

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, 2022

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

Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Borrowings
15	3,559.39*	NA	99.62%

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

*Above mentioned table includes borrowing through PTC amounting to Rs 238.10 Cr

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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	DMI Income Fund Pte. Limited	1,791.90	1	50.15%
2	State Bank of India	261.77	2	7.33%
3	Bank of Maharashtra	242.10	3	6.78%
4	HDFC Bank Limited	235.80	4	6.60%
5	Bank of Baroda	187.50	5	5.25%
6	Sumitomo Mitsui Banking Corporation	99.32	6	2.78%
7	Kotak Mahindra Bank Limited	90.63	7	2.54%
8	Indian Bank	90.52	8	2.53%
9	Karnataka Bank Limited	79.78	9	2.23%
10	Indusind Bank Limited	59.61	10	1.67%
	Total	3,138.94		87.86%
PART B				
	Borrowing through PTC	238.10		6.66%
	TOTAL (A+B)	3,377.04		94.52%

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	1,791.90	39.71%
2.	Term Loan	1,342.13	31.66%

3.	PTC Borrowings	238.10	5.10%
	Total	3,134.03	76.47%

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	-	3,572.79	4,672.06	8,626.77	0.00%	0.00%	0.00%
2	Non-convertible debentures (original maturity of less than one year)	-	3,572.79	4,672.06	8,626.77	0.00%	0.00%	0.00%
3	Other short-term liabilities (excluding commercial paper)	1,267.28	3,572.79	4,672.06	8,626.77	35.47%	27.12%	14.69%

**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.