

Public disclosure on Liquidity Risk for the quarter ended December 31, 2025

(Pursuant to Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025)

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	13	1,511.58	-	80.96%

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

Note: “Significant counterparty” has been considered 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.

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
1,447.12	93.34%

*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	528.35	28.30%
2	Term loans	807.65	43.26%
3	PTC borrowings	214.35	11.48%

*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” has been considered 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.

5. Stock Ratios –

Sr. No.	Particulars	Amount (₹ crore)	% of Total Public Funds*	% of Total Liabilities	% of Total Assets
1	Commercial papers	-	-	-	-
2	Non-convertible debentures (original maturity of less than one year)	-	-	-	-
3	Other short-term liabilities	1,099.63	70.93%	58.89%	12.49%

****Public includes funds raised either directly or indirectly through public deposits, inter-corporate deposits, 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 five years from the date of issue as defined in Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025 or may be amended from time to time.***

6. Institutional set-up for liquidity risk management

- a) The company is pro-active in managing liquidity risk with 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.

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
U64990DL2008PTC182749