



Ref: SSFL/Stock Exchange/2023-24/124

Date: December 11, 2023

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

Dear Sir/Madam,

Subject: Disclosure under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015- Analyst Day Presentation.

Ref: Company letter No: Ref: SSFL/Stock Exchange/2023-24/120 dated November 26, 2023-Intimation of Schedule of Analyst(s) / Investor(s) meetings under the SEBI (Listing Obligations and Disclosure Requirements), Regulations 2015.

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in continuation to aforementioned letter, please find enclosed herewith the Investor Presentation relating to Analyst Day Meet.

Further, the meet shall be available over a live webcast at the link below: <https://events.coact.live/spandana>

Kindly take the same on record.

Thanking You.

Yours Sincerely,
For Spandana Sphoorty Financial Limited

Ramesh Periasamy
Company Secretary and Chief Compliance Officer

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@spandanaspfoorty.com | www.spandanaspfoorty.com



Spandana 2.0

Invested in Bharat

11th December, 2023



Vision 2028

₹28,000 Crores
by
FY 2028



Key Drivers



1

Distribution

2

Risk Mitigation

3

Liabilities

4

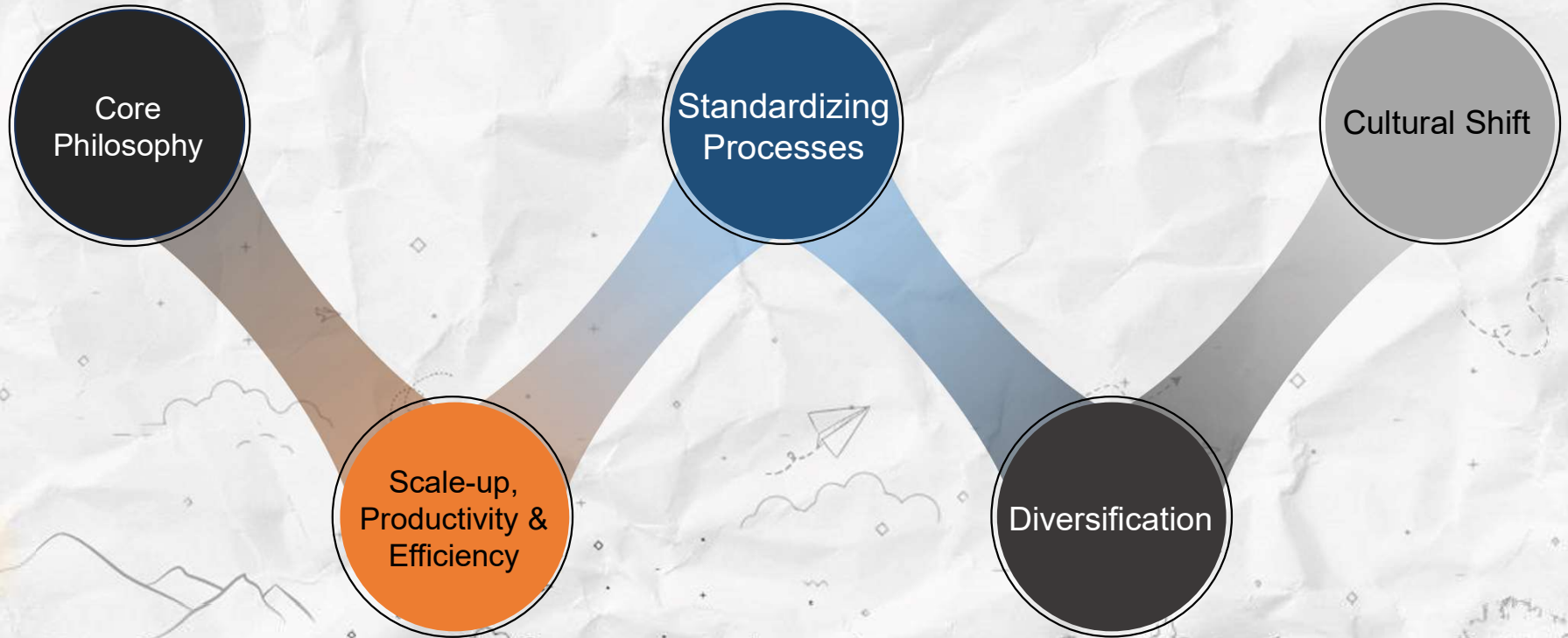
Technology

5

People Practices



Distribution



Distribution - Microfinance

Customer Acquisition Led Growth

Shorter Tenures

Muted Ticket Sizes

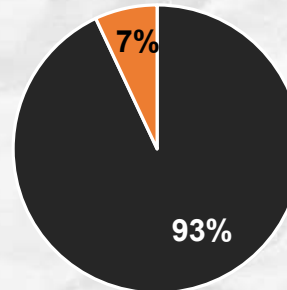
Tracking Indebtedness

Core Philosophy

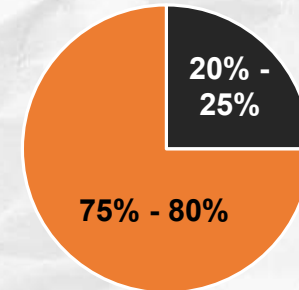
Scale-up, Productivity & Efficiency

Standardizing Processes

Disbursement



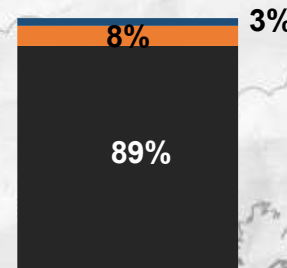
Q2FY24



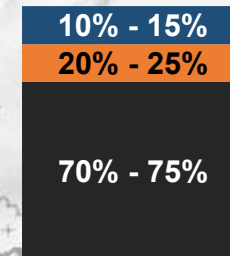
FY28 (E)

