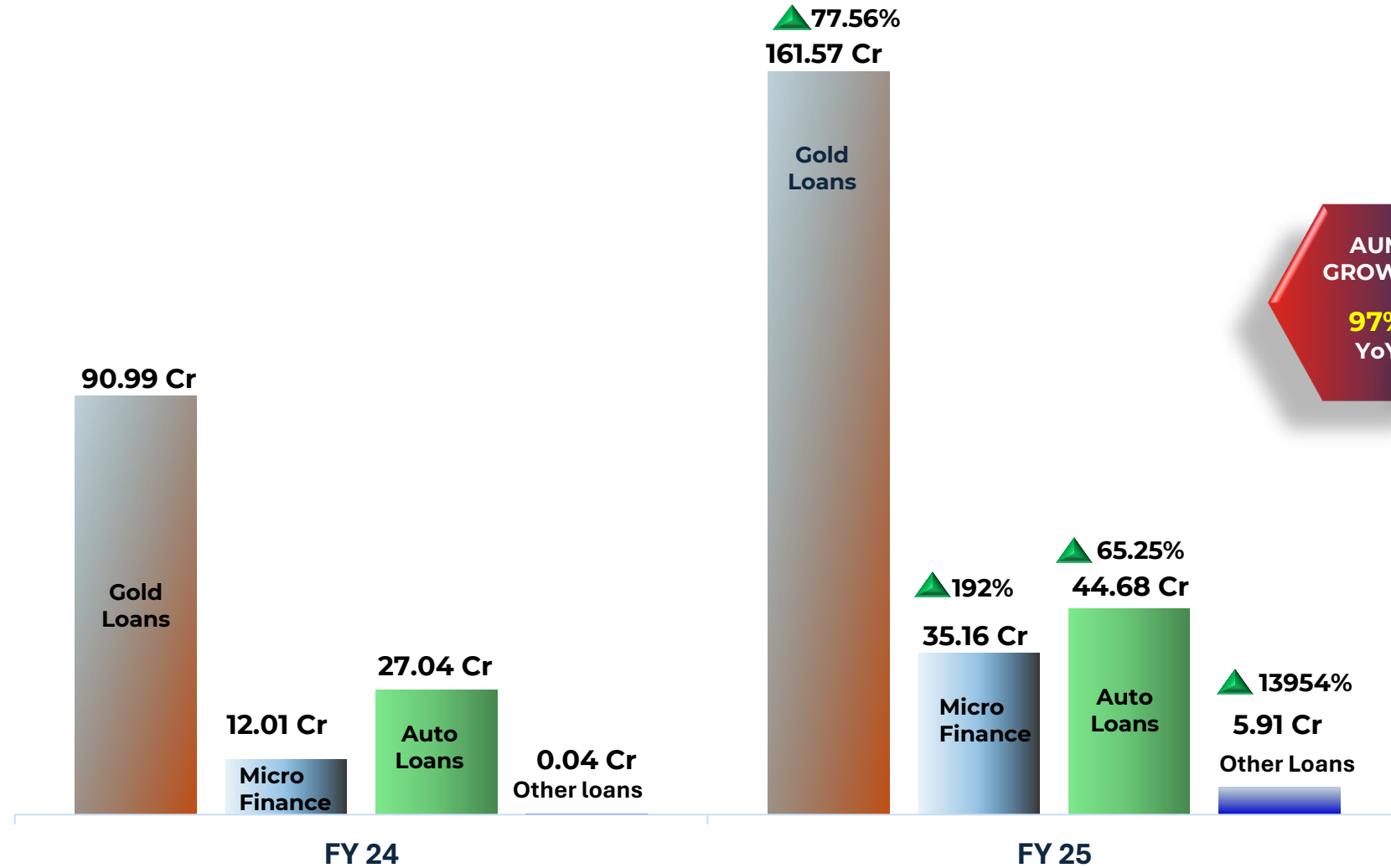
Microfinance



Auto Loan



Other Loans



Product Wise State Wise AUM

FY
2025

247.33 Cr

₹. In Crores

Total AUM: ₹ 88.92

Total AUM: ₹ 99.24

Total AUM: ₹ 55.37

Total AUM: ₹ 3.8



Gold Loan



Auto Loan

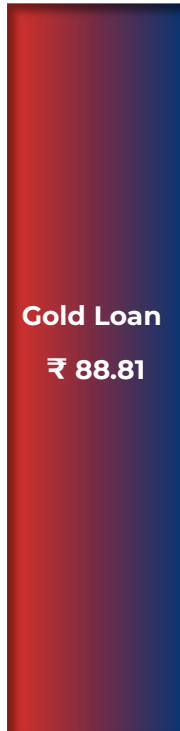


Microfinance



Other Loans

Other Loans
₹ 0.11



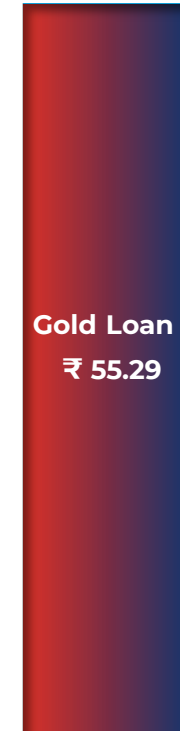
Maharashtra

Other Loans
₹ 5.66



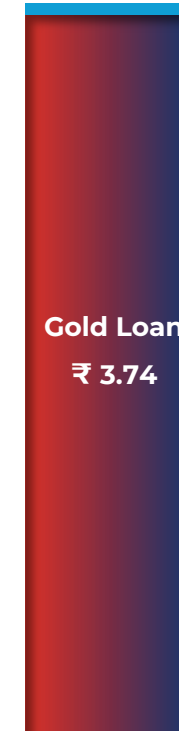
Kerala

Other Loans
₹ 0.07



Karnataka

Other Loans
₹ 0.06



Tamil Nadu

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contribution matters



Product Wise Disbursement

₹. In Crores

FY 2024

FY 2025



Gold Loan

180.94



428.46 ▲ 136.79%



Auto Loan

21.23



39.41 ▲ 85.63%



Microfinance

19.1



