

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."

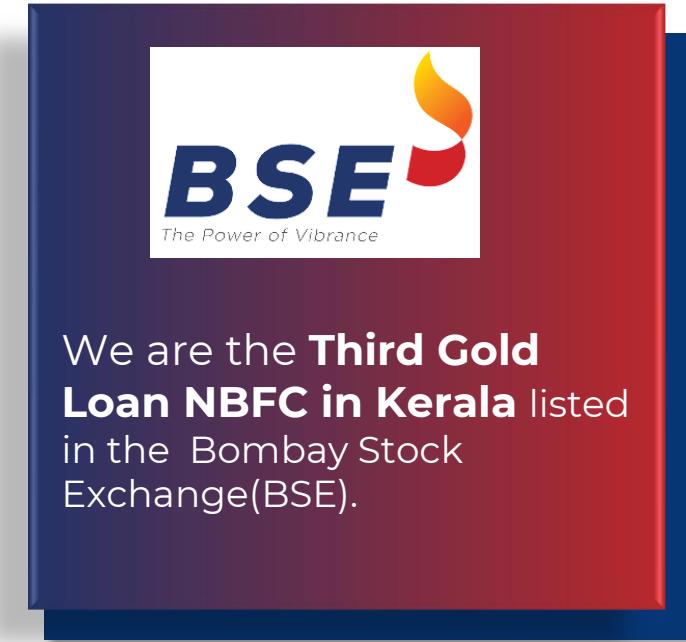
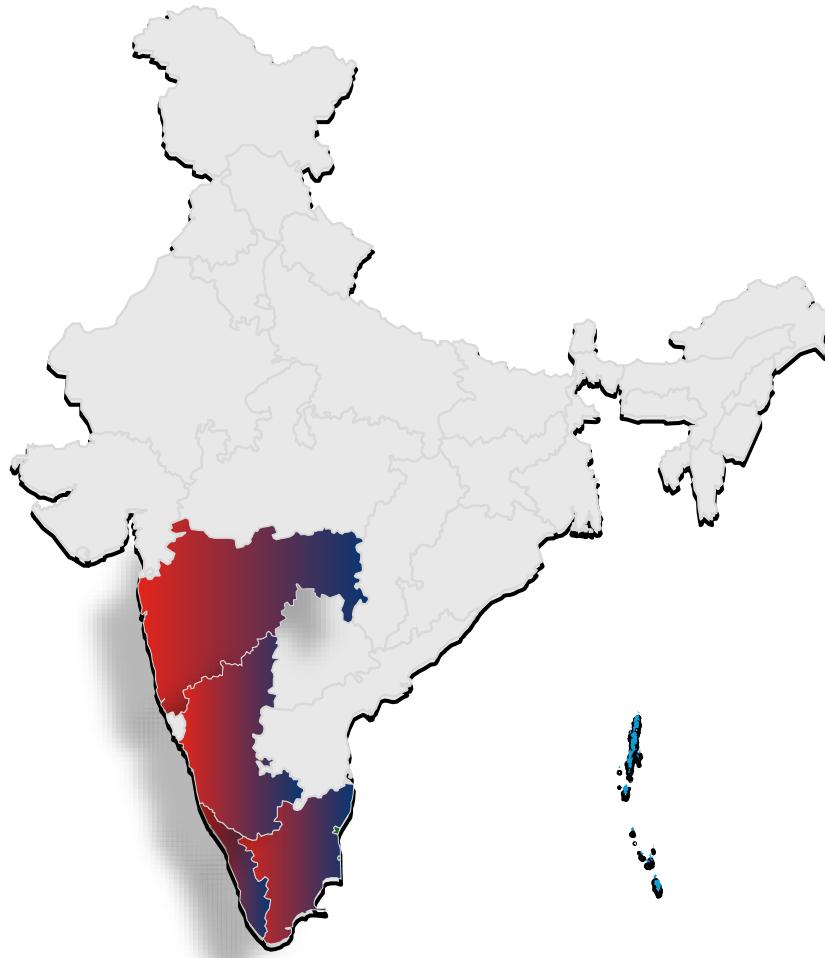


CORPORATE PRESENTATION

FY 25



Every effort counts
contribution matters



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.

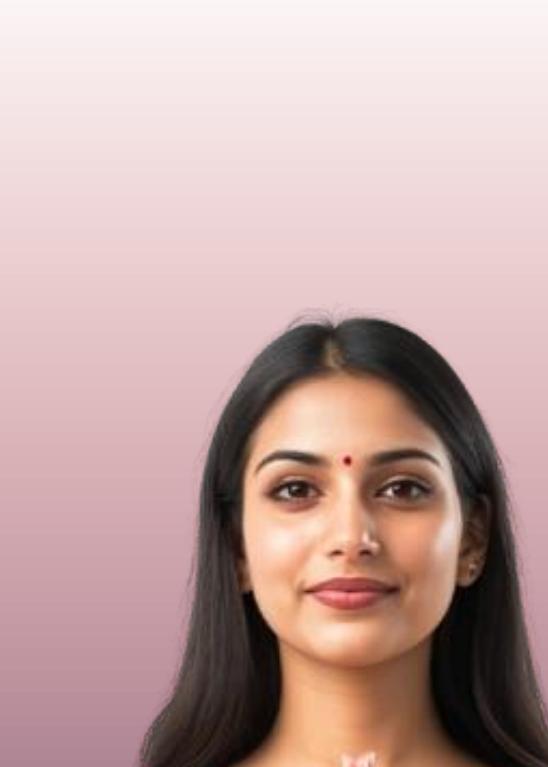
We remain steadfast in our commitment to rural outreach by providing accessible, inclusive financial services that uplift underrepresented communities. Women empowerment is integral to our mission, and we continue to foster platforms for their active participation and leadership. In parallel, our investment 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

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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



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)

