SUPRA PACIFIC FINANCIAL SERVICES LIMITED
A BSE Listed Non-Banking Financial Company

CIN: L64990MH1986PLC039547
Regd. Office: Floor Number: 11, Office Number: A 1107, Kanakia Wall Street, Andheri Kurlaroad, Chakala Midc, Mumbai, Maharashtra, India - 400093

October 31, 2026

The Manager
The Department of Corporate Services
BSE Limited
P. J. Towers,
Dalal Street,
Mumbai - 400 001

Scrip Code – 540168

Dear Sir / Madam,

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

Sub: Credit Rating from Acuité Ratings & Research Limited on bank loan facilities

Pursuant to the provisions of Regulation 30 of the Listing Regulations, we would like to inform you that Acuite Rating & Research Limited, vide its letter dated October 30, 2026, has communicated its ratings with respect to bank loan facilities of the Company as under:

Product	Quantum (Rs. Cr) (Other FSR)	Long Term Rating	Short Term Rating	Regulated By
Bank Loan Ratings	50.00	ACUITE BBB- | Stable | Assigned	-	RBI
Total Outstanding Quantum (Rs. Cr)	50.00	-	-	-

A copy of the said Letter, as received from Acuité Ratings & Research Limited in this regard, is enclosed herewith.

Please take note of the same.

Thanking you,

Yours faithfully,

LEENA YEZHUVATH
Digitally signed by LEENA YEZHUVATH
Date: 2026.10.31 12:41:28 +05'30'

Leena Yezhuvath
Company Secretary

Encl: As Above

Rating Letter - Intimation of Rating Action

Scan this QR Code to verify authenticity of this rating

Letter Issued on : October 30, 2026
Letter Expires on : August 07, 2027
Annual Fee valid till : August 07, 2027

SUPRA PACIFIC FINANCIAL SERVICES LIMITED
1, 4/2181,2182,2183,2184, SUPRA TOWER,
EDAPPALLY-PUKKATTUPADY ROAD, THRIKKAKKARA, VALLATHOL
PADI, EDATHALA DISTRICT:
Kochi 682021
KERALA

Kind Attn.: Mr. JOBY GEORGE,CHAIRMAN CUM MANAGING DIRECTOR (Tel. No.7034344444)

Sir / Madam,

Sub.: Rating(s) Assigned - Bank Loans of SUPRA PACIFIC FINANCIAL SERVICES LIMITED

Please note that the current rating(s) and outlook, instrument details, and latest rating action for the aforementioned instrument are as under:

Product	Quantum (Rs. Cr) (Other FSR)	Long Term Rating	Short Term Rating	Regulated By
Bank Loan Ratings	50.00	ACUITE BBB- | Stable | Assigned	-	RBI
Total Outstanding Quantum (Rs. Cr)	50.00	-	-	-

Note:ê For activities or ratings of instruments falling under the purview of Financial Sector Regulators other than SEBI, the grievance / dispute redressal mechanisms and investor protection mechanisms provided by SEBI shall not be available.

Acuit® reserves the right to revise the rating(s) , along with the outlook, at any time, on the basis of new information, or other circumstances which Acuit® believes may have an impact on the rating (s). Such revisions, if any, would be appropriately disseminated by Acuit® as required under prevailing SEBI guidelines and Acuit®õs policies.

This letter will expire on August 07, 2027 or on the day when Acuit® takes the next rating action, whichever is earlier. It may be noted that the rating(s) is subject to change anytime even before the expiry date of this letter. Hence lenders / investors are advised to visit https://www.acuite.in/ OR scan the QR code given above to confirm the current outstanding rating(s).

Acuit® will re-issue this rating letter on August 08, 2027 subject to receipt of surveillance fee as applicable. If the rating(s) is reviewed before August 07, 2027, Acuit® will issue a new rating letter.

Please note that under extant SEBI regulations and as per the terms of the rating agreement, once a rating is accepted and outstanding, the issuer is required to promptly furnish the ôNo Default Statementõ on the first working day of every month.

Sd/-
Chief Rating Officer
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This is a system generated document. No signature is required.

Annexures: êêêêêêêê A. Details of the Rated Instrument

Annexure A. Details of the rated instrument						
Lender's Name	Facilities	Listing status	Regulated By	Scale	Amt. (Rs. Cr)	Rating Assigned (Outlook) | Rating Action
Federal Bank Limited	Secured Overdraft	Unlisted	RBI	Long-term	1.00	ACUITE BBB- | Stable | Assigned
Federal Bank Limited	Term Loan	Unlisted	RBI	Long-term	6.68	ACUITE BBB- | Stable | Assigned
Tamilnad Mercantile Bank Limited	Term Loan	Unlisted	RBI	Long-term	9.72	ACUITE BBB- | Stable | Assigned
Suryoday Small Finance Bank Limited	Term Loan	Unlisted	RBI	Long-term	5.00	ACUITE BBB- | Stable | Assigned
Kerala Financial Corporation	Term Loan	Unlisted	RBI	Long-term	8.85	ACUITE BBB- | Stable | Assigned
Not Applicable	Proposed Long Term Loan	Unlisted	RBI	Long-term	18.75	ACUITE BBB- | Stable | Assigned
Total Facilities					50.00	-

Note: For activities or ratings of instruments falling under the purview of Financial Sector Regulators other than SEBI, the grievance / dispute redressal mechanisms and investor protection mechanisms provided by SEBI shall not be available.

