



Ref: SSFL/Stock Exchange/2026-27/017

May 5, 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 year ended March 31, 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 year ended March 31, 2026.

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,

TSIC, Raidurg Panmaktha, Hyderabad – 500081, Telangana

Ph: +9140-48126666 | [contact@spandanasphoorty.com](mailto:contact@spandanasphoorty.com) | [www.spandanasphoorty.com](http://www.spandanasphoorty.com)

PRESS RELEASE

## **Spandana reports ₹5 Cr PAT. AUM grows 12% QoQ to ₹4,420 Cr. Q4 disbursement up 30% QoQ to ₹1,539 Cr.**

**Hyderabad, May 5, 2026:** Spandana Sphoorty Financial Limited (NSE: SPANDANA, BSE: 542759) ("Spandana") announced its audited financial results for the quarter and financial year ended March 31<sup>st</sup>, 2026, today.

**Mr. Venkatesh Krishnan, MD & CEO**, while announcing the results stated, *"The microfinance sector has turned a tough corner after a long spell of challenging times. As the market conditions improve, Spandana's key indicators continued their upward trend. The company turned PAT positive after 6 quarters owing to improving portfolio quality and recoveries. Q4FY26 disbursement was up 30% QoQ at ₹1,539 Cr. AUM at end of March-26 stood at ₹4,420 Cr reporting +12% QoQ growth – a first in 8 quarters. X-bucket Collection efficiency for March-2026 was 99.7% reflecting impact of strong customer selection criteria as well as intense field efforts.*

*The portfolio sourced under new lending norms now constitutes 80% of microfinance portfolio & had 99.7% Net Collection efficiency. Our continuous customer engagement through various channels has been yielding results as seen in 1 – 90 book improving to 1.3% at the end of March-26 (2.5% at the end of December 2025) and our recoveries from 90+ dpd improving to ₹133 Cr in H2FY26 vs. ₹90 Cr in H1FY26. Consolidated GNPA reduced to 3.78% in March-26 vs. 4.24% in December-25.*

*In our pursuit of building a resilient and sustainable institution, we have identified key enablers like new customer acquisition, technology transformation, cost optimization and focus on recoveries. As we work on all these enablers, our healthy balance sheet with CRAR of 35.9% and liquidity of ₹1,438 Cr positions us well to drive growth."*

### **Key performance metrics for Q4FY26:**

1. AUM – ₹4,420 Cr (₹3,948 Cr – Dec'25, +12% QoQ growth)
2. Disbursement – ₹1,539 Cr as against ₹1,188 Cr disbursed in Q3FY26 - a QoQ growth of 30%.
3. Asset Quality
  - a. GNPA (Consol) – 3.78% (31-Dec-2025 – 4.24%); NNPA – 0.73% (31-Dec-2025 – 0.92%)
  - b. GNPA (Standalone)– 3.33% (31-Dec-2025 – 2.60%); NNPA – 0.64% (31-Dec-2025 – 0.50%)
  - c. PCR – Provision Coverage Ratio has been maintained at ~80%
4. Collection Efficiency-
  - a. Gross Collection Efficiency improved to 95.3% in Q4FY26 (94.5% in Q3FY26)
  - b. Net collection efficiency improved to 94.7% in Q4FY26 (93.9% in Q3FY26)
5. Sufficient liquidity of ₹1,438 Cr at the end of March 2026
6. Financial Performance for Q4FY26 vs. Q3FY26 -
  - a. Total Income: ₹277 Cr in Q4FY26, +13% QoQ growth
  - b. Net Interest Income: ₹97 Cr in Q4FY26
  - c. Yield: 22.8%, improved by 43 bps QoQ from 22.4% in Q3FY26
  - d. Cost of borrowings: 13.2% in Q4FY26; increased by 55 bps QoQ
  - e. Pre-Provision Operating Profit (PPOP): ₹39 Cr for Q4FY26 vs. ₹8 Cr reported in Q3FY26
  - f. PAT of ₹5 Cr vs. loss of ₹(95) Cr in Q3FY26
7. Healthy Balance Sheet
  - a. Net-worth of ₹2,130 Cr
  - b. CRAR at 35.9% vs. 40.3% at the end of December-2025

### **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.*

### **Investor Contact:**

[Investor.relations@spandanasphoorty.com](mailto:Investor.relations@spandanasphoorty.com)

Strategic Growth Advisors Pvt. Ltd  
Abhishek Shah  
Contact: +91 99306 51660

### **Media Contact:**