■ Monthly
■ Weekly

Loan Tenure



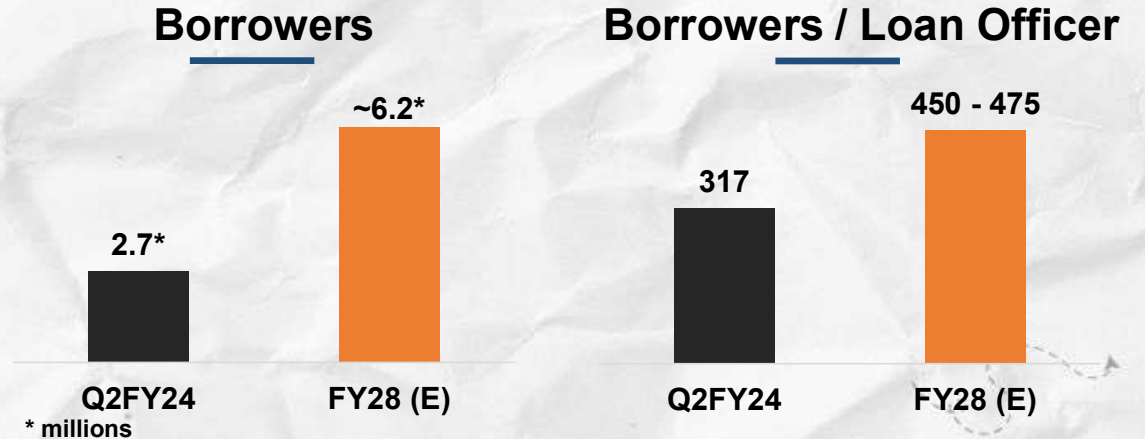
Q2FY24



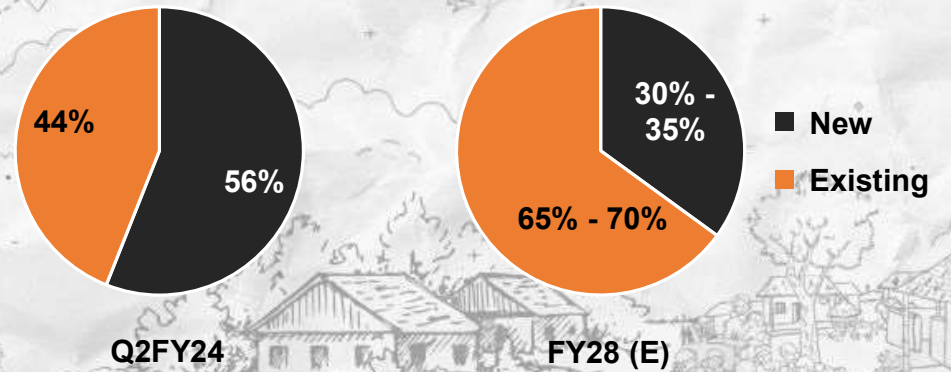
FY28 (E)

■ 24 months
■ 18 months
■ 12 months

Distribution - Microfinance



Share of new borrowers in quarterly disbursement



Distribution - Microfinance

Scale-up,
Productivity
& Efficiency

Focus on
JLG

Standardizing
Processes

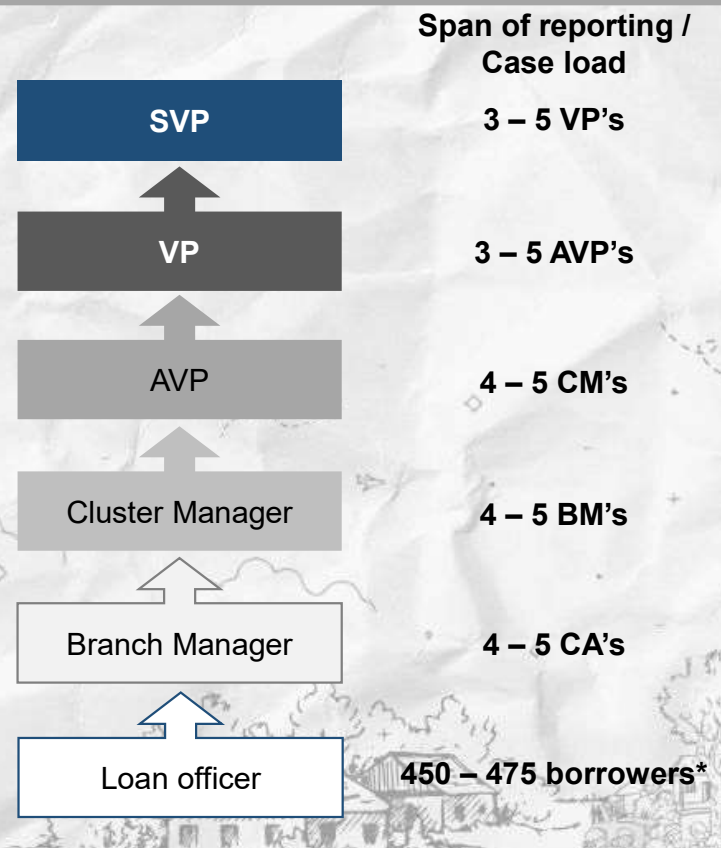
Input
Management

Diversification

Supervisory
Layers for
Monitoring
& Control

Cultural Shift

Streamlined structure for efficient operations



*FY28 ambition

Distribution – LAP & Nano Enterprise

Standardizing Processes

Loan Against Property

Diversification

Cultural Shift

Nano Enterprise Loans

Borrowers

2.5L - 3.0L

<1,500
Q2FY24

FY28 (E)

AUM

3,000 - 3,500*

46*

Q2FY24

FY28 (E)