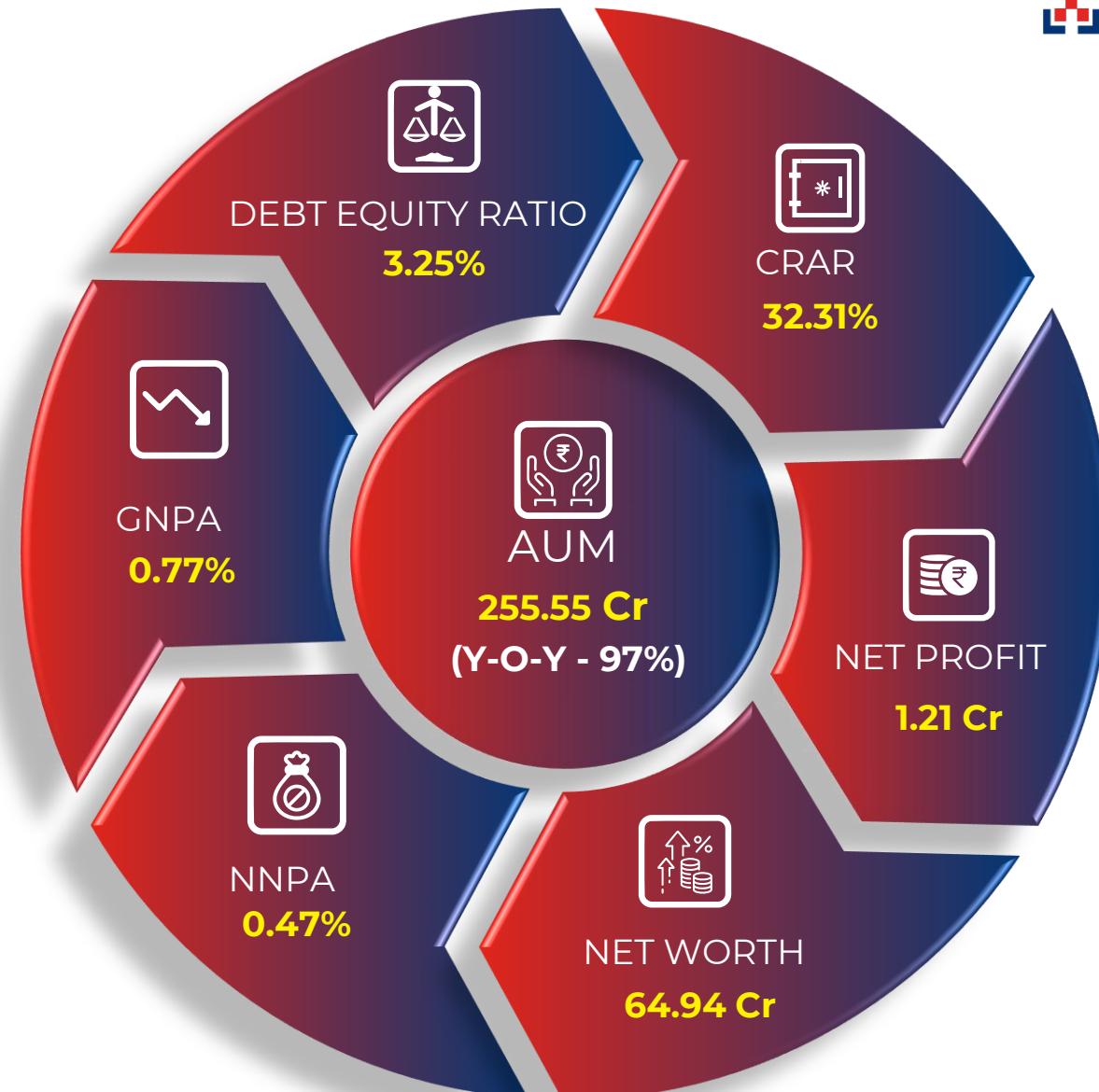
FY 25

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

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Financial Results FY 2025



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Operational Highlights



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

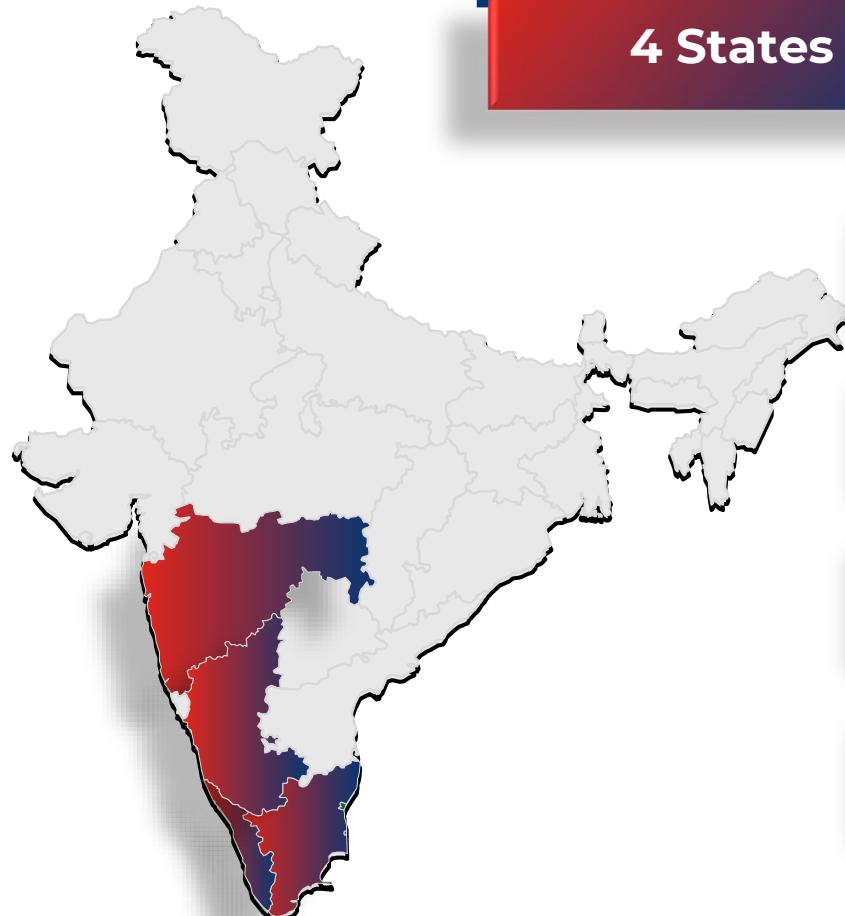
New Customers
19,344

EPS
₹ 0.45

**BBB-
Stable**

INFOMERICS Rating
Rated "BBB-" Stable

Geographical Presence



4 States

Geographically Spread Across

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

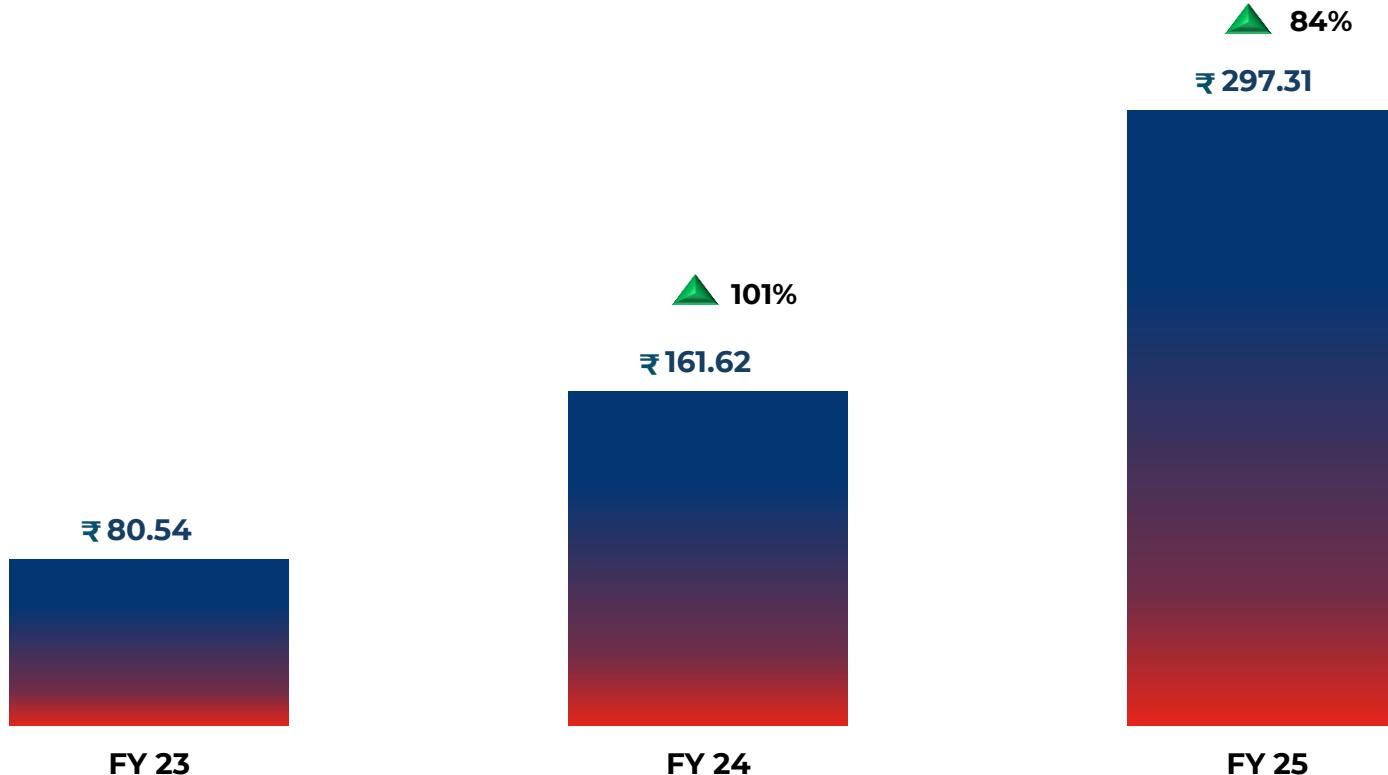
Semi Urban

7

Rural