40.94 ▲ 114.34%



Other Loans

2.47



7.8 ▲ 215.78%

DISB
GROWTH

131%
YoY



FY 2024 223.74 Cr

FY 2025 516.62 Cr

Every effort counts
contribution matters



Product Wise State Wise Disbursement

FY
2025

516.62 Cr

₹. In Crores

Total Disb: ₹ 224.20

Total Disb: ₹ 131.98

Total Disb: ₹ 153.34

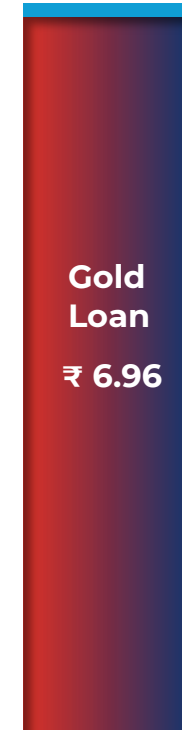
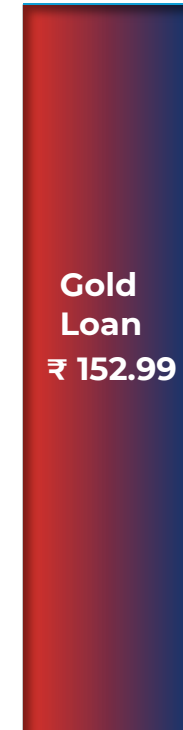
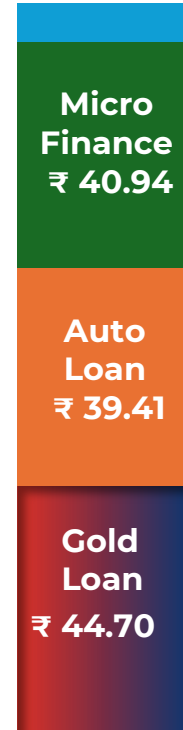
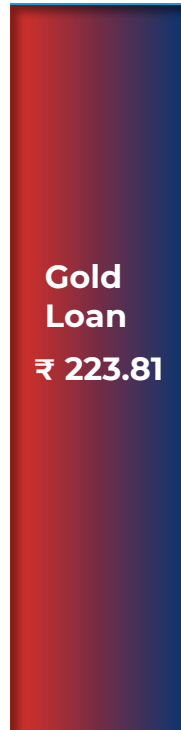
Total Disb: ₹ 7.09

Other Loans
₹ 0.39

Other Loans
₹ 6.93

Other Loans
₹ 0.35

Other Loans
₹ 0.13



Maharashtra

Kerala

Karnataka

Tamil Nadu



Gold Loan



Auto Loan



Microfinance

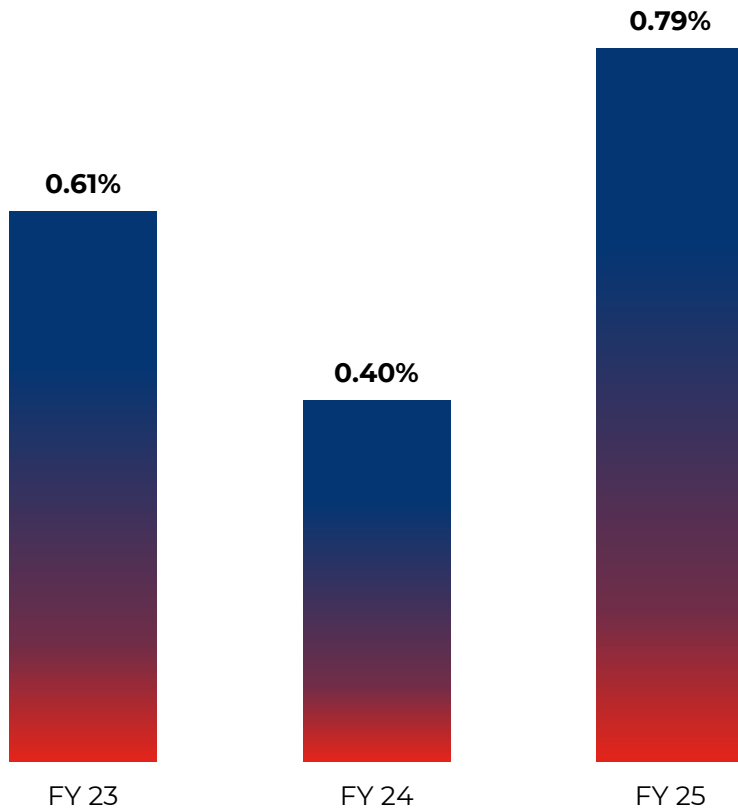


Other Loans

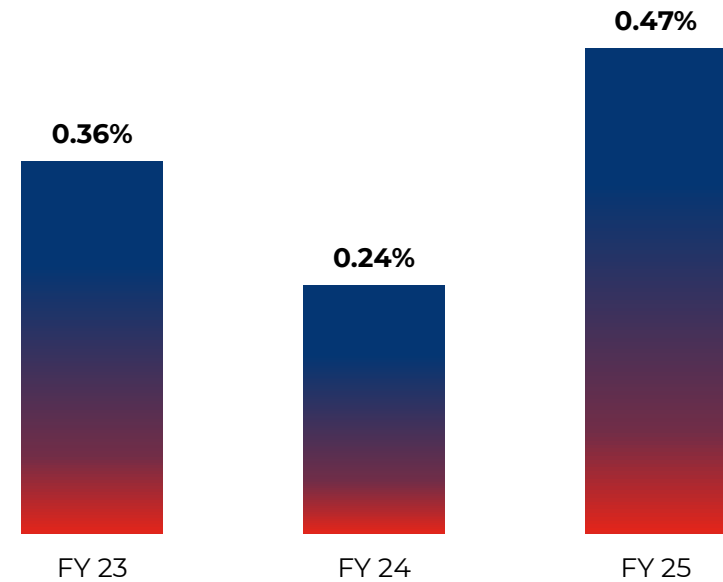
Every effort counts
contribution matters

