



Ref: SSFL/Stock Exchange/2024-25/061

July 29, 2024

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

Symbol: SPANDANA

Dear Sir/Madam,

Subject: Newspaper publication of unaudited consolidated financial results of the Company for the quarter ended June 30, 2024.

Pursuant to Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we have enclosed herewith the copies of newspaper publication with regards to unaudited consolidated financial result of the Company for the quarter ended June 30, 2024, published in Financial Express and Nava Telangana on Sunday, July 28, 2024.

Kindly take the above on record.

Thanking you.

Yours sincerely,

For Spandana Sphoorty Financial Limited

Vinay Prakash
Digitally signed by
Vinay Prakash Tripathi
Date: 2024.07.29
12:40:59 +05'30'

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,
TSIIC, Raidurg Panmaktha, Hyderabad - 500081, Telangana

Ph: +9140-45474750 | contact@spandanasphoorty.com | www.spandanasphoorty.com



Financial Results for the Quarter Ended 30TH June, 2024



YOUR BANK SINCE 1938

Jammu and Kashmir Bank Limited
Registered Office: Corporate Headquarters, M. A. Road
Srinagar - Jammu & Kashmir - 190001 Tel: +91-194-2481930-35
Email: board.sectt@jkbmail.com Web: www.jkbank.com
CIN: L65110JK1938SGC000048

Net Profit Growth **27.0%**

Provision Coverage Ratio **91.57%**

Gross NPA Ratio **3.91%**

Return on Assets **1.08%**

Yield on Advances **9.50%**

Net NPA Ratio **0.76%**

S. No.	PARTICULARS	STANDALONE				CONSOLIDATED			
		QUARTER ENDED		YEAR ENDED		QUARTER ENDED		YEAR ENDED	
		30.06.2024	31.03.2024	30.06.2023	31.03.2024	30.06.2024	31.03.2024	30.06.2023	31.03.2024
		(REVIEWED)	(AUDITED)	(REVIEWED)	(AUDITED)	(REVIEWED)	(AUDITED)	(REVIEWED)	(AUDITED)
1	Total income from operations (net)	318848	313474	288535	1203785	319278	313904	288752	1205087
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	61215	82888	45132	238457	61372	83041	45160	238807
3	Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	61215	82888	45132	238457	61372	83041	45160	238807
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	41549	63867	32645	176727	41850	63344	33124	177122
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	Refer Note No. 2				Refer Note No. 2			
6	Paid up Equity Share Capital	11013	11013	10316	11013	11013	11013	10316	11013
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year				1085664				1081368
8	Securities Premium Account	291945	291945	218242	291945	291945	291945	218242	291945
9	Net Worth	1146471	1096677	865730	1096677	1142477	1092381	861518	1092381
10	Paid up Debt Capital/Outstanding Debt	288100	288100	288100	288100				
11	Outstanding Redeemable Preference Shares	-	-	-	-				
12	Debt Equity Ratio	0.25	0.26	0.33	0.26				
13	Total Debts to total assets	0.03	0.02	0.03	0.02				
14	Operating Margin (%)	18.65%	21.18%	18.30%	18.91%				
15	Net Profit Margin (%)	13.03%	20.37%	11.31%	14.68%				
16	Earnings Per Share (before extraordinary items) (₹1/- each) for continuing and discontinued operations								
	Basic : (* not annualized)	3.77*	5.80*	3.16*	16.80	3.80*	5.75*	3.21*	16.84
	Diluted : (* not annualized)	3.77*	5.80*	3.16*	16.80	3.80*	5.75*	3.21*	16.84
17	Capital Redemption Reserve	-	-	-	-				
18	Debenture Redemption Reserve	-	-	-	-				

NOTE : 1. The above is an extract of the detailed format of quarter ended Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing obligation and Disclosure Requirements) Regulations, 2015. The full format of the quarter ended Financial Results are available on the Stock Exchange websites. www.nseindia.com, www.bseindia.com and on Bank's website www.jkbank.com
2. Information relating to Total comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to Banks.

Place : Srinagar
Dated : 27th July, 2024

For and on behalf of the Board

BALDEV PRAKASH
Managing Director & CEO
DIN : 09421701



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FINANCIAL EXPRESS

THE BUSINESS DAILY.

