Leena Yezhuvath: Good Morning Ladies and Gentlemen,

Welcome to the 40th Annual General Meeting of Supra Pacific Financial Services Limited.

I am Leena Yezhuvath, Company Secretary of the Company. The meeting is being held through video conference in accordance with the circulars issued by the Ministry of Corporate Affairs and Securities and Exchange Board of India.

Since we have the requisite quorum, with the permission of Chair; the meeting is called to order. Please note that all the shareholders joining this meeting are by default put on mute for the smooth and seamless conduct of the meeting. For the information of the shareholders all the registers and other documents required to be maintained under the Company's Act like registers of directors and KMP, Register of contracts and arrangements are available for inspection and we will also be able to provide soft copies through email based on the request. Please note that the proceedings of this AGM will be recorded for compliance purposes.

Now I would like to welcome our Board Members who are attending this meeting through the video conference.

Shri Joby George, Chairman & Managing Director.

Shri Abid Abubakker, Executive Director.

Shri Sandeep Babu T, Non-Executive Director.

Shri Manoj K, Non-Executive Director. He is attending the meeting through Video Conference from Trissur, Kerala.

Smt. Dhanya Jose, Independent Director.

Shri AG Varughese, Independent Director.

Shri Joly Sebastian, Independent Director. He is also the Chairperson of Audit Committee & Nomination Remuneration Committee. He is attending the meeting through Video Conference.

Shri Anvar KS, Independent Director. He is also the Chairperson of Stakeholder committee and Risk Management Committee.

Apart from the members of our Board, we also have with us Mr. Manoj Ravi, Chief Executive officer of the company, Mr. Rajeev MR, the Chief Financial Officer of the Company. We also have the representatives of G Joseph & Associates, Statutory Auditors and D V Associates, Secretarial Auditors are also attending this AGM through video conference.

Apart from them, we also have our key executives and senior management joining us today from their respective locations.

Now I request our Chairman Shri. Joby George to address the shareholders.

<Chairman Address:>

Good morning, Ladies and Gentlemen,

It is my honour and pleasure to welcome you all to the **Annual General Meeting of Supra Pacific Financial Services Limited**.

I am pleased to share with you the performance of your Company for the financial year ended **March 31, 2026**. The year has been one of strong growth and meaningful progress. Our **revenue from operations grew by 85.28% to ₹87.86 crore**, supported by healthy growth in our loan portfolio and expansion of our customer base.

Despite the challenging interest-rate environment, we focused on optimizing our borrowing costs and improving operational efficiency. As a result, our **EBITDA increased to ₹46.59 crore from ₹19.19 crore**, while our **net profit improved significantly to ₹8.17 crore from ₹1.21 crore** in the previous year.

We are particularly encouraged by the improvement in asset quality. As of March 31, 2026, our **Gross NPA stood at 1.22% and Net NPA at 0.73%**. Our **Capital Adequacy Ratio was strong at 38.89%**, providing a solid foundation for our future growth.

Our **AUM has grown to ₹351.67 crore**, reflecting the trust and confidence our customers have placed in us. We currently operate **101 branches across five states, along with our microfinance branches**, and serve more than **39,725 customers**, supported by a dedicated team of over **735 employees**.

Looking ahead, we remain confident about the Company's growth prospects. Our immediate objective is to take our **AUM to approximately ₹500 crore**, while continuing to maintain strong asset quality, prudent risk management and operational discipline. We will remain focused on expanding our customer base, strengthening our technology and improving customer service.

I would also like to acknowledge that the year came with its share of challenges, particularly in relation to funding costs, competition and maintaining asset quality while pursuing growth. We believe that our strong capital position, disciplined approach and committed team will help us navigate these challenges successfully.

On behalf of the Board and management, I sincerely thank the **regulatory authorities** for their continued guidance, and our **shareholders, customers, business partners, bankers and other stakeholders** for their valuable support and confidence in us.

