

**Disclosure in compliance with Circular No. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 issued by Reserve Bank of India with respect to Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies**

**Public disclosure on liquidity risk as on quarter ended June 30, 2021**

1. Funding Concentration based on significant counterparty (both deposits and borrowings)

Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Borrowings
5	1,986.28	NA	98.03%

*Note: A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs*

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2. Top 20 large deposits (amount in ₹ crore and % of total deposits) – The Company is Non-Deposit Accepting NBFC therefore this is not applicable
3. Top 10 borrowings (amount in ₹ crore and % of total borrowings) –

S. No.	Lender	Amount (₹)	Ranking	% of total borrowings
1	DMI Income Fund Pte. Limited	1,791.90	1	88.44%
2	Bank of Baroda	90.63	2	4.47%
3	Union Bank of India	50.00	3	2.47%
4	HDFC Bank Limited	28.75	4	1.42%
5	Bank of Maharashtra	25.00	5	1.23%
6	Karnataka Bank Limited	20.00	6	0.99%
7	Ganesh Fixed Income Limited	13.40	7	0.66%
8	South Indian Bank Limited	6.43	8	0.32%
	<b>Total</b>	<b>2,026.11</b>		<b>100.00%</b>

4. Funding Concentration based on significant instrument/product –

**Borrowing:**

S. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1.	Non-Convertible Debentures	1,855.30	76.88%
2.	Term Loan	170.81	7.08%
	<b>Total</b>	<b>2,026.11</b>	<b>83.96%</b>

**Deposits:**

S. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
Not Applicable			

**Note: A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs**

#### 5. Stock Ratios –

Sr. No.	Particulars	Amount (₹ crore)	Total Public Funds	Total Liabilities (₹ crore)	Total Assets (₹ crore)	% of Total Public Funds	% of Total Liabilities	% of Total Assets
1	Commercial papers	-	2,026.12	2,413.18	5,876.28	0.00%	0.00%	0.00%
2	Non-convertible debentures (original maturity of less than one year)	-	2,026.12	2,413.18	5,876.28	0.00%	0.00%	0.00%
3	Other short-term liabilities (excluding commercial paper)	154.31	2,026.12	2,413.18	5,876.28	7.62%	6.39%	2.63%

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*\*Public funds are not the same as public deposits. Public funds include public deposits, inter-corporate deposits, bank finance and all funds received whether directly or indirectly from outside sources such as funds raised by issue of Commercial Papers, debentures etc.*

*\*\*Total liabilities excludes Share Capital and Reserve & Surplus.*

#### 6. Institutional set-up for liquidity risk management

- The Company is pro-active in managing liquidity risk with 6 months taken as buffer for all repayments as per our liquidity risk management policy.
- The company is diligent in managing the Asset Liquidity Management and the mismatches are kept in check at all times.
- This is reflected in the ALM reported to RBI previously which shows there is no negative mismatch in any duration bucket.
- The positive mismatches are not significant showing the Company is efficient with their Liquidity Planning.