

**Spandana Sphoorty Financial Limited**  
**Disclosure as per RBI Circular on Liquidity Risk Management Framework - December 2023**

(i) Funding Concentration based on significant counterparty (both deposits and borrowings)

| Sr. No. | Number of Significant Counterparties | Amount (₹ crore) | % of Total deposits | % of Total Liabilities |
|---------|--------------------------------------|------------------|---------------------|------------------------|
| 1       | 37                                   | 63,644.33        | NA                  | 81.41%                 |

(ii) Top 20 large deposits (amount in crore and % of total deposits)-**Not Applicable**

(iii) Top 10 borrowings (amount in crore and % of total borrowings)

| Amount of Top 10 Borrowings | % of total Borrowings |
|-----------------------------|-----------------------|
| 33,813.69                   | 44.11%                |

(iv) Funding Concentration based on significant instrument/product:

| Sr. No. | Name of the instrument/product  | Amount (₹ crore) | % of Total Liabilities |
|---------|---------------------------------|------------------|------------------------|
| 1       | Term Loans                      | 41,545.31        | 53.14%                 |
| 2       | Borrowings under Securitization | 15,922.97        | 20.37%                 |
| 3       | Debt securities                 | 23,318.52        | 29.83%                 |

(v) Stock Ratios:

- a) Commercial papers as a % of total public funds, total liabilities and total assets
- b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets
- c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets

| Particulars  | December 31, 2023 |
|--|-------------------|
| Commercial Papers to Total Public Funds*               | 0.00%             |
| Commercial Papers to Total Liabilities                 | 0.00%             |
| Commercial Papers to Total Assets                      | 0.00%             |
| NCDs (Original Maturity <1 yrs.) to Total Public Funds | Nil               |
| NCDs (Original Maturity <1 yrs.) to Total Liabilities  | Nil               |
| NCDs (Original Maturity <1 yrs.) to Total Assets       | Nil               |
| Other Short-Term Liabilities to Total Public Funds     | 70.71%            |
| Other Short-Term Liabilities to Total Liabilities      | 69.34%            |
| Other Short-Term Liabilities to Total Assets           | 48.26%            |

(vi) Institutional set-up for liquidity risk management:

The Company has an Asset Liability Management Committee (ALCO), a management level committee to handle liquidity risk management. The ALCO meetings are held at periodic intervals. At the apex level, the Risk Committee (RC), a sub-committee of the Board of Directors of the Company, oversees the liquidity risk management. The RC subsequently updates the Board of Directors on the same