

Ref: SSFL/Stock Exchange/2025-26/111

December 29, 2025

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,

Subject: Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")- Transfer of stressed loan portfolio including written off loans to Asset Reconstruction Company.

Ref: Company letter No. SSFL/Stock Exchange/2025-26/110 dated December 24, 2025.

In furtherance to our above referred letter and pursuant to provisions of extant RBI Master Directions, Management Committee of the Board of Directors of the Company vide its resolution dated December 29, 2025, has approved the transfer of stressed loan portfolio including written off loans of Rs.493.55 crore outstanding as on October 31, 2025 to an asset reconstruction company pursuant to Swiss Challenge Method for a consideration of Rs.34.55 crore.

Kindly take the same on record.

The meeting commenced at 12.30 p.m. and concluded at 1.00 p.m.

Thanking You.

Yours Sincerely, For Spandana Sphoorty Financial Limited

Vinay Prakash Tripathi Company Secretary