~75x

* ₹ Crore



Distribution

Automated Reports on Business Parameters

Data Driven Culture – Data Analytics

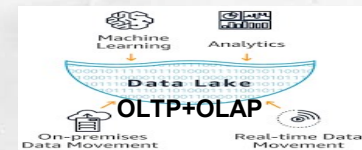
Persona Based Data Availability

Automated MIS

Rule-Engine based Credit Decisions

Diversification

Cultural Shift

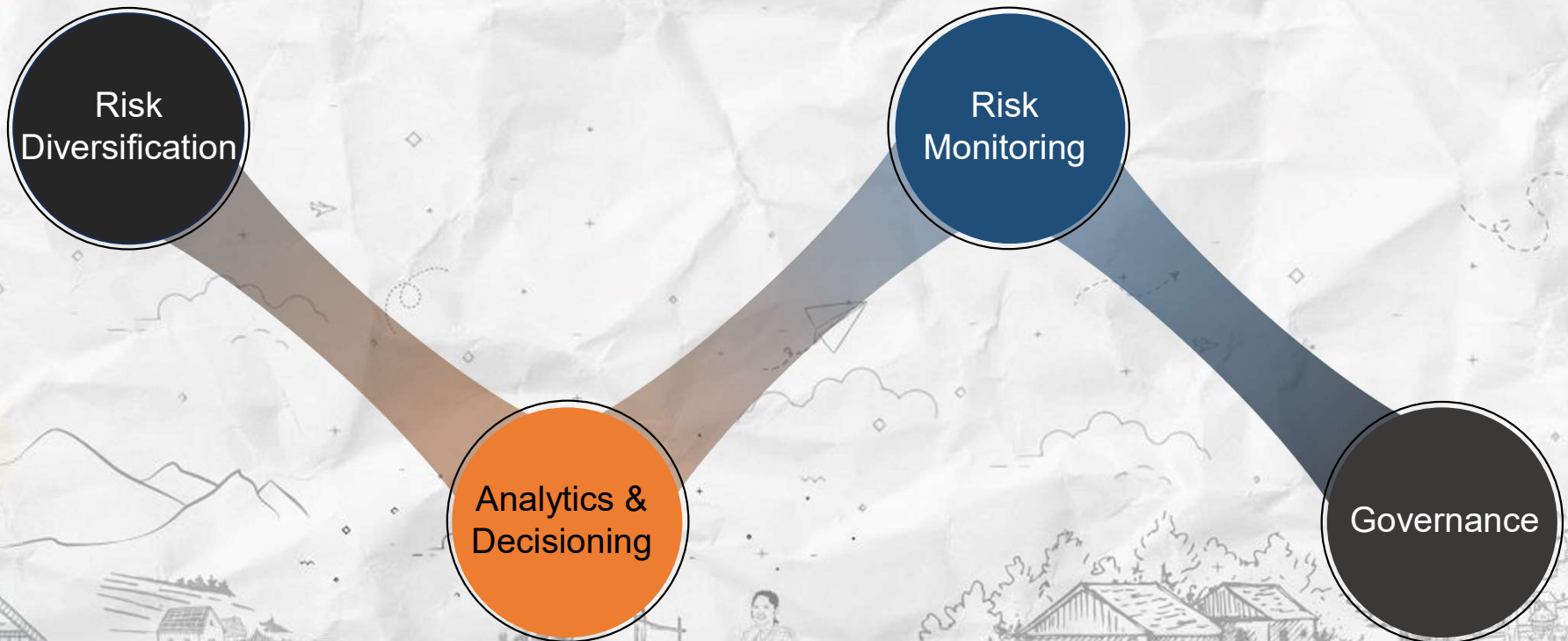


Branch Selection -> Underwriting -> Disbursement -> Collection -> EWS

*~1 decision every second for loan application (business hours)

