



Ref: SSFL/Stock Exchange/2026-27/006

April 15, 2026

To  
BSE Limited,  
Department of Corporate Services  
P. J. Towers, 25<sup>th</sup> 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: Disclosure in terms of Chapter XIV of the SEBI Operational circular for issue and listing of Non-Convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper.**

**Ref: Master Circular No. SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024**

With reference to the captioned subject, the Company hereby enclose herewith the disclosure in the prescribed format viz. Annex. XIV-B of the above-mentioned Circular.

Kindly take the same on record.

Your Sincerely,  
**For Spandana Sphoorty Financial Limited**

**Vinay Prakash Tripathi**  
**Company Secretary**

*Encl: as above*

**Spandana Sphoorty Financial Limited**

CIN - L65929TG2003PLC040648

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## 1. Listing Details 2. Hyperlinks

Sr. No.	ISIN	Allotment Date	Listing Date	Listing Quantity	First Issue/ Further Issue	Exchange	Hyperlink
1.	INE572J07612	04.09. 2023	06.09.2023	3000	First Issue	BSE	<a href="https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20230906-35">https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20230906-35</a>
2.	INE572J07612	28.09.2023	03.10.2023	3000	Further Issue	BSE	<a href="https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20231003-25">https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20231003-25</a>
3.	INE572J07612	26.10.2023	30.10.2023	4000	Further Issue	BSE	<a href="https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20231030-21">https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20231030-21</a>
4.	INE572J07612	08.08.2024	30.10.2023	5000	Further Issue	BSE	<a href="https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20240809-24">https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20240809-24</a>
5.	INE572J07679	07.03.2024	11.03.2024	7000	First Issue	BSE	<a href="https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20240311-24">https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20240311-24</a>
6.	INE572J07703	28.03.2024	02.04.2024	5000	First Issue	BSE	<a href="https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20240402-26">https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20240402-26</a>
7.	INE572J07703	30.04.2024	02.05.2024	5000	Further Issue	BSE	<a href="https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20240502-23">https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20240502-23</a>
8.	INE572J07711	28.06.2024	02.07.2024	7500	First Issue	BSE	<a href="https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20240702-20">https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20240702-20</a>

9.	INE572J07729	10.07.2024	11.07.2024	5500	First Issue	BSE	<a href="https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20240711-4">https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20240711-4</a>
10.	INE572J07711	02.08.2024	05.08.2024	15000	Further Issue	BSE	<a href="https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20240805-20">https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20240805-20</a>
11.	*INE572J07745	24.04.2023	26.04.2023	10000	First Issue	BSE	<a href="https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20230426-38">https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20230426-38</a>
12.	INE572J07752	05.09.2024	06.09.2024	5000	First Issue	BSE	<a href="https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20240906-24">https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20240906-24</a>
13.	INE572J07711	12.09.2024	13.09.2024	10000	Further Issue	BSE	<a href="https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20240913-25">https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20240913-25</a>
14.	INE572J07760	24.10.2025	27.10.2025	25000	First Issue	BSE	<a href="https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20251027-32">https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20251027-32</a>
15.	INE572J07778	17.12.2025	19.12.2025	8500	First Issue	BSE	<a href="https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20251219-43">https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20251219-43</a>
16.	INE572J07786	23.12.2025	26.12.2025	14000	First Issue	BSE	<a href="https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20251226-14">https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20251226-14</a>
17.	INE572J07794	23.12.2025	26.12.2025	7500	First Issue	BSE	<a href="https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20251226-14">https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20251226-14</a>

18.	INE572J07802	23.12.2025	26.12.2025	20000	First Issue	BSE	<a href="https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20251226-14">https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCircular.aspx?page=20251226-14</a>
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\* Partly paid-up NCD bearing ISIN: INE572J07570 is converted into Fully paid-up after getting balance subscription money from investor. Therefore, ISIN: INE572J07570 was deleted and securities are transferred to fully paid-up NCD bearing ISIN: INE572J07745.

### 3. Details of Record Date

The details of record dates fixed by the Company during FY 2025-26 towards payment of interest and/or part-principle/redemption of NCDs has already been intimated to the Stock Exchanges under Regulation 60 and 57 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. Accordingly, the same has not been duplicated here.

### 4. Details of Credit Ratings:

#### a. Current Rating Details:

Sr. No.	ISIN	Name of CRA	Credit Rating	Outlook	Rating letter date	Rating Action (new, upgrade, downgrade, reaffirm)	Verification status of CRAs (Verified/not verified)	Date of Verification
1.	INE572J07612	India Ratings & Research Private Limited	IND/BBB+	Negative	14-10-2025	Reaffirmed	Verified	14-10-2025
2.	INE572J07612	India Ratings & Research Private Limited	IND/BBB+	Negative	14-10-2025	Reaffirmed	Verified	14-10-2025
3.	INE572J07612	India Ratings & Research Private Limited	IND/BBB+	Negative	14-10-2025	Reaffirmed	Verified	14-10-2025
4.	INE572J07612	India Ratings & Research Private Limited	IND/BBB+	Negative	14-10-2025	Reaffirmed	Verified	14-10-2025
5.	INE572J07679	India Ratings & Research Private Limited	IND/BBB+	Negative	14-10-2025	Reaffirmed	Verified	14-10-2025
6.	INE572J07703	ICRA Limited	ICRA/BBB+	Negative	26-08-2025	Downgraded	Verified	26-08-2025
7.	INE572J07703	ICRA Limited	ICRA/BBB+	Negative	26-08-2025	Downgraded	Verified	26-08-2025
8.	INE572J07711	Care Edge	CARE/BBB+	Stable	18-12-2025	Reaffirmed	Verified	18-12-2025

