



Ref: SSFL/Stock Exchange/2026-27/019

May 5, 2026

To  
BSE Limited,  
Department of Corporate Services  
P. J. Towers, 25th Floor,  
Dalal Street,  
Mumbai – 400001

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

Scrip Code: 542759 and 890221

Symbol: SPANDANA and SSFLPP

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.**

Pursuant to Regulation 54(2) and 54(3) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. SEBI/HO/MIRSD/MIRSD\_CRADT/CIR/P/2022/67 dated May 19, 2022 (“SEBI Circular”), please find enclosed herewith 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 March 31, 2026 in prescribed format as per the SEBI Circular.

Kindly take the same on record.

Thanking you.

Yours sincerely,  
For Spandana Sphoorty Financial Limited

**Vinay Prakash Tripathi**  
Company Secretary

*Encl: as above*

**Spandana Sphoorty Financial Limited**

CIN - L65929TG2003PLC040648

Galaxy, Wing B, 16th Floor, Plot No.1, Sy No 83/1, Hyderabad Knowledge City,

TSIIC, Raidurg Panmaktha, Hyderabad – 500081, Telangana

Ph: +9140-48126666 | [contact@spandanasphoorty.com](mailto:contact@spandanasphoorty.com) | [www.spandanasphoorty.com](http://www.spandanasphoorty.com)

