



Ref: SSFL/Stock Exchange/2026-27/077

October 30, 2026

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: Press release on the financial and operational performance of the Company for the quarter and half year ended September 30, 2026.**

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

Please find enclosed herewith the press release on the financial and operational performance of the Company for the quarter and half year ended September 30, 2026.

Kindly take the same on record.

Thanking you.

Yours sincerely,  
**For Spandana Sphoorty Financial Limited**

VINAY PRAKASH  
TRIPATHI

Digitally signed by VINAY  
PRAKASH TRIPATHI  
Date: 2026.10.30 16:51:41  
+05'30'

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

*Encl: as above*

**Spandana Sphoorty Financial Limited**

CIN - L65929TG2003PLC040648

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## PRESS RELEASE

**Spandana's AUM grows 10% QoQ to ₹5,364 Cr. PPOP improves 98% QoQ to ₹79 Cr. H1FY27 PAT at ₹30 Cr**

**Hyderabad, October 30, 2026:** Spandana Sphoorty Financial Limited (NSE: SPANDANA, BSE: 542759) ("Spandana") announced its unaudited financial results for the quarter and half year ended Sep 30<sup>th</sup>, 2026, today.

**Mr. Venkatesh Krishnan, MD & CEO**, while announcing the results stated, *"Over the past two years, we have focused on strengthening the four pillars of our business—Portfolio Quality, Productivity, Capital and People. These have helped improve the foundation that is now translating into improved financial performance.*

*In Q2FY27, the impact was visible across key operating and financial metrics. AUM grew 10% QoQ to ₹5,364 crore, supported by an 8% QoQ increase in disbursements to ₹1,481 crore. X-bucket collection efficiency across major states remained above 99.6%. Consolidated GNPA and NNPA improved to 2.54% and 0.50%, respectively. Net interest income rose 25% QoQ to ₹169 crore, and PPOP nearly doubled to ₹79 crore. Our capital position also remains strong, with liquidity of ₹1,379 crore and a CRAR of 33.5%.*

*With our operating rhythm gaining momentum and performance strengthening, we are entering the next phase from a position of resilience. We remain focused on calibrated growth, backed by disciplined execution, improving portfolio quality and a clear path towards sustainable profitability."*

**Key performance metrics for Q2FY27:**

1. AUM – ₹5,364 Cr (₹4,887 Cr – Jun-26, +10% QoQ growth)
2. Disbursement – ₹1,481 Cr as against ₹1,371 Cr disbursed in Q1FY27
3. Asset Quality
  - a. GNPA (Consol) – 2.54% (30-Jun-2026 – 3.64%); NNPA – 0.50% (30-Jun-2026 – 0.68%)
  - b. GNPA (Standalone) – 2.58% (30-Jun-2026 – 2.91%); NNPA – 0.51% (30-Jun-2026 – 0.56%)
  - c. PCR – Provision Coverage Ratio has been maintained at ~80%
4. Collection Efficiency-
  - a. Gross Collection Efficiency improved to 97.9% in Q2FY27 (96.6% in Q1FY27)
  - b. Net collection efficiency improved to 97.3% in Q2FY27 (95.9% in Q1FY27)
5. Sufficient liquidity of ₹1,379 Cr at the end of Sep 2026
6. Borrowed ₹1,427 Cr during Q2FY27 vs. ₹1,597 Cr in Q1FY27
7. Financial Performance for Q2FY27 vs. Q1FY27 -
  - a. Total Income: ₹340 Cr in Q2FY27, +12% QoQ growth
  - b. Net Interest Income: ₹169 Cr in Q2FY27, + 25% QoQ growth
  - c. Yield: 24.9%, improved by 24 bps QoQ from 24.6% in Q1FY27
  - d. Marginal cost of borrowing: 10.6% in Q2FY27 as against 11.3% in Q1FY27
  - e. Pre-Provision Operating Profit (PPOP; post recovery): ₹79 Cr for Q2FY27 vs. ₹40 Cr reported in Q1FY27
  - f. PAT of ₹18 Cr vs. ₹12 Cr reported in Q1FY27
8. Healthy Balance Sheet
  - a. Net-worth of ₹2,343 Cr
  - b. CRAR at 33.5% vs. 33.8% at the end of Jun-2026

**About Spandana Sphoorty:**

Spandana Sphoorty Financial Ltd. is a rural-focused non-banking financial company and a microfinance lender (NBFC-MFI) with a geographically diversified presence in India. The company offers income generating loans under the joint liability group (JLG) model, predominantly to women from low-income households in rural areas. Spandana was started as an NGO in 1998 in Guntur, which later converted to an NBFC in 2004. In 2015, it became an NBFC-MFI, licensed by the Reserve Bank of India.

**Disclaimer**

*This press release is prepared for general information purposes only. The information contained herein is based on management information and estimates. It is only current as of its date, has not been independently verified and may be subject to change without notice. Spandana makes no representation or warranty, express or implied, as to, and do not accept any responsibility or liability with respect to, the fairness and completeness of the content hereof. Each recipient will be solely responsible for its own investigation, assessment and analysis of the market and the market position of Spandana. Spandana does not provide any guarantee or assurance with respect to any distribution or the trading price of its Shares.*

*This press release contains forward-looking statements based on the currently held beliefs, opinions and assumptions of the Management. Forward-looking statements involve known and unknown risks, uncertainties and other factors, which may cause the actual results, financial condition, performance, or achievements of Spandana or industry results, to differ materially from the results, financial condition, performance or achievements expressed or implied by such forward-looking statements. Given these risks, uncertainties and other factors, including the impact of COVID-19 on us, our borrowers and the Indian economy, recipients of this press release are cautioned not to place undue reliance on these forward-looking statements. Spandana disclaims any obligation to update these forward-looking statements to reflect future events or developments or the impact of events which cannot currently be ascertained, such as COVID-19. In addition to statements which are forward looking by reason of context, the words 'may', 'will', 'should', 'expects', 'plans', 'intends', 'anticipates', 'believes', 'estimates', 'predicts', 'potential' or 'continue' and similar expressions identify forward-looking statements.*

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