



Ref: SSFL/Stock Exchange/2025-26/110

December 24, 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.**

Pursuant to the applicable provisions of the Listing Regulations, we hereby inform that the Management Committee of the Board of Directors of the Company at its meeting held on Wednesday, December 24, 2025, has approved the transfer of stressed loan portfolio including written off loans to Asset Reconstruction Company (“ARC”). The Company has received a binding bid from an ARC, amounting to ₹34.55 Crore, on a Security Receipt consideration basis, against the stressed loan portfolio with an outstanding balance of ₹493.55 Crore as on October 31, 2025.

The Company shall follow Swiss Challenge Method for bidding and decision of sale shall be taken as per extant guidelines governing Swiss Challenge Method and the relevant policy of the Company.

The meeting commenced at 3.30 p.m. and concluded at 04:30 p.m.

Kindly take the same on record.

Thanking you.

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

**Vinay Prakash Tripathi**  
Company Secretary

**Spandana Sphoorty Financial Limited**

CIN - L65929TG2003PLC040648

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