GNPA & NNPA

GNPA%



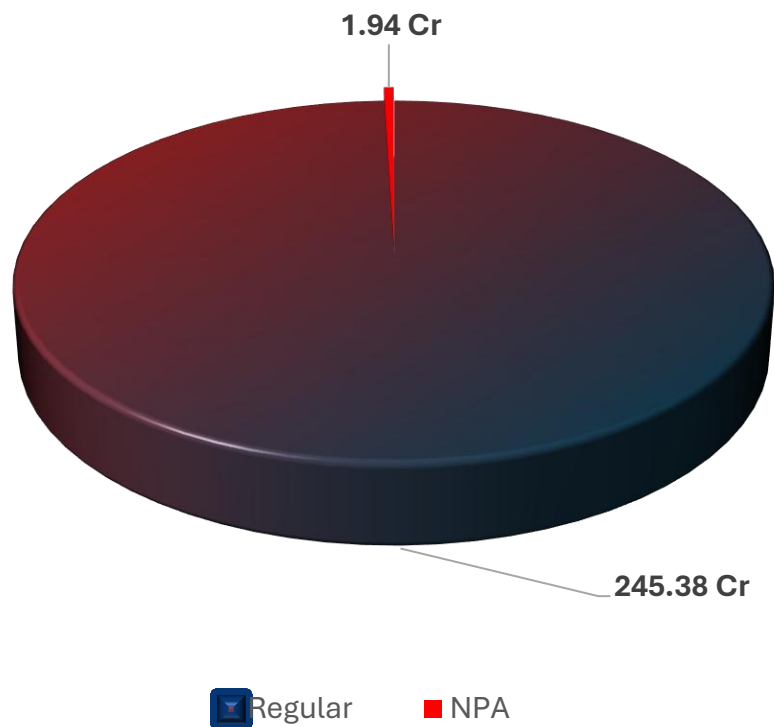
NNPA%



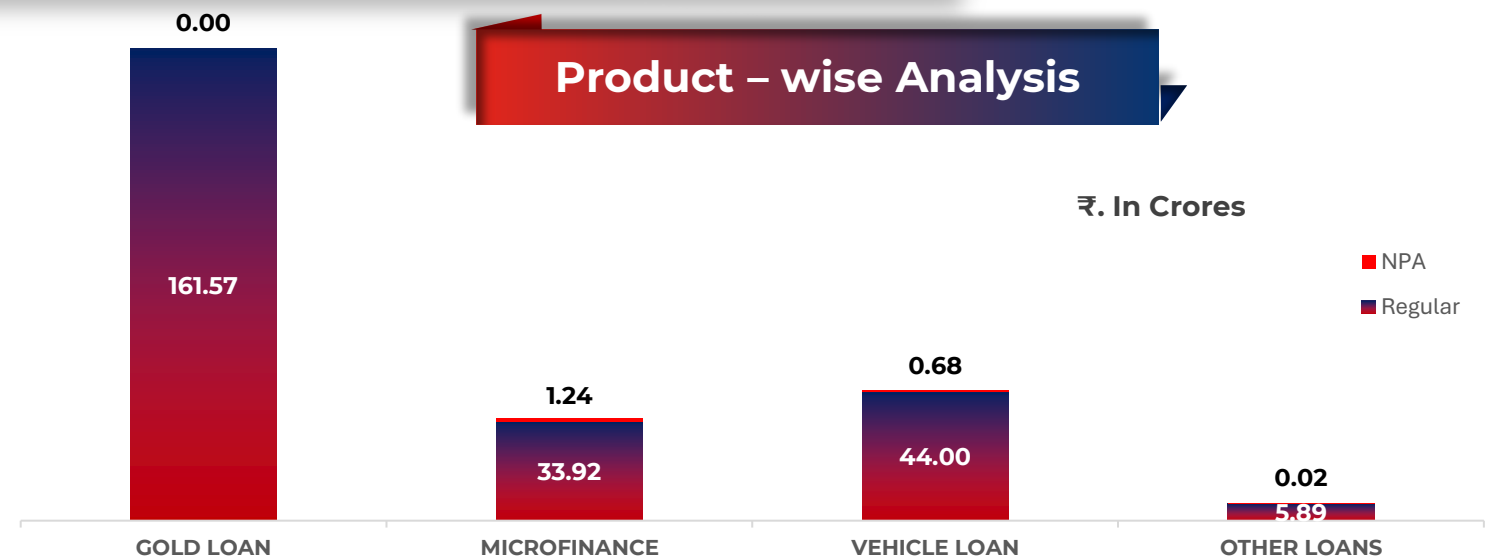
Every effort counts
contribution matters

