



Spandana Sphoorty Financial Limited

Disclosure as per RBI Circular on Liquidity Risk Management Framework – September 30, 2024

(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 | 30 | 5,764.28 | NA | 76.80% |

(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 |
|-----------------------------|-----------------------|
| 3,237.43 | 44.16% |

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

| Sr. No. | Name of the instrument/product | Amount (₹ crore) | % of Total Liabilities |
|---------|---------------------------------|------------------|------------------------|
| 1 | Term Loans | 4,301.40 | 57.31% |
| 2 | Borrowings under Securitization | 1,162.61 | 15.49% |
| 3 | Debt securities | 1,866.58 | 24.87% |

(v) Stock Ratios:

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

| Particulars | September 30, 2024 |
|--|--------------------|
| Commercial Papers to Total Public Funds* | Nil |
| Commercial Papers to Total Liabilities | Nil |
| Commercial Papers to Total Assets | Nil |
| 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 | 66.02% |
| Other Short-Term Liabilities to Total Liabilities | 64.48% |
| Other Short-Term Liabilities to Total Assets | 44.27% |

Spandana Sphoorty Financial Limited

CIN - L65929TG2003PLC040648

Galaxy, Wing B, 16th Floor, Plot No.1, Sy No 83/1, Hyderabad Knowledge City,

TSIC, Raidurg Panmaktha, Hyderabad, Rangareddi TG 500081 IN

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(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 liquidity risk management. The RC subsequently updates the Board of Directors on the same.

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