

**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 September 30, 2020**

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

Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Borrowings
4	1,934.26	NA	97.72%

*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*

Registered Office:  
Express Building, 3rd Floor,  
9-10, Bahadur Shah Zafar  
Marg, New Delhi-110002  
T: +91 11 41204444  
F: +91 11 41204000  
email: [dmi@dmifinance.in](mailto:dmi@dmifinance.in)  
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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) –

Sr. No.	Lender	Amount (₹)	Ranking	% of total borrowings
1	DMI Income Fund Pte Ltd	1,791.90	1	90.53%
2	Bank of Baroda	62.50	2	3.16%
3	Union Bank of India Limited	59.86	3	3.02%
4	Small Industries Development Bank of India	20.00	4	1.01%
5	HDFC Bank Limited	15.63	5	0.79%
6	Ganesh Fixed Income Limited	13.40	6	0.68%
7	South Indian Bank Limited	12.86	7	0.65%
8	Kotak Mahindra Bank Limited	2.50	8	0.13%
9	AU Small Finance Bank Limited	0.71	9	0.04%
	<b>Total</b>	<b>1,979.36</b>		<b>100.00%</b>

4. Funding Concentration based on significant instrument/product –

**Borrowing:**

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1.	Non-Convertible Debentures	1,855.30	77.26%
2.	Term Loan	124.06	4.83%
	<b>Total</b>	<b>1,979.36</b>	<b>77.10%</b>

### Deposits:

Sr. 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	-	1,979.36	2,567.41	6,041.63	0.00%	0.00%	0.00%
2	Non-convertible debentures (original maturity of less than one year)	-	1,979.36	2,567.41	6,041.63	0.00%	0.00%	0.00%
3	Other short-term liabilities (excluding commercial paper)	74.69	1,979.36	2,567.41	6,041.63	3.77%	2.91%	1.24%

*\*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 mis-matches are kept in check at all times.
- This is reflected in the ALM reported to RBI previously which shows there is no negative mis-match in any duration bucket.
- The positive mis-matches are not significant showing the Company is efficient with their Liquidity Planning.