Portfolio Analysis

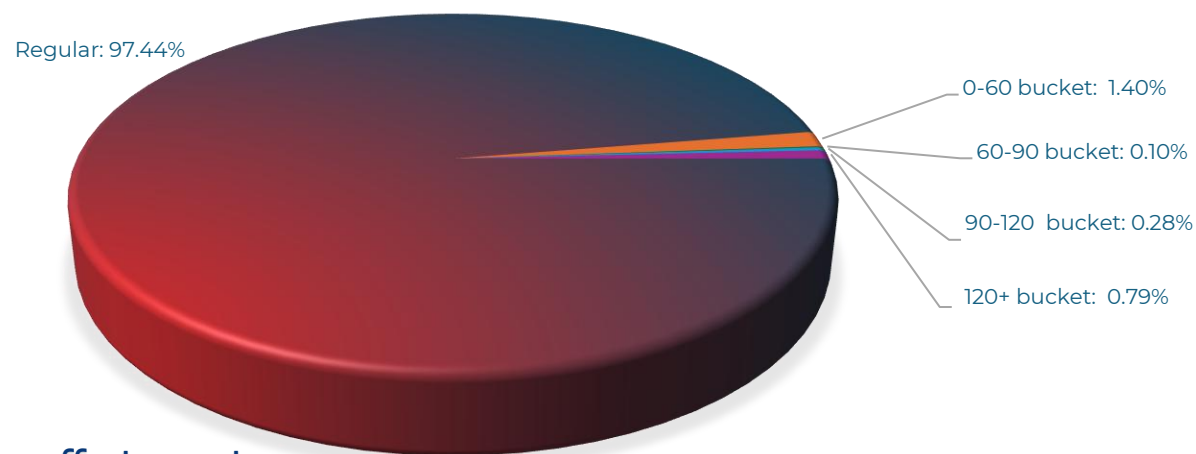
Portfolio Analysis



Product – wise Analysis



Bucket – wise Analysis

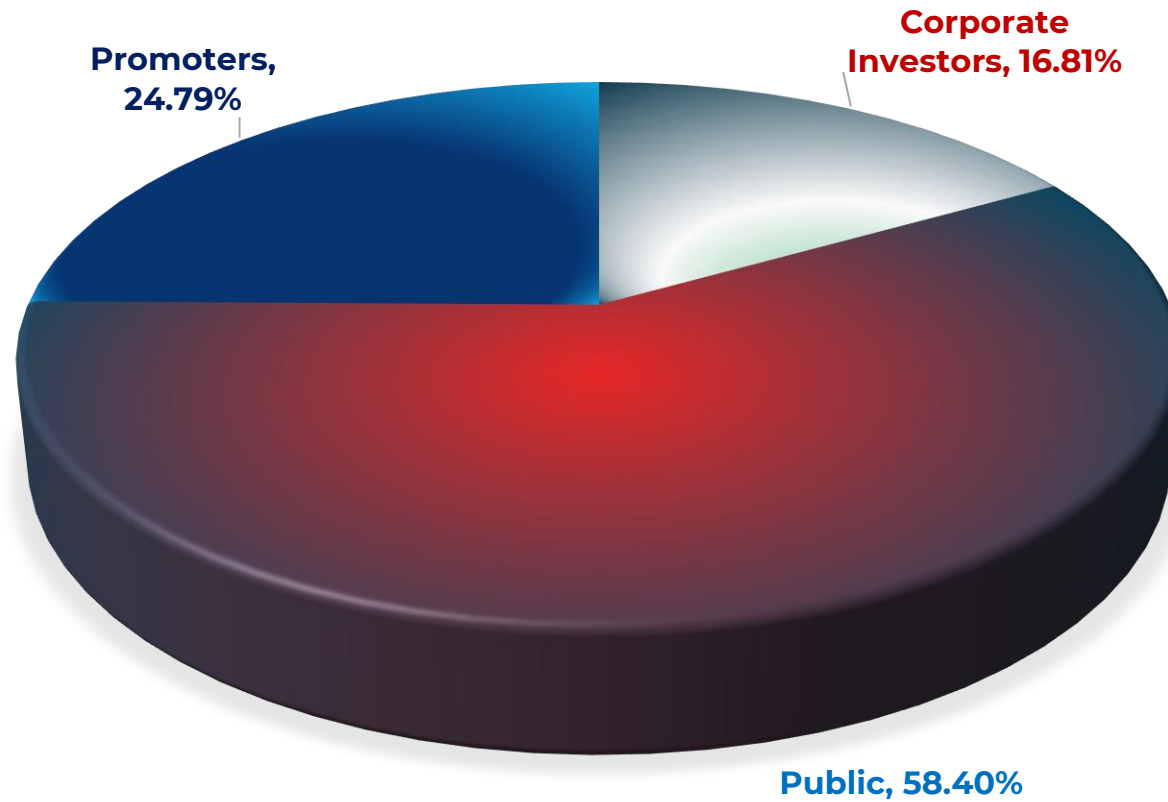


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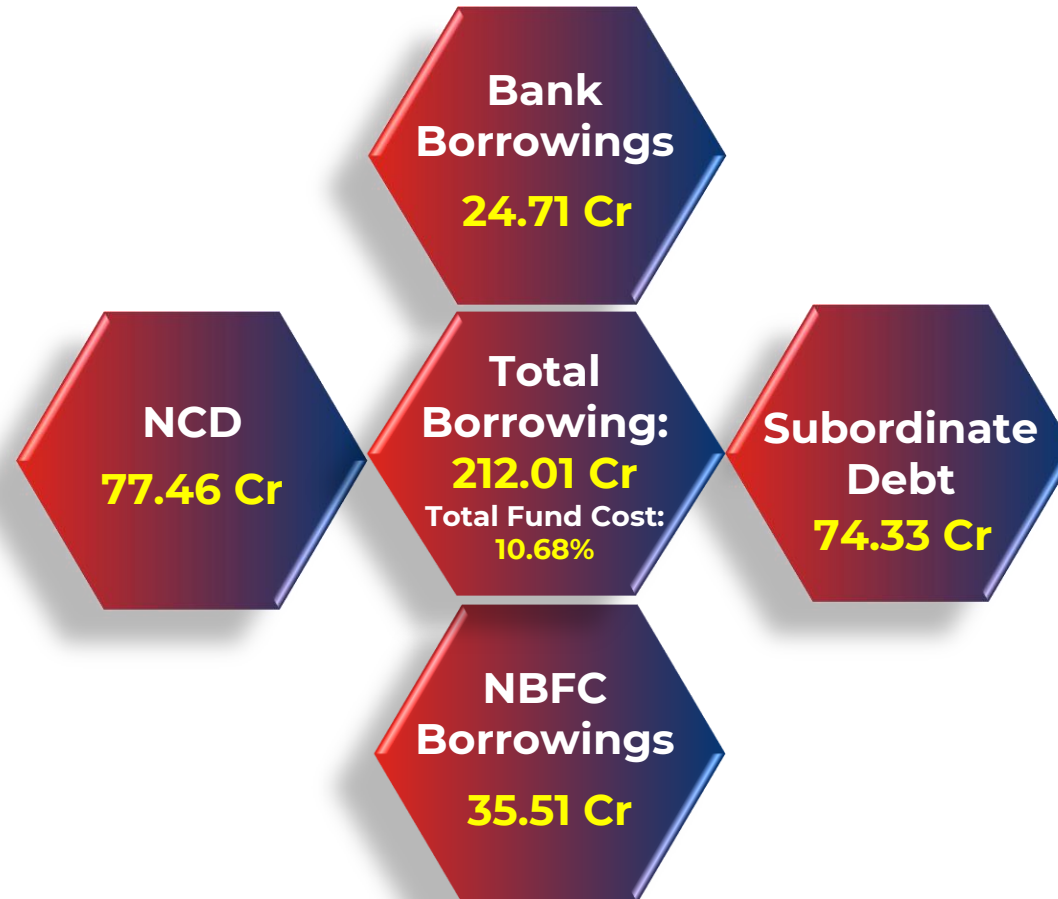
Shareholding Pattern