Finally, I would like to express my sincere appreciation to all our **employees** for their dedication and hard work. Their commitment has been central to the progress we have made.

With a strong foundation and clear focus, we look forward to achieving greater milestones in the years ahead and creating sustainable value for all our stakeholders.

Thank you for your continued trust and support.

Leena Yezhuvath: Thankyou sir……

In accordance with the Ministry of Corporate Affairs and SEBI circulars, the annual report of the company for the financial year 25-26, including the Notice of the AGM has been sent through electronic mode to the members. Accordingly with your permission ,Notice of the meeting is taken as read.

The statutory auditors and the secretarial auditor for the financial year 25-26 have expressed unqualified opinion in their respective audit reports. There being no qualifications in the Statutory Auditors' report and Secretarial Audit report, we with the consent of the members consider the reports to be read.

Pursuant to the notice, there are two resolutions under Ordinary Business and three resolutions under special business on the agenda for this meeting.

The detailed procedure and instructions for casting the votes by the members through electronic means were prescribed in the Notice.

Members have already voted on these resolutions through remote e-voting facility provided by the Company from September 18 till yesterday. Any Member, who has not voted earlier and wishes to do so now, can vote during this meeting and the facility will be open up to 15 minutes from the conclusion of this AGM. In case members face any difficulty, they may reach out on the helpline numbers of the CDSL.

The Members who have exercised their voting rights through remote e-voting are once again requested not to cast their votes during this meeting. If any such member exercises his voting right through e-voting during this meeting, his e-voting will not be considered for counting the number of votes as his / her votes are already considered in remote e-voting.

Once a report of the Scrutinizer is received, the Chairperson will declare the decision of the members on each business transacted by the members through e-voting during the AGM, adding thereto the votes cast by the members through remote e-voting. The results of the voting together with Scrutinizer's Report will be placed on the Company's website, BSE where the shares of the Company are listed and platform of CDSL.

Now it's time for the speaker shareholders who have already registered to express their opinions on matters related to the Company. The names of Shareholders who have registered as speaker Shareholders will be announced one by one. The speaker Shareholder thereafter will be unmuted. Members are requested to keep the questions brief and specific. We would make every effort to answer all your queries, but if you have any questions which remains unanswered, you may please send in your queries via email to us and we shall revert appropriately.

Speakers:

1. **Leena Yezhuvath:** Our first speaker is Mr. BIMAL KUMAR AGARWAL, Request you to unmute yourself:

Mr. Bimal Kumar Agarwal: First of all thanking the company secretary ,key management personnels. Again thankyou company secretary for sending the Annual Report well in time. Management had given a good picture about the company. And I think from any time we start getting dividend also as our company is growing and I got no questions to ask. Please continue video conferencing in future and I also voted in favour for the all the resolutions

Chairman: Thankyou sir

2. Our next speaker shareholder is Ms. Lekha Sha, request you to unmute yourself:

Ms. Lekha Sha: Question: Respected Chairman sir, Board of directors. Good morning and regards to everyone. Myself Lekha shah joining this meeting from Mumbai. I would like to sincerely thank company secretary Leena ma'am for sending the annual report well in advance. I found the AGM report and very delighted to say it's so beautiful, full of colours, informative and comprehensive and enriched with valuable facts and figures in place. I congratulate chairman sir, the board of directors and all the employees for their effort and dedication during the year and I appreciate the company performance and wishes the management continued success and growth and being a Malayali I'm proud to be the shareholder of the company and on this occasion of Ganesh Chaturthi I pray to lord Ganesha that he always shower his blessing upon you. Chairman sir, I would like to ask only one question how are you progressing with the usage of AI in the company. Chairman sir I hope the company will continue video conference meeting in future so I would like to say I strongly and whole heartly and extend my support to all the resolutions of the AGM today. Thankyou Chairman sir.

Chairman: With regard to AI, the work is going on, most probably within a short time it will be implemented.

