

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 December 31, 2023

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

Number of Significant Counterparties	Amount (₹ crore) *	% of Total deposits	% of Total Borrowings
21	5,977.03	NA	91.32%

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.

*Accrued interest but not due and unamortised transaction costs are included in borrowings.

*Above mentioned table includes borrowing through PTC amounting to Rs. 530.69 Cr, which has been considered as a single counterparty.

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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
PART A				
1	State Bank of India	1,087.14	1	15.27%
2	DMI Income Fund Pte. Ltd	959.51	2	13.47%
3	HDFC Bank Limited	530.12	4	7.44%
4	Bank of Baroda	477.08	5	6.70%
5	MUFG Bank Limited	400.00	6	5.62%
6	Bank of Maharashtra	363.62	7	5.11%
7	Indusind Bank Limited	311.86	8	4.38%
8	Kotak Bank Ltd	246.35	9	3.46%
9	DMI Special Opportunities Fund II	201.53	10	2.83%
	Total	4,577.22		
PART B				
1	Borrowing through PTC	530.69	3	7.45%
	TOTAL (A+B)	5,107.92		71.73%

*Accrued interest but not due and unamortised transaction costs are included in borrowings.

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	1,502.16	18.81%
2.	Term Loan	4,900.40	61.37%
3.	PTC Borrowings	529.37	6.63%
4.	Cash Credit	93.88	1.18%

5.	Commercial Paper	49.06	0.61%
	Total	7,074.86	87.99%

*Accrued interest but not due and unamortised transaction costs are included in borrowings.

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	49.06	7,074.86	7,984.49	15,458.85	0.69%	0.61%	0.32%
2	Non-convertible debentures (original maturity of less than one year)	-	7,074.86	7,984.49	15,458.85	0.00%	0.00%	0.00%
3	Other short-term liabilities (excluding commercial paper)	4,026.08	7,074.86	7,984.49	15,458.85	56.91%	50.42%	26.04%

*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 mismatch in any duration bucket.
- The positive mismatches are not significant showing the Company is efficient with their Liquidity Planning.