



Spandana Sphoorty Financial Limited

Disclosure as per RBI Circular on Liquidity Risk Management Framework – December 31, 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 | 5,144.09 | NA | 79.45 |

(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 |
|-----------------------------|-----------------------|
| 2,824.27 | 45.17 |

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

| Sr. No. | Name of the instrument/product | Amount (₹ crore) | % of Total Liabilities |
|---------|---|------------------|------------------------|
| 1. | Term Loans | 3,860.03 | 59.62 |
| 2. | Borrowings under securitization arrangement | 886.68 | 13.69 |
| 3. | Non-convertible Debentures | 1,505.89 | 23.26 |

(v) Stock Ratios:

- a) Commercial papers as a % of total public funds, total liabilities and total assets
- b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets
- c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets

| Particulars | December 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 | 77.40% |
| Other Short-Term Liabilities to Total Liabilities | 74.74% |
| Other Short-Term Liabilities to Total Assets | 50.82% |

(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.