



Ref: SSFL/Stock Exchange/2025-26/091

October 31, 2025

To
BSE Limited,
Department of Corporate Services
P. J. Towers, 25th Floor,
Dalal Street,
Mumbai – 400001

To
National Stock Exchange of India Limited,
Listing Department
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E)
Mumbai – 400051

Scrip Code: 542759 and 890221

Symbol: SPANDANA and SSFLPP

Dear Sir/Madam,

Sub: Investor presentation on the unaudited financial results of the Company for the quarter and half year ended September 30, 2025

Ref: Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith a copy of investor presentation on the unaudited financial results of the Company for the quarter and half year ended September 30, 2025.

Kindly take the same on record.

Thanking you.

Yours sincerely,
For Spandana Sphoorty Financial Limited

Vinay Prakash Tripathi
Company Secretary

Encl: as above

Spandana Sphoorty Financial Limited

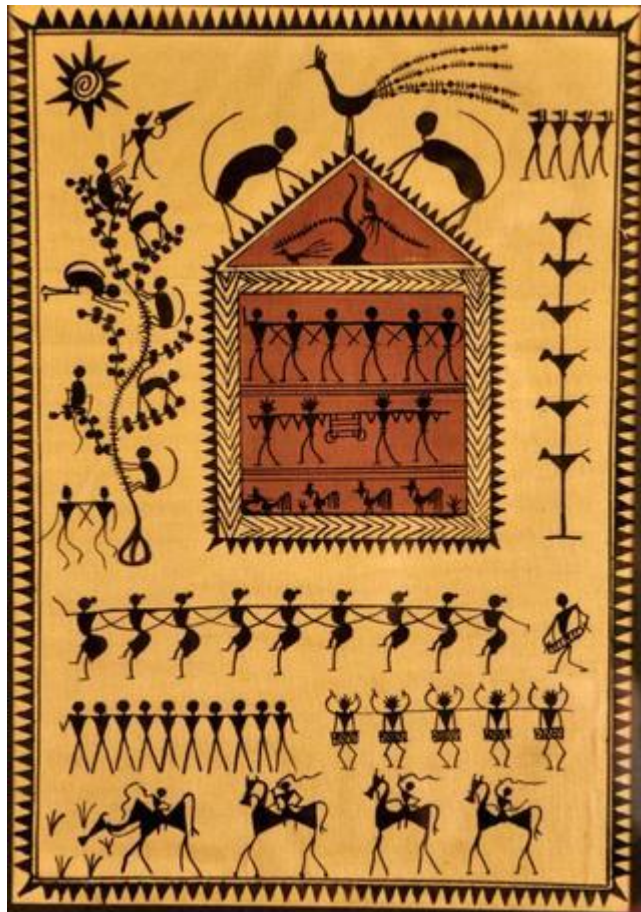
CIN - L65929TG2003PLC040648

Galaxy, Wing B, 16th Floor, Plot No.1, Sy No 83/1, Hyderabad Knowledge City,

TSIIC, Raidurg Panmaktha, Hyderabad – 500081, Telangana

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Saura Art



SPANDANA
Spandana Sphoorty Financial Limited

Q2 FY26 & H1FY26 Investor Presentation

Safe Harbor



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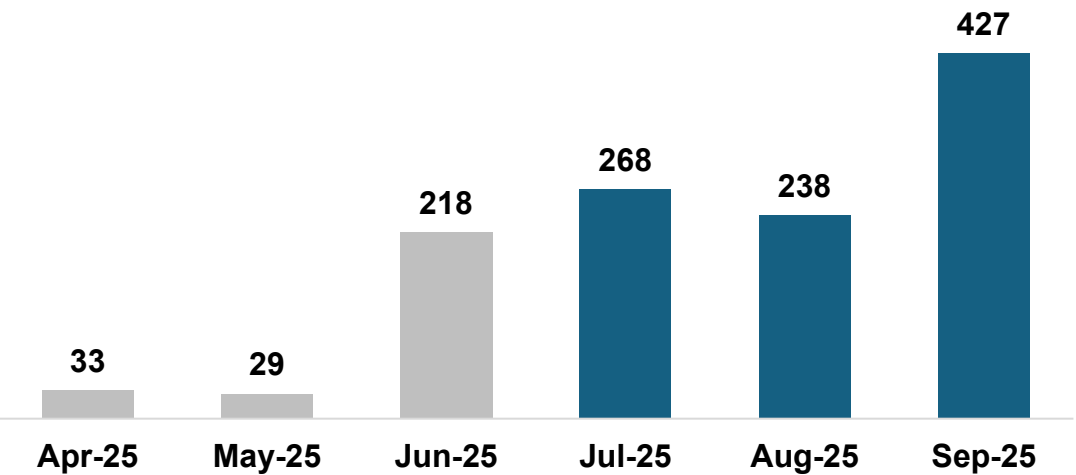
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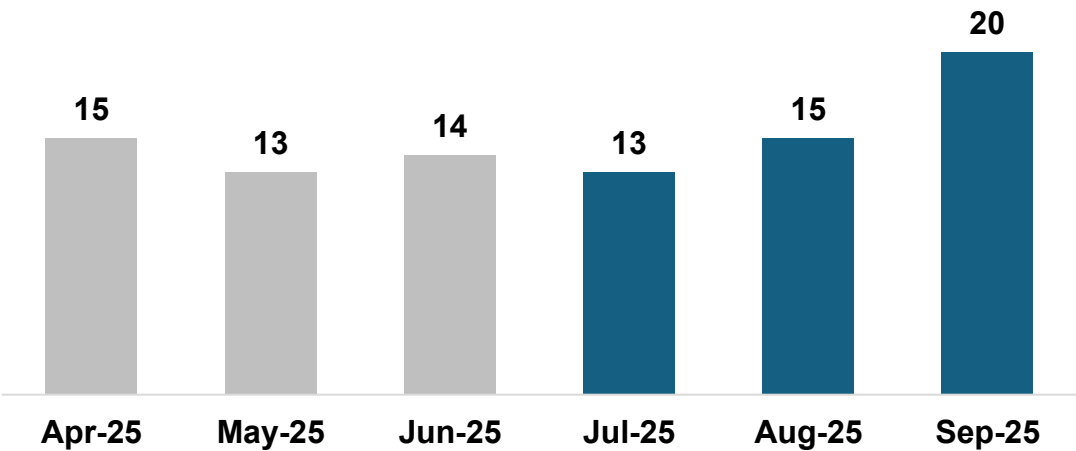
Key highlights: Improvement in lead parameters



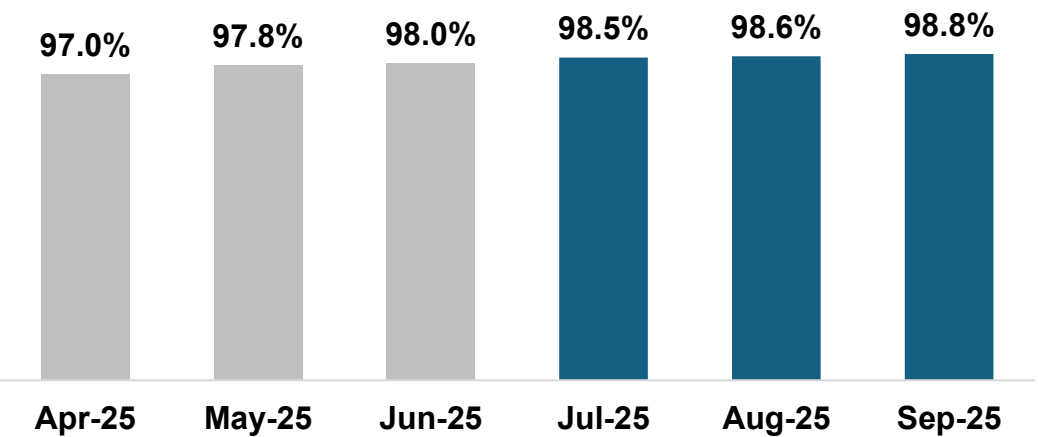
Pick up in pace of Disbursement (₹ Cr)



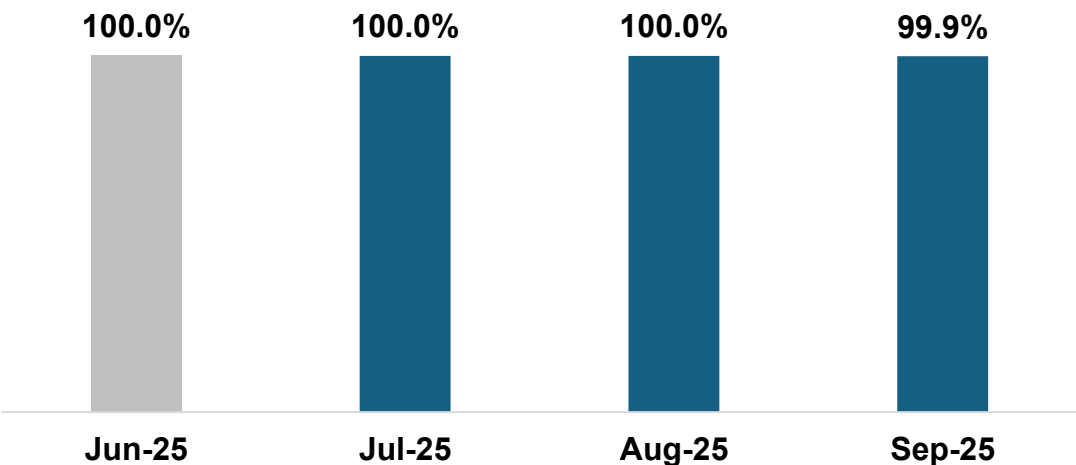
Upward trend in 90+ dpd Recovery (₹ Cr)



Consistent improvement in X-bucket Collection Efficiency (%)



>99.9% Net Collection Efficiency of FY26 disbursement



Note: Collection efficiency is on Standalone basis

Business pivoting towards growth supported by robust Balance Sheet



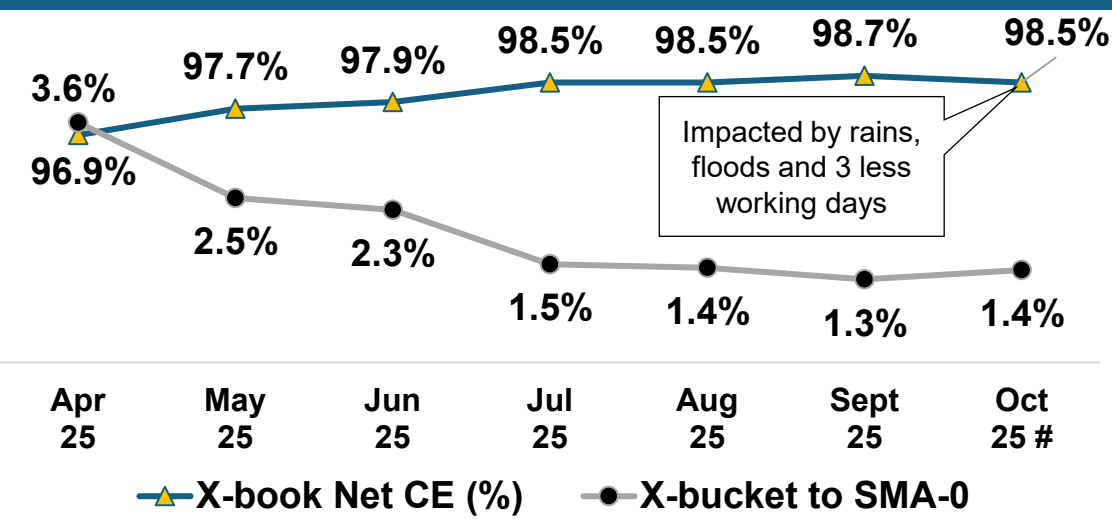
Executive Summary

1	Consistent X-bucket collection efficiency improvement	Consistent improvement in X-bucket collection efficiency between Apr-25 to Sep-25 across major states. X-bucket collection efficiency for Sep-25 at 98.7% & ~98.5% for Oct-25
2	Increased pace of disbursement	Disbursements pick up pace - ₹934 Cr disbursed in Q2FY26 as against ₹280 Cr disbursed in Q1FY26. Expect to disburse ~₹350 Cr in Oct-25 Loan processing fee revised to 1.5% (1% earlier) effective from 1-Sep-25 Interest rates revised to 23% - 26% (19.75% - 24.75% earlier) effective from 1-Oct-25
3	Strong performance of new portfolio	Portfolio originated under new credit rules showing strong performance with 99.9% Net Collection Efficiency. Only 124 out of 1.8 L loans disbursed are delinquent as on 30 th Sep 2025
4	Focused recovery efforts	Multi-channel recovery outreach including through SMS, issuance of demand & legal notice and Lok Adalats. Q2FY26 recovery of ₹48 Cr vs. ₹41 Cr in Q1FY26
5	Robust Balance Sheet	Successful ₹400 Cr (partly paid) rights issue further strengthened Balance Sheet Liquidity of ₹1,179 Cr as of 30-Sep-25, ~₹1,270 Cr as of end Oct-25 CRAR of ~47% at the end of September 2025 Incremental borrowing of ₹598 Cr post equity raise
6	Financial performance	AUM of ₹4,088 Cr at the end of Sept-25 Standalone GNPA & NNPA of 4.97% & 0.97% at the end of Sept-25

