DMI Finance Private Limited
Notes to the standalone financial statements for the year ended March 31, 2022
(All Amount in Rs. in millions, unless otherwise stated)

B   Liquidity risk

Public Disclosure on Liquidity Risk for the year ended March 31, 2022 pursuant to RBI circular dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

i)   Funding concentration based on significant counterparty (refer note 1 below)   (Amount in Rs. crores)

Number of significant counterparties	Number of counterparties	Amount*	% of Total deposits	% of Total liabilities
As at 31 March 2022	12	2,737.79	-	93.66%
As at 31 March 2021	3	1,959.33	-	93.35%

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

There are no deposits accepted by the Company during the year as Company is non-deposit taking NBFC.

iii)   Top 10 borrowings   (Amount in Rs. crores)

	Number of parties	Total amount of top 10 borrowings *	Percentage of amount of top 10 borrowings to total borrowings
As at 31 March 2022	10	2,680.51	96.84%
As at 31 March 2021	8	1,989.00	100.00%

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

iv)   Funding Concentration based on significant instrument/product (refer note 2 below)   (Amount in Rs. crores)

	As at March 31, 2022		As at March 31, 2021	
Nature of significant instrument/product	Amount*	% of Total liabilities	Amount*	% of Total liabilities
Non-convertible debentures	1,870.87	64.00%	1,870.81	89.14%
Term loans	872.35	29.84%	118.19	5.63%
Total	**2,743.22**	**93.84%**	**1,989.00**	**94.77%**

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

v)   Stock ratios: (Amount in Rs. crores)

	As at March 31, 2022				As at March 31, 2021			
Particulars	Amount	% of Total public funds	% of Total liabilities	% of Total assets	Amount	% of Total public funds	% of Total liabilities	% of Total assets
Commercial papers	-	-	-	-	-	-	-	-
Non-convertible debentures (original maturity of less than one year)	-	-	-	-	-	-	-	-
Other short-term liabilities (refer note 20 and note 3 below)	248.43	8.30%	8.50%	3.67%	-	-	-	-

	As at March 31, 2022	As at March 31, 2021
Total public funds (refer note 4 below)	2,991.65	1,989.00
Total liabilities	2,923.15	2,098.82
Total assets	6,771.24	5,584.21

Note

1) 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 as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

2) 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, as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

3) Other short-term liabilities include all short-term borrowings other than Commercial papers and Nonconvertible debentures with original maturity less than one year.

4) Public funds include funds raised either directly or indirectly through public deposits, inter-corporate deposits (except from associate), deposits from corporates (except from associate), bank finance and all funds received from outside sources such as funds raised by issue of Commercial Papers, debentures etc. but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 5 years from the date of issue, as defined in Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016.

vi)   Institutional set-up for liquidity risk management

Refer note 52(A): Risk management structure and 52(B) Liquidity risk and funding management for institutional set-up for liquidity risk management.