Balance Sheet Size Growth

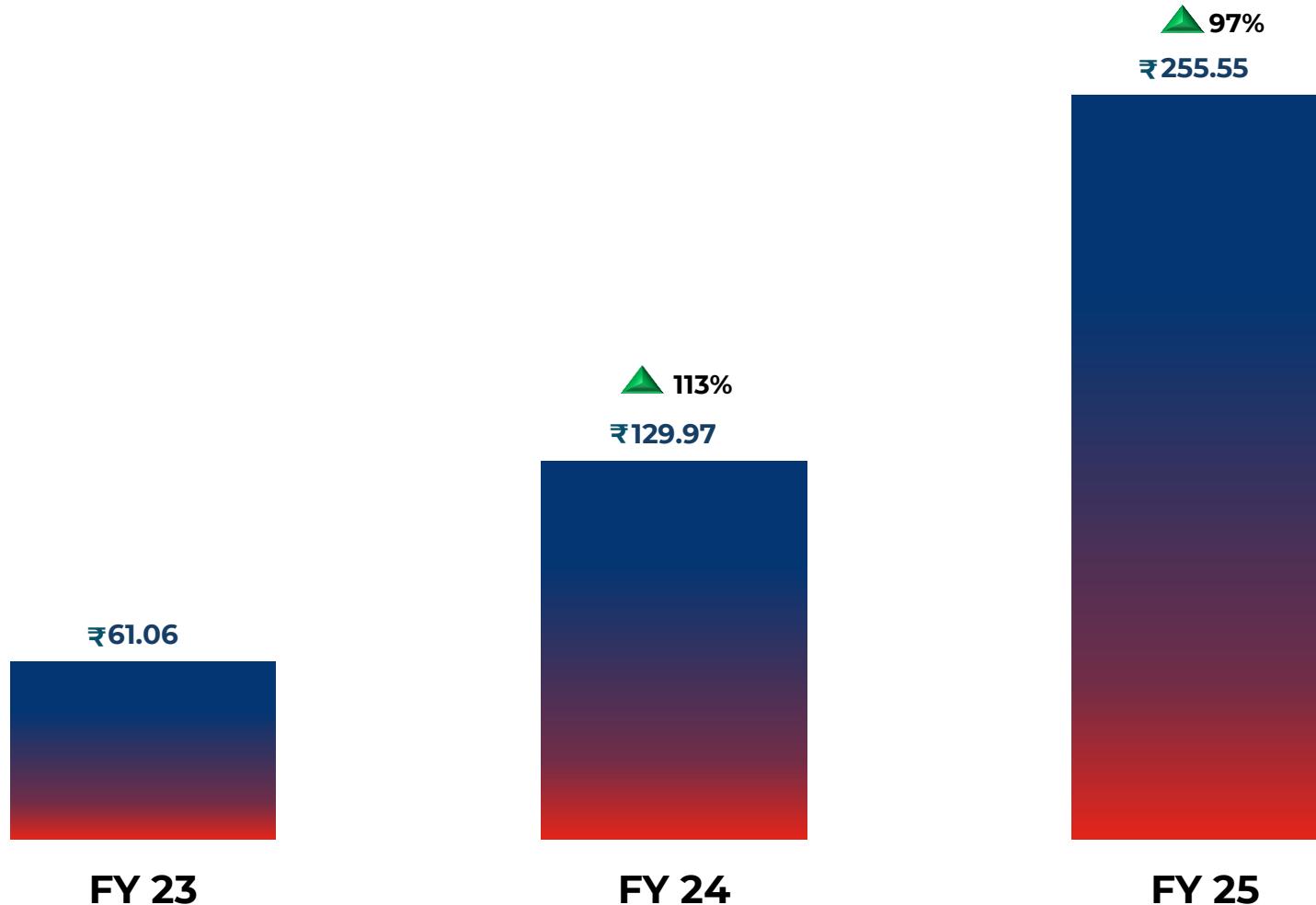
₹. In Crores



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AUM Growth

₹. In Crores



FY 23

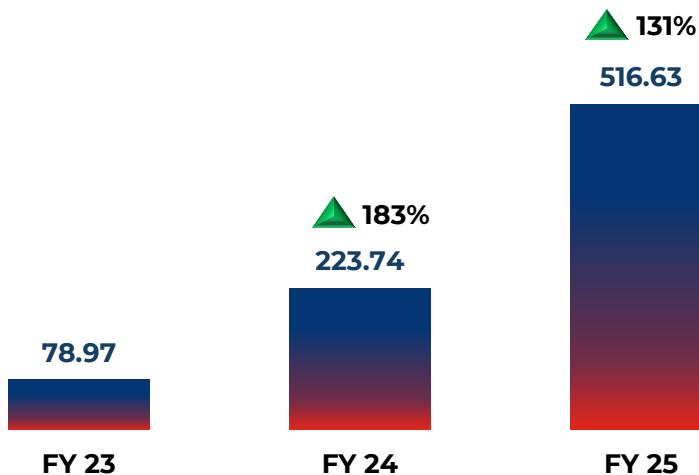
FY 24

FY 25

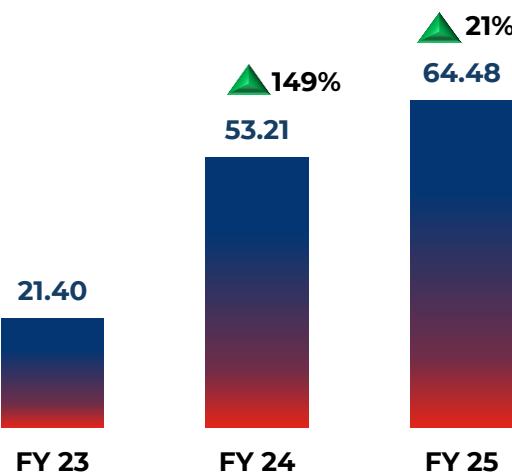
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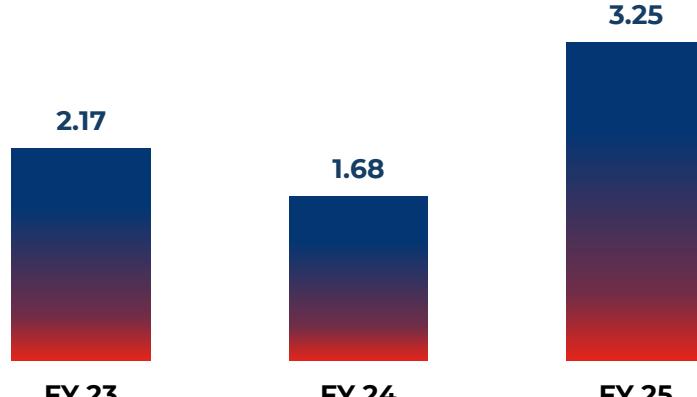
Disbursements(In Crores)



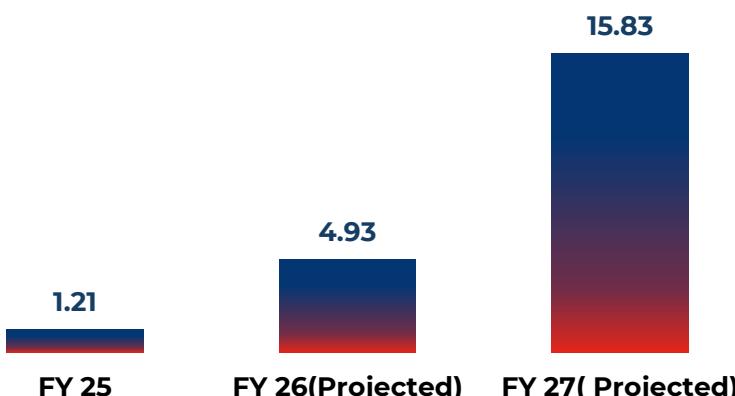
Net Worth(In Crores)



Debt Equity Ratio

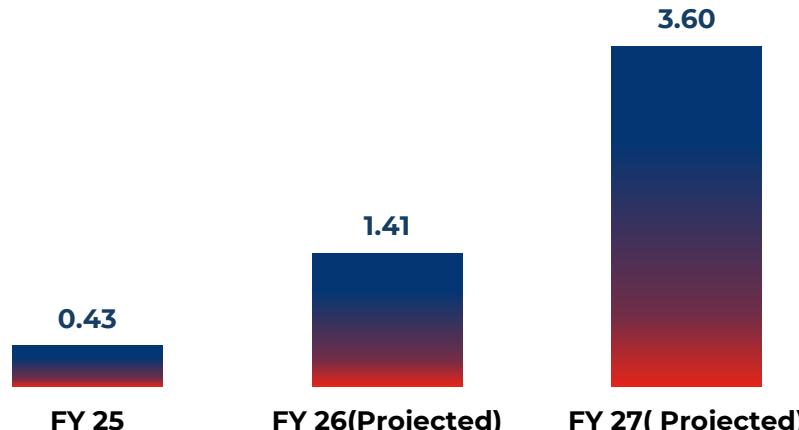
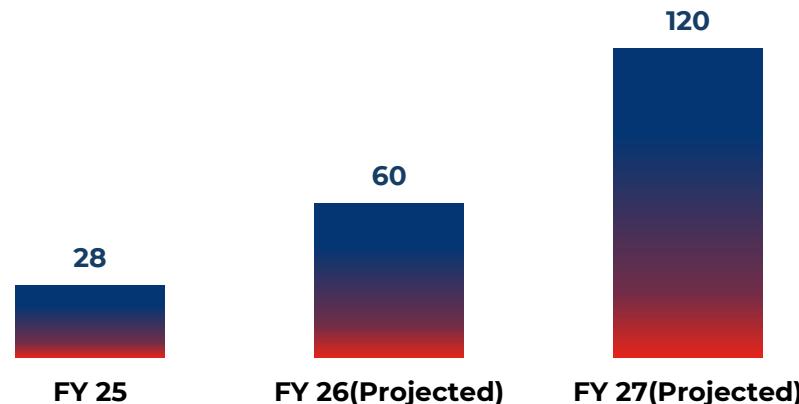
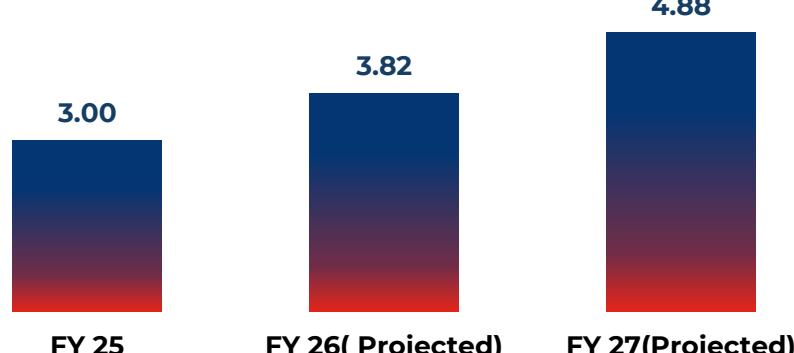
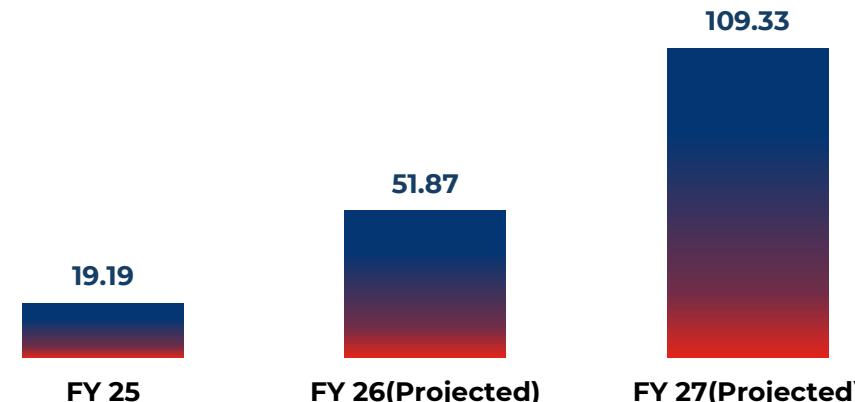