Leena Yezhuvath: Thankyou Ma'am

3. Our shareholder Mr. ANIL CHAMPAKLAL PAREKH. Please unmute yourself sir……

Mr. ANIL CHAMPAKLAL PAREKH: Chairman sir, Board of directors and fellow members. I'm Anil Champaklal Parekh here from Bombay. I would like to congratulate management for good performance under current prevailing challenges for everyone. I would like to thanks our CS Leena also for extending all kind of support to everyone needed. Chairman sir, I would like to ask only one question, being an NBFC what kind of business you are expecting in the coming 2-3 years and whether we are giving Gold loan also and also two-wheeler that's my 2 questions and thank-you for allowing me to speak.

Chairman: Right now we are focusing into gold loan, vehicle loan, microfinance loan and property loans. Going forward we will also be focusing more on to this loan portfolio, apart from that if there's any suitable loan proposals definitely, we will do that also. In order to elaborate this matter today with me there is our Company CEO and CFO is also there, they can give a clear picture about those things.

Mr. Manoj Ravi, CEO: A very good morning and happy to see all in the AGM .See the Business performances, we have couple of peoples also enquired about plans for next 2-3 Years in a short and medium term, we currently in this particular quarter we are crossing 400cr and we would be planning about 550cr by this year that is the budget which we have facing and of course we will be surpassing that limits to the level of 5-10% by the end of the financial year and our plan to grow to 1000cr next year end and long term 3 years we have a plan of 2000cr and our branch network is over around 100 which would be there at 200-250 by the end of the third year .Our presence currently at 6 states will be increased to 10 states within this 3 years, that's what broadly the plan for expanding our branch network is, on the geographic side as well as numbers and as chairman rightly mentioned we currently are focusing on the gold loan portfolio predominantly about 65% we would keeping that limit at any cost and unsecured portfolio we have micro finance which would we limiting to 15%, RBI has given permission to cross 25. Basically for the strong hold of the organization and the effective utilization of the funds we are getting from different stakeholders. Third and fourth portfolio we have a Two-wheeler loan which could there in about at 100 crores by next year. Currently, we are reaching to the limit 60 crores and business loan and personal loan we have that would be mostly to the limit of 50 crores so that's the plan currently we have and next year I'm sure that we will be middle layer NBFC, currently, we are base layer NBFC and earlier demarcation 500 crores is the systematically important NBFC we are at 500 crores of asset size so that we marked that particular benchmark and next year we will be there at 1000 plus so that we will enter into the Middle layer NBFC category and I'm sure that the number we keep in our mind will be achieving in that particular year as well.

Leena Yezhuvath: Thankyou sir

4. Our next speaker shareholder is Mr. Anil Gabria, request you to unmute yourself:

Anil Gabria: Good morning everyone. I'm Anil Gabria, shareholder of the company and thankful to the company secretary and team for sending the copy of notice well in time. Sir, as your presentation was very good and all the questions were resolved and other speakers have also asked their questions so I wish the company the best luck and you will reward the shareholder in future. I have a full faith in the management. Thank you. I support all the resolutions.

Leena Yezhuvath: Thankyou sir

5. Our next speaker shareholder is Mr. DHARMESH GOSALIA, request you to unmute yourself:

Leena Yezhuvath: He has not logged in and we will go to the next speaker

6. Our next speaker shareholder is Mr. MANJIT SINGH, request you to unmute yourself:

Leena Yezhuvath: He has also not logged in and we will go to the next speaker

7. Our next speaker shareholder is SHINY SHAJI KURIAN, request you to unmute yourself:

SHINY SHAJI KURIAN: Hello good morning Respected Chairman sir, Board of directors and my fellow shareholders I am Shiny Shaji from Mumbai. First of all I would like to thank the company for giving the opportunity to speak and I sincerely thank Company Secretary Leena Ma'am on sending the AGM notice well in advance and I have gone through the Annual Report and found it is informative and very well presented. I would like to appreciate the Board, management, and the entire team for their sincere efforts and dedication. It is encouraging to see the company steadily working towards its future growth. The progress has been so good that I have no questions to ask today. And I also like the congratulate the whole team for their good work. And also I hope that company will continue video conference meeting in future as it is convenient for members and I also like to extend my warm wishes for everyone for the upcoming festivals and I support to all the resolutions and wish the company continued growth and progress and success in the coming years. Thank you and my best wishes to the entire team.

Chairman: Thankyou Ma'am

8. Our next speaker shareholder is SATISH JAYANTILAL SHAH, request you to unmute yourself:

SATISH JAYANTILAL SHAH: Good morning My name is Satish Saha. Sir, you have explained the company and its progress very well. I would like to understand a couple of things, particularly our roadmap for the next two to three years I would also like to express my full support for all the resolutions placed before us today. Thank you.

Chairman: We have already discussed the same if you want separately you may give your mail Id we will send you the same**.**

Leena Yezhuvath: Thankyou sir

9.Our next speaker shareholder is MAHENDRA RAJMAL GADIA, request you to unmute yourself:

Leena Yezhuvath: He is also not present and we will go to next shareholder.

10.Our next speaker shareholder is Hitesh A. Solanki, request you to unmute yourself:

Hitesh A. Solanki: Good morning all of you I have studied about Chairman's life also that he is working with the South Indian Bank, correct sir?

Chairman: No, there are 2 independent directors, they were working with the South Indian Bank, one is Mr. A G Varughese and the second person is Mr. Joly Sebastian and myself I've not worked with South Indian Bank but have worked with many other NBFCs.

Hitesh A. Solanki: I want to meet you personally in the registered office and I have visited the registered office but I don't get a proper location of your registered office.

Chairman: You give your contact number to the CS when I'm there in Mumbai next time we will definitely meet.

Hitesh A. Solanki: Sir, you are an idol for everyone because this wealth creative stock. I think this will be a multi bagger stock in the future as per my study.

Chairman: I planning to come Mumbai on the first week of October so if you are there in Mumbai you can come and meet me.

Hitesh A. Solanki: Thank you and no more questions.

Leena Yezhuvath: He had earlier sent us 4-5 queries and all of them were answered by our CEO. Thankyou sir.

Leena Yezhuvath: Thankyou sir

11. Our next speaker shareholder is Yogesh Vesviker:

Yogesh Vesviker: Firstly, Congratulations to Company Management and Team for bumper earnings turnaround driven by a sharp scaling up of its retail loan portfolios (microfinance, gold loans, and personal loans) and management announced an ambitious plan to grow total assets to **₹2,500 crore over the next three years**. To achieve this, they plan to open **500 branches across 15 states** and scale their workforce from 700 to 2,000 employees. So I wish you best of luck and I have already forwarded my questions and those have been suitably answered by the Company Secretary team and I really thank company secretary that's Leena Ma'am for all the correspondence related to this AGM. I have no other questions and certainly in this AGM agenda the proposal which have been put up that's you are seeking 1500 crores NCD in that I'm really looking forward to see that this resolution has been put and I support that resolution.
Leena Yezhuvath: Thankyou sir

12. Our next speaker shareholder is NARENDRA AMBALAL, request you to unmute yourself:

Leena Yezhuvath: Narendra Ambalal is not present

Thank you, all shareholders, for expressing your thoughts which were valuable, useful, and we will certainly look at working through all of them.

We would like to thank all the shareholders and the Directors for their presence in this Annual General Meeting today. The e-voting facility will be enabled for next 15 minutes for those Members who have not casted their votes yet. The results of the e-voting will be declared after the conclusion of the 40th Annual General Meeting. The results shall be published on the website of the Company. The proceedings of the AGM will be available on the website of the Company.

We are grateful to all our shareholders. Thank you all for attending the meeting and with the permission of the chair we hereby declare the proceedings as closed.

Thank you very much