



Ref: SSFL/Stock Exchange/2022-23/091

Date: October 17, 2022

To  
BSE Limited,  
Department of Corporate Services  
P. J. Towers, 25<sup>th</sup> Floor,  
Dalal Street,  
Mumbai - 400001  
Scrip Code: 542759

To  
National Stock Exchange of India Limited,  
Listing Department  
Exchange Plaza, C-1, Block G  
Bandra Kurla Complex, Bandra (E)  
Mumbai - 400051  
Symbol: SPANDANA

Dear Sir/Madam,

**Sub: Disclosure under Regulation 54(2) and 54(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("LODR Regulations")**

Pursuant to Regulation 54(2) and 54(3) of LODR Regulations and SEBI Circular No. SEBI/HO/MIRSD/MIRSD\_CRADT/CIR/P/2022/67 dated May 19, 2022 ('SEBI Circular'), we hereby submit the extent and nature of security created, maintained and available with respect to secured listed non-convertible debt securities of the Company for the quarter ended September 30, 2022 as per the prescribed format in SEBI Circular as **Annexure-A**.

Kindly take the same on record.

Thanking You.

Your Sincerely,  
**For Spandana Sphoorty Financial Limited**

Ramesh Periasamy  
Digitally signed by Ramesh Periasamy  
Date: 2022.10.17 16:48:37 +05'30'

**Ramesh Periasamy**  
**Company Secretary and Compliance Officer**

*Encl: as above*

**SPANDANA SPHOORTY FINANCIAL LIMITED**  
(CIN: L65929TG2003PLC040648)

Disclosures in compliance with Regulation 54(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015:

*(Rupees in millions unless otherwise stated)*

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Eliminated on (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value / book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value=(K+L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
<b>ASSETS</b>														
Property, Plant and Equipment		-	-	No	NA	NA	120.88	-	120.88	-	-	-	-	-
Capital Work-in- Progress		-	-	No	NA	NA	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	No	NA	NA	134.24	-	134.24	-	-	-	-	-
Goodwill		-	-	No	NA	NA	-	-	-	-	-	-	-	-
Intangible Assets		-	-	No	NA	NA	55.03	-	55.03	-	-	-	-	-
Intangible Assets under Development		-	-	No	NA	NA	-	-	-	-	-	-	-	-
Investments		-	-	No	NA	NA	1,171.04	-	1,171.04	-	-	-	-	-
Loans	Loan portfolio	14,936.30	24,183.20	No	NA	NA	15,285.55	-	54,405.05	-	14,936.30	-	-	14,936.30
Inventories		-	-	No	NA	NA	-	-	-	-	-	-	-	-
Trade Receivables		-	-	No	NA	NA	206.36	-	206.36	-	-	-	-	-
Cash and Cash Equivalents		-	-	No	NA	NA	8,648.05	-	8,648.05	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents		-	890.40	No	NA	NA	85.66	-	976.06	-	-	-	-	-
Others		-	-	No	NA	NA	3,994.16	-	3,994.16	-	-	-	-	-
<b>Total</b>		<b>14,936.30</b>	<b>25,073.60</b>				<b>29,700.97</b>		<b>69,710.87</b>		<b>14,936.30</b>			<b>14,936.30</b>
<b>LIABILITIES</b>														
Debt securities to which this certificate pertains	Listed non-convertible debentures (refer note:1)	13,618.83	-	No	NA	NA	-	-	13,618.83	-	13,618.83	-	-	13,618.83
Other debt sharing pari-passu charge with above debt	<i>not to be filled</i>													
Other Debt			2,929.70	No	NA	NA	-	-	2,929.70	-	-	-	-	-
Subordinated debt			-	No	NA	NA	202.03	-	202.03	-	-	-	-	-
Borrowings			18,642.75	No	NA	NA	-	-	18,642.75	-	-	-	-	-
Bank			-	No	NA	NA	-	-	-	-	-	-	-	-
Debt Securities			-	No	NA	NA	-	-	-	-	-	-	-	-
Others			-	No	NA	NA	1,376.27	-	1,376.27	-	-	-	-	-
Trade payables			-	No	NA	NA	-	-	-	-	-	-	-	-
Lease Liabilities			-	No	NA	NA	135.96	-	135.96	-	-	-	-	-
Provisions			-	No	NA	NA	38.04	-	38.04	-	-	-	-	-
Others			-	No	NA	NA	1,964.28	-	1,964.28	-	-	-	-	-
<b>Total</b>		<b>13,618.83</b>	<b>21,572.45</b>				<b>3,716.58</b>		<b>38,907.86</b>		<b>13,618.83</b>			<b>13,618.83</b>
Cover on Book Value			110%											
Cover on Market Value														
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio									

Note: 1

As per the arrangement entered with the Debenture Trustees, the Company is required to create charge only on the outstanding value of non-convertible debentures (excluding interest accrued). Accordingly, the amount reported excludes interest accrued but not due for payment as on 30 September 2022.