



Spandana Sphoorty Financial Limited

Disclosure as per RBI Circular on Liquidity Risk Management Framework – March 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	7095.99	NA	76.19%

(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
3,898.78	43.26%

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

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Term Loans	5,124.50	55.02%
2	Borrowings under Securitization	1,878.14	20.17%
3	Debt securities	1,989.52	21.36%

(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	March 31, 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	69.63%
Other Short-Term Liabilities to Total Liabilities	67.37%
Other Short-Term Liabilities to Total Assets	48.76%

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

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