1. X-bucket collection efficiency show improving trend



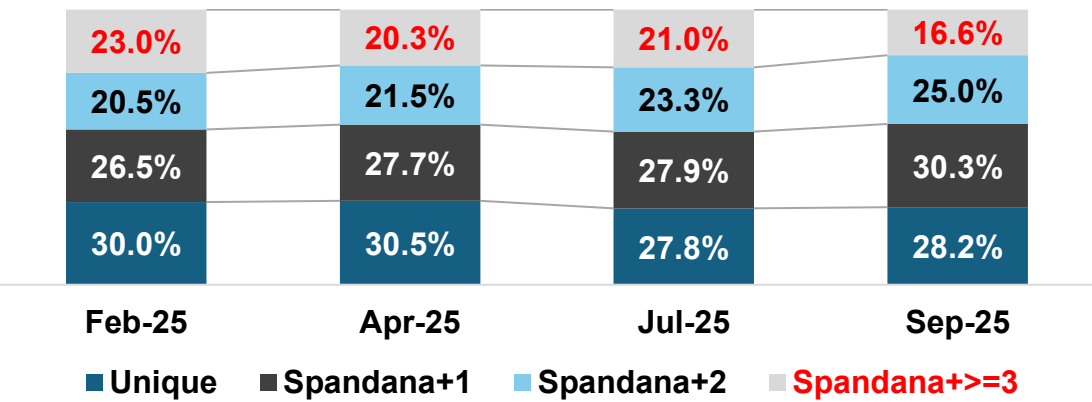
X-bucket net collection efficiency (%) & forward flows



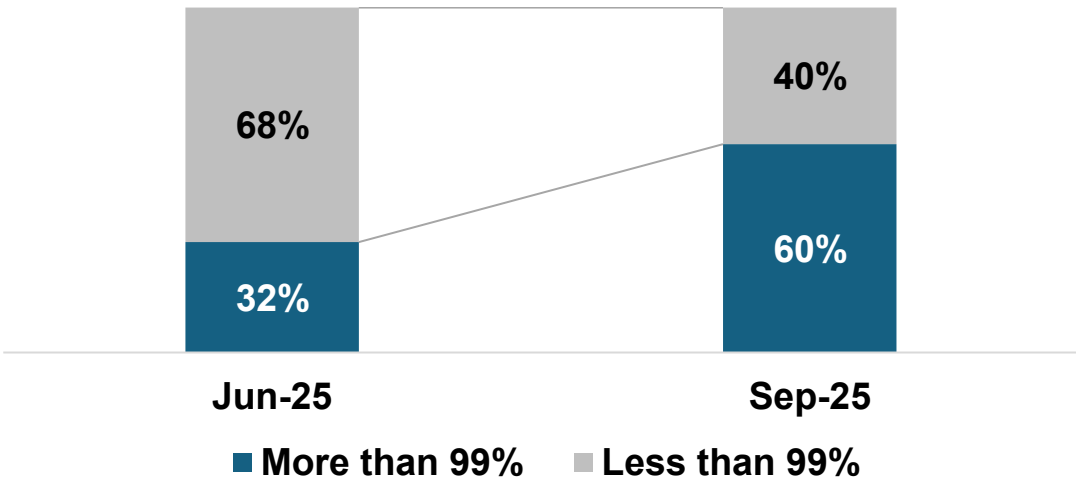
X-bucket Collection Efficiency (%) of key States

2025	Apr	May	Jun	Jul	Aug	Sep
Andhra Pradesh	95.7%	95.7%	96.3%	97.9%	97.7%	98.1%
Bihar	97.4%	98.6%	98.4%	98.7%	98.9%	98.8%
Karnataka	93.9%	95.4%	97.2%	97.7%	98.3%	98.5%
Madhya Pradesh	97.3%	98.3%	98.2%	98.7%	98.4%	98.9%
Odisha	97.5%	98.1%	97.9%	98.8%	99.3%	98.9%
Overall	96.9%	97.7%	97.9%	98.5%	98.5%	98.7%
Standalone	97.0%	97.8%	98.0%	98.5%	98.6%	98.8%

Lender Overlap*^ - +>3 lenders reduced to ~16.6% from 23%



% of branches^ with X-bucket Collection Efficiency >99%

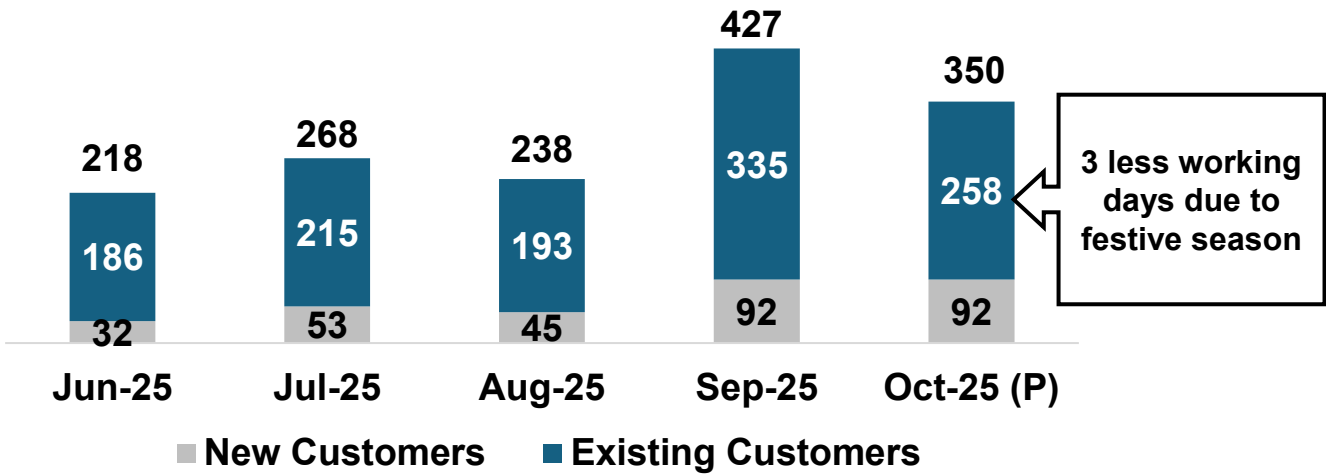


* Based on Credit bureau data as of respective months; ^ On Standalone basis, # Estimate

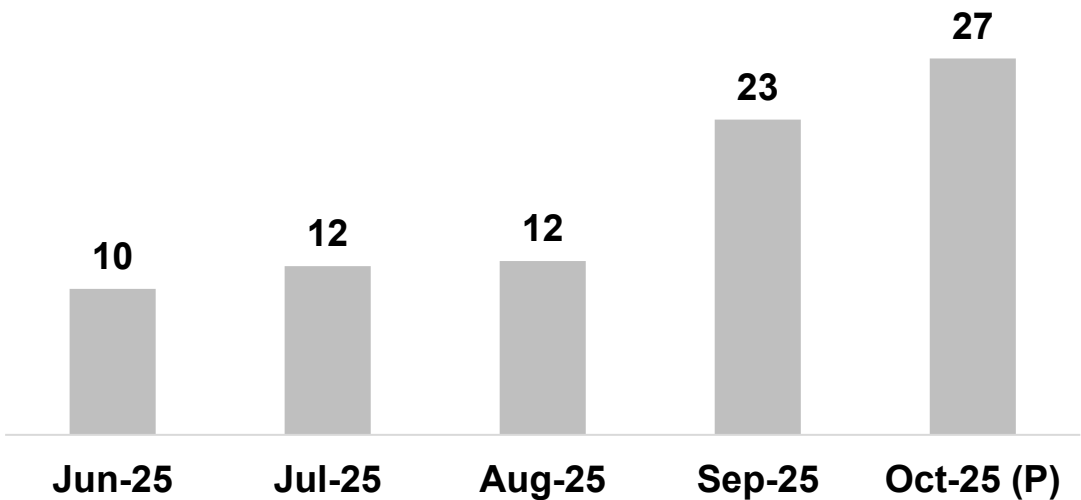
2. Disbursement pace up with improvement in quality parameters



Disbursement (₹ Cr)



Disbursement / LO / day^ (₹ '000)



Multiple levers driving disbursement growth



Upfront CB validation

Reduces loan application processing time & frees up field team bandwidth



New customer enrolment

22% loans given to new customers as against 15% in Q1



Increase of ticket size

Maximum ticket size of ₹98,000 based on vintage against ₹80,000 earlier.



Weekly branches

20% disbursement of Q2FY26 done in weekly branches



Driving field discipline

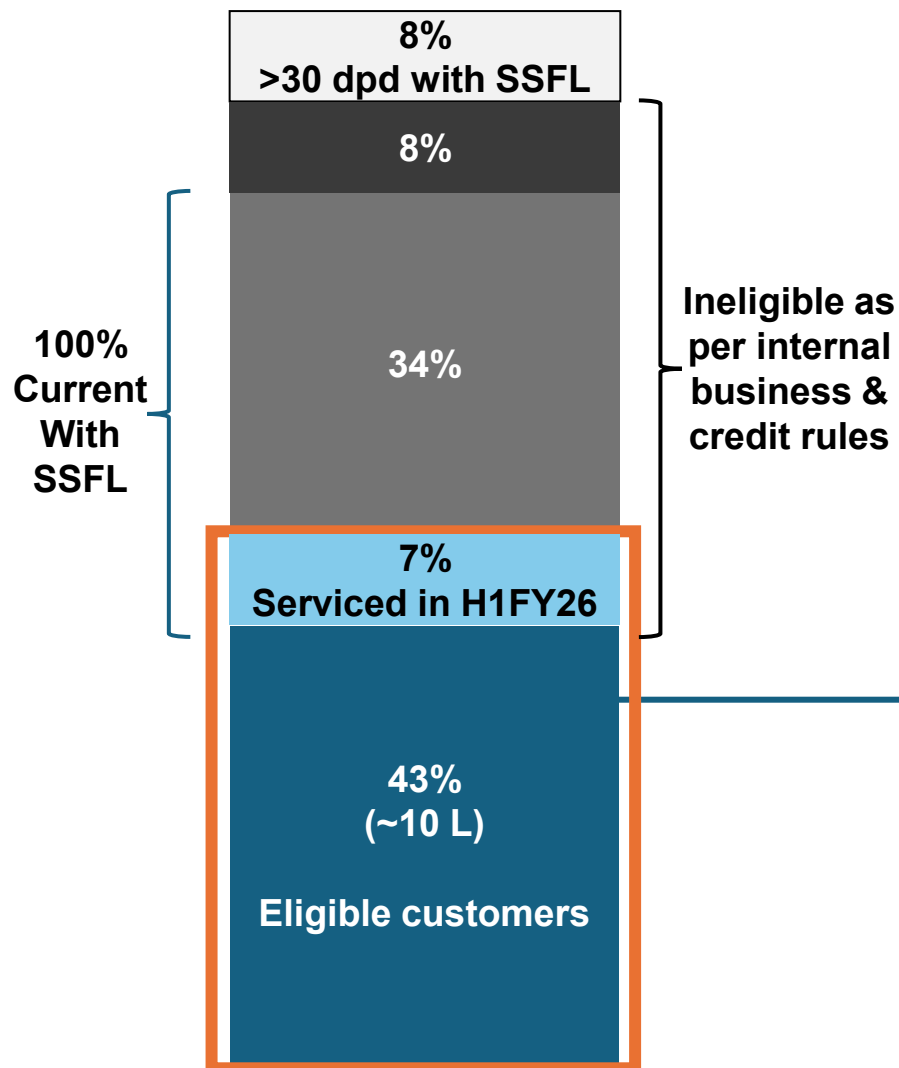
Consistent monitoring of supervisory field visits, basic field discipline

^ Standalone

2. Current customer franchise offers sufficient growth opportunity



Customer Base* distribution – Sep 2025



Opportunity to disburse ₹5,500 Cr - ₹6,000 Cr to eligible customers

76% of 10 L eligible borrowers have < ₹1 L household indebtedness and loans outstanding with 2 lenders

Household Indebtedness	Lender Overlap			Total
	Unique	Spandana +1	Spandana +2	
<50k	47%	19%	4%	70%
50k – 1 L	2%	9%	9%	20%
1 L - 1.5 L	1%	2%	4%	8%
1.5 L – 2 L	0%	1%	1%	3%
Total	50%	31%	19%	100%

75% of 10 L eligible customers have over 2 years vintage with SSFL

Customer vintage	Lender Overlap			Total
	Unique	Spandana +1	Spandana +2	
<1 years	1%	1%	0%	1%
1 to <2 years	10%	8%	6%	24%
2 to <3 years	12%	8%	5%	25%
3 to <4 years	5%	2%	1%	9%
4 to <5 years	3%	1%	1%	5%
5 and Above years	19%	11%	5%	35%
Total	50%	31%	19%	100%

