

**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, 2021**

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

| Number of Significant Counterparties | Amount (₹ crore) | % of Total deposits | % of Total Borrowings |
|--------------------------------------|------------------|---------------------|-----------------------|
| 7                                    | 2,112.53         | NA                  | 99.17%                |

*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       | 84.12%                |
| 2      | State Bank of India          | 85.48           | 2       | 4.01%                 |
| 3      | Bank of Baroda               | 81.25           | 3       | 3.81%                 |
| 4      | Union Bank of India          | 50.00           | 4       | 2.35%                 |
| 5      | HDFC Bank Limited            | 43.75           | 5       | 2.05%                 |
| 6      | Karnataka Bank Limited       | 35.00           | 6       | 1.64%                 |
| 7      | Bank of Maharashtra          | 25.15           | 7       | 1.18%                 |
| 8      | Ganesha Fixed Income Limited | 13.40           | 8       | 0.63%                 |
| 9      | South Indian Bank Limited    | 4.29            | 9       | 0.20%                 |
|        | <b>Total</b>                 | <b>2,130.22</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         | 70.77%                 |
| 2.      | Term Loan                      | 274.92           | 10.49%                 |
|         | <b>Total</b>                   | <b>2,130.22</b>  | <b>81.26%</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  | -                | 2,130.22           | 2,621.44                    | 6,110.29               | 0.00%                   | 0.00%                  | 0.00%             |
| 2       | Non-convertible debentures (original maturity of less than one year) | -                | 2,130.22           | 2,621.44                    | 6,110.29               | 0.00%                   | 0.00%                  | 0.00%             |
| 3       | Other short-term liabilities (excluding commercial paper)            | 110.52           | 2,130.22           | 2,621.44                    | 6,110.29               | 5.19%                   | 4.22%                  | 1.81%             |

*\*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

- a) 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.
- b) The company is diligent in managing the Asset Liquidity Management and the mis-matches are kept in check at all times.
- c) This is reflected in the ALM reported to RBI previously which shows there is no negative mis-match in any duration bucket.
- d) The positive mis-matches are not significant showing the Company is efficient with their Liquidity Planning.