



Spandana Sphoorty Financial Limited
Disclosure as per RBI Circular on Liquidity Risk Management Framework – June 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	31	5,318.32	NA	82.76%

(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
3,217.02	51.45%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Term Loans	2,673.72	41.61%
2	Borrowings under Securitization	1,360.53	21.18%
3	Debt securities	2,198.30	34.21%

(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	June 30, 2023
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	78.49%
Other Short Term Liabilities to Total Liabilities	76.39%
Other Short Term Liabilities to Total Assets	51.18%



(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

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