Shareholding Pattern
(As on 10th June 2025)



Every effort counts
contribution matters

Sources of borrowing



Financial Performance – FY 24-25

₹. 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 |



Statement of Sources and Application of Funds

₹. 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

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 |



Banking Partners



Every effort counts
contribution matters

NBFC Partners



Every effort counts
contribution matters

Meet Our Team



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.



Meet Our Team



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.

Meet Our Team



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 with over three decades of leadership experience. He has Masters in Business Administration and CAIIB 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.

Branch expansion Plan- FY 25-26



FY 25-26 Branches: 84

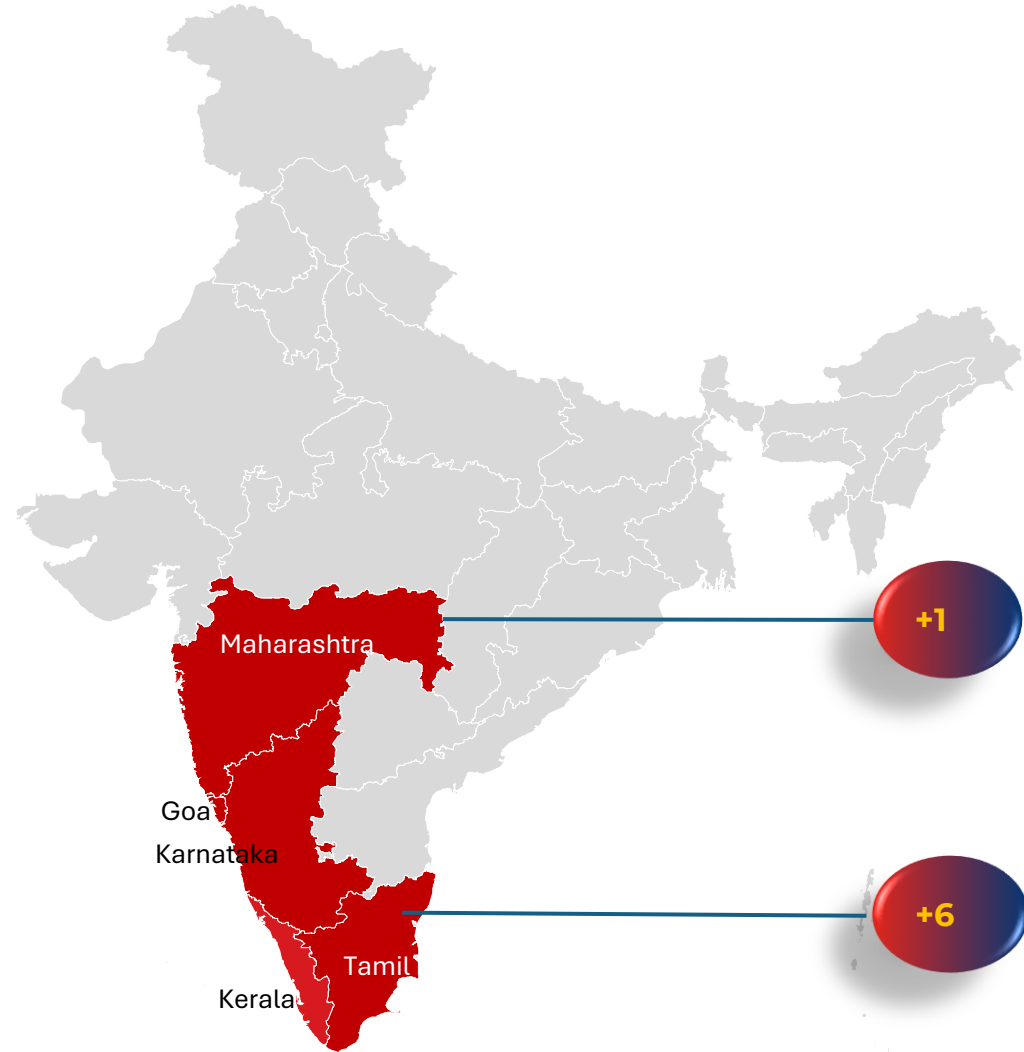