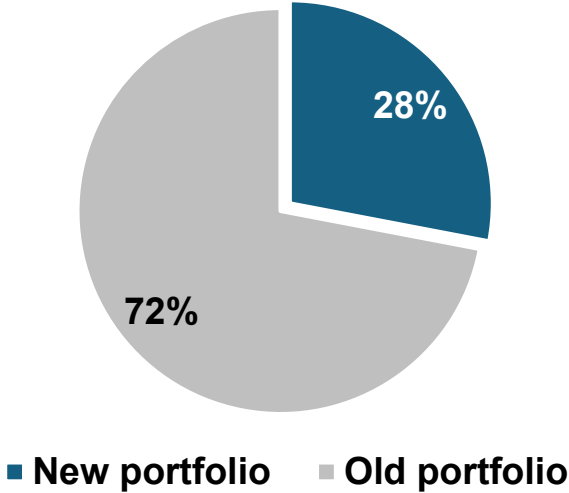
58% of 10L customers

* Total customer base of 2.4m active and ex-customers

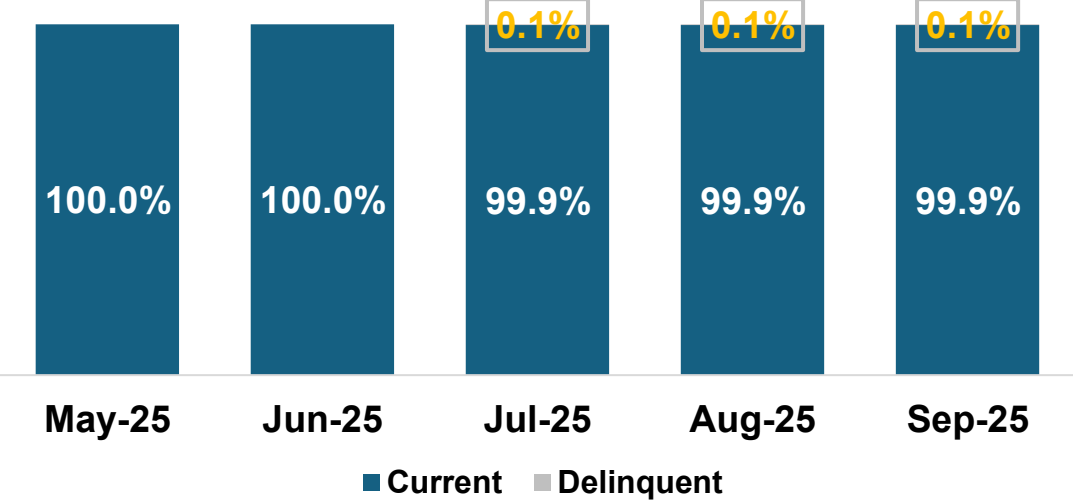
3. New credit rules propel strong FY26 portfolio performance



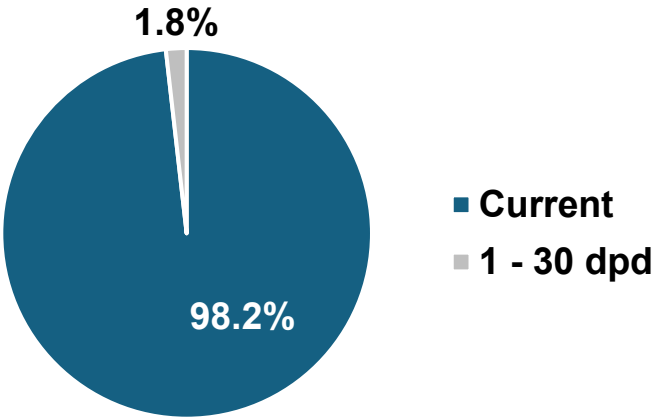
New portfolio contributes 28% of AUM*



99.9% of New portfolio* is current



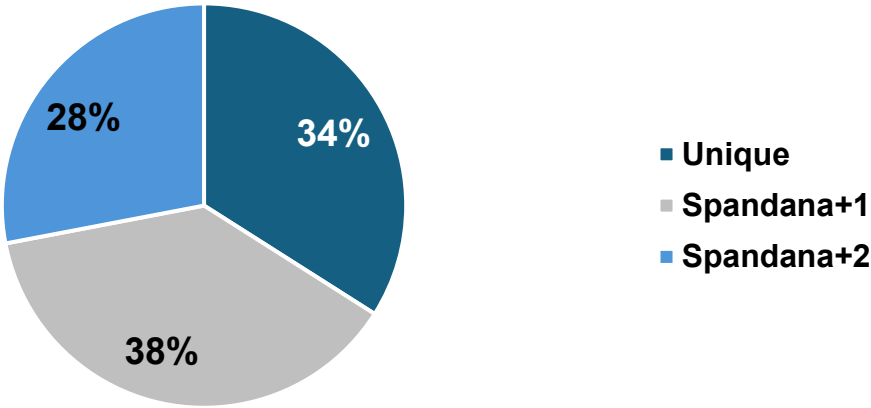
98.2% customers* were current at disbursement



Additional stricter DPD Criteria for extending new loans to customers

Existing : <30 dpd
New : 0 dpd

72% customers* had less than 2 lender relationship^



* Standalone; ^ Based on credit bureau data at the time of disbursement

4. Recovery focused strategy delivering measurable outcomes

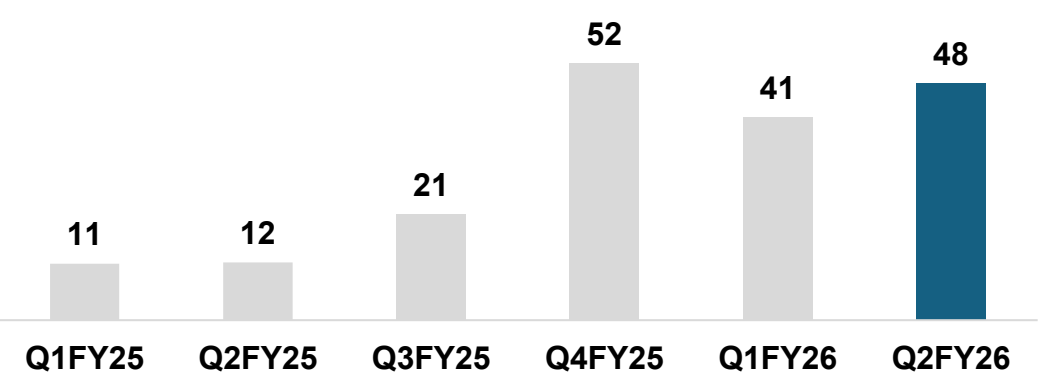
₹141 Cr recovered in 3 quarters. Momentum expected to continue in H2FY26



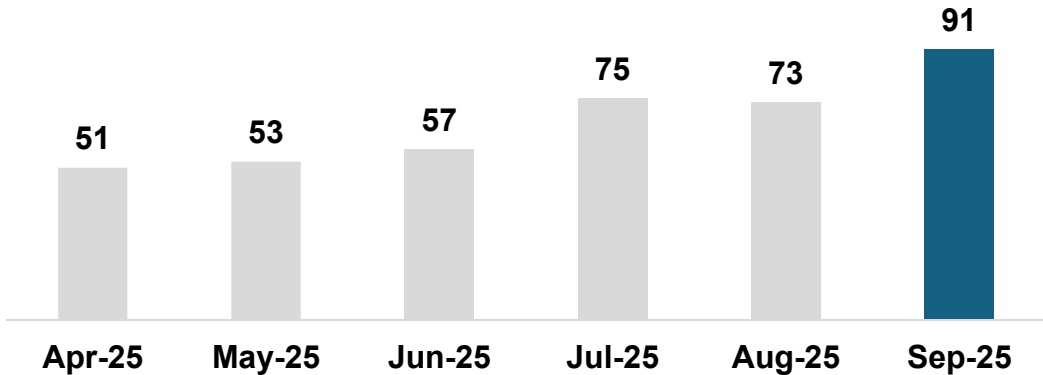
Initiatives to improve collections

Tapping legal avenues				Continuing to engage borrowers		Digital Collection – 14% of all Q2 collection			
	Phase 1		Phase 2						
Demand Notices		Legal Notices		Lok Adalat	Dedicated team	External Agencies	QR Code	SMS Link	BBPS
~90,000 issued. ₹291 Cr outstanding		~28,000 issued. ₹143 Cr outstanding	~3.0 L Issued in Oct-25 ₹1,202 Cr outstanding	~8,600 Borrowers. ~₹30 Cr outstanding	500+ Associates Focus on 90+ dpd collections	5 AI Call/chat bots, Manual calling, WhatsApp	Launched QR- code based collections in Oct-25	Unique payment links for part or full payments	Enabled payment through BBPS channels
₹4.2 Cr recovered Engaged 7% of target customers		₹85 L recovered	₹1.0 Cr recovered	₹43 L recovered Engaged 7% of target customers	₹22.7 Cr Collected in H1FY26	₹1.2 Cr recovered within 37 days	Strong traction observed	₹76.9 Cr Collected in H1FY26	₹266.0 Cr Collected in H1FY26

Recovery from 90+ dpd (₹ Cr)



Recovery / CRA (₹ '000)



Efforts on to improve operational efficiency and optimize costs



Branch Rationalisation

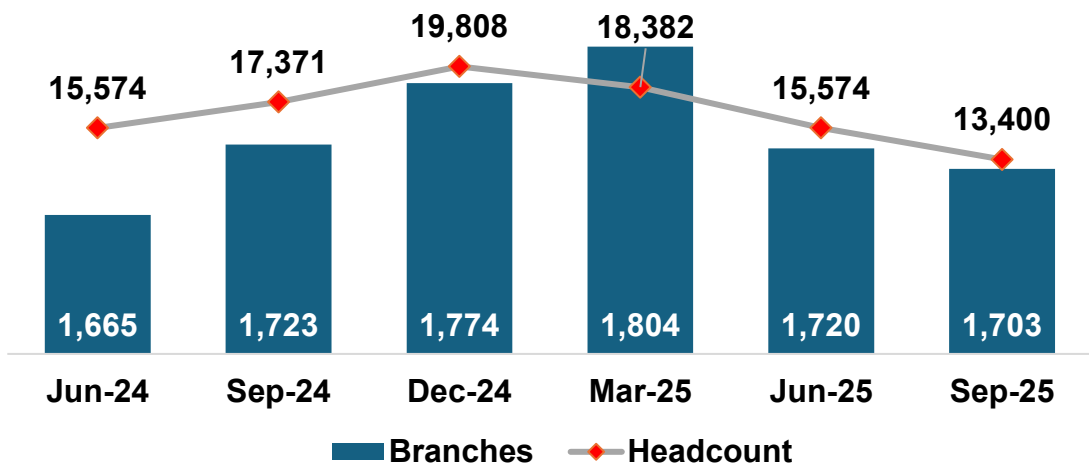
- 101 branches merged or closed during H1FY26
- Reduction in overhead cost expected



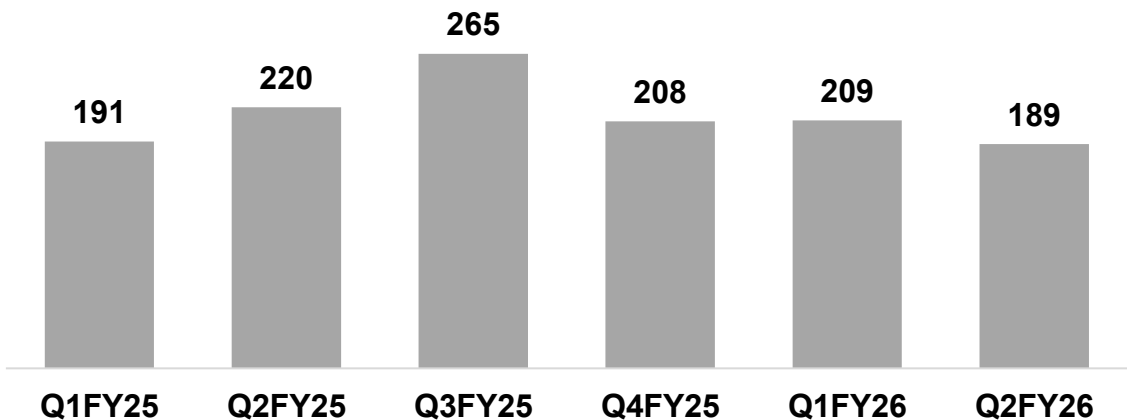
Manpower Rationalisation

- Manpower aligned with branch consolidation
- LO productivity expected to increase to 275
- BQM redeployment based on defined parameters

Branch and Employee Count



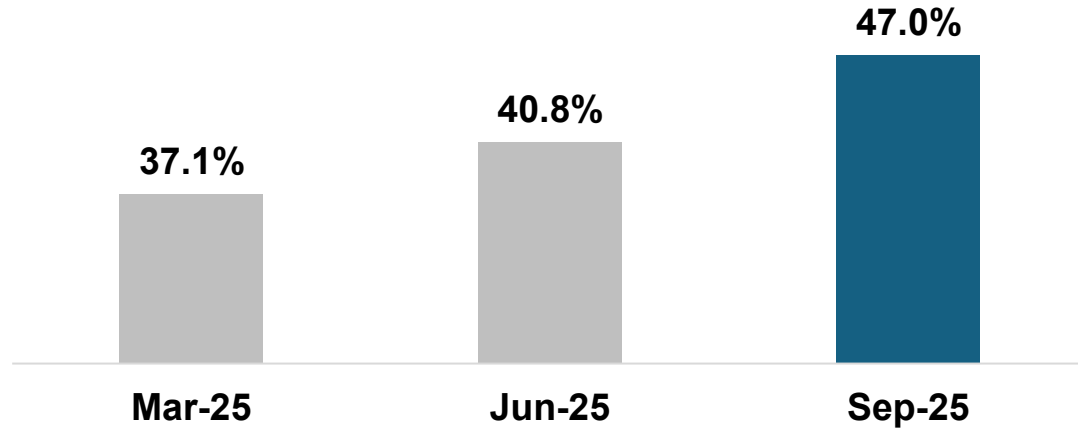
Operating Cost (₹ Cr)