9.	INE572J07729	Care Edge	CARE/BBB+	Stable	18-12-2025	Reaffirmed	Verified	18-12-2025
10.	INE572J07711	Care Edge	CARE/BBB+	Stable	18-12-2025	Reaffirmed	Verified	18-12-2025
11.	INE572J07745	India Ratings & Research Private Limited	IND/BBB+	Negative	14-10-2025	Reaffirmed	Verified	14-10-2025
12.	INE572J07752	Care Edge	CARE/BBB+	Stable	18-12-2025	Reaffirmed	Verified	18-12-2025
13.	INE572J07711	Care Edge	CARE/BBB+	Stable	18-12-2025	Reaffirmed	Verified	18-12-2025
14.	INE572J07760	India Ratings & Research Private Limited	IND/BBB+	Negative	14-10-2025	Reaffirmed	Verified	14-10-2025
15.	INE572J07778	India Ratings & Research Private Limited	IND/BBB+	Negative	14-10-2025	Reaffirmed	Verified	14-10-2025
16.	INE572J07786	Care Edge	CARE/BBB+	Stable	18-12-2025	Reaffirmed	Verified	18-12-2025
17.	INE572J07794	Care Edge	CARE/BBB+	Stable	18-12-2025	Reaffirmed	Verified	18-12-2025
18.	INE572J07802	Care Edge	CARE/BBB+	Stable	18-12-2025	Reaffirmed	Verified	18-12-2025

**b. Earlier Rating Details:**

Sr. No.	ISIN	Name of CRA	Credit Rating	Outlook	Rating letter date	Rating Action (new, upgrade, downgrade, reaffirm)	Verification status of CRAs (Verified/ not verified)	Date of Verification
1.	INE572J07612	India Ratings & Research Private Limited	IND/BBB+	Negative	26-08-2025	Downgraded	Verified	26-08-2025
2.	INE572J07612	India Ratings & Research Private Limited	IND/BBB+	Negative	26-08-2025	Downgraded	Verified	26-08-2025
3.	INE572J07612	India Ratings & Research Private Limited	IND/BBB+	Negative	26-08-2025	Downgraded	Verified	26-08-2025
4.	INE572J07612	India Ratings & Research Private Limited	IND/BBB+	Negative	26-08-2025	Downgraded	Verified	26-08-2025
5.	INE572J07679	India Ratings & Research Private Limited	IND/BBB+	Negative	26-08-2025	Downgraded	Verified	26-08-2025
6.	INE572J07703	ICRA Limited	ICRA/ A-	Negative	11-06-2025	Downgraded	Verified	11-06-2025

7.	INE572J07703	ICRA Limited	ICRA/ A-	Negative	11-06-2025	Downgraded	Verified	11-06-2025
8.	INE572J07711	Care Edge	CARE/BBB+	Stable	28-08-2025	Downgraded	Verified	28-08-2025
9.	INE572J07729	Care Edge	CARE/BBB+	Stable	28-08-2025	Downgraded	Verified	28-08-2025
10.	INE572J07711	Care Edge	CARE/BBB+	Stable	28-08-2025	Downgraded	Verified	28-08-2025
11.	INE572J07745	India Ratings & Research Private Limited	IND/BBB+	Negative	26-08-2025	Downgraded	Verified	26-08-2025
12.	INE572J07752	Care Edge	CARE/BBB+	Stable	28-08-2025	Downgraded	Verified	28-08-2025
13.	INE572J07711	Care Edge	CARE/BBB+	Stable	28-08-2025	Downgraded	Verified	28-08-2025
14.	INE572J07760	-	-	-	-	-	-	-
15.	INE572J07778	-	-	-	-	-	-	-
16.	INE572J07786	-	-	-	-	-	-	-
17.	INE572J07794	-	-	-	-	-	-	-
18.	INE572J07802	-	-	-	-	-	-	-

#### 5. Payment Status

The details of status of payment of interest and/or part-principle/redemption of NCDs due during FY 2025-26 has been intimated to the Stock Exchanges under Regulation 57(1) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. Accordingly, the same has not been duplicated here.

#### 6. Default history information: Have there been any defaults/ delays in servicing any other debt security issued by the issuer? If yes, details thereof:

There has been no delay/default in servicing of NCDs issued by the Company during FY 2025-26.