Profit After Tax(In Crores)



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Earning Per Share (₹)

Share Price (₹)

Number of shares (in Crores)

EBDITA (in Crores)


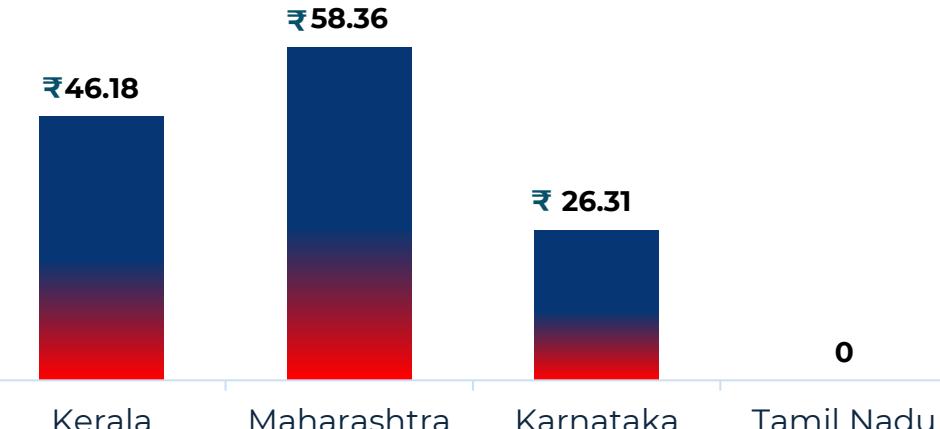
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contribution matters



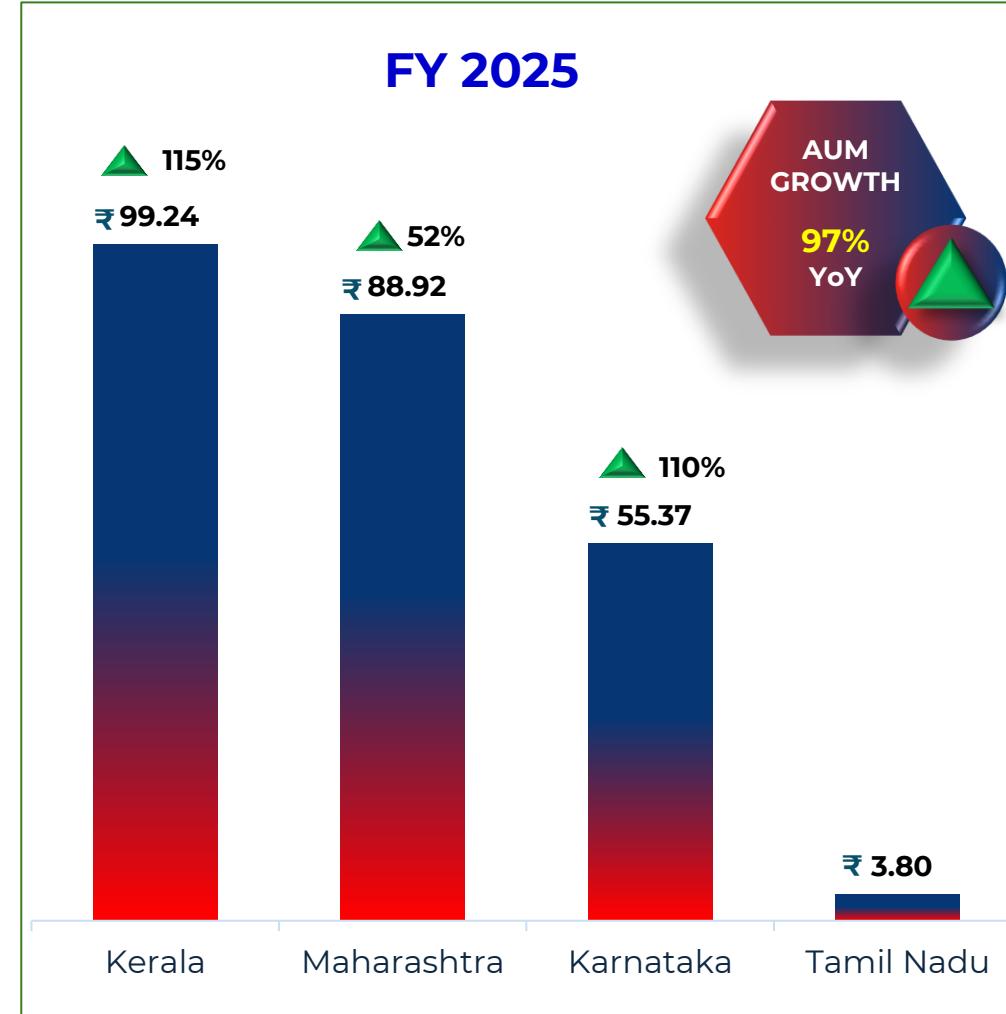
State wise AUM Growth

₹. In Crores

FY 2024



FY 2025



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AUM Growth – All Products



Gold Loan



Microfinance



Auto Loan



Other Loans

90.99 Cr
Gold
Loans

12.01 Cr
Micro
Finance

27.04 Cr
Auto
Loans

0.04 Cr
Other loans

FY 24

▲ 77.56%
161.57 Cr

Gold
Loans

▲ 192%
35.16 Cr
Micro
Finance

▲ 65.25%
44.68 Cr
Auto
Loans

▲ 13954%
5.91 Cr
Other Loans

FY 25



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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

Gold Loan
₹ 88.81

Other Loans
₹ 5.66

Micro
Finance
₹ 35.16

Auto
Loan
₹ 44.69

Gold Loan
₹ 13.72

Other Loans
₹ 0.07

Gold Loan
₹ 55.29

Other Loans
₹ 0.06

Gold Loan
₹ 3.74

Maharashtra

Kerala

Karnataka

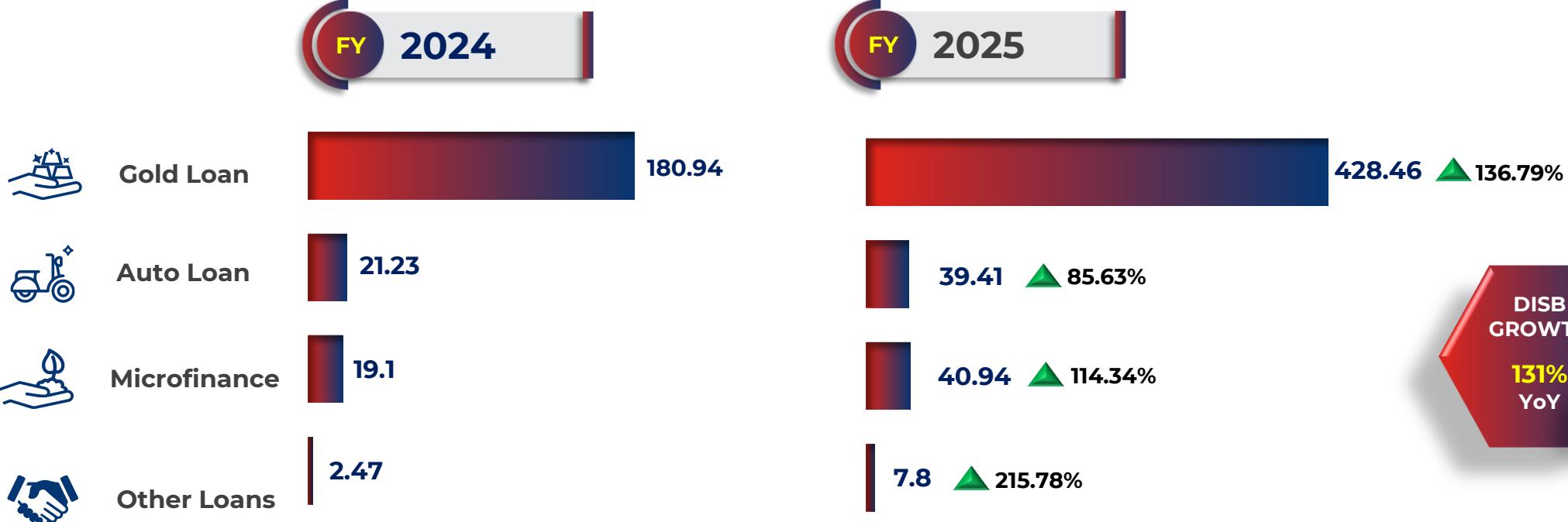
Tamil Nadu

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Product Wise Disbursement



₹. In Crores



FY 2024 223.74 Cr

FY 2025 516.62 Cr

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**FY
2025**
516.62 Cr

Product Wise State Wise Disbursement

₹. In Crores

Total Disb: ₹ 224.20
**Other Loans
₹ 0.39**

Gold Loan
**Gold
Loan
₹ 223.81**
Total Disb: ₹ 131.98
**Other Loans
₹ 6.93**

Auto Loan
**Micro
Finance
₹ 40.94**
**Auto
Loan
₹ 39.41**
**Gold
Loan
₹ 44.70**
Total Disb: ₹ 153.34
**Other Loans
₹ 0.35**

