

**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 regulation 33 of the SEBI(Listing Obligations and Disclosure Requirement) Regulations,2015 (as amended) including relevant circulars issued by SEBI from 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.

Place: Kochi

Date : 14-11-2025

UDIN: 25228498BMLLSL1866



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

A handwritten signature in blue ink, appearing to read "Allen Thomas Joseph", written over a horizontal line.

Allen Thomas Joseph
Partner
M No. 228498

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

Sr. No.	Particulars	Quarter ended			Half Year ended		Year Ended
		30-Sep-25	30-Jun-25	30-Sep-24	30-Sep-25	30-Sep-24	31-Mar-25
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Revenue from operations						
(i)	Interest income						
(ii)	Fees and Commission Income	1,869.69	1,723.91	924.25	3,593.60	1,674.02	3,943.68
(iii)	Net gain on fair value changes	308.26	102.43	200.77	410.69	402.89	798.29
(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						
(ii)	Impairment on financial instruments	807.58	640.30	424.54	1,447.88	757.98	1,816.91
(iii)	Employee benefits expenses	85.15	54.90	24.08	140.05	44.96	61.46
(iv)	Depreciation, amortization and impairment	800.65	669.34	438.44	1,469.99	803.32	1,830.70
(v)	Other expenses	147.45	129.66	108.02	277.12	215.31	474.86
(IV)	Total expenses	1,75.09	194.11	117.95	369.20	239.89	508.34
(V)	(Loss) / profit before tax (III-IV)	2,015.93	1,688.30	1,113.03	3,704.23	2,061.46	4,692.28
(VI)	Tax expense:	189.64	161.21	18.00	350.85	26.84	100.05
(1)	Current tax						
(2)	MAT credit	47.31	40.82	20.68	88.13	20.68	36.53
(2)	Deferred tax	2.29	-2.29	(31.78)			
(3)	Current tax relating to earlier years	-					
		(36.53)				(30.54)	(50.79)
(VII)	(Loss)/profit for the period/year (V-VI)	13.07	38.53	(11.10)	51.60	(9.86)	(14.26)
(VIII)	Other comprehensive income	176.57	122.68	29.10	299.25	36.70	114.31
	(A) (i) Items that will not be reclassified to profit or loss						
	Remeasurements of the defined benefit plans (net of tax)	9.12		(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


SUPRA PACIFIC | **FINANCIAL SERVICES LIMITED**

Joby George
Managing Director
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Corporate Office

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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 FINANCIAL
PACIFIC SERVICES LIMITED

Joby George
Managing Director
(DIN : 06429801)


Joby George
Managing Director
DIN: 06429801

Place : Kochi
Date : November 14, 2025

Format for disclosure of related party transactions every six months

S. No	Name		Details of the counterparty		Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	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				(Rs In Lakhs)	
	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				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
1		Central Bazaar India Limited	AAIC3907H	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 Installation of Solar Panels	
2		Central Bazaar India Limited	AAIC3907H	Associates / Enterprises owned or significantly influenced by Key Management Personnel or their relatives	Interest on Loan Received	-	1.40								
3		Joby George	AAIC3907H	Associates / Enterprises owned or significantly influenced by Key Management Personnel or their relatives	Rent paid	-	1.49								
4		Joby George	AGOP11913F	Key Management Personnel	Remuneration paid	-	16.00								
5		Joby George	AGOP11913F	Key Management Personnel	Interest on Debenture/ Subordinated debt paid	-	0.58								
6		Leena Yezhuvaath	AGOP11913F	Key Management Personnel	Issue of Equity shares	-	362.00								
7		Jithin George	BZSPG0299P	Key Management Personnel	Remuneration paid	-	5.76								
8		Rajeev M R	ABQPRI106F	Key Management Personnel	Remuneration paid	-	3.80								
9		Abidh Abubakkar	AMQPA2083P	Director	Debt issued	-	7.55								
10		Sandeep Babu T	BNAPS8734D	Director	Debt issued	-									
11		Sandeep Babu T	BNAPS8734D	Director	Debt issued	-									
12		Manoj K	AJSPK2725M	Director	Sitting fee	-	0.80								
13		Joly Sebastian	AJSPK2725M	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	AMQPA2083P	Director	Sitting fee	-	0.80								
17		Mr. G Varughese	AMQPA2083P	Director	Sitting fee	-	0.80								
18		Mr. R Balakrishnan	AMQPA2083P	Director	Sitting fee	-	0.80								
				Total			411.36	16.42	10.04						