Kerala -38

Maharashtra - 19

Tamil Nadu - 10

Karnataka - 16

Goa - 1



Every effort counts
contribution matters

Branch expansion Plan- FY 26-27



FY 26-27 Branches: 186

Kerala -40

Maharashtra - 50

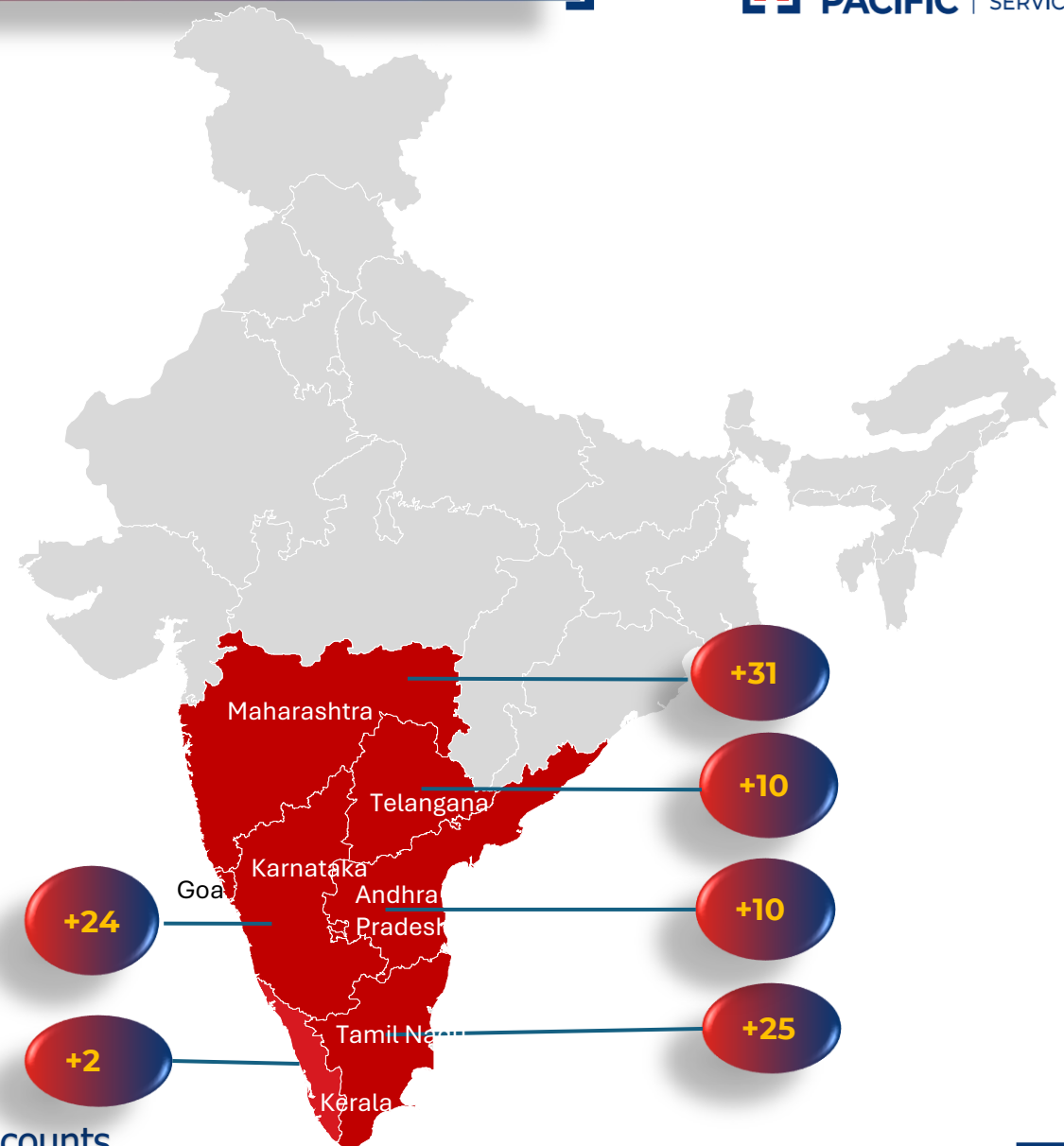
Karnataka - 40

Tamil Nadu - 35

Telangana - 10

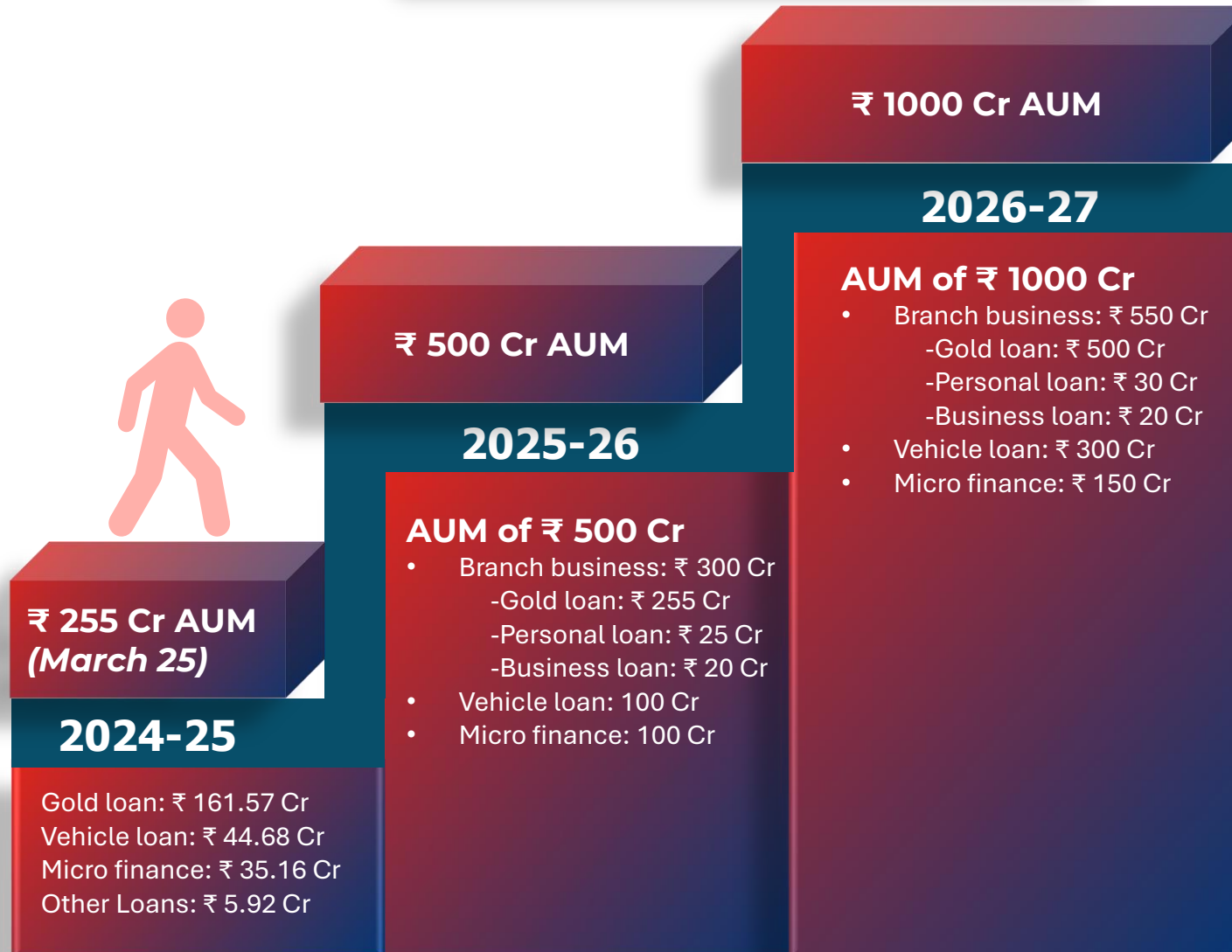
Andhra Pradesh - 10

Goa - 1



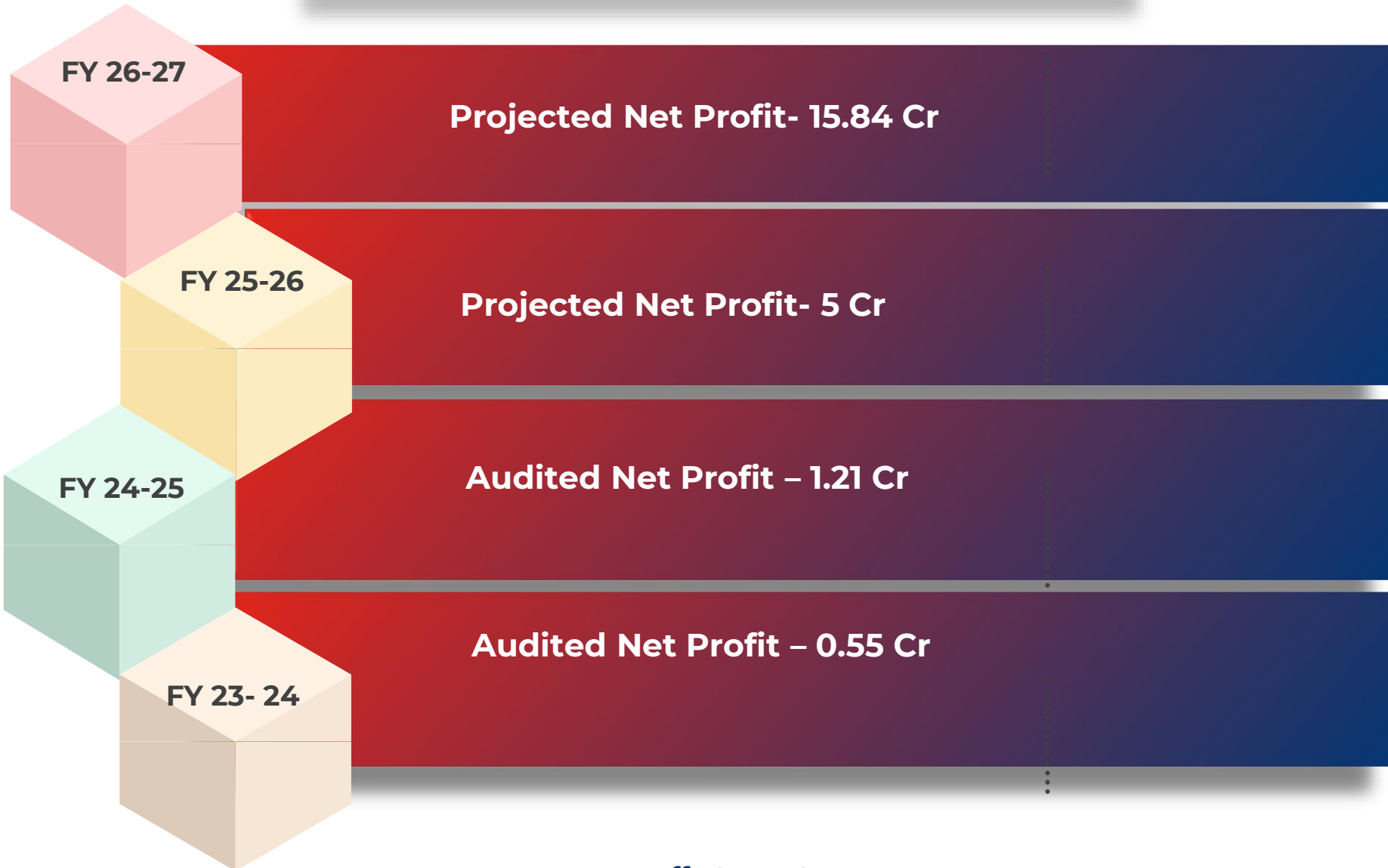
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Business Projection