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

**Annexure - A**

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

(₹ in crores 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                                          |                                                        | Exclusive Charge                             | Exclusive Charge   | Pari- Passu Charge                           | Pari- Passu Charge                                                                                                               | Pari- Passu Charge                                                                       | Assets not offered as Security | Eliminati on (amount in negative)                                               | (Total C to H)  | Related to only those items covered by this certificate |                                                                                                                                                                    |                                                                  |                                                                                                                                                                                                   |                        |
|                                                      | Description of asset for which this certificate relate | 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 (excludin g 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 (Relating to Column F) | 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) (Relating to Column F) | 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                                                                                       | 8.31                           | -                                                                               | 8.31            | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Capital Work- n- Progress                            |                                                        | -                                            | -                  | No                                           | NA                                                                                                                               | NA                                                                                       | -                              | -                                                                               | -               | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Right of Use Assets                                  |                                                        | -                                            | -                  | No                                           | NA                                                                                                                               | NA                                                                                       | 4.91                           | -                                                                               | 4.91            | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Goodwill                                             |                                                        | -                                            | -                  | No                                           | NA                                                                                                                               | NA                                                                                       | -                              | -                                                                               | -               | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Intangible Assets                                    |                                                        | -                                            | -                  | No                                           | NA                                                                                                                               | NA                                                                                       | 2.80                           | -                                                                               | 2.80            | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Intangible Assets under Development                  |                                                        | -                                            | -                  | No                                           | NA                                                                                                                               | NA                                                                                       | -                              | -                                                                               | -               | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Investments                                          |                                                        | -                                            | 13.82              | No                                           | NA                                                                                                                               | NA                                                                                       | 414.69                         | -                                                                               | 428.51          | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Loans (Gross)                                        | Book debt receivables                                  | 1,532.54                                     | 2,130.03           | No                                           | NA                                                                                                                               | NA                                                                                       | 98.67                          | -                                                                               | 3,761.25        | -                                                       | 1,532.54                                                                                                                                                           | -                                                                | -                                                                                                                                                                                                 | 1,532.54               |
| Less: ECL on above                                   |                                                        | -                                            | -                  |                                              |                                                                                                                                  |                                                                                          | -                              | -                                                                               | (132.01)        | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Inventories                                          |                                                        | -                                            | -                  | No                                           | NA                                                                                                                               | NA                                                                                       | -                              | -                                                                               | -               | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Cash and Cash Equivalents                            |                                                        | -                                            | -                  | No                                           | NA                                                                                                                               | NA                                                                                       | 720.33                         | -                                                                               | 720.33          | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Bank balances other than Cash and Cash Equivalents   |                                                        | -                                            | 469.91             | No                                           | NA                                                                                                                               | NA                                                                                       | 23.54                          | -                                                                               | 493.45          | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Derivative financial instruments                     |                                                        | -                                            | -                  |                                              |                                                                                                                                  |                                                                                          | 7.49                           | -                                                                               | 7.49            | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Others                                               |                                                        | -                                            | 49.47              | No                                           | NA                                                                                                                               | NA                                                                                       | 832.41                         | -                                                                               | 881.88          | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| <b>Total</b>                                         |                                                        | <b>1,532.54</b>                              | <b>2,663.23</b>    |                                              |                                                                                                                                  |                                                                                          | <b>2,113.15</b>                | -                                                                               | <b>6,176.91</b> | -                                                       | <b>1,532.54</b>                                                                                                                                                    | -                                                                | -                                                                                                                                                                                                 | <b>1,532.54</b>        |
| <b>LIABILITIES</b>                                   |                                                        |                                              |                    |                                              |                                                                                                                                  |                                                                                          |                                |                                                                                 |                 |                                                         |                                                                                                                                                                    |                                                                  |                                                                                                                                                                                                   |                        |
| Debt securities to which this certificate pertains # | Listed debt securities                                 | 1,393.19                                     | -                  | No                                           | NA                                                                                                                               | NA                                                                                       | (25.65)                        | -                                                                               | 1,367.54        | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Other debt sharing pari-passu charge with above debt |                                                        | NA                                           | -                  | No                                           | NA                                                                                                                               | NA                                                                                       | -                              | -                                                                               | -               | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Other Debt #                                         |                                                        |                                              | 720.98             | No                                           | NA                                                                                                                               | NA                                                                                       | (4.48)                         | -                                                                               | 716.50          | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Subordinated debt                                    |                                                        |                                              | -                  | No                                           | NA                                                                                                                               | NA                                                                                       | -                              | -                                                                               | -               | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Barrowings                                           |                                                        |                                              | -                  | No                                           | NA                                                                                                                               | NA                                                                                       | -                              | -                                                                               | -               | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Bank and Fis #                                       |                                                        |                                              | 1,740.16           | No                                           | NA                                                                                                                               | NA                                                                                       | 0.05                           | -                                                                               | 1,740.21        | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Debt Securities                                      |                                                        |                                              | -                  | No                                           | NA                                                                                                                               | NA                                                                                       | -                              | -                                                                               | -               | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Others (Commercial paper)                            |                                                        |                                              | -                  | No                                           | NA                                                                                                                               | NA                                                                                       | -                              | -                                                                               | -               | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Trade payables                                       |                                                        |                                              | -                  | No                                           | NA                                                                                                                               | NA                                                                                       | 9.42                           | -                                                                               | 9.42            | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Lease Liabilities                                    |                                                        |                                              | -                  | No                                           | NA                                                                                                                               | NA                                                                                       | 6.27                           | -                                                                               | 6.27            | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Provis'ons                                           |                                                        |                                              | -                  | No                                           | NA                                                                                                                               | NA                                                                                       | 22.89                          | -                                                                               | 22.89           | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Others                                               |                                                        |                                              | -                  | No                                           | NA                                                                                                                               | NA                                                                                       | 120.33                         | -                                                                               | 120.33          | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| <b>Total</b>                                         |                                                        | <b>1,393.19</b>                              | <b>2,461.14</b>    |                                              |                                                                                                                                  |                                                                                          | <b>128.83</b>                  | -                                                                               | <b>3,983.16</b> | -                                                       | -                                                                                                                                                                  | -                                                                | -                                                                                                                                                                                                 | -                      |
| Cover on Book Value                                  |                                                        | 110%                                         |                    |                                              |                                                                                                                                  |                                                                                          |                                |                                                                                 |                 |                                                         |                                                                                                                                                                    |                                                                  |                                                                                                                                                                                                   |                        |
| Cover on Market Value                                |                                                        |                                              |                    |                                              |                                                                                                                                  |                                                                                          |                                |                                                                                 |                 |                                                         |                                                                                                                                                                    |                                                                  |                                                                                                                                                                                                   |                        |
|                                                      |                                                        | Exclusive Security Cover Ratio               |                    |                                              | Pari-Passu Security Cover Ratio                                                                                                  |                                                                                          |                                |                                                                                 |                 |                                                         |                                                                                                                                                                    |                                                                  |                                                                                                                                                                                                   |                        |

**Note:**

- The above financial information has been extracted from the underlying books of account considered for preparation of audited standalone financial results for the quarter and year ended March 31, 2026.
- Gross carrying value of book debt receivables is mentioned in Column L, as the market value is not ascertainable.
- # Amount in column H represents unamortized loan processing fees which is accounted in accordance with Ind AS.