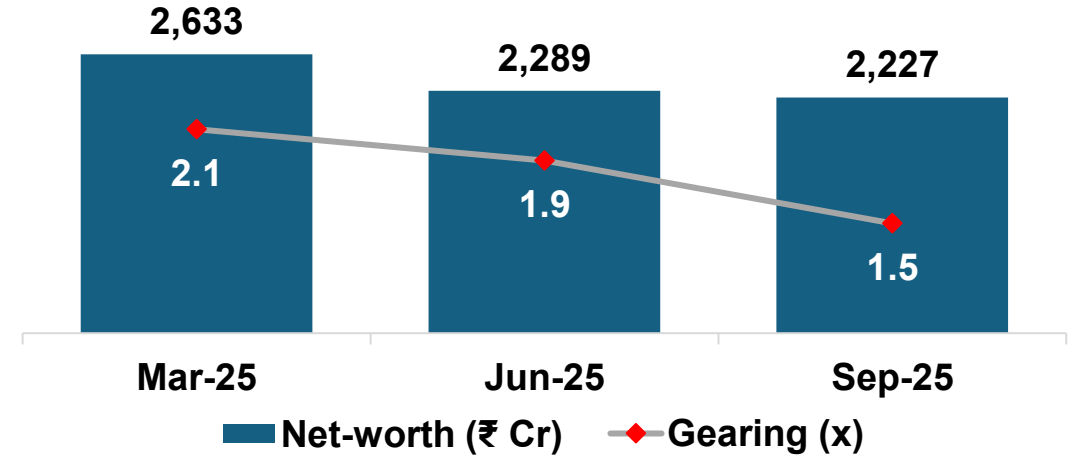
5. Comfortable liquidity & healthy balance sheet to fuel future growth



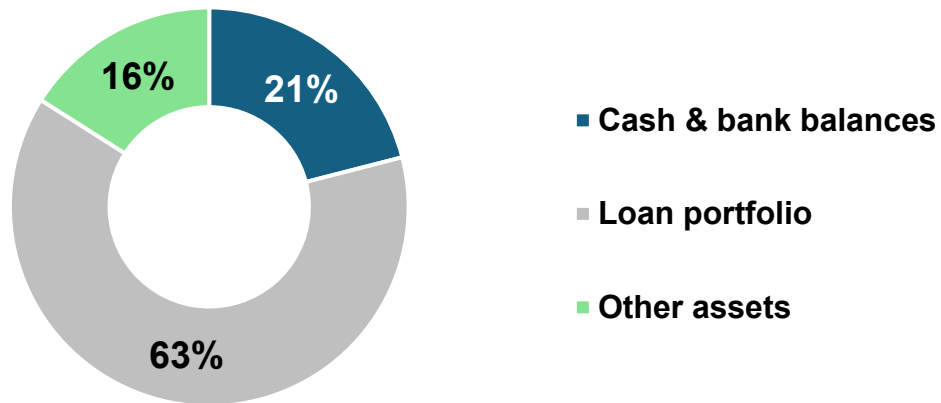
CRAR* (%)



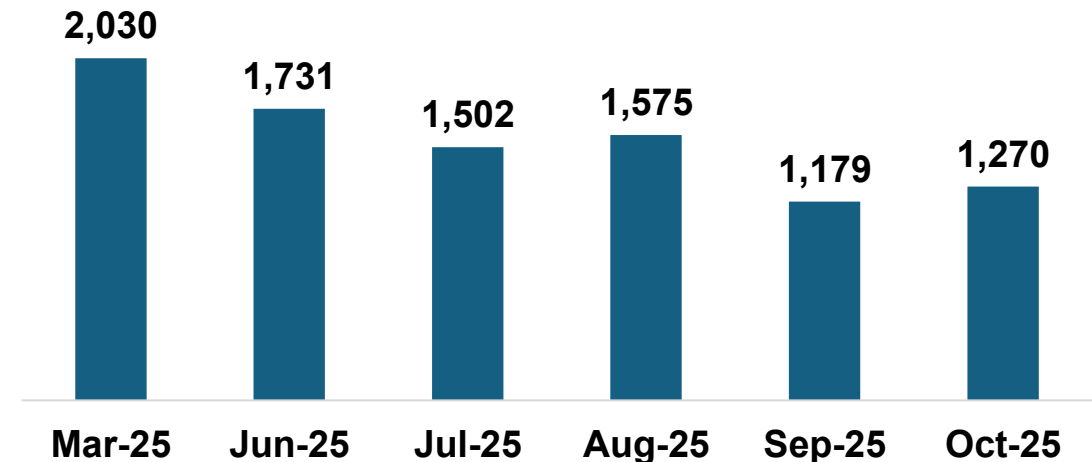
Net-worth (₹ Cr) & Gearing (x)



Asset Distribution (%)



Liquidity^ (₹ Cr)



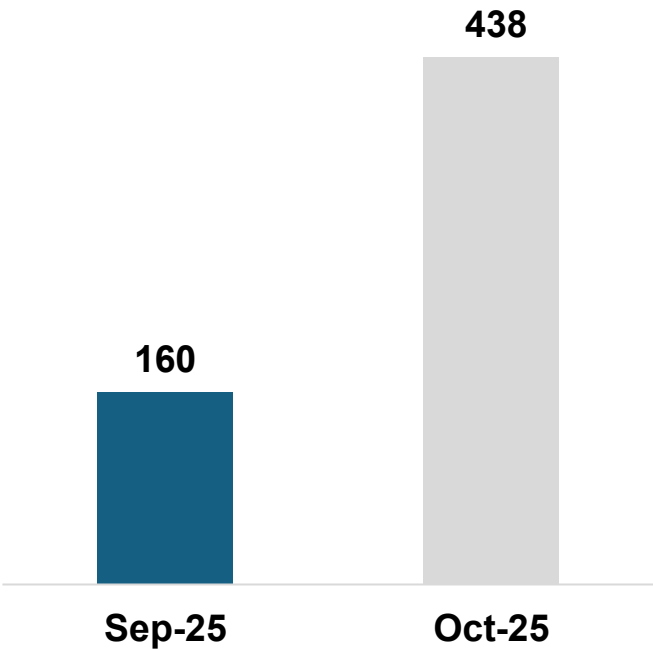
* Right to call up ₹200 Cr out of the ₹400 Cr partly-paid rights issue till March 2027

^ Liquidity position moderated due to deployment of funds and prudent rationalization of surplus liquidity to minimize carrying costs

5. Diversified borrowing mix with 48% outstanding loans from banks

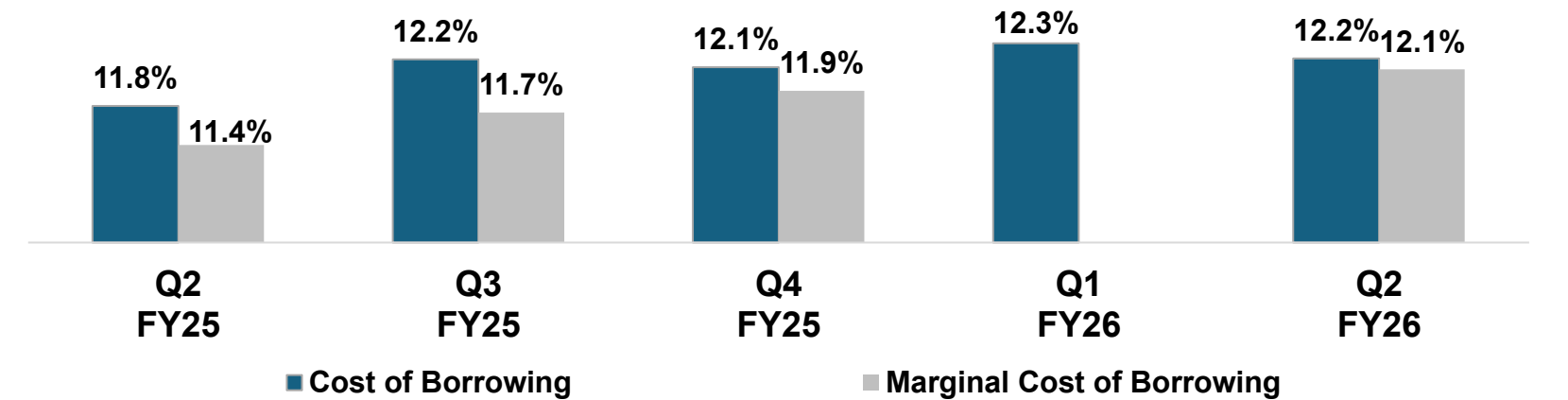


Incremental borrowing (₹ Cr)

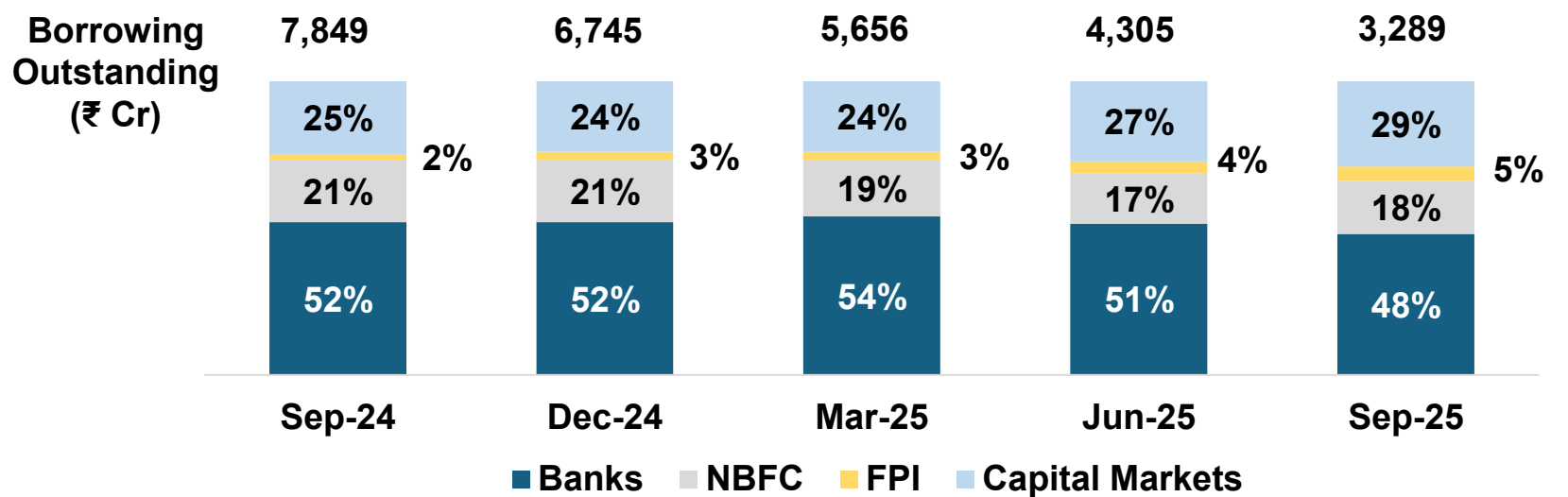


Funding needs until August-25 were met through available liquidity

Cost of borrowing (%)



Diversified borrowing mix





Q2FY26 & H1FY26 Results

~3.3x QoQ increase in disbursement. Standalone NNPA stable



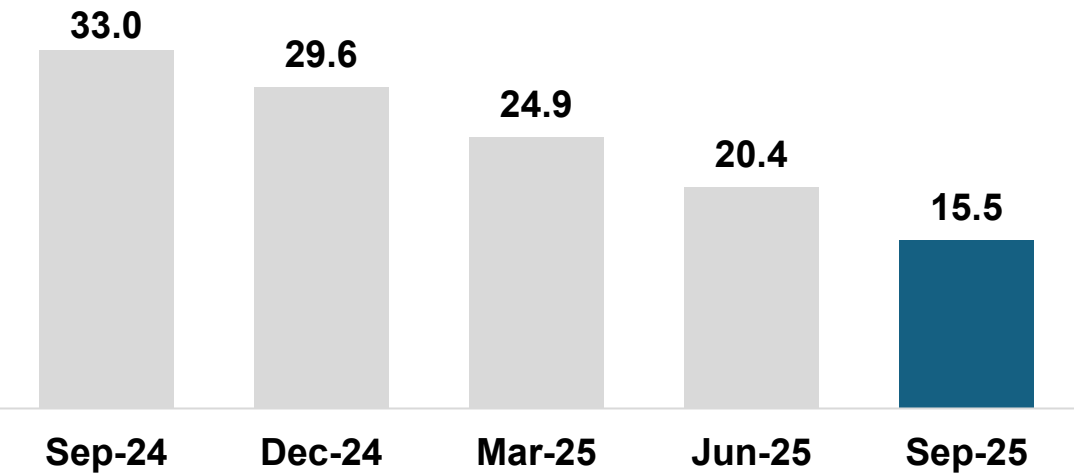
Key Metrics	Q2 FY26	Q1 FY26	QoQ (%)	Q2 FY25	YoY (%)	H1FY26	H1FY25	YoY (%)
Disbursement (₹ Cr)	934	280	233%	1,514	(38)%	1,214	3,798	(68)%
AUM (₹ Cr)	4,088	4,958	(18)%	10,537	(61)%	4,088	10,537	(61)%
Income (₹ Cr)	239	304	(21)%	702	(66)%	544	1,436	(62)%
Net Interest Income (₹ Cr)	91	113	(20)%	341	(73)%	204	766	(73)%
PPOP (₹ Cr)	(40)	(40)	-	228	₹(268) Cr	(79)	515	₹(594) Cr
Impairment (₹ Cr)	258	422	(39)%	512	(50)%	680	721	(6)%
PAT (₹ Cr)	(249)	(360)	+111 Cr	(216)	-33 Cr	(609)	(161)	-449 Cr
<u>Standalone</u>								
GNPA	4.97%	4.88%	8 bps	4.88%	9 bps	4.97%	4.88%	9 bps
NNPA	0.97%	0.96%	1 bps	0.97%	-	0.97%	0.97%	-