Risk Management

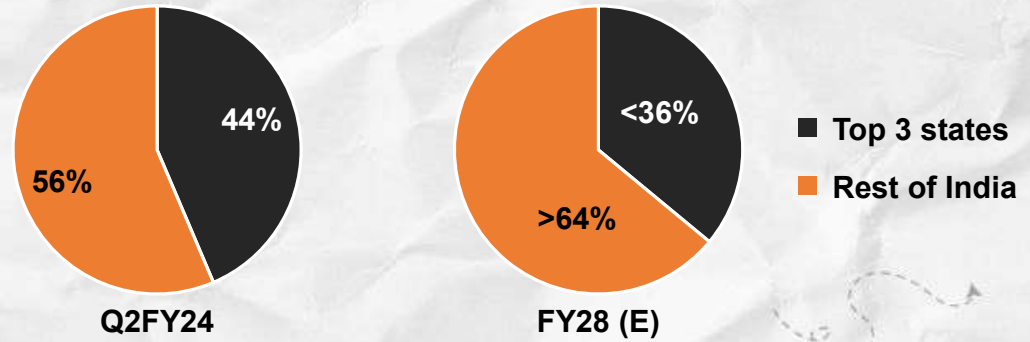
Microfinance is about managing risks



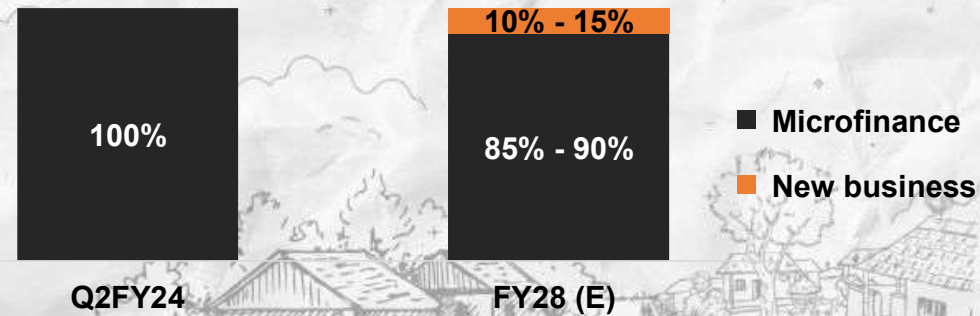
Risk Management



AUM concentration in Top 3 States

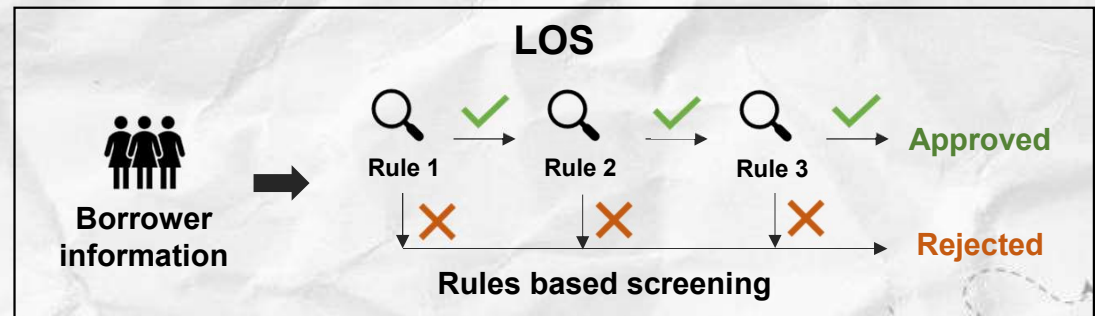


Diversifying Asset Book

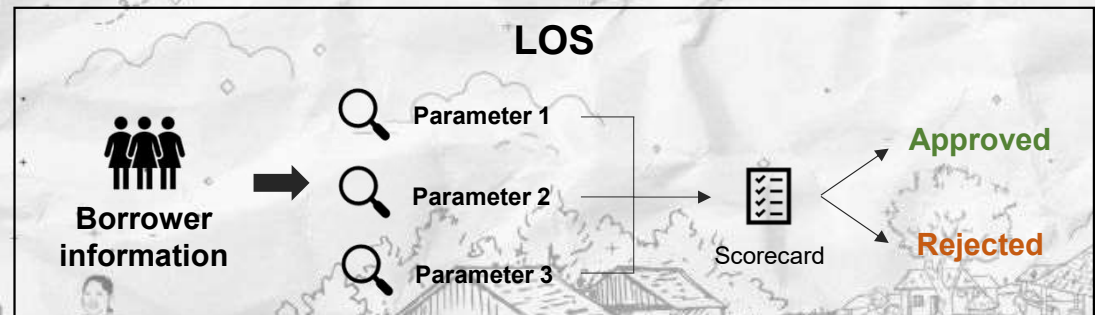


Risk Management

Rules based 'Go / No-Go' credit engine deployed



Scorecard based credit decisioning envisaged



Risk Diversification

Risk Scoring for Branch Expansion

Analytics & Decisioning

Tech for Risk Assessment & Underwriting

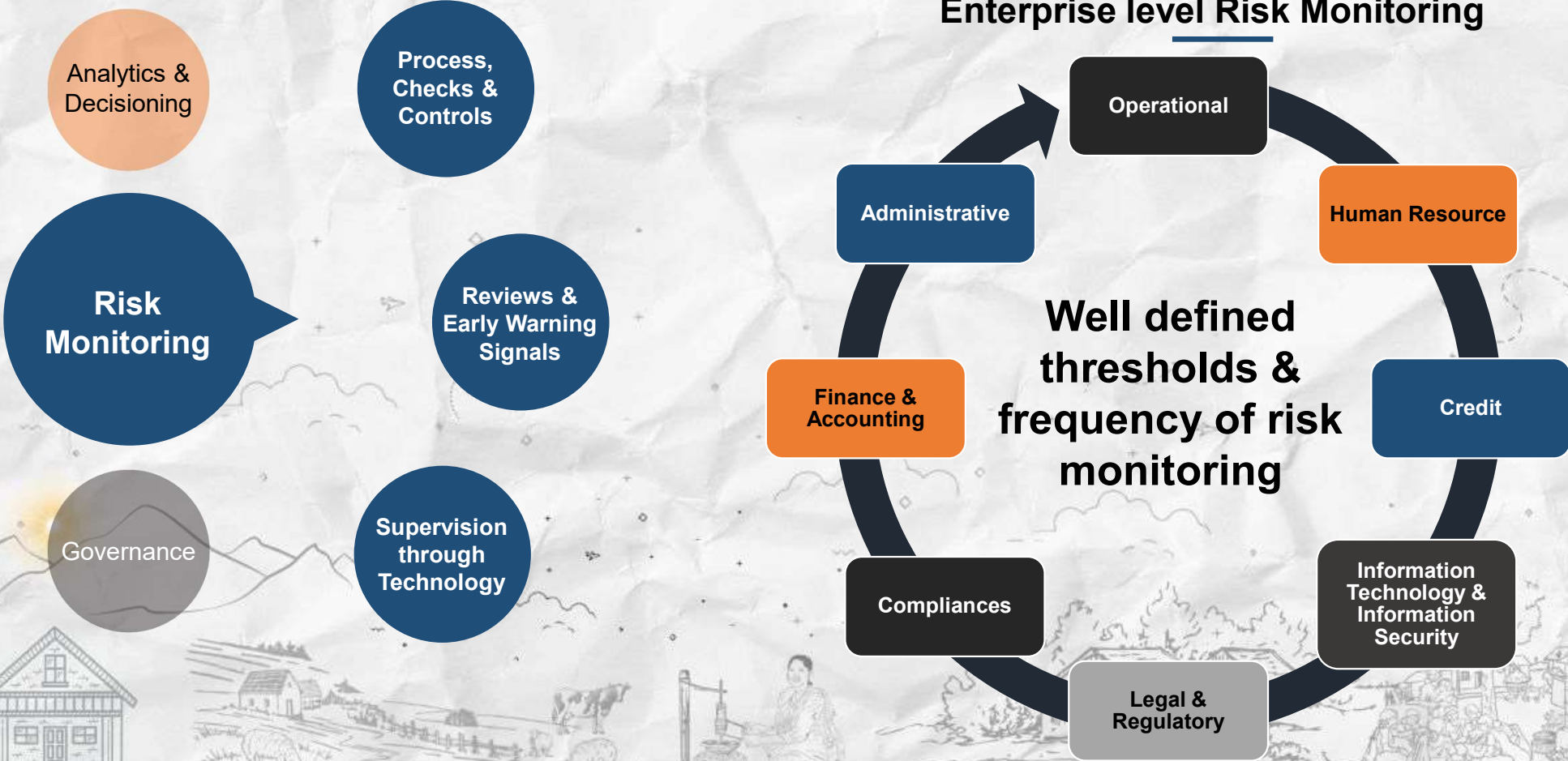
Risk Monitoring

Propensity Modelling for Collections

