

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:

- 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	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%

(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