Customer base at ~15L

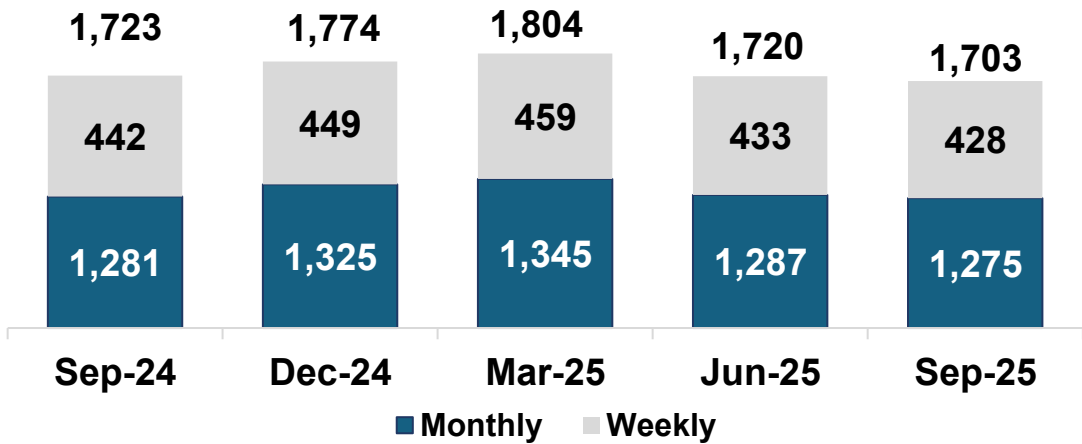
Branch and manpower rationalization along with disbursement to drive efficiencies



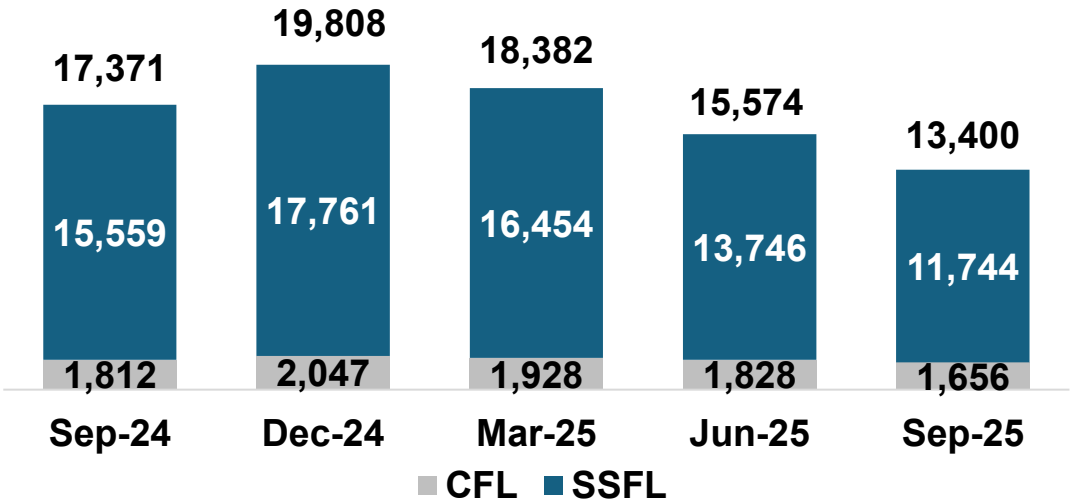
No. of Customers (in L)



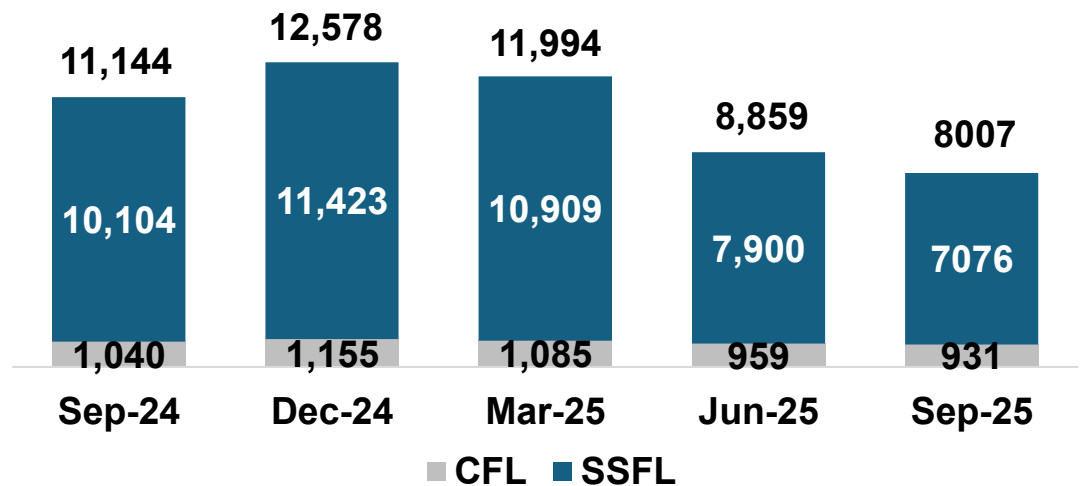
Branch count



Employee Count



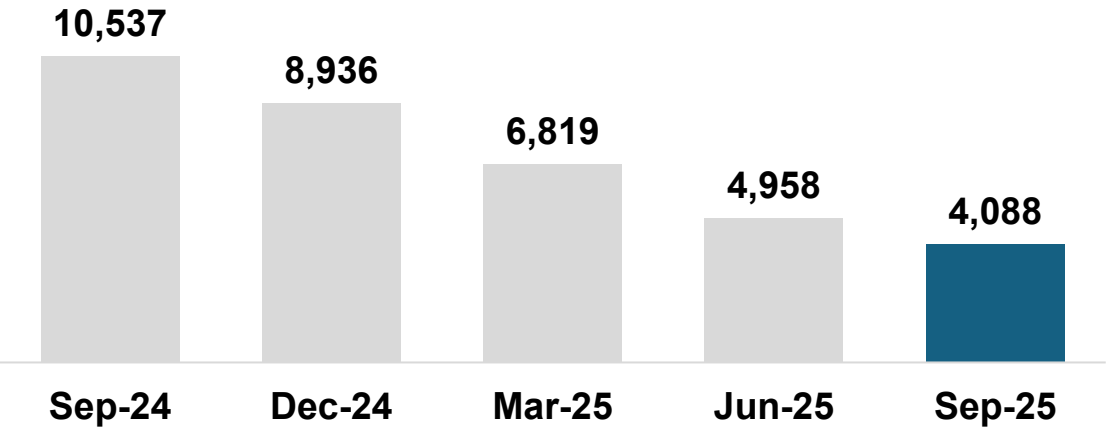
Loan Officer Count



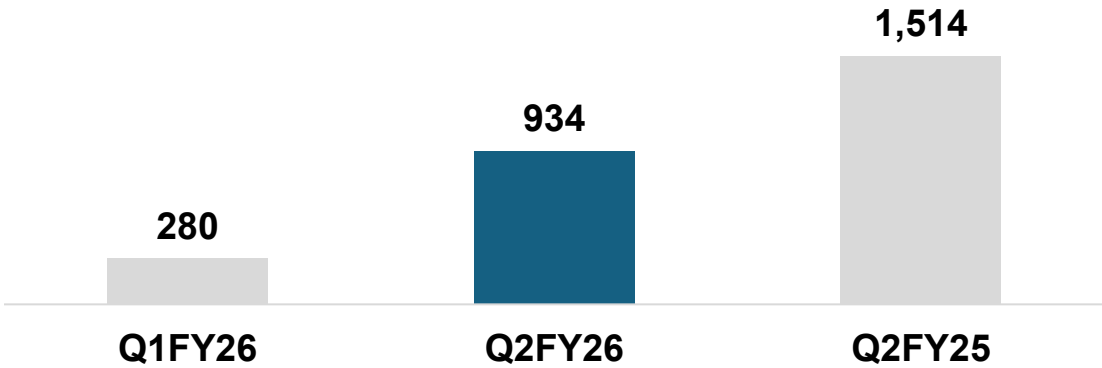
₹934 Cr disbursed in Q2FY26. Gross CE improves to 92.9%



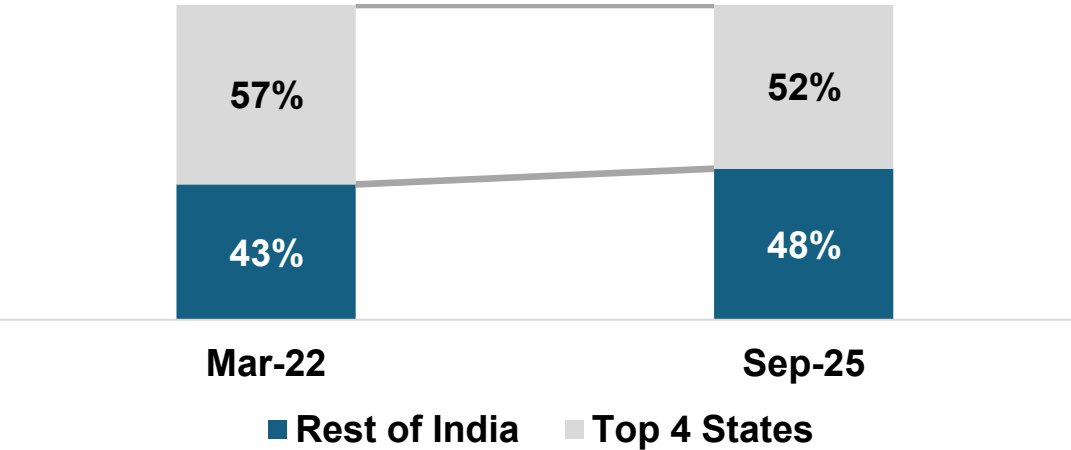
AUM (₹ Cr)



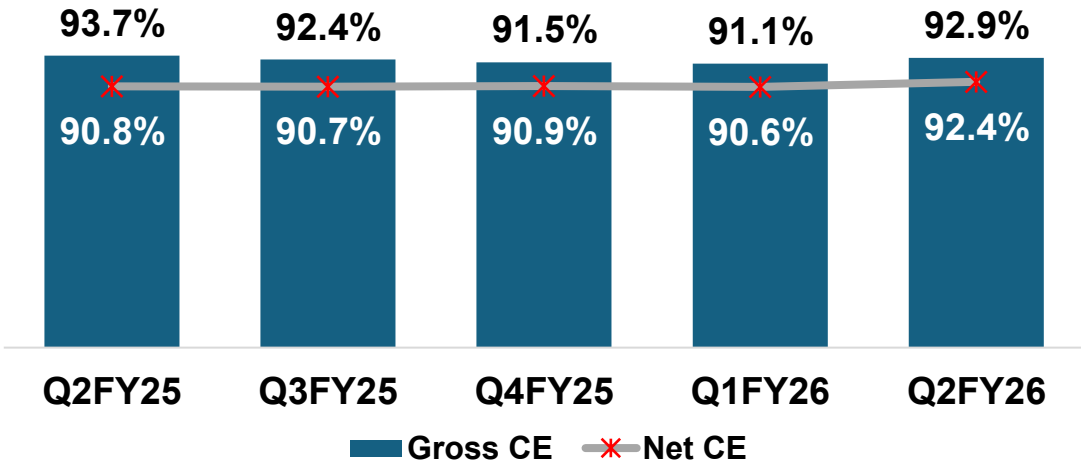
Disbursement (₹ Cr)



AUM concentration of top 4 states at 52%



Collection Efficiency (%)



