



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:

- 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	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%

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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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