Governance

Risk Management

Enterprise level Risk Monitoring



Risk Management

Risk Monitoring

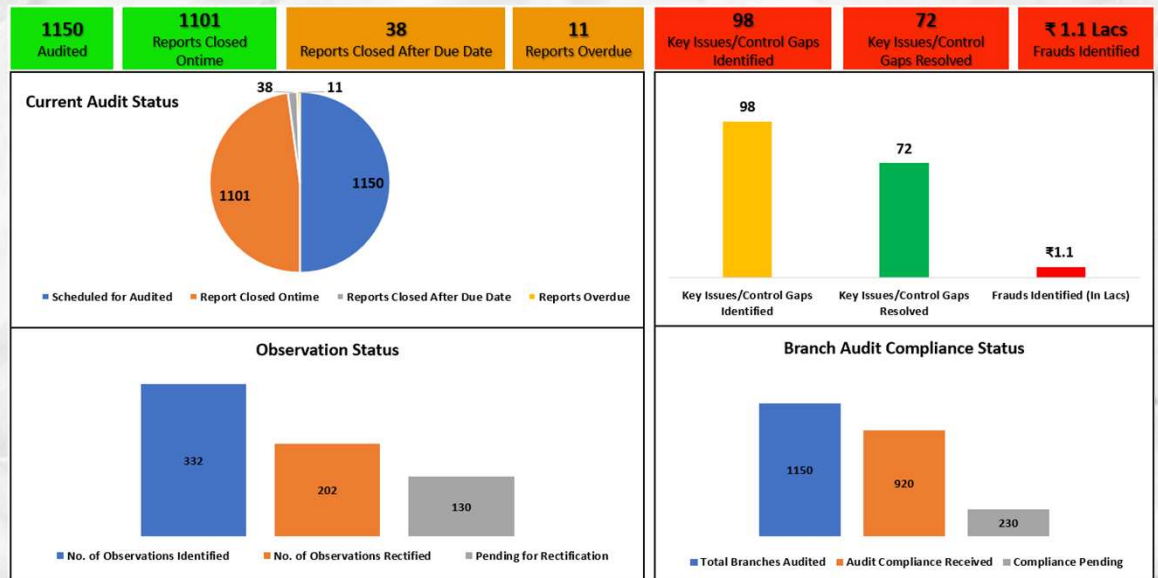
Assessing Controls

Governance

Branch Level Checks

Compliances

Audit Digitization & Active Monitoring

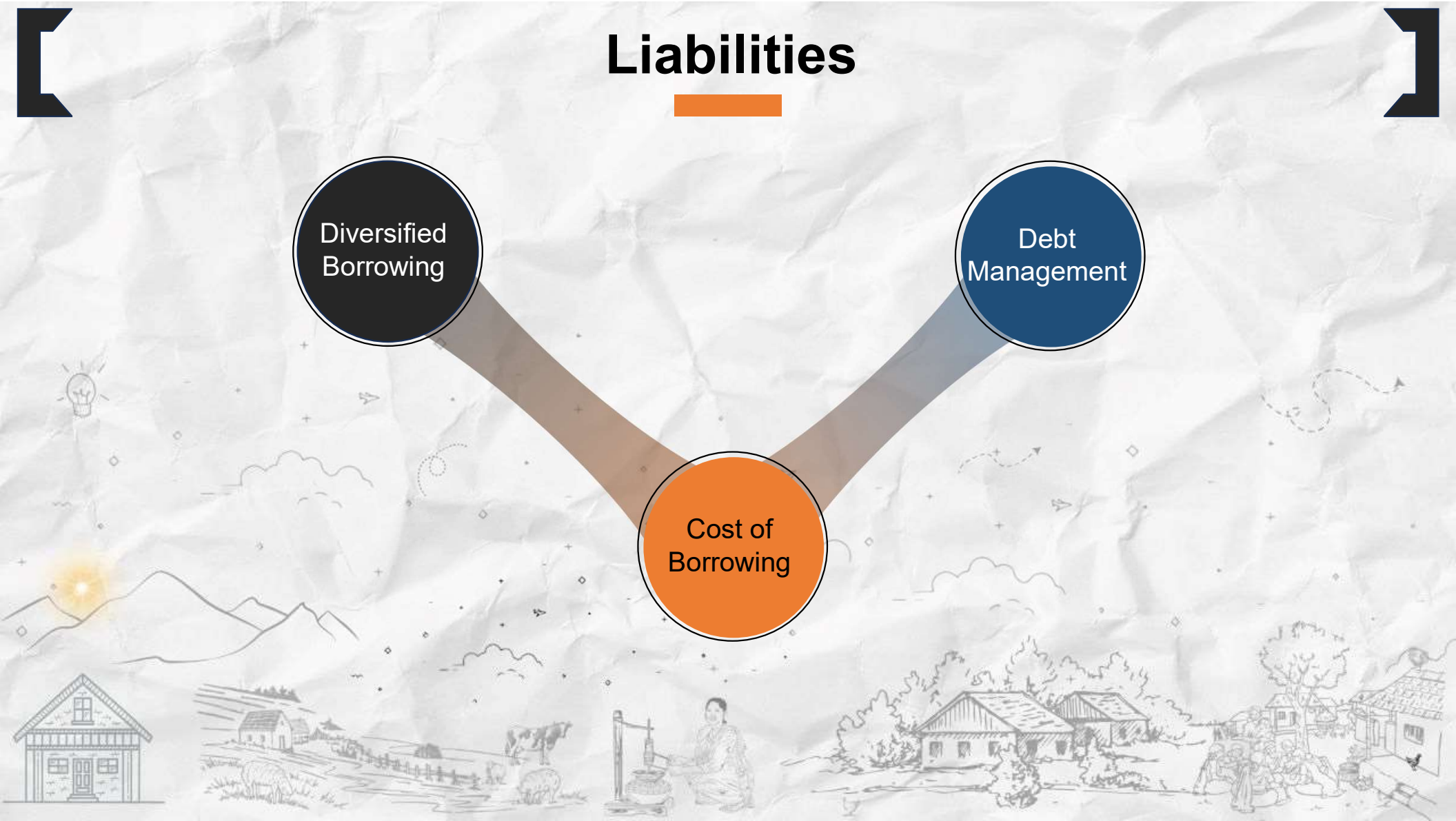


Liabilities

Diversified
Borrowing

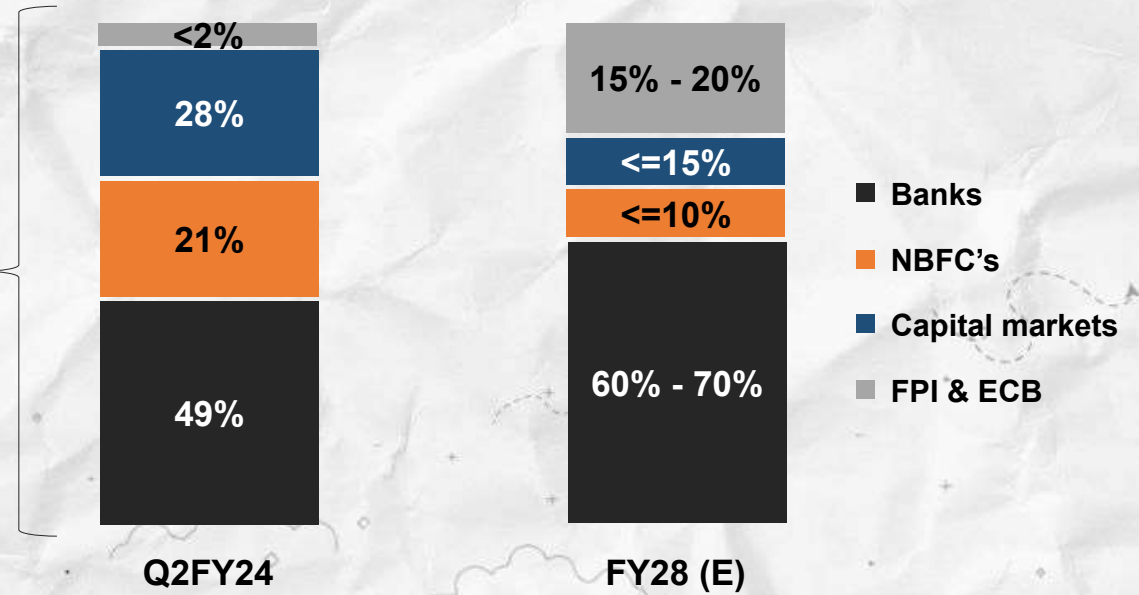
Debt
Management

Cost of
Borrowing



Liabilities

Borrowing mix



Diversified Borrowing

54 lending partners

Cost of Borrowing

Debt Management & Gearing



Term Loan



NCD / MLD



Securitization



Commercial Papers



Direct Assignment



ECB

Liabilities

Q2FY24

FY28 (E)