“IMPORTANT”

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PNB Housing Finance Limited

Regd. Office:- 9th Floor, Antriksh Bhawan, 22, K G Marg, New Delhi-110001, Phones:- 011-23357171, 23357172, 23705414, Website: www.pnbhousing.com

COCHIN BRANCH:- PNB Housing Finance Limited, 1st Floor, R P Arcade, Adjacent to Gold Souk Mall, Near Railway Overbridge, Ponnuruni, Vyttila, Cochin - 682019

POSSESSION NOTICE (FOR IMMOVABLE PROPERTIES)

Whereas the undersigned being the Authorized Officer of the PNB Housing Finance Ltd. under the Securitisation and Reconstruction of Financial Assets & in compliance of Rule 8(1) of Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued demand notice/s on the date mentioned against each account calling upon the respective borrower/s to repay the amount as mentioned against each account within 60 days from the date of notice/s/date of receipt of the said notice/s. The borrower/s having failed to repay the amount, notice is hereby given to the borrower/s and the public in general that the undersigned has taken possession of the properties described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said Rules on the dates mentioned against each account.

The borrower/s in particular and the public in general is hereby cautioned not to deal with the properties and any dealing with the properties will be subject to the charge of PNB Housing Finance Ltd., for the amount and interest thereon as per loan agreement.

The borrower's attention is invited to provisions of Sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Sr. No.	Loan Account Number	Name of the Borrower/Co-Borrower/Guarantor	Date of Demand Notice	Amount Outstanding	Date of Possession taken	Description of the Property/ies Mortgaged
1.	HOU/CO/C11217/4 63361, B.O.: Cochin	Mr. Nithin Mohan T, Mr. Jithin Mohan & Mrs. Rajani Mohanan	15-04-2024	Rs.22,70,446/- Rupees Twenty Two Lakhs Seventy Thousand Four Hundred Forty Six only) as on 15-04-2024	23-07-2024 (Symbolic Possession)	All that piece and parcel of the property having an extent of 4.00 Ares with building in Re Sy. No. 285/2/5, Parakkadavu Village, Aluva Taluk, Ernakulam, Kerala-683572, with boundaries as per Title Deed; East by: Property of Muraliedharan, North by: 12 Ft wide private road, South by: Property of Muraliedharan, West by: Property of Muraliedharan.
2.	NHL/CO/C11016/3 26082, B.O.: Cochin	Mr. Suleesh Kunjunnji & Mr. Kunjunnji M K	17-04-2024	Rs.14,97,581/- Rupees Fourteen Lakh Ninety Seven Thousand Five Hundred Eighty One only) as on 17-04-2024	23-07-2024 (Symbolic Possession)	All that piece and parcel of the Property having an extent of 1.82 Ares in Sy.No.226 & 0.60 Ares in Sy.No.229/1PT, Kareekad Village, Thalapilly Taluk, Thrissur, Kerala-680543, which is bounded as - East: Property of Balakrishnan, North: Property of Nasar and Panchayathi Road, South: Property of Balakrishnan, West: Property of Balakrishnan and Nasar (As per Deed).

Place: Cochin, Dated: 23.07.2024

Authorized Officer, (M/s PNB Housing Finance Ltd.)

PNB Housing Finance Limited

Regd. Off. : 9th Floor, Antriksh Bhawan, 22, K.G. Marg, New Delhi-110001, Phones : 011-23357171, 23357172, 23705414, Website : www.pnbhousing.com

BRANCH OFFICE : 1ST FLOOR, R P ARCADE, ADJACENT TO GOLD SOUK MALL, NEAR RAILWAY OVERBRIDGE, PONNURUNI, VYTTLA, COCHIN - 682019

BRANCH OFFICE : DOOR NO 5/2549 J, 1ST FLOOR, JOSELAS GALLERIA, OPP MALABAR CHRISTIAN COLLEGE, H S SCHOOL, WAYANAD ROAD, KOZHIKODE-673001

NOTICE UNDER SECTION 13(2) OF CHAPTER III OF SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002, READ WITH RULE 3(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 AMENDED AS ON DATE

