



Spandana Sphoorty Financial Limited

Disclosure as per RBI Circular on Liquidity Risk Management Framework - September 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 | 5,983.44 | NA | 78.23% |

(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 |
|-----------------------------|-----------------------|
| 3,790.09 | 50.49% |

(iv) Funding Concentration based on significant instrument/product

| Sr. No. | Name of the instrument/product | Amount (₹ crore) | % of Total Liabilities |
|---------|---------------------------------|------------------|------------------------|
| 1 | Term Loans | 3,478.47 | 45.48% |
| 2 | Borrowings under Securitization | 1,618.23 | 21.16% |
| 3 | Debt securities | 2,331.85 | 30.49% |

(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, 2023 |
|--|--------------------|
| Commercial Papers to Total Public Funds* | 0.78% |
| Commercial Papers to Total Liabilities | 0.77% |
| Commercial Papers to Total Assets | 0.54% |
| 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 | 65.38% |
| Other Short Term Liabilities to Total Liabilities | 64.17% |
| Other Short Term Liabilities to Total Assets | 44.88% |

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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(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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