PCR maintained at ~80%

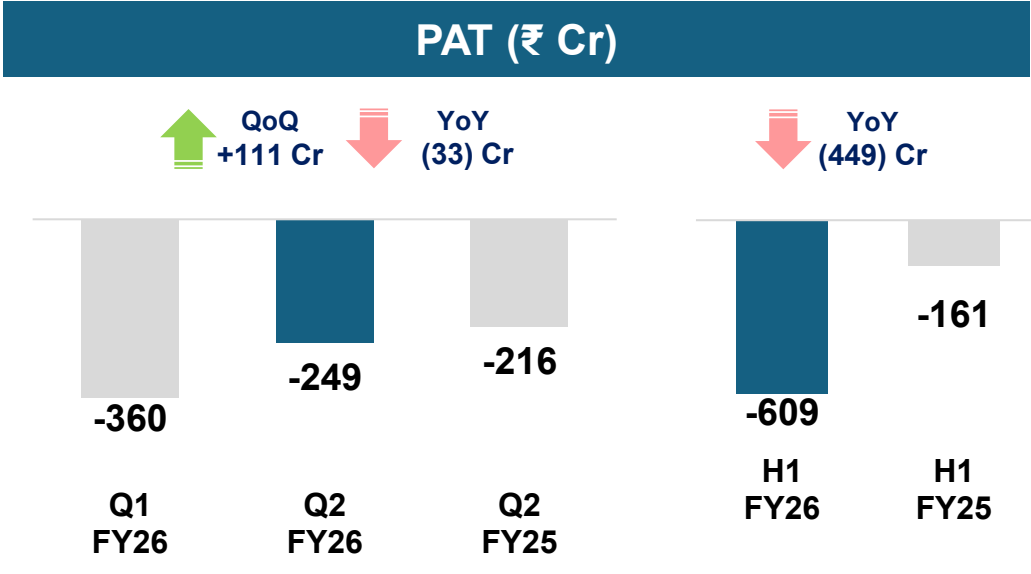
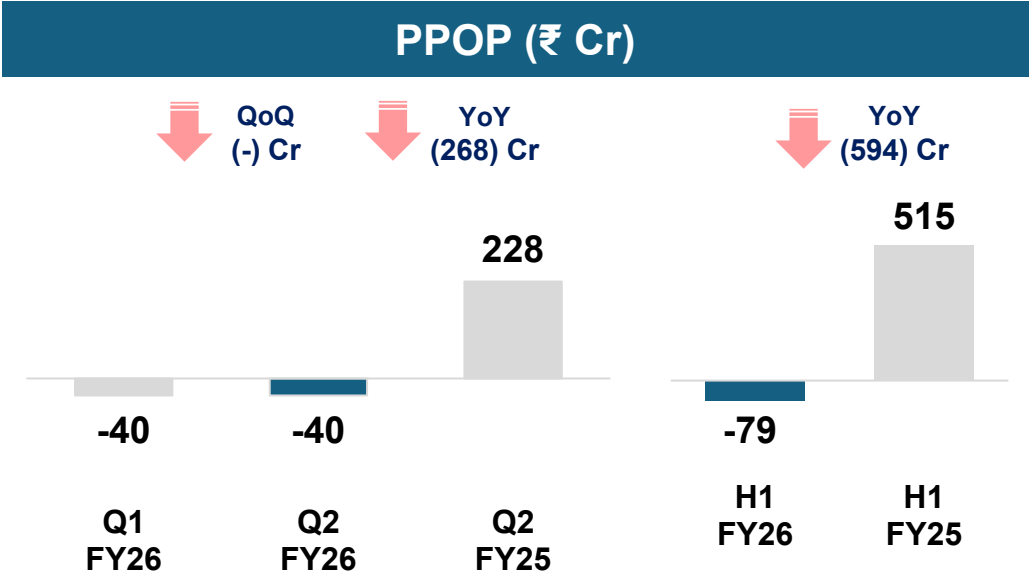
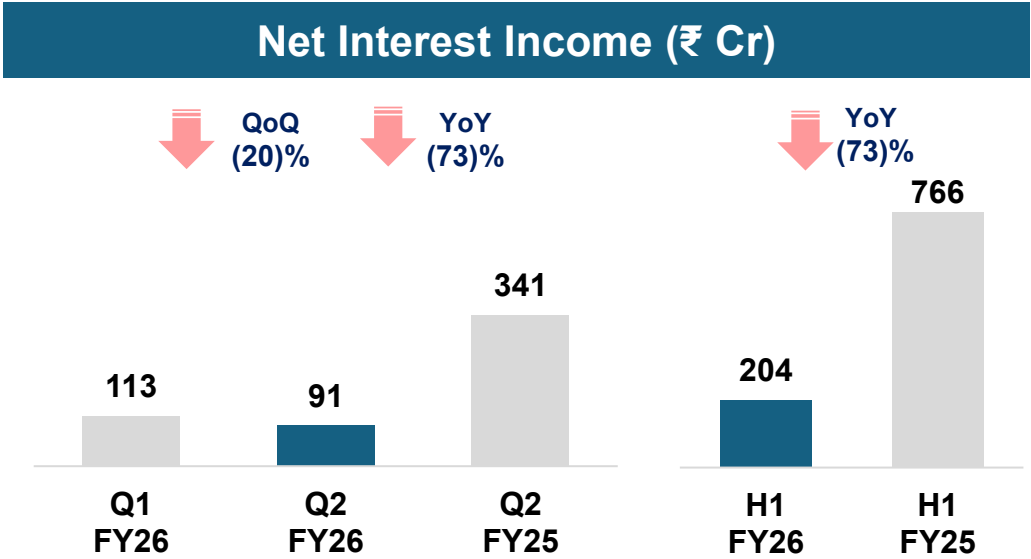
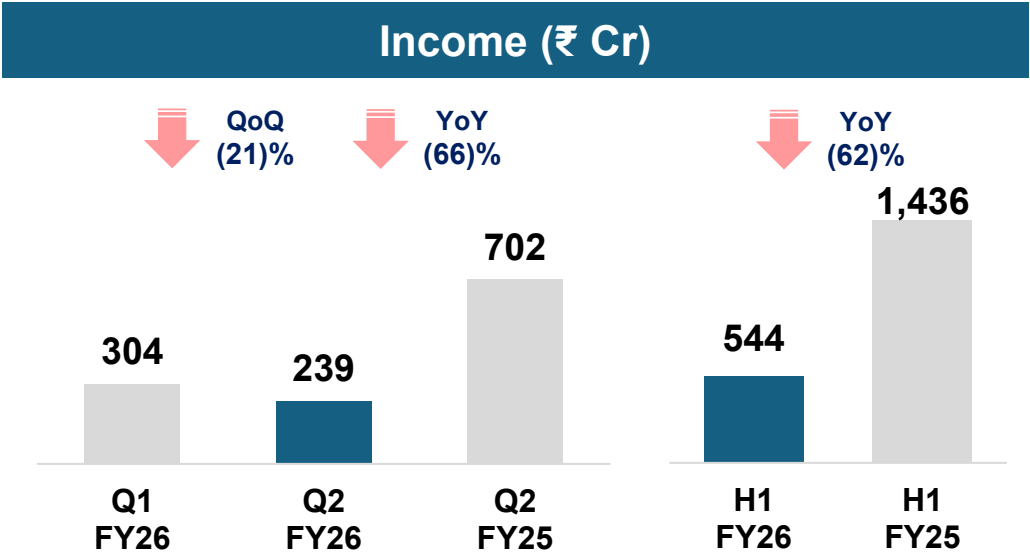


Asset Classification	Consolidated				Standalone			
	Loans Outstanding (₹ Cr)	% of Loans Outstanding	ECL Provision (₹ Cr)	Coverage	Loans Outstanding (₹ Cr)	% of Loans Outstanding	ECL Provision (₹ Cr)	Coverage
Stage 1 (Current)	3,433	88.9%	46	1.4%	2,861	89.63%	26	0.9%
Stage 1 (1 – 30)	62	1.6%	1	1.6%	48	1.50%	0.4	0.9%
Stage 2 (31 – 60)	73	1.9%	32	44.1%	60	1.86%	28	47.0%
Stage 2 (61 – 90)	78	2.0%	37	48.0%	65	2.04%	33	51.1%
Stage 3 (GNPA)	217	5.6%	172	79.2%	159	4.97%	128	80.5%
Total	3,863	100%	289	7.5%	3,192	100%	216	6.8%
NNPA	45	1.2%			31	0.97%		

Impairment on financial instruments	Amount (₹ Cr)
	Q2FY26
- On technical write-off's	418
- On GNPA	(26)
- On stage 1, 2 & others	(104)
- Recovery of loans written-off	(29)
Total	258

As a prudent measure, additional credit cost of ₹86 Cr recognized in Q2FY26 due to technical write-off. Excluding this, impairment cost would have been ₹172 Cr

Income, PPOP impacted by shrinking loan book over past few quarters



QoQ improvement in Yield & NIM as overall portfolio quality improves



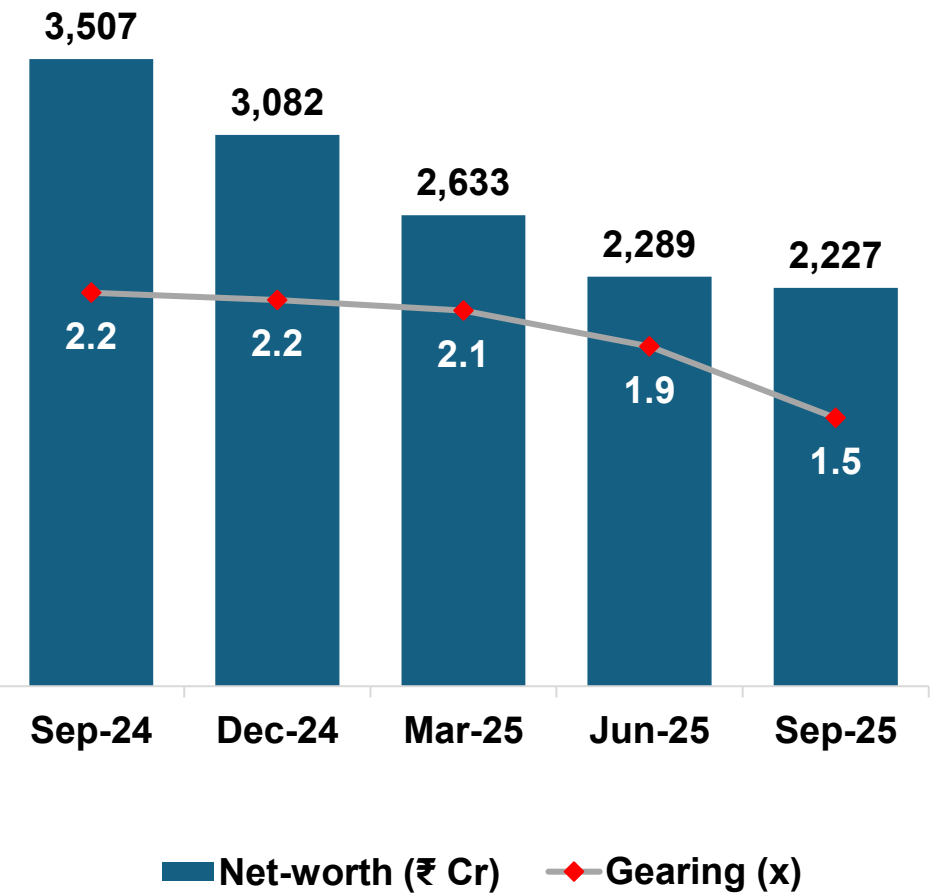
Key Ratios	Q2 FY26	Q1 FY26	QoQ (%)	Q2 FY25	YoY (%)	H1FY26	H1FY25	YoY (%)
Yield (%)	19.6	19.4	+0.2%	22.4	(2.9)%	19.2	23.5	(4.3)%
Cost of borrowing (%)	12.2	12.3	(0.1)%	11.8	+0.4%	12.2	11.7	+0.5%
NIM (%)	8.4	8.2	+0.2%	12.8	(4.3)%	8.2	14.0	(5.7)%
Opex-to-AUM (%)	16.3	14.0	+2.3%	7.8	+8.5%	14.9	7.1	+7.9%
Cost-to-income (%)	157.6	139.1	+18.6%	49.7	+108.0%	147.3	46.4	+100.3%
ROA (on-book POS, %)	(23.2)	(26.1)	+3.0%	(8.1)	(15.1)%	(24.6)	(2.9)	(21.5)%
ROA (Total Assets, %)	(15.9)	(19.0)	(3.1)%	(7.0)	(8.9)%	(17.4)	(2.5)	(14.9)%
ROE (%)	(43.5)	(58.3)	+14.8%	(23.7)	(19.9)%	(50.9)	(8.8)	(42.1)%

- Yields likely to go up from Q3, aided by improved collections, lower interest reversals and pricing re-alignment effective Oct-25.
- Weighted Average Lending Rate of H1 disbursements was 24.3%.
- Yields in H1FY26 were impacted by ₹83 cr of interest reversals (₹50 cr in Q1, ₹33 cr in Q2).

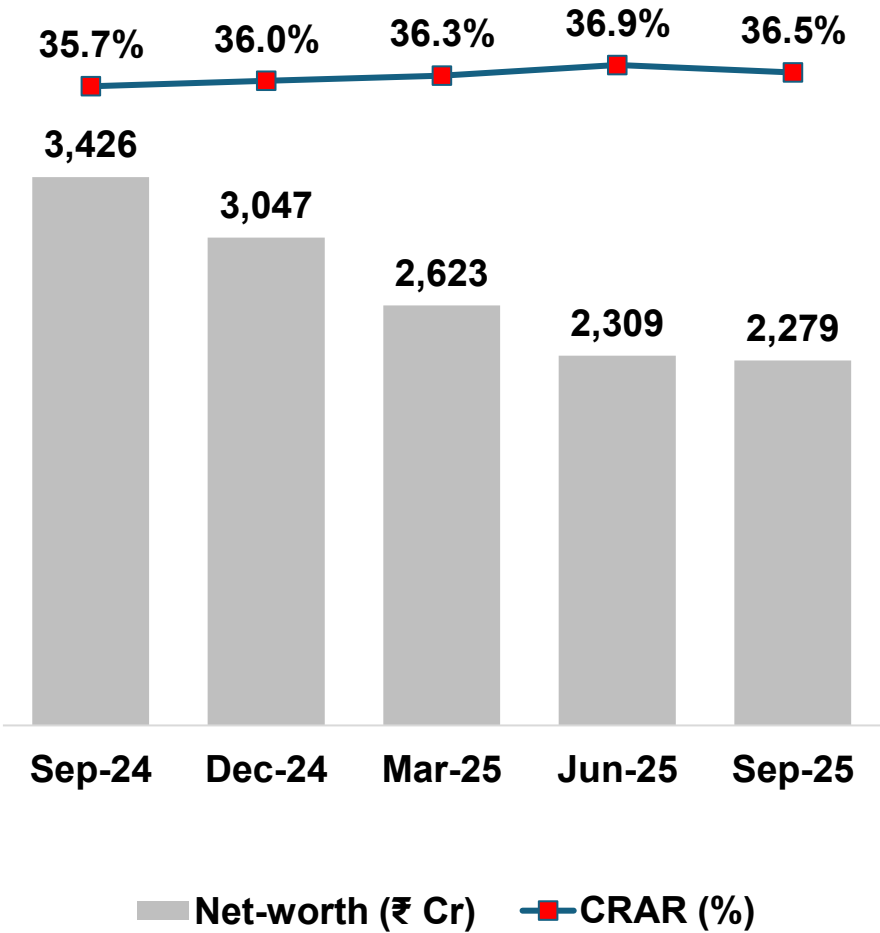
Consolidated Net-worth of ₹2,227 Cr, CRAR at 47.0%