Microfinance
**Gold
Loan
₹ 152.99**

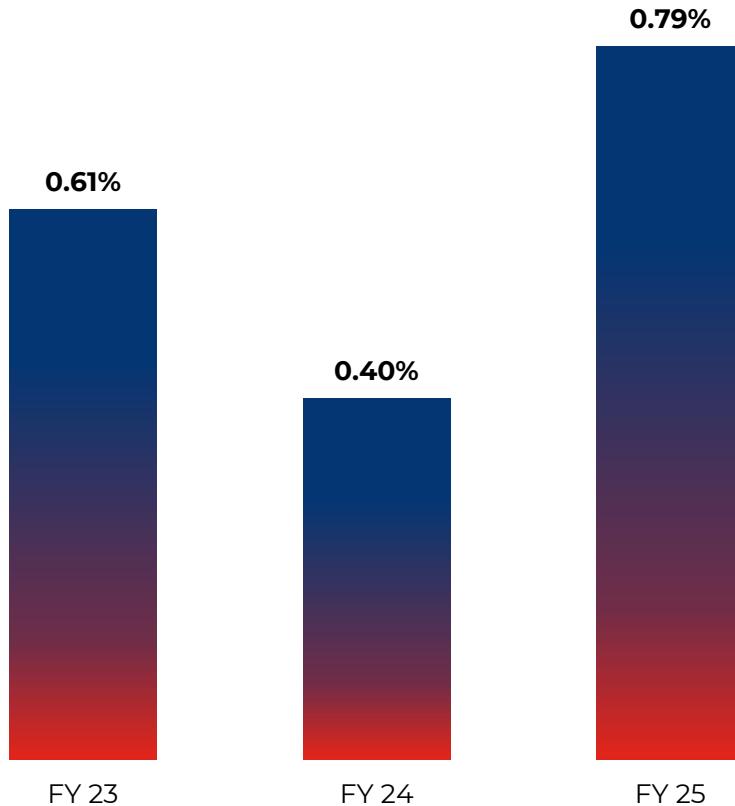
Other Loans
Total Disb: ₹ 7.09
**Other Loans
₹ 0.13**
Maharashtra
Kerala
Karnataka
Tamil Nadu

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contribution matters

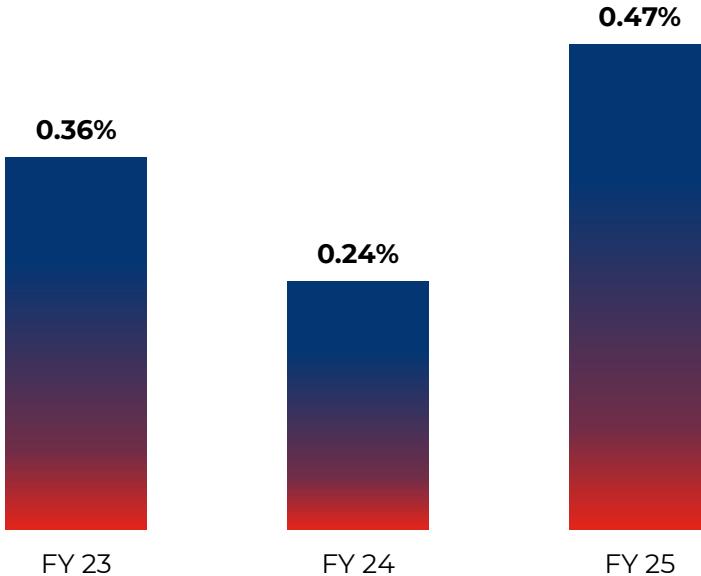
GNPA & NNPA



■ GNPA%



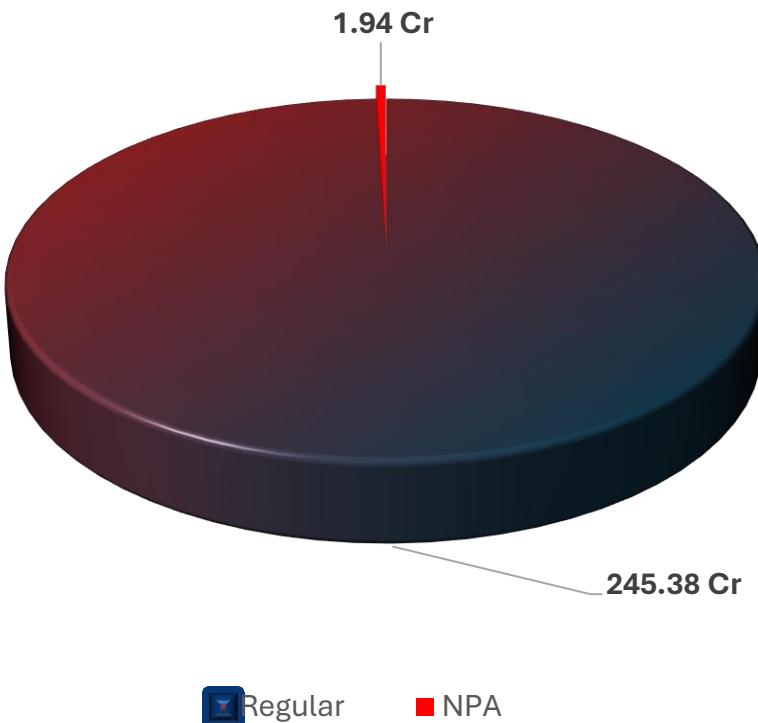
■ NNPA%



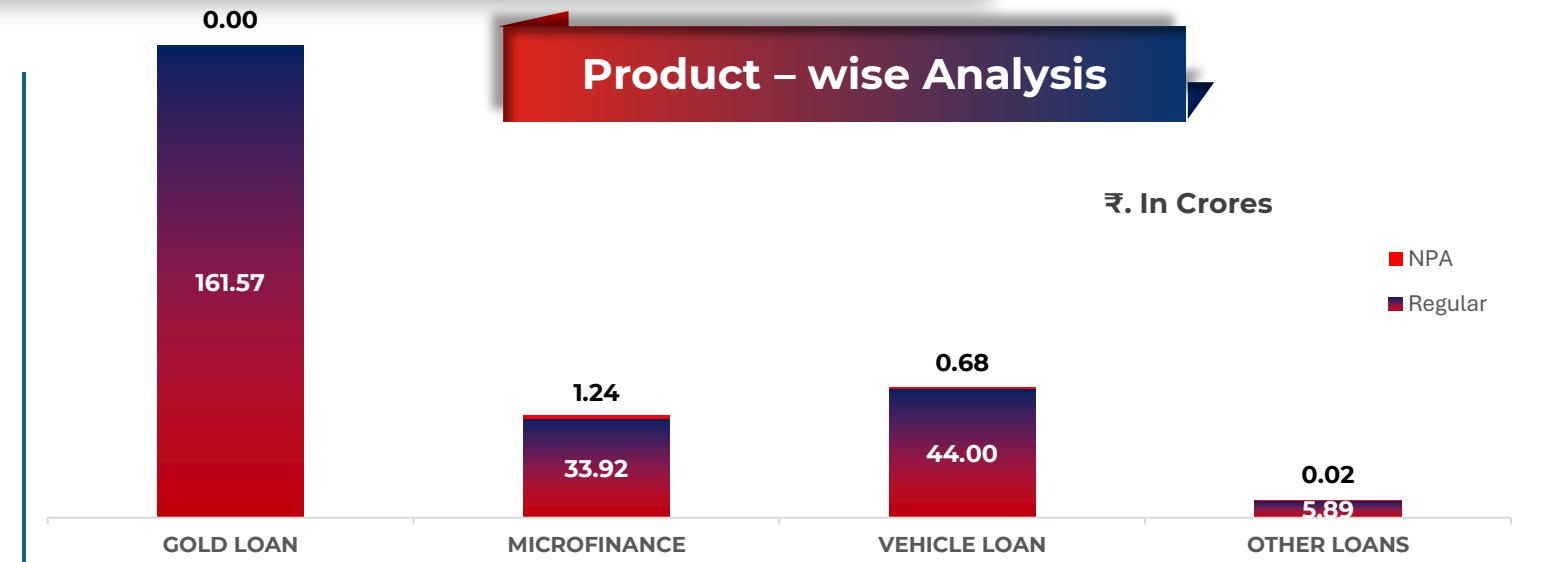
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Portfolio Analysis