Diversified Borrowing

Cost of Borrowing

Marginal cost of borrowing

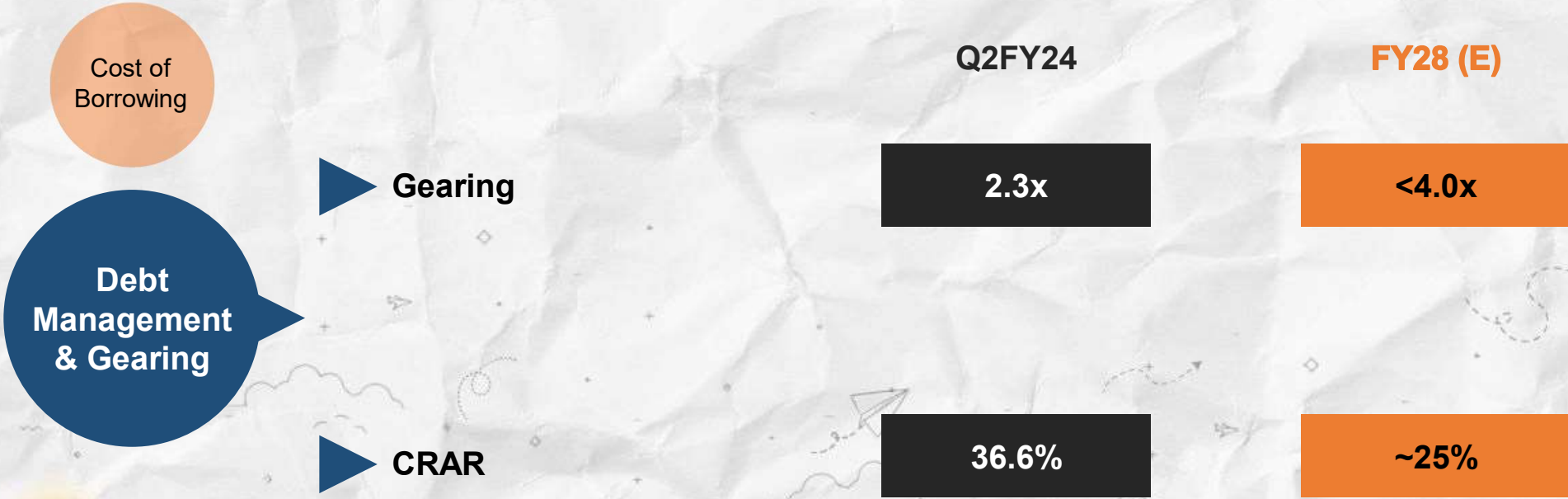
12.3%

<11%

Debt Management & Gearing



Liabilities



Technology

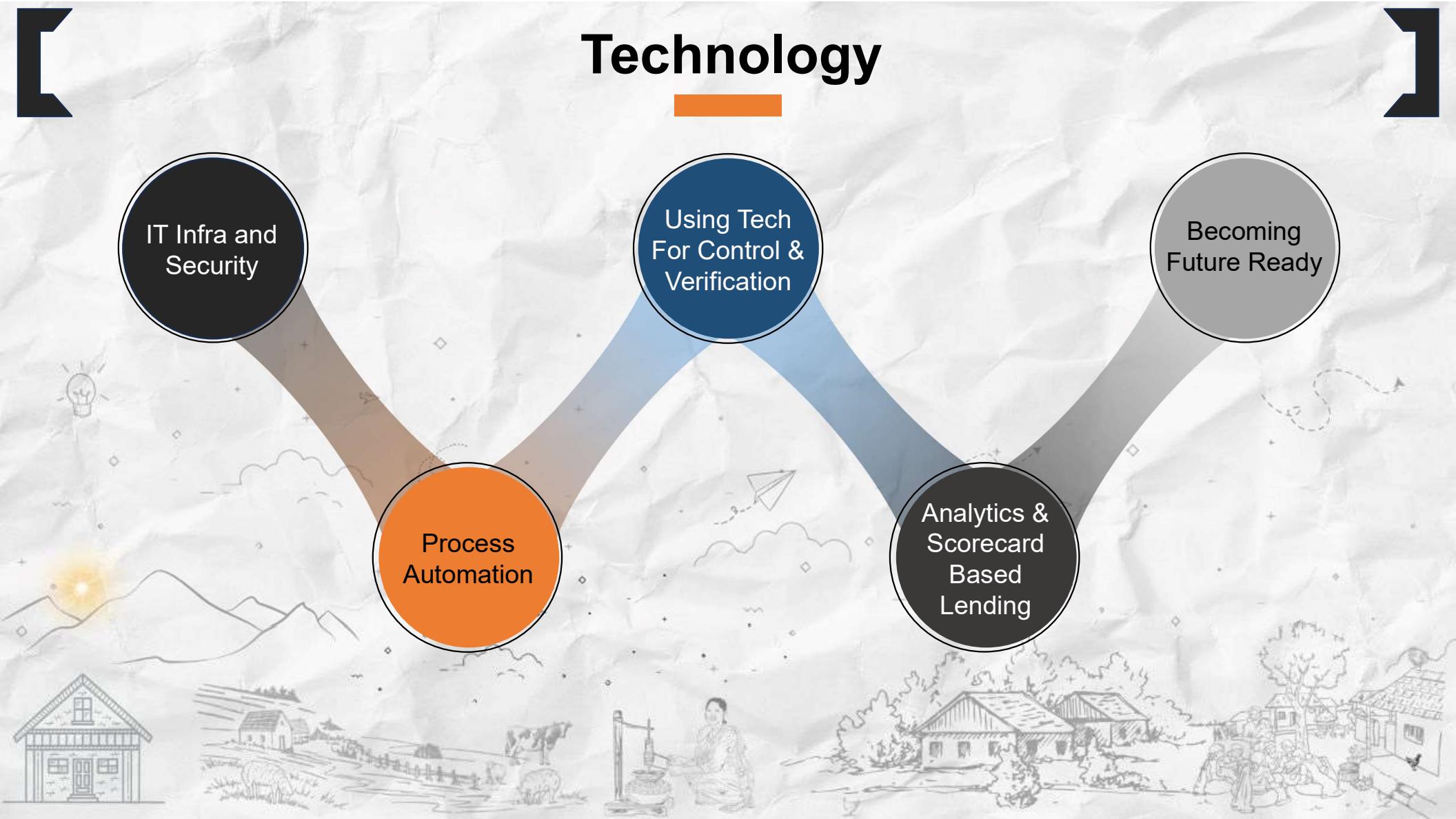
IT Infra and Security

Using Tech For Control & Verification

Becoming Future Ready

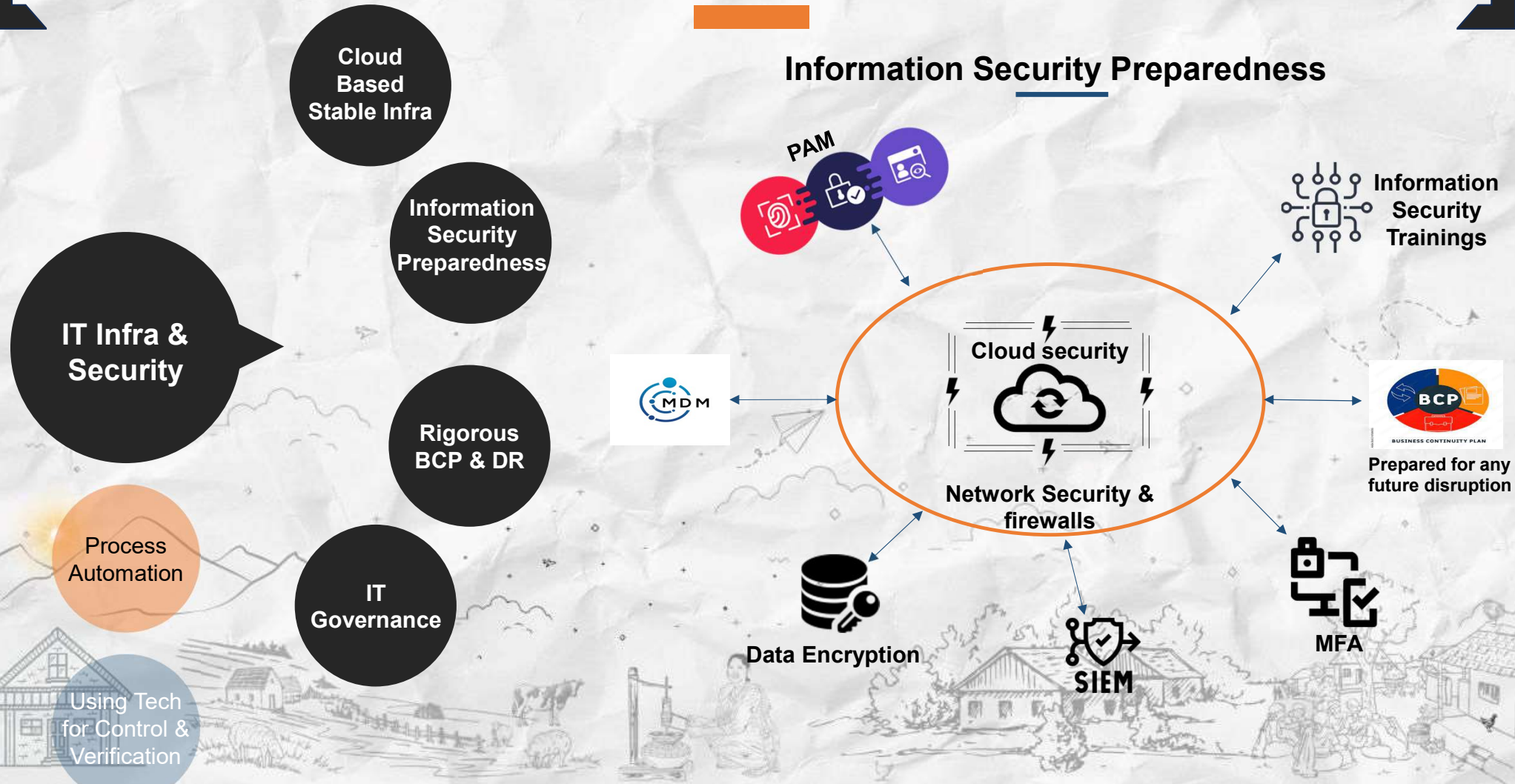
Process Automation

Analytics & Scorecard Based Lending



Technology

Information Security Preparedness



Technology

Mobility Solutions

IT Infra and Security

OCR Enabled KYC Journey

Process Automation

Automation For H2H

Using Tech for Control & Verification

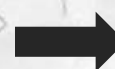
Tech Partnerships

Analytics & Scorecard Based Lending

Automation for Host to Host



Optical Character Recognition Deployment

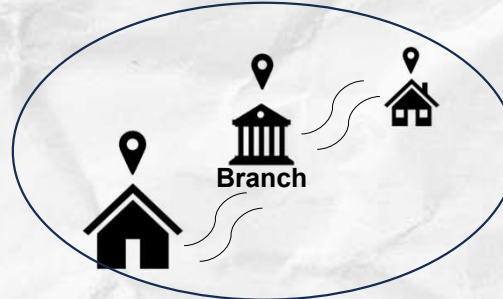


Spandana	
Member Details	
ID No.	XXXXXXXX 1120
Name	SITA DEVI
Gender	FEMALE
DOB	01/01/1990
Age	33
Marital Status	Married
Mobile Number	XXXXXXXX21
Product	CHETANA
Amount (Rs)	20,000.00
Interest rate	25%
Address	VVD Ratan Singh, V
<input type="button" value="Submit"/>	

