

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

Disclosure on liquidity risk as on quarter ended December 30, 2024

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

S.No	Number of Significant Counterparties	Amount* (₹ Crore)	% of Total deposits	% of Total Liabilities
1	23	5,492.17	-	83.72%

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

Note: “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 Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023

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
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2. Top 20 large deposits (amount in ₹ crore and % of total deposits) – There are no deposits accepted by the Company during the year as Company is non-deposit taking NBFC.

3. Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Total amount of top 10 borrowings * (₹ Crore)	% of Total Borrowings
4,069.72	65.09%

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

4. Funding Concentration based on significant instrument/product –

Borrowing:

S.No	Nature of significant instrument/product	Total* (amount in Cr)	% of Total Liabilities
1	Debentures (NCDs)	921.90	14.05%
2	Term loans	3,950.14	60.21%
3	PTC borrowings	1,250.64	19.06%
5	Commercial Papers	129.43	1.97%

*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: “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 Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023

5. Stock Ratios –

Sr. No.	Particulars	Amount (₹ crore)	% of Total Public Funds*	% of Total Liabilities	% of Total Assets
1	Commercial papers	129.43	2.07%	1.97%	0.96%

2	Non-convertible debentures (original maturity of less than one year)	-	-	-	-
3	Other short-term liabilities	4,150.37	66.38%	63.26%	30.78%

****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 – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023.***

6. Institutional set-up for liquidity risk management

- The company is pro-active in managing liquidity risk with 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 cumulative mismatch in any duration bucket.
- The positive mismatches are not significant showing the Company is efficient with their Liquidity Planning.