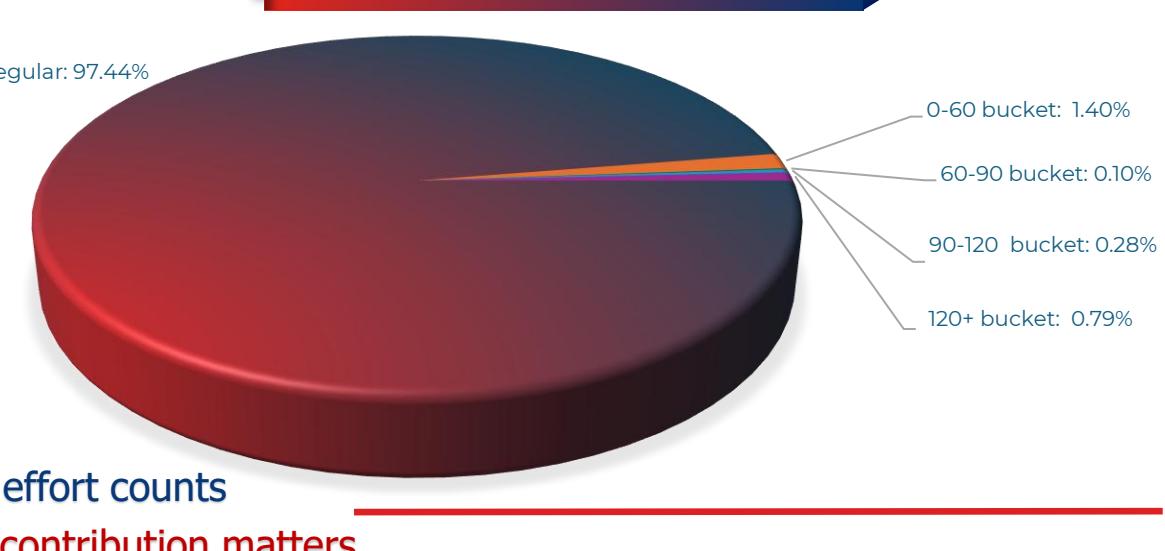
Portfolio Analysis



Product – wise Analysis



Bucket – wise Analysis

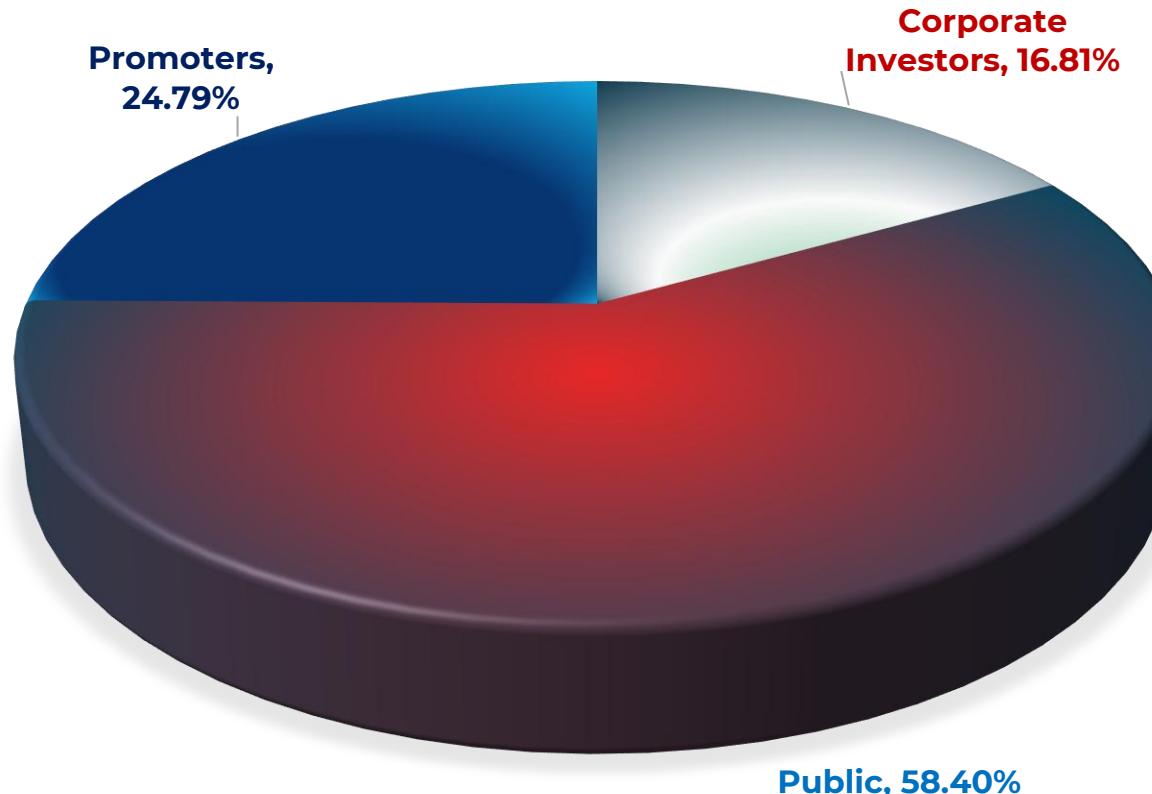


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Shareholding Pattern

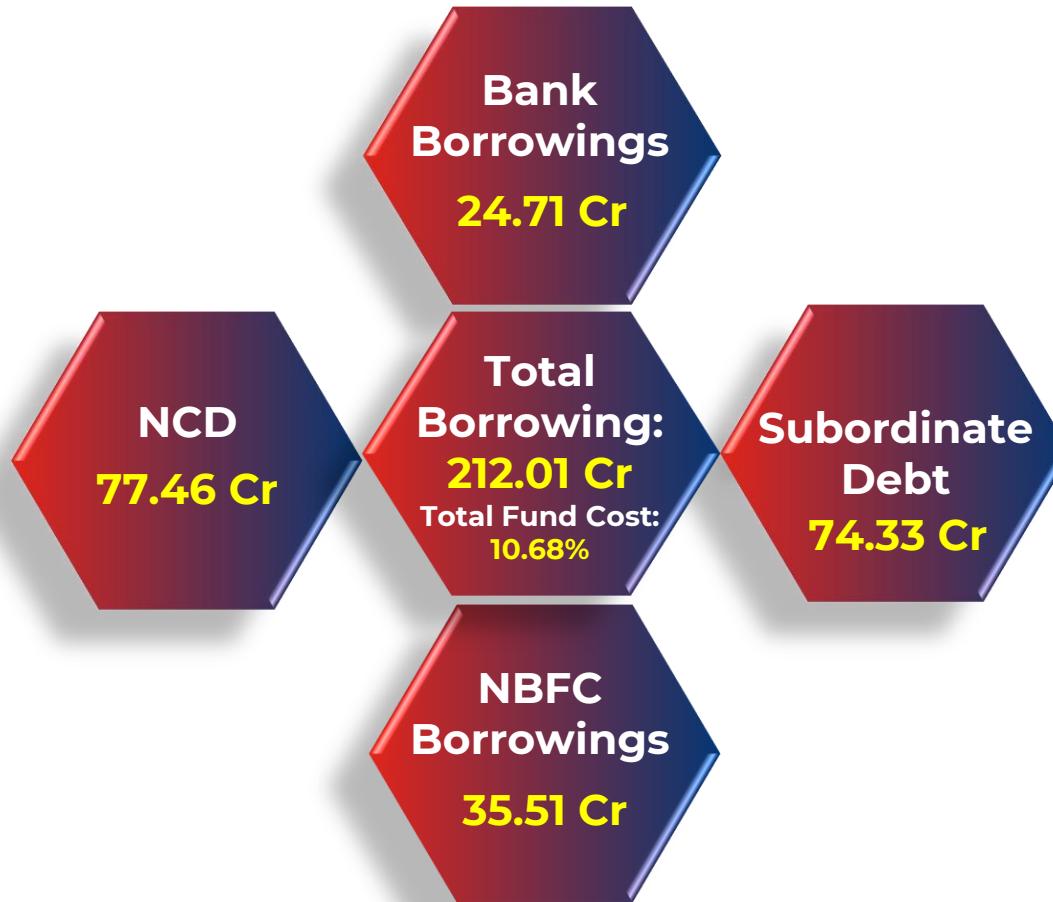
Shareholding Pattern
(As on 10th June 2025)



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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



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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

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contribution matters

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



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NBFC Partners



WESTERN



“Finance Made Simple, Success Made Possible”



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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 Central 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