Technology

Geo-Tagging Customer homes, Centers & Branches

Geo fencing



- ✓ Control
- ✓ Risk Mitigation
- ✓ Customer Satisfaction

Technology deployed in current operations



Geo-Tagging

Attendance Digitization & Travel Allowance

e-Sign & e-NACH

e-KYC

Process Automation

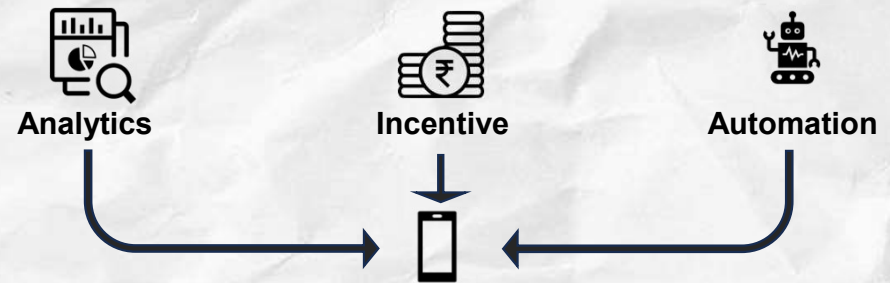
Using Tech for Control & Verification

Analytics & Scorecard based Lending

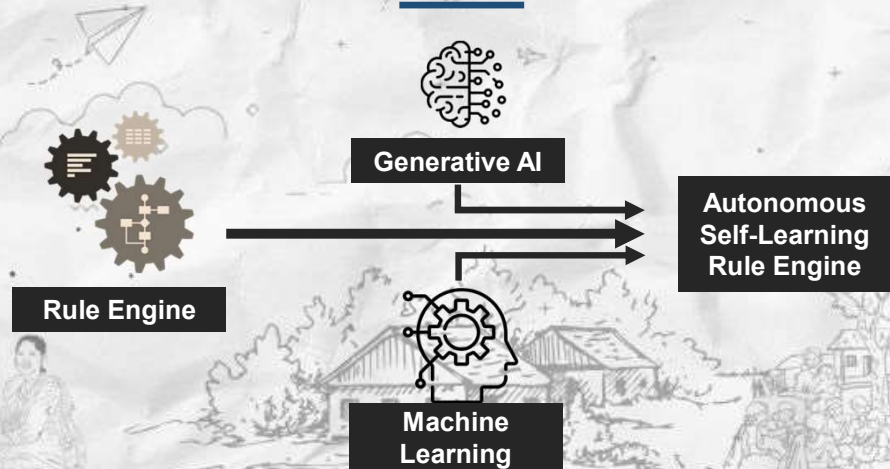
Becoming Future Ready

Technology

Automation & Analytics for Performance Monitoring



Autonomous Self Learning Scorecards



Using Tech for Control & Verification

Rule Engine

Automated Reports, Data Lake & Analytics

Analytics & Scorecard based Lending

Automating Incentives

Becoming Future Ready

Next-gen Self Learning Scorecards

Technology

Safe Harbor Forward Looking Culture:
One Spandana, One Application, One Device

Integrated
Mobile based
Solutions

Analytics &
Scorecard
based
Lending

Automated
Graded
Pricing Rule-
engine For
Non-MFI

Integrated
CRM, IVR &
Self-service
Apps

Leveraging
AI – Chat
Bot, Fraud
Controls

Next-gen
Tech-stack
with Web 3.0

Becoming
Future Ready



CBDC- Digital Rupee
(No smartphone & internet)



Private Blockchain-KYC



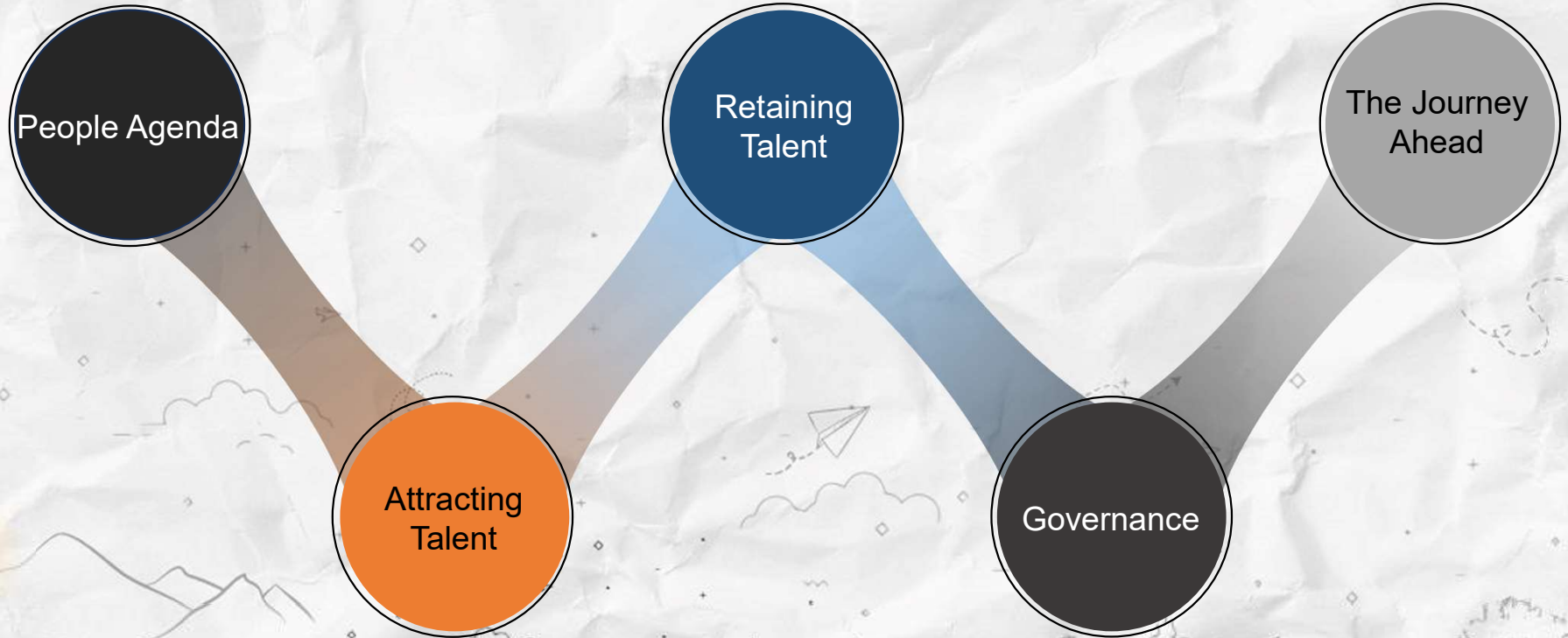
Integrated CRM, IVR, Chatbot with AI/ML



Fraud detection & prevention

Digital transformation is a journey, not a destination

People Practices



People Agenda

Retaining Talent

The Journey Ahead

Governance

Attracting Talent

People Practices

Stable Management Team

People Agenda

Mission, Vision & Values

Cultural Alignment

Attracting Talent

Retaining Talent



13 key positions & Senior Management Team – in place



Mission

Deliver quality financial services for enhancing the income levels of communities in Bharat

Vision

- To be the preferred choice for customers and employees in fulfilling their aspirations.
- To positively impact the livelihoods of more than 60 lakh households by 2028 with an AUM of ₹28,000 Crores.
- To be the standard of excellence in the financial services industry delivering equitable value for all stakeholders.



People Practices

Employees



Employee Centric Initiatives

PRISM

Performance Review with Integral Support & Management

SAHAYATA
The Employee Helpdesk

Sourcing Talent

Building the Middle Layer

Market Competitive Salary

Last Mile Connect

Performance Management System

People Agenda

Attracting Talent

Retaining Talent

Staff Governance

People Practices

Nurturing & Developing Talent

Attracting Talent

Benefits at par with Industry

Retaining Talent

Employee Engagement

Staff Governance

Culture of Celebrating Success

The Journey Ahead

Celebrating Success and Performance



People Practices



People Practices



- Build Psychological safety at workplace
- Progressive people policy & processes
- Long term retention plan



- Embed a strong, sociable culture
- Drive Diversity & Inclusion
- Strengthening Governance structure



- Opportunities for Upskilling
- Identifying critical talent & Hi-pots
- Coding Spandana way of doing business



- Mapping employee engagement journey
- Employer Value Proposition
- Have lot of fun!!



Onwards to achieving 28 by 28