Every effort counts
contribution matters

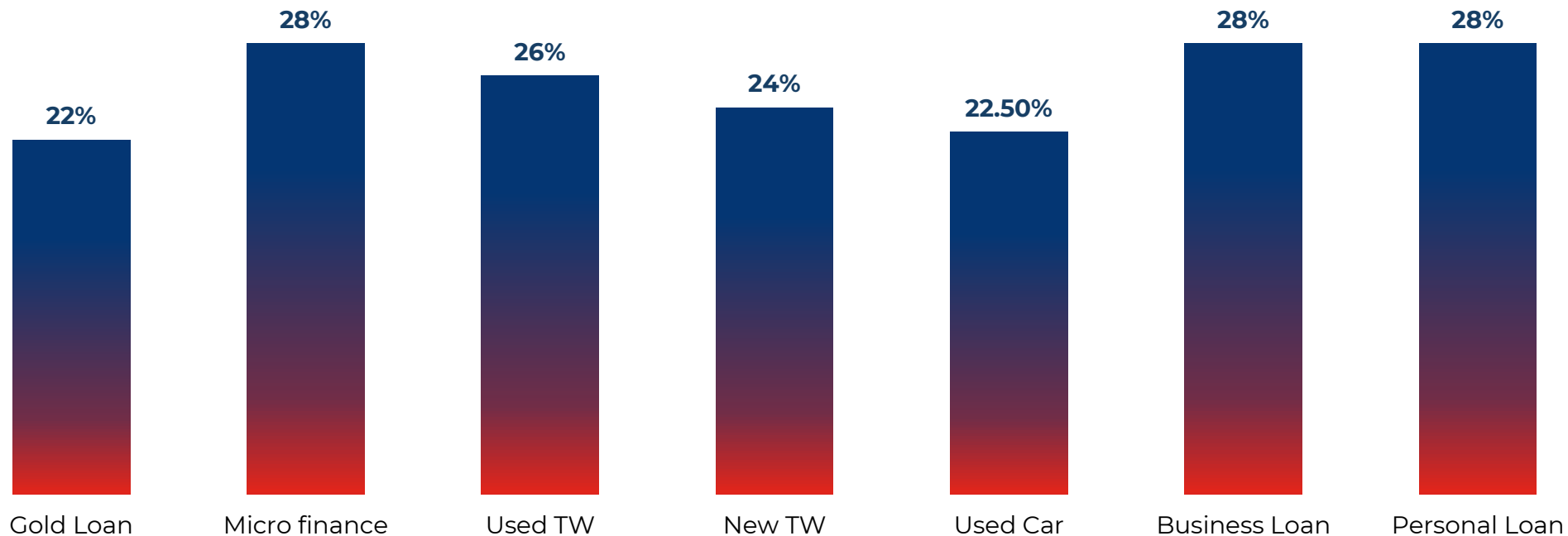
Profit Projection



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contribution matters



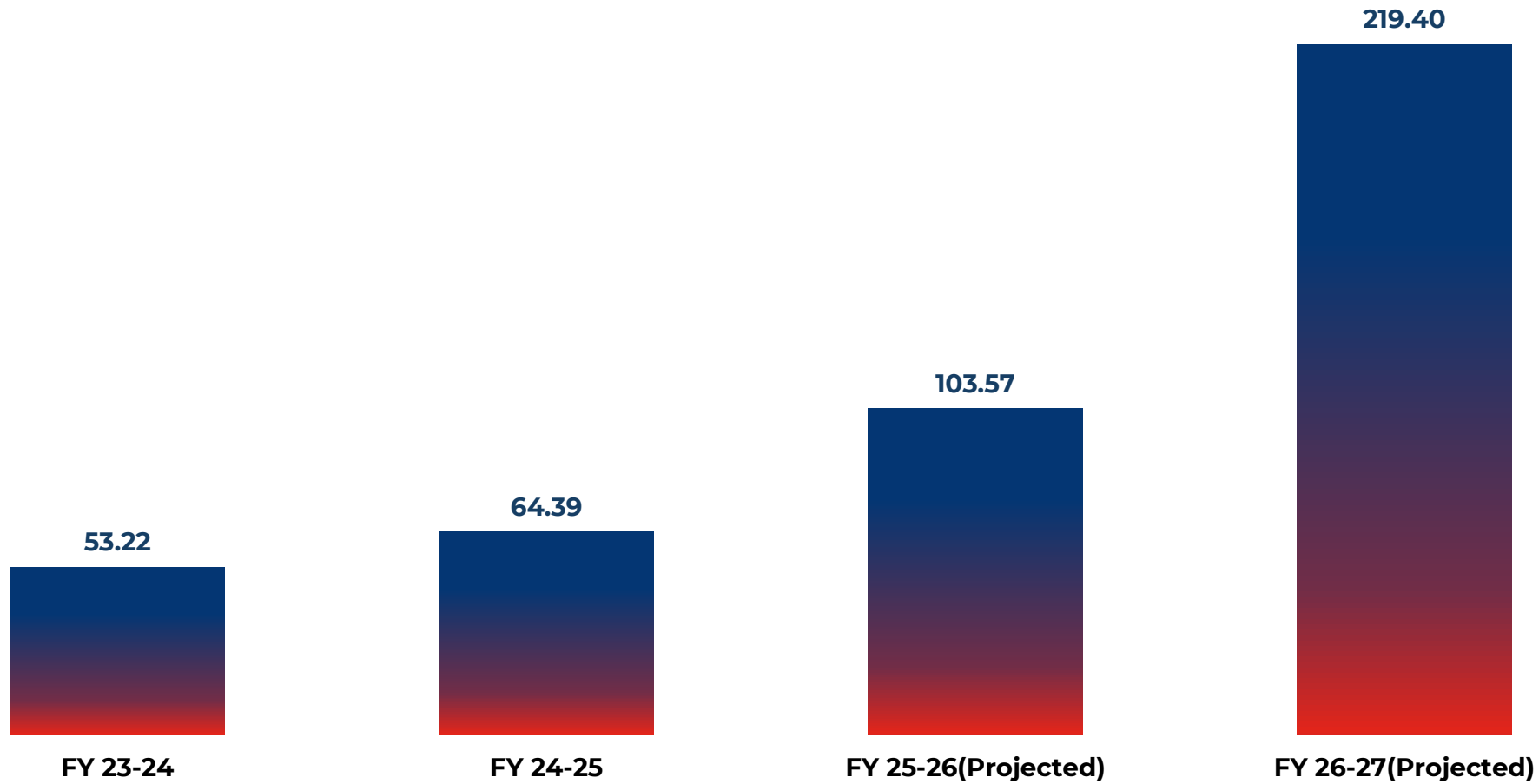
Expected Yield



Every effort counts
contribution matters

Net Worth projection

₹. In Crores



Every effort counts
contribution matters



THANK YOU

Every effort counts
contribution matters