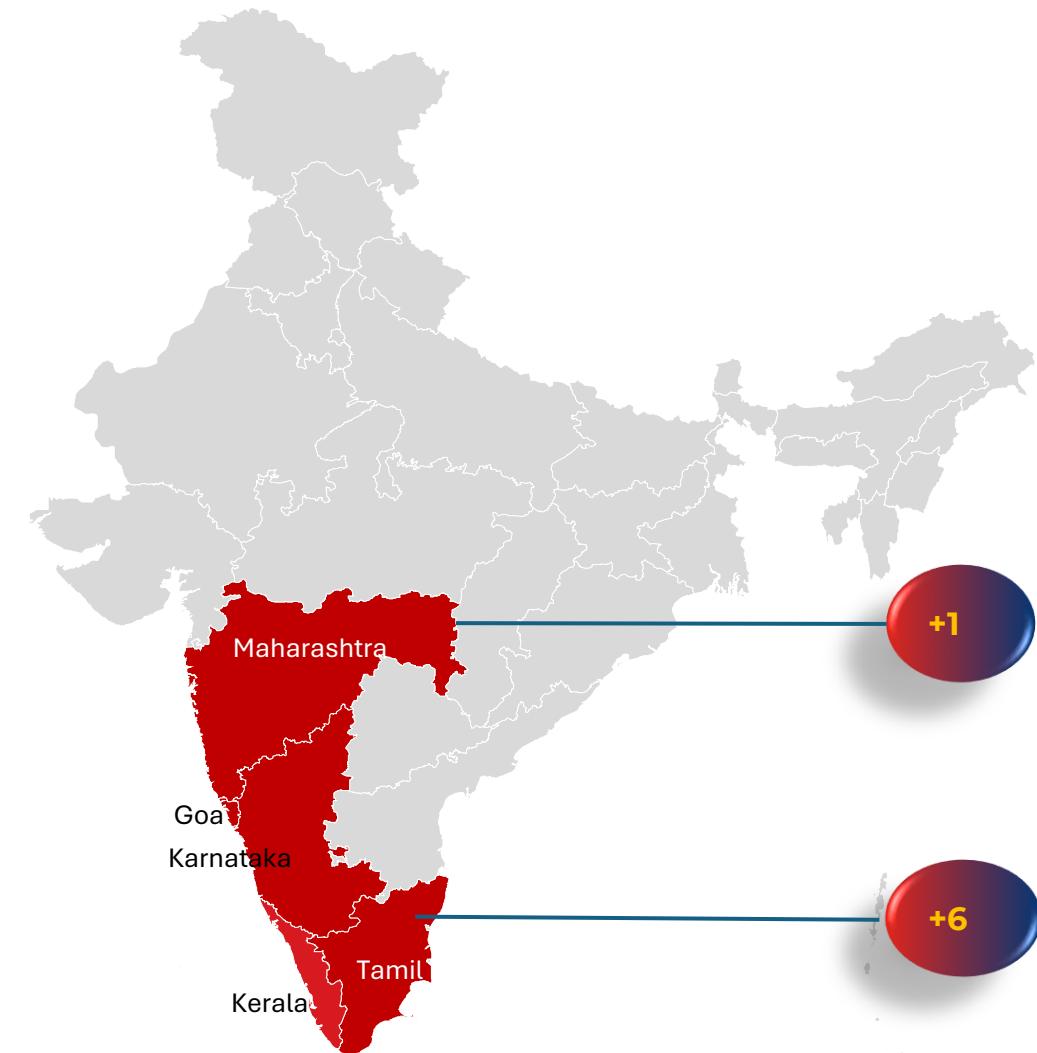
Kerala -38

Maharashtra - 19

Tamil Nadu - 10

Karnataka - 16

Goa - 1



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Branch expansion Plan- FY 26-27



