DMI FINANCE

Public disclosure on Liquidity Risk for the quarter ended March 31, 2026

(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	2,430.82	-	84.27%

*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
2,322.56	92.20%

*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	598.58	20.75%
2	Term loans	1,335.67	46.30%
3	PTC borrowings	584.78	20.27%

*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	2,182.25	86.63%	75.65%	22.13%

**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

The Company manages liquidity risk through a robust governance structure and policy framework to ensure it can meet its financial obligations as they fall due under both normal and stressed conditions. This institutional setup, guided by a Board-approved Asset-Liability Management (ALM) Policy, is aligned with the RBI guidelines for Non-Banking Financial Companies and provides a comprehensive approach to identifying, measuring, monitoring, and mitigating liquidity risk.

Governance and Oversight

- The ALM policy, approved by the Board of Directors, is reviewed periodically to align with the evolving market landscape and regulatory changes.
- The Asset Liability Committee (ALCO) provides strategic guidance and oversight for the management of liquidity risk within the framework established by the ALM Policy.
- The Risk Management Committee of the Board is responsible for evaluating the overall risks faced by the Company, including liquidity risk.
- The Enterprise Risk department independently monitors the Company's liquidity risk, presents quarterly updates on liquidity and interest rate risks to the ALCO, and undertakes periodic stress testing to assess the adequacy of liquidity under adverse scenarios.

Liquidity Risk Measurement and Reporting Framework

The Company actively manages liquidity risk as part of its ALM activities and employs several tools for its measurement and monitoring. These include:

- Liquidity Mismatch Analysis, which includes the analysis of contractual cash flow mismatches across maturity buckets using a Structural Liquidity Statement and the analysis of projected cash flows using a Dynamic Liquidity Statement.
- Analysis of the weighted average maturity of the Company's borrowings and retail advances to monitor the overall maturity profile
- Monitoring of the Liquidity Coverage Ratio (LCR), which has consistently been maintained above the RBI's regulatory requirement of 100%. This ensures an adequate stock of unencumbered High-Quality Liquid Assets is available to survive a significant 30-day liquidity stress scenario.
- Monitoring of various other liquidity ratios against internal limits laid down in the ALM Policy.

To ensure preparedness for adverse events, the Company also performs Stress Testing and Liquidity Contingency Planning for early identification and calibrated action in the event of tight liquidity conditions.

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