List of instruments and names of regulators of the instruments

As required by SEBI Circular (SEBI/HO/DDHS/DDHS-PoD-2/I/4685/2026) dated February 10, 2026, a list of activities or instruments falling under the purview of various Financial Sector Regulators (FSRs), along with the names of respective FSRs, is being disclosed below:

A. Rating Activity

Sr. No.	Instrument / activity Name	Regulator of the instrument
1	Listed/Proposed to be listed Bonds/Debentures/Preference Shares (all securities)	SEBI
2	Unlisted/Proposed to be unlisted Bonds/Debentures/ Preference share (all securities)	MCA
3	Listed PTCs / Securitisation Notes (originated by entities regulated by RBI)	RBI
4	Listed PTCs / Securitisation Notes (originated by entities not regulated by RBI)	SEBI
5	Unlisted PTCs / Securitisation Notes (originated by entities regulated by RBI)	RBI
6	Listed Commercial Paper and NCDs with original maturity less than 1 year	RBI
7	Unlisted Commercial Paper and NCDs with original maturity less than 1 year	RBI
8	Loan Facilities (Fund/Non-Fund Based) from Bank / NBFCs/ NHB/ FIs	RBI
9	External Commercial Borrowings and other similar borrowings	RBI
10	Certificates of Deposit	RBI

11a	Fixed Deposits raised by NBFCs, HFCs, FIs	RBI
11b	Fixed Deposits raised by Banks ○	+
12	Fixed Deposits raised by corporates other than NBFCs, Banks, HFCs, FIs	MCA
13	Inter Corporate Deposits/Loans extended by Corporates	MCA
14	Borrowing Programme ı	-
15	Issuer Ratings	-
16	Credit Ratings for Capital Protection Oriented Schemes (by Mutal Funds and AIFs)	SEBI
17	Credit quality ratings (CQRs) for Mutual Fund Schemes and Schemes of AIFs	SEBI
18	Listed Security Receipts	RBI
19	Unlisted Security Receipts	RBI
20	Independent Credit Evaluation (ICE)	RBI
21	Expected Loss Ratings (For Loan Facilities (Fund/Non-Fund based) from Bank/NBFCs/NHB/FIs) ○	+
22	Expected Loss Ratings (Listed / Proposed to be listed Bonds / Debentures / Preference Shares (all securities))	SEBI
23	Expected Loss Ratings (Unlisted / Proposed to be unlisted Bonds/ Debentures / Preference Shares (all securities))	MCA
24	Unlisted PTCs / Securitisation Notes (originated by entities not regulated by RBI) ĭ	Investor-side Regulator such as IRDAI, PFRDA

İ *Includes securitisation transactions involving assignee payout, acquirer's payout.*
Į *Includes bank facilities such as liquidity facility, second loss facility that are part of securitisation transactions.*
į *The rated instrument may involve issuance of different instruments such as debt securities (listed or otherwise), bank loans, commercial paper (listed or otherwise), etc. The regulator of the instrument may accordingly be SEBI, RBI or MCA and can only be determined upon issuance. In Press Release(s) subsequent to issuance(s), Acuite shall separately capture the rated quantum details along with names of respective regulators.*

There is no instrument being rated and hence, Regulator of the Instrument is not applicable. The rating scale and definitions are being followed as stipulated in SEBI Master Circular for CRAs.

These ratings were assigned during regulatory regime prior to the introduction of SEBI CRA Circular dated Feb 10, 2026, and accordingly, investor side regulators have been included.

By virtue of the instrument being listed, SEBI acts as the regulator for listing and related issues.

○ To be finalized following discussions with the relevant regulatory authorities.

B. Other activities:

Sr. No.	Activity Name	Regulator of the activity
1	Monitoring Agency	SEBI
2	Research activities, incidental to rating, such as research for Economy, Industries and Companies ♦	Not applicable

♦ *Permitted by SEBI vide SEBI Master Circular for CRAs.*

Disclosure on instruments / activities and names of regulators:
A list of products/activities or ratings of instruments falling under the purview of various financial sector regulators (FSRs) along with the names of respective FSRs has also been duly disclosed by Acuite on its website. A link to the same has been provided below for ready reference: https://acuite.in/Activities-and-Regulators.html

DISCLAIMER

An Acuit® rating does not constitute an audit of the rated entity and should not be treated as a recommendation or opinion that is intended to substitute for a financial adviser's or investor's independent assessment of whether to buy , sell or hold any security. Acuit® ratings are based on the data and information provided by the issuer and obtained from other reliable sources. Although reasonable care has been taken to ensure that the data and information is true, Acuit® , in particular, makes no representation or warranty, expressed or implied with respect to the adequacy, accuracy or completeness of the information relied upon.ê Acuit® is not responsible for any errors or omissions and especially states that it has no financial liability whatsoever for any direct, indirect or consequential loss of any kind arising from the use of its ratings.Acuit® ratings are subject to a process of surveillance which may lead to a revision in ratings as and when the circumstances so warrant. Please visit our website (www.acuite.in) for the latest information on any instrument rated by Acuit® , Acuit® ôs rating scale and its definitions.

Any inadvertent omission or error in the rating letter which is discovered or brought to the notice of Acuite shall be rectified as soon as reasonably practicable not later than 48 hours of such discovery or notice. Such error or omission shall not render Acuite liable to any person for any kind of loss or damage including, but not limited to, any special, incidental, indirect or consequential damages caused by errors or omissions, provided such omission or error is rectified as soon as possible after discovery/notice.