FY 26-27 Branches: 186

Kerala -40

Maharashtra - 50

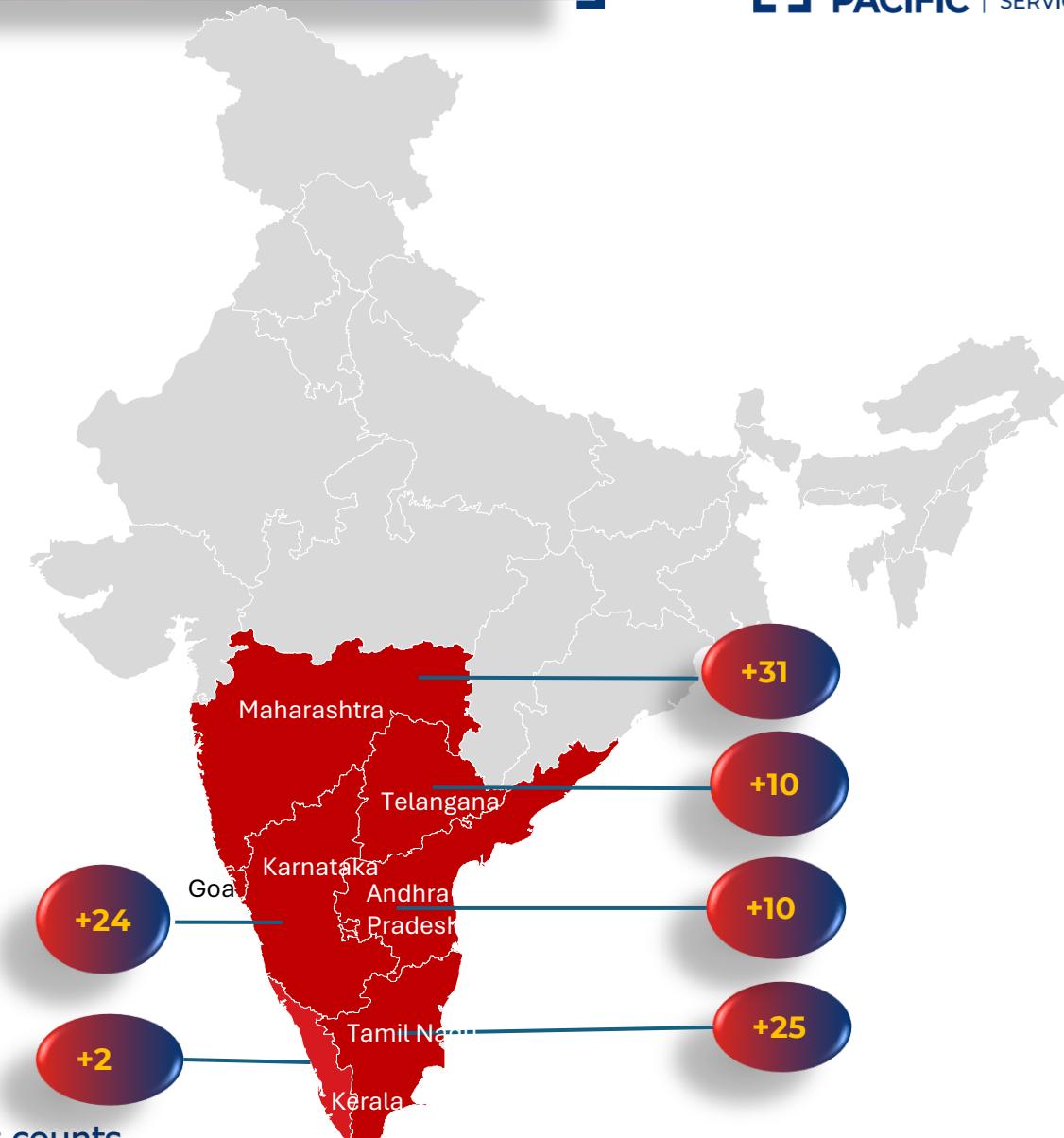
Karnataka - 40

Tamil Nadu - 35

Telangana - 10

Andhra Pradesh - 10

Goa - 1

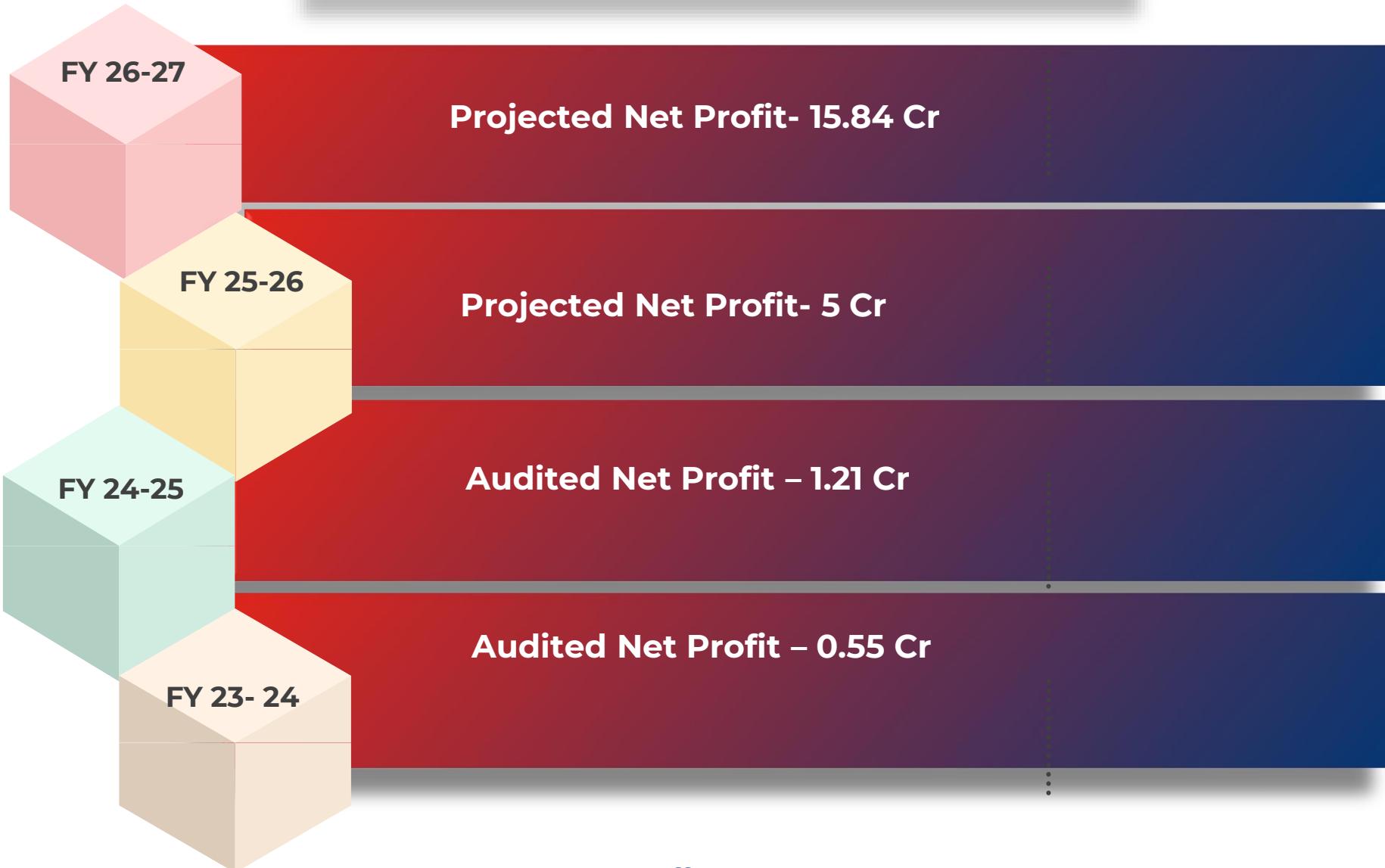


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Business Projection



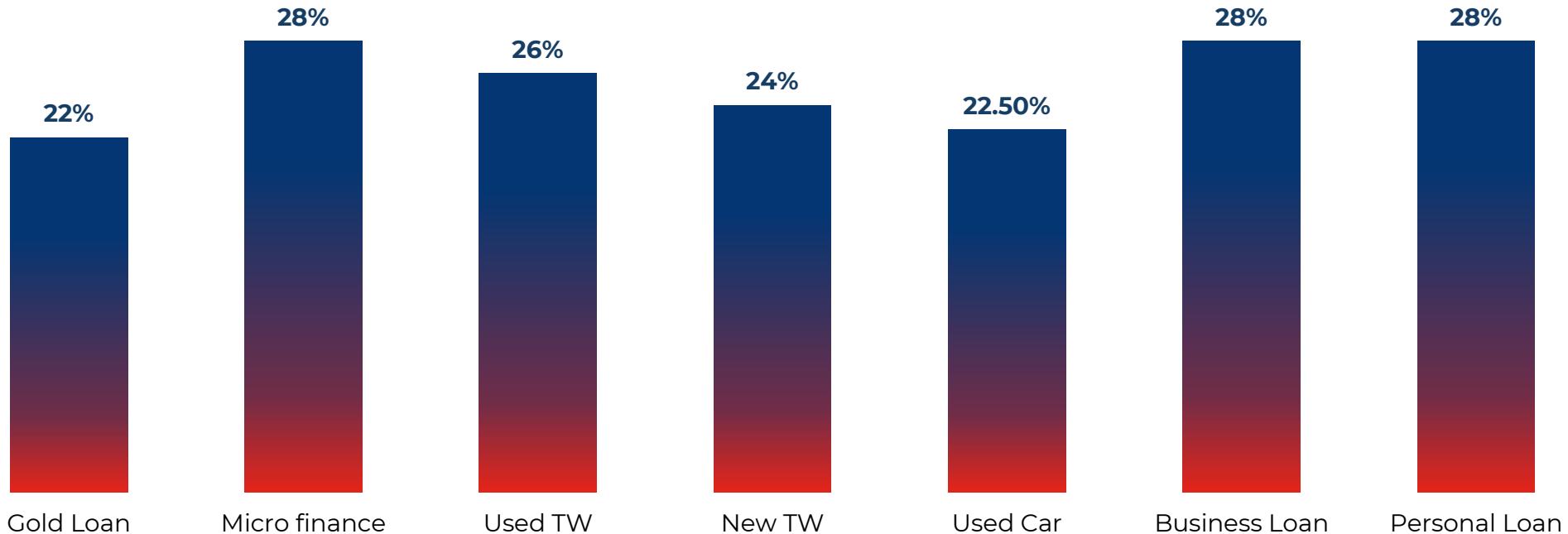
Profit Projection



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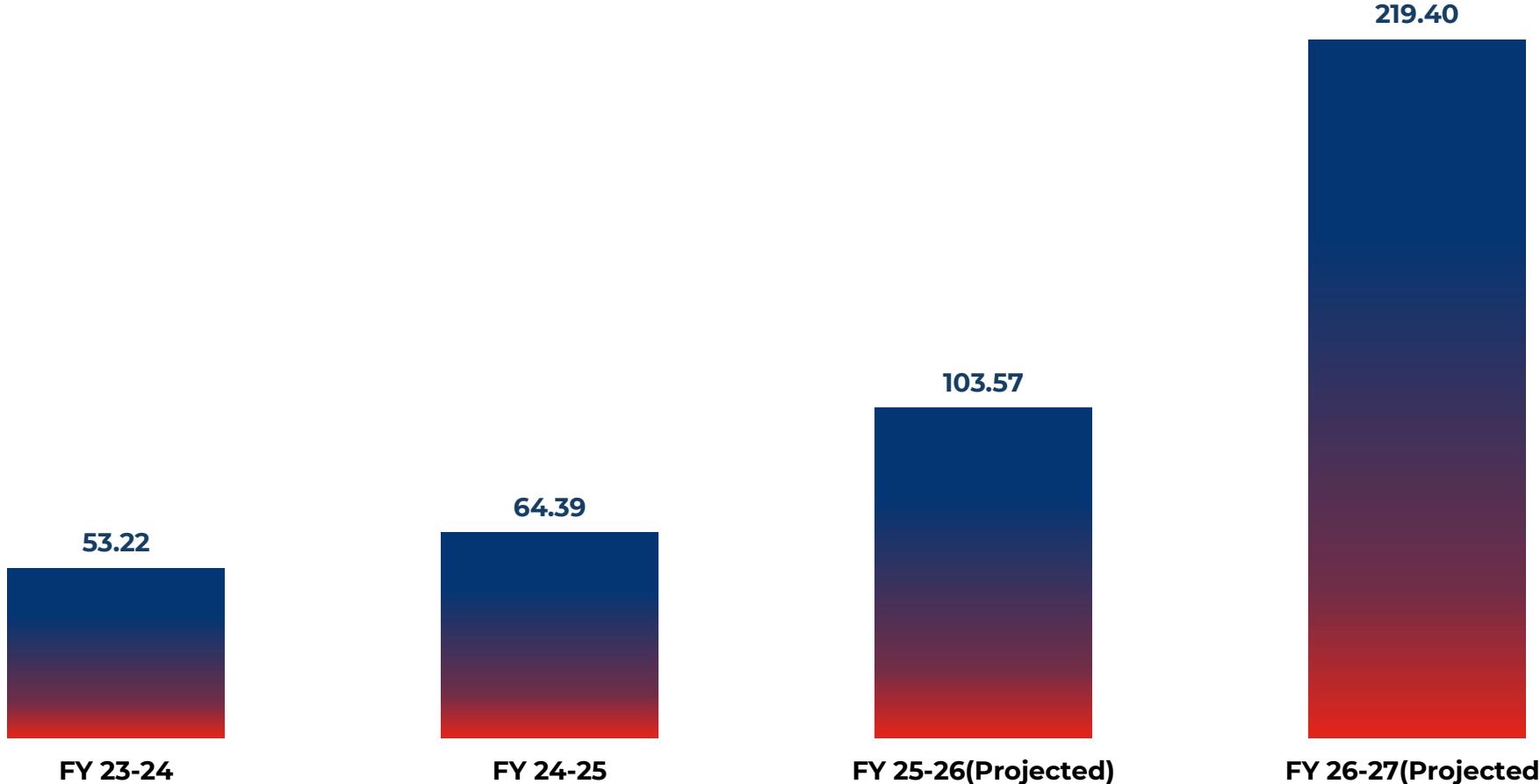
Expected Yield



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Net Worth projection

₹. In Crores



FY 23-24

FY 24-25

FY 25-26(Projected)

FY 26-27(Projected)



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THANK YOU

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