



**Spandana Sphoorty Financial Limited**

**Disclosure as per RBI Circular on Liquidity Risk Management Framework – June 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	6,726.41	NA	77.44%

(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
3,829.64	45.56%

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

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Term Loans	5,013.13	57.71%
2	Borrowings under Securitization	1,907.86	21.96%
3	Debt securities	1,485.13	17.10%

(v) Stock Ratios:

a) Commercial papers as a % of total public funds, total liabilities and total assets

Particulars	June 30, 2024
Commercial Papers to Total Public Funds	Nil
Commercial Papers to Total Liabilities	Nil
Commercial Papers to Total Assets	Nil

b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets

Particulars	June 30, 2024
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

Spandana Sphoorty Financial Limited

CIN - L65929TG2003PLC040648

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

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c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets

<b>Particulars</b>	<b>June 30, 2024</b>
Other Short-Term Liabilities to Total Public Funds	69.42%
Other Short-Term Liabilities to Total Liabilities	67.18%
Other Short-Term Liabilities to Total Assets	47.44%

(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 Management Committee (RMC), a sub-committee of the Board of Directors of the Company, oversees liquidity risk management. The RMC subsequently updates the Board of Directors on the same.

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