We, the PNB Housing Finance Ltd. (hereinafter referred to as "PNBHFL") had issued Demand Notice U/s 13(2) of Chapter III of the Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as the "Act") by our COCHIN office situated at 1st Floor, R P Arcade, Adjacent To Gold Souk Mall, Near Railway Overbridge, Ponnuruni, Vyttila, Cochin - 682019 & by our CALICUT office situated at Door No 5/2549 J, 1st floor, Joselas Galleria, opp Malabar Christian College, H S School, Wayanad Road, Kozhikode - 673001. The said Demand Notice was issued through our Authorized Officer, to you all below mentioned Borrowers/Co-Borrower/Guarantors since your account has been classified as Non-Performing Assets as per the Reserve Bank of India/National Housing Bank guidelines due to nonpayment of instalments/ interest. The contents of the same are the defaults committed by you in the payment of instalments of principals, interest, etc. The outstanding amount is mentioned below. Further, with reasons, we believe that you are evading the service of Demand Notice and hence this Publication of Demand Notice which is also required U/s 13(2) of the said Act. You are hereby called upon to pay PNBHFL within a period of 60 Days of the date of publication of this demand notice the aforesaid amount along with up-to-date interest and charges, failing which PNBHFL will take necessary action under all or any of the provisions of Section 13(4) of the said Act, against all or any one or more of the secured assets including taking possession of the secured assets of the borrowers and guarantors.

Your kind attention is invited to provisions of sub-Section (8) of Section 13 of the of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 where under you can tender/pay the entire amount of outstanding dues together with all costs, charges and expenses incurred by the PNB HFL only till the date of publication of the notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty. Please also note that if the entire amount of outstanding dues together with the costs, charges and expenses incurred by the PNB HFL is not tendered before publication of notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty, you may not be entitled to redeem the secured asset(s) thereafter. FURTHER you are prohibited U/s 13(13) of the said Act from transferring either by way of sale, lease or in any other way the aforesaid secured assets

Loan Account Number(s)	Name & Address of Borrower & Co-borrower	Name & Address of Guarantor(s)	Property(ies) Mortgaged	Date of Demand Notice	Amount O/s as on date Demand Notice
HOU/CO/C0117/343608 & HOU/CO/C0917/428954 B.O.: Cochin	Mr. Arun Bhanu, S/o Bhanu R & Mr. Bhanu R, W/o Raghavan Cheravalli, Kzhakkethara, Desathinakal, Alappuzha, Kerala-690559, Also Available At: Moonankutti, Kayamkulam, Alappuzha-690559.	NA	All that piece and parcel of the land having an extent of 6.06 Ares together with building in, Re Sy.No.37/2, Block.No.24, Kayamkulam Village, Kathikappally Taluk, Alappuzha, Kerala-690559, as per Title Deed: East by: Canal, North by: Road, South by : Property of Eastvar, West by: Property of Surendran	15.07.24	Rs. 23,27,577/- (Rupees Twenty Three Lakhs Twenty Seven Thousand Five Hundred Seventy Seven Only) as on 12.07.2024.
HOU/CLCT/0723/1143367 & NHL/CLCT/0723/1143446 B.O.: Calicut	Mr. Binu M, S/o Sundharam & Mrs. Soumya Binu, W/o Binu M 25 443 Anjaneya Pipe Line, Road Kodichikattu Para, Kottol, Pumb, Kozhikode, Kerala-673016. Also Available At: Binus Saloon 61 10 198, Binus Saloon Binas Complex, Opp Ksric, Calicut, Ksric, Kozhikode, Kerala-673001	NA	All that piece and parcel of the land having an extent of 0.9955 Ares together with building in, Re Sy No 46/97, As per LTR 46/97, Kottooli Village, Kozhikode Taluk, Kozhikode, Kozhikode, Kerala-673016, as per Title Deed: East by: Road, North by: Property of Sunil Kumar, South by: Property of Mridula Kumari, West by: Property of Mridula Kumari.	15.07.24	Rs. 34,75,701/- (Rupees Thirty Four Lakhs Seventy Five Thousand Seven Hundred One Only) as on 12-07-2024.
HOU/CO/C0519/689718 B.O.: Cochin	Mr. R Sunil Kumar, S/o M P Ravindran Nathan & Mrs. Indhu Sunil, W/o R Sunil Kumar Gokulam, Karappuzha, Near Union Club, Kottayam, Kerala-686003, Also Available At: Madathinkal House, Puthenangady, Near Devi Temple, Kottayam, Kerala-686003, Also Available At: Gedda Pharma, XX/3A, Vaikkara Building, Ayranam, Kottayam, Kerala-686003	NA	All that piece and parcel of the land having an extent of 1.63 Ares together with building in, Re Sy No 51/2, Re Sy No 52/2, Block No 143, Kottayam Village, Kottayam Taluk, Kottayam, Kerala-686003, as per Title Deed: East by: Private Road, North by: Properties of Abobacker and Yousuf, South by: Private Road, West by: Private road.	15.07.24	Rs. 23,47,182/- (Rupees Twenty Three Lakhs Forty Seven Thousand One Hundred Eighty Two Only) as on 12-07-2024.
HOU/CO/C0823/1155015 & NHL/CO/C0923/1162043 B.O.: Cochin	Mr. Ragesh G M, S/o Gopalan & Mrs. Vinisha V, W/o Ragesh Katthihara House, Muriyamangalam, Mamala P O, Thiruvaniyoor Village, Near Milma Padi, Puthercuzha, Ernakulam-682305, Also Available At: 15/183katthihara House, Muriyamangalam, Thiruvaniyoor, Ernakulam, Near Narasimha Swami Temple, Ernakulam-682305.	NA	All that piece and parcel of the land having an extent of 4.24 Ares together with building in, Re Sy No 52/6, Block No 42, Thiruvaniyoor Village, Kunnathunadu Taluk, Ernakulam, Kochi, Kerala-682303, as per Title Deed: East by: Panchayath Road, North by: Property of George, South by: Panchayath Road, West by: Property of Divakaran.	15.07.24	Rs. 44,35,958/- (Rupees Forty Four Lakhs Thirty Five Thousand Nine Hundred Fifty Eight Only) due and payable as on 12-07-2024

