

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 March 31, 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	20	6369.49	NA	88.37%

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

*Above mentioned amount includes borrowing through PTC amounting to Rs 703.49 Cr which has been considered as a single counterparty.

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.

2. Top 20 large deposits (amount in ₹ crore and % of total deposits) – There are no deposits accepted by the Company during the year as the Company is non-deposit taking NBFC.
3. Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Outstanding Amount* (₹ Crore)	% of Total Borrowings
4,883.75	70.92%

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

*Above mentioned amount includes borrowing through PTC amounting to Rs 703.49 Cr