Gearing at 1.5x (Consolidated)



SSFL Standalone Net-worth & CRAR



Consolidated Income Statement



Particulars (₹ Cr)	Q2 FY26	Q1 FY26	Q2 FY25	QoQ	YoY	H1FY26	H1FY25	YoY
Revenue from Operations								
Interest income on loans	211	267	599	(21)%	(65)%	478	1,284	(63)%
Net gain on fair value changes	5	17	75	(71)%	(93)%	22	88	(75)%
Other Income	14	16	8	(14)%	78%	30	17	81%
Total income from operations	230	300	682	(24)%	(66)%	530	1,389	(62)%
Non-operational Income	10	4	20	172%	(51)%	14	47	(71)%
Total income	239	304	702	(21)%	(66)%	544	1,436	(62)%
Finance cost	120	154	258	(22)%	(54)%	274	518	(47)%
Net Income	120	150	444	(20)%	(73)%	270	918	(71)%
Expenses								
Employee benefit expense	130	146	153	(11)%	(15)%	276	288	(4)%
Depreciation and amortization expense	4	4	5	(6)%	(27)%	8	10	(17)%
Other expenses	54	59	62	(8)%	(12)%	114	114	0%
Total Expenses	189	209	220	(10)%	(14)%	398	411	(3)%
Pre-Provision Operating Profit (PPOP)	(69)	(59)	223	(10) Cr	(292) Cr	(128)	507	(635) Cr
Recovery of loans written-off	29	19	5	+10 Cr	+24 Cr	48	8	+41 Cr
PPOP (including recovery)	(40)	(40)	228	-	(268) Cr	(79)	515	(594) Cr
Impairment on financial instruments	287	441	516	(35)%	(44)%	729	728	-
Profit before Tax	(327)	(481)	(289)	154 Cr	(39) Cr	(808)	(214)	(594) Cr
Tax expense	(78)	(121)	(72)	(43) Cr	(6) Cr	(199)	(53)	(146) Cr
Profit after tax	(249)	(360)	(216)	111 Cr	(33) Cr	(609)	(161)	(449) Cr

Consolidated Balance Sheet



ASSETS (₹ Cr)	Sep 30, 2025	Mar 31, 2025
Financial Assets		
Cash and bank balances	1,058	1,844
Loan Portfolio	3,572	5,708
Investments	89	110
Other financial assets	89	140
Total Financial Assets	4,808	7,802
Non-Financial Assets		
Current tax assets (net)	113	118
Deferred tax assets (net)	670	475
Property, Plant and Equipment	25	31
Intangible assets	4	3
Goodwill	17	17
Other non-financial assets	42	47
Total Non-financial assets	872	692
Total Assets	5,679	8,494

LIABILITIES & EQUITY (₹ Cr)	Sep 30, 2025	Mar 31, 2025
Financial Liabilities		
Debt Securities	1,296	2,264
Borrowings (Other than Debt Securities)	1,993	3,391
Subordinated Liabilities		
Other Financial liabilities	94	146
Total Financial Liabilities	3,383	5,802
Non-Financial Liabilities		
Current Tax Liabilities (net)	11	5
Provisions	25	27
Other Non-Financial liabilities	33	26
Total Non-Financial Liabilities	69	58
Equity		
Equity Share Capital	80	71
Other Equity	2,147	2,562
Equity attributable to shareholders of the company	2,227	2,633
Non-Controlling Interest	0.2	0.2
Total Equity	2,227	2,633
Total Liabilities and Equity	5,679	8,494

Credit Rating



Spandana Sphoorty Financial Ltd

Rating Agency	Rating Instrument	Rating / Outlook (Current)
CARE	Bank Facilities / NCD's CP's	BBB+ / Stable A2
ICRA	Bank Facilities / NCD's	BBB+ / Negative
India Ratings	Bank Facilities / NCD's	BBB+ / Negative
CRISIL	Bank Facilities	BBB+ / Stable

Criss Financial Ltd

Rating Agency	Rating Instrument	Rating / Outlook (Current)
ICRA	Bank Facilities / MLD's	BBB / Negative
India Ratings	Bank Facilities / NCD's	BBB / Negative

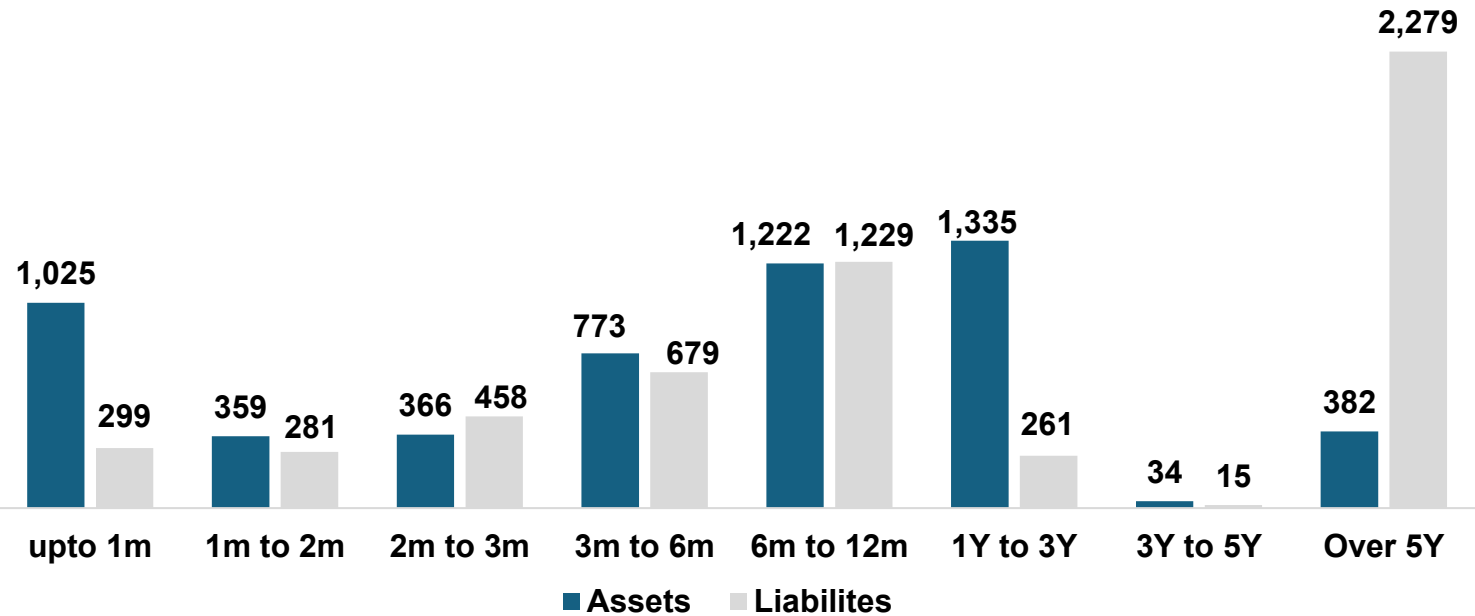


Annexure

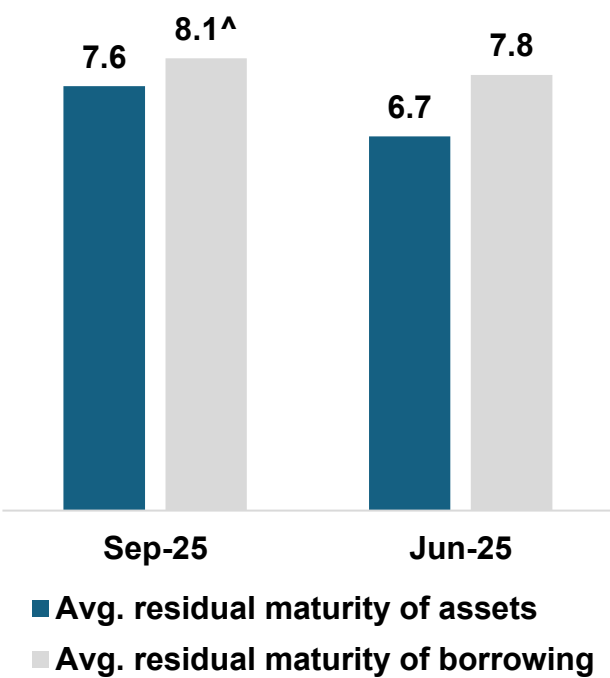
Positive ALM across maturity buckets



Positive ALM (₹ Cr)*



Maturity profile* (in months)



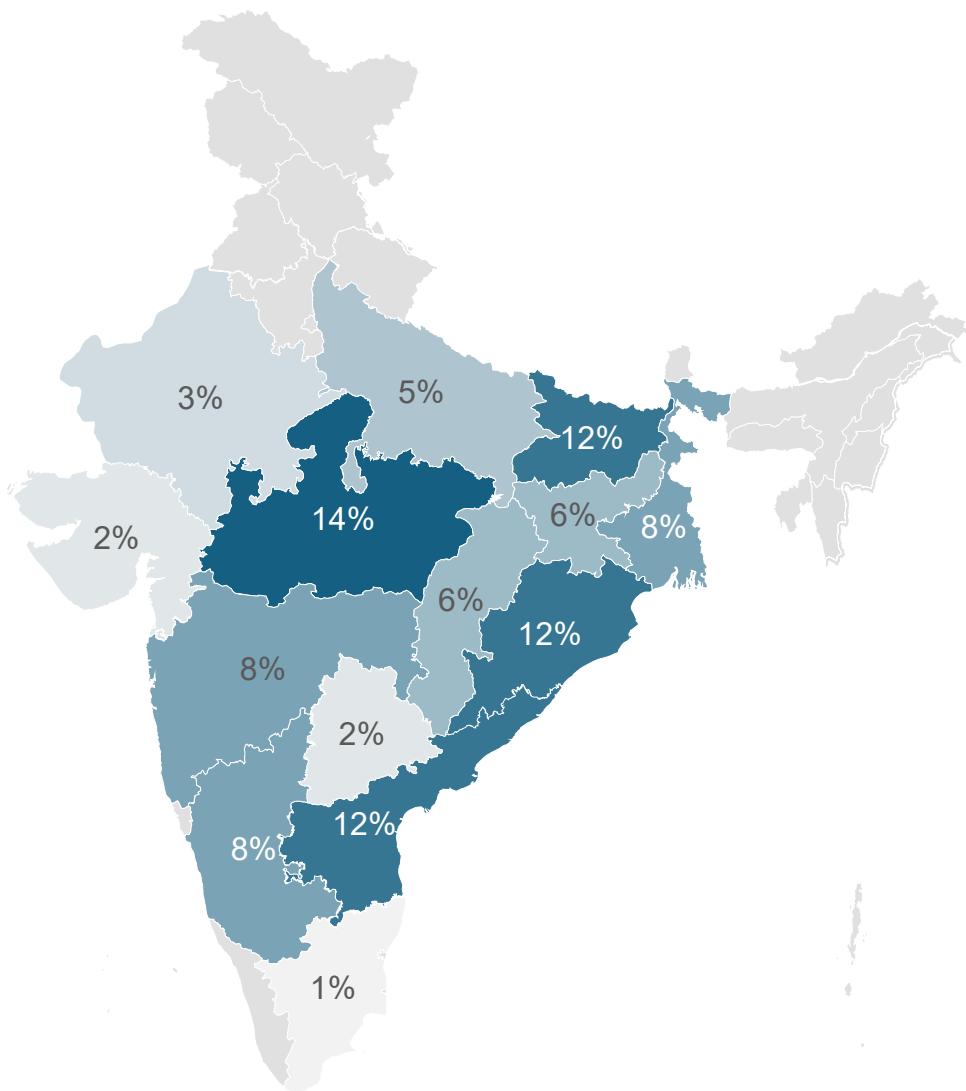
- Positive ALM on cumulative basis with assets maturing faster than liabilities
- Closing Cash and Bank balance (₹1,179 Cr as on 30 Sep 2025)