PLACE:- COCHIN, CALICUT, DATE:- 26.07.2024

Sd/- AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED

SPANDANA SPOORTY FINANCIAL LIMITED

(CIN: L65929TG2003PLC040648)

Regd. Galaxi, Wing B, 16th Floor, Plot No.1, Sy No 83/1, Hyderabad Knowledge City, TS/IC, Raidurg Panmaktha, Hyderabad - 500081, Telangana, India.
Phone No.: 040-4812 6666, Website: www.spandanaspportunity.com

Extract of Statement of Unaudited Consolidated Financial Results for the quarter ended June 30, 2024

(Rs. in crores unless otherwise stated)

Sl. No.	Particulars	Quarter ended		
		30-Jun-24 (Unaudited)	30-Jun-23 (Unaudited)	31-Mar-24 (Audited)
1	Total Income from Operations	709.89	511.61	2,423.71
2	"Net Profit for the period (before tax, Exceptional and/or Extraordinary Items)"	75.05	160.54	670.57
3	"Net Profit for the period before tax (after Exceptional and/or Extraordinary Items)"	75.05	160.54	670.57
4	"Net Profit for the period after tax (after Exceptional and/or Extraordinary Items)"	55.71	119.46	500.72
5	Total comprehensive income for the period (after tax) and other Comprehensive income (after tax)	55.87	121.51	505.13
6	Paid-up Equity Share Capital	71.31	71.00	71.30
7	Reserves (excluding Revaluation Reserve)	3,636.02	3,157.35	3,573.59
8	Securities Premium Account	2,241.08	2,219.16	2,240.43
9	Net worth	3,707.33	3,228.35	3,644.89
10	Outstanding Debt	8,840.49	6,382.29	9,424.61
11	Outstanding Redeemable Preference Shares	NA	NA	NA
12	Debt Equity Ratio	2.38	1.98	2.59
13	Earnings per Share(of Rs.10 each) (not annualised)-(for continuing and discontinued operations)- Basic (Rs.) Diluted (Rs.)	7.81 7.70	16.83 16.70	70.42 69.38
14	Capital Redemption Reserve	152.69	152.69	152.69
15	Debenture Redemption Reserve	NA	NA	NA
16	Debt Service Coverage Ratio	NA	NA	NA
17	Total Service Coverage Ratio	NA	NA	NA

Note:

- The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on July 27, 2024. The Statutory Auditors have expressed a unmodified opinion on both the consolidated and standalone financial statements for the said year.
- Key standalone financial information:

Particulars	Quarter ended		
	30-Jun-24 (Unaudited)	30-Jun-23 (Unaudited)	31-Mar-24 (Audited)
Total Income from Operations	663.13	486.84	2,299.76
Profit before tax	69.15	148.72	626.02
Net Profit after tax	51.29	111.12	467.88

3 The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the websites of stock exchange www.nseindia.com and www.bseindia.com and on the website of the Company i.e., www.spandanaspportunity.com

4 Figures for the previous year/period have been regrouped and /or reclassified wherever considered necessary.

For and on behalf of the Board of Directors of SPANDANA SPOORTY FINANCIAL LIMITED

Sd/-
Shalabh Saxena
Managing Director & CEO
Date: July 27, 2024
DIN: 08908237