* Standalone
^ Including funding in Oct-25

Well diversified presence

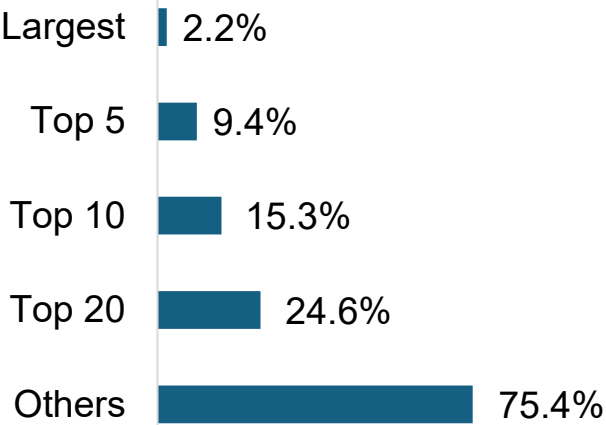


AUM concentration* - ~50% from top 4 States

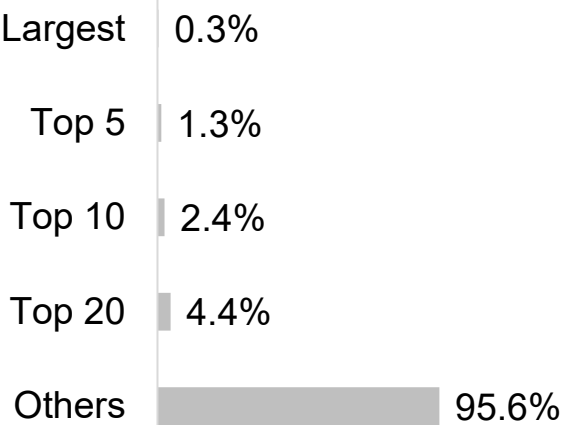


State	% of AUM		
	Sep-25	Mar-25	Mar-24
Madhya Pradesh	14%	13%	13%
Odisha	12%	13%	14%
Andhra Pradesh	12%	11%	10%
Bihar	12%	12%	12%
Karnataka	8%	10%	10%
Maharashtra	8%	8%	9%
West Bengal	8%	6%	2%
Jharkhand	6%	6%	6%
Chhattisgarh	6%	5%	5%
Uttar Pradesh	5%	5%	6%
Rajasthan	3%	3%	5%
Gujarat	2%	3%	4%
Telangana	2%	2%	2%
Tamil Nadu	1%	1%	1%
Other states	2%	2%	1%
Total	100%	100%	100%

District level concentration*



Branch level concentration*

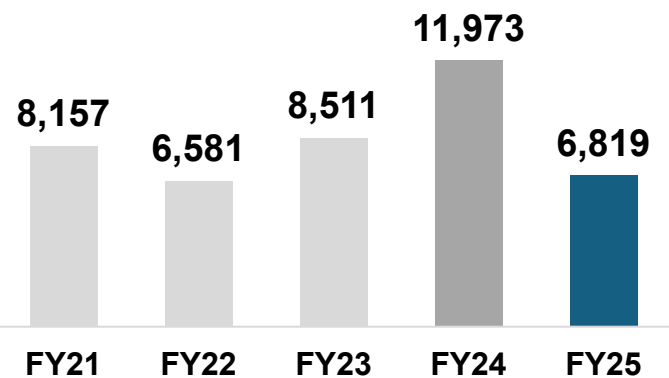


* Standalone for SSFL

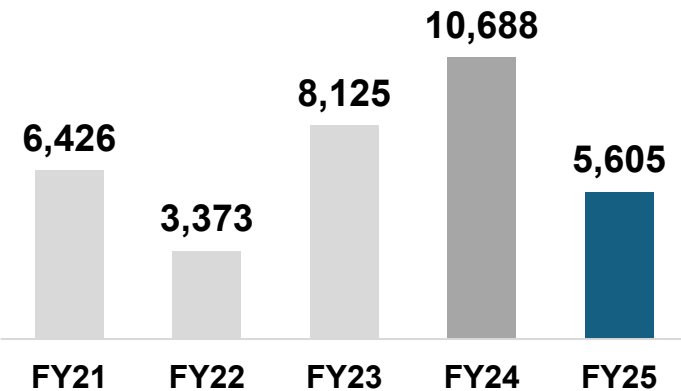
Metrics over the years



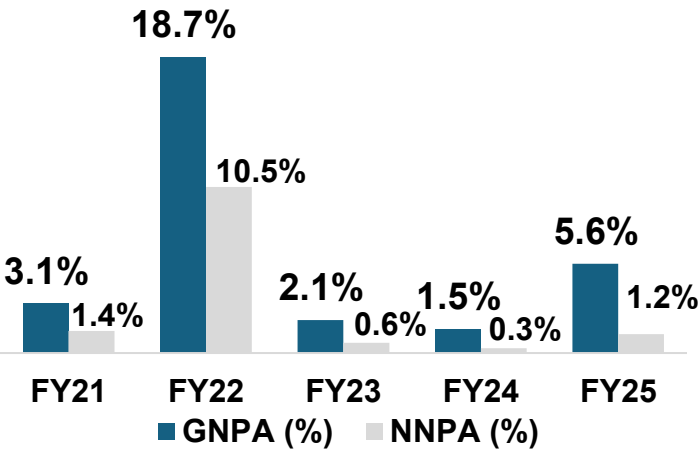
AUM (₹ Cr)



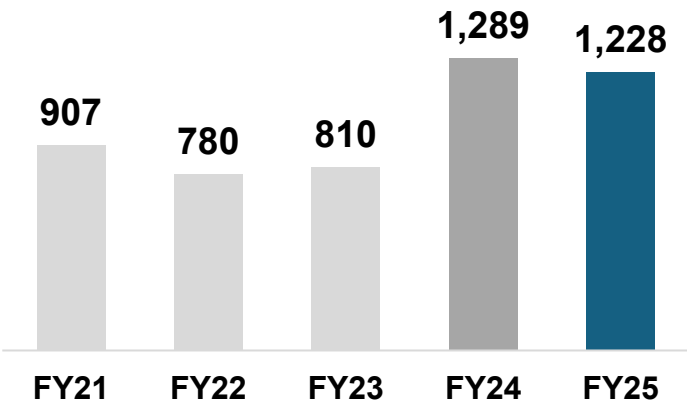
Disbursement (₹ Cr)



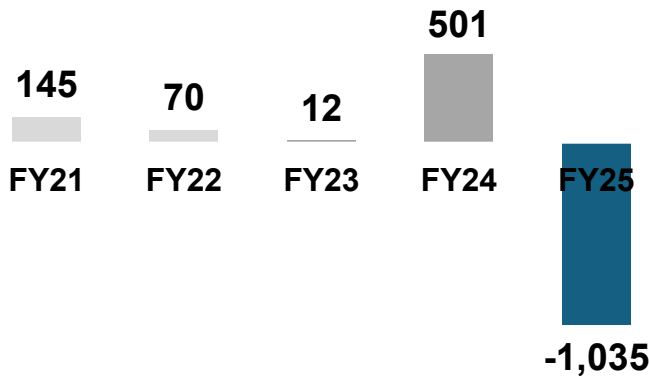
GNPA (%) & NNPA (%)



Net Interest Income (₹ Cr)



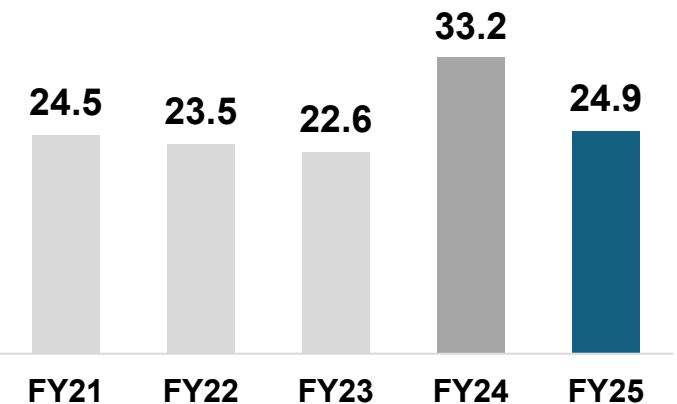
PAT (₹ Cr)



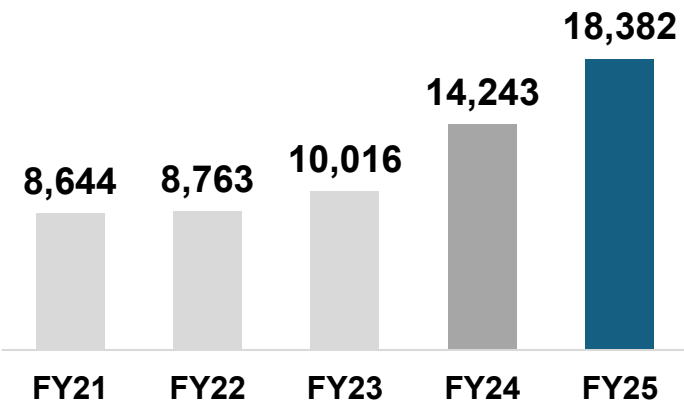
Metrics over the years



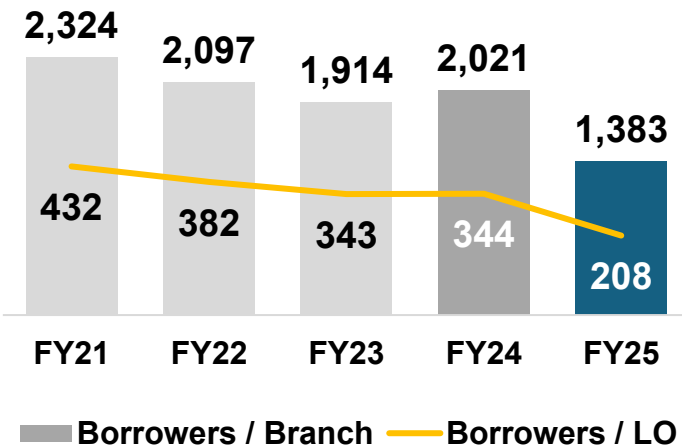
Customers (in L)



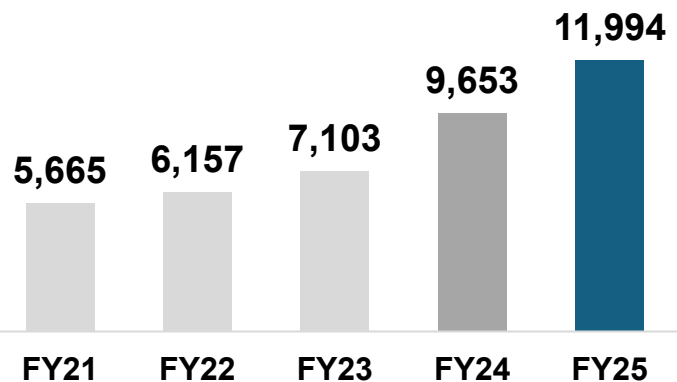
Employees



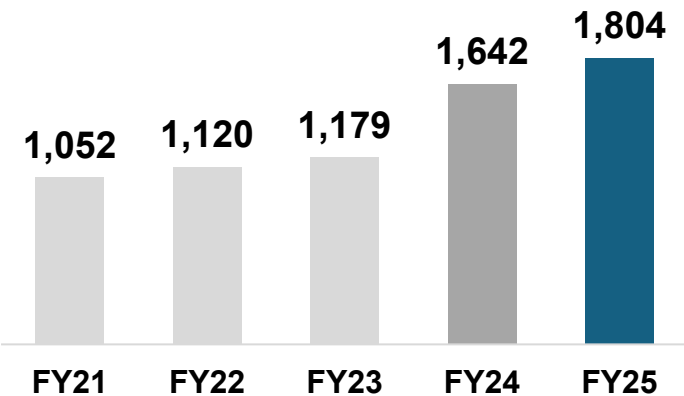
Customers / Branch & LO*



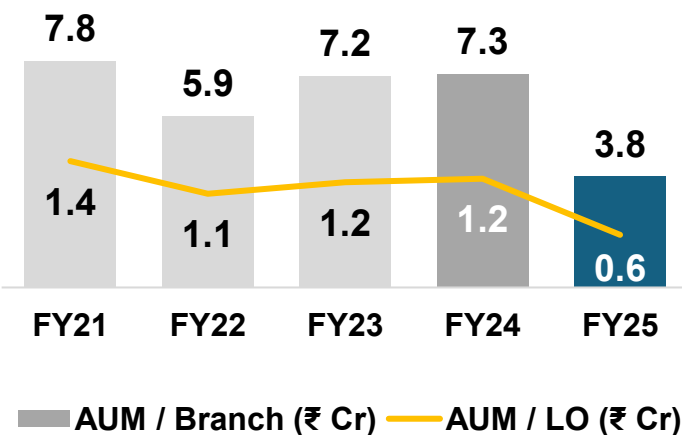
Loan Officers



Branches



AUM / Branch & AUM / LO*



*Includes branches with tenure less than 1 year as well

Glossary



	Key Ratio	Abbreviation	Definition
1	Portfolio Yield	Yield	Interest income divided by average monthly loan outstanding
2	Cost of borrowing	COB	Interest expenses divided by average monthly borrowing outstanding
3	Marginal COB (Nominal XIRR)		Multiplication of borrowing availed during the period and cost of borrowing (inclusive all cost on Nominal XIRR) divided by total borrowing availed during the period
4	Net Interest Income	NII	Interest income on loans less finance cost
5	Net Interest Margin	NIM	Net Interest Income divided by average monthly loan outstanding
6	Pre-Provision Operating Profit	PPOP	Total Income minus finance cost minus operating expenses plus recoveries from loans written-off
7	Cost to Income	C / I	Operating expenses / Total income minus finance cost
8	Portfolio Outstanding	POS	On Balance Sheet loan outstanding at the end of reporting period
9	Assets Under Management	AUM	POS + Direct Assignment outstanding at the end of reporting period
10	Operating expenses-to-AUM	Opex-to-AUM	Total operating expenses divided by average monthly AUM
11	Return On Assets (Total Assets)	ROA (Total Assets) or ROTA	PAT divided by average quarterly total assets
12	Return On Assets (On-book POS)	ROA (On-book POS)	PAT divided by average monthly loan outstanding
13	Return on Equity	ROE	PAT divided by average monthly Net-worth
14	Gross Non-Performing Assets	GNPA	Represents stage III loan outstanding at the end of reporting period
15	Net Non-Performing Assets	NNPA	Represents stage III loan outstanding at the end of reporting period net of ECL provision against stage III loans
16	Provision Coverage	PCR	ECL on stage III loans divided GNPA



SPANDANA
Spandana Sphoorty Financial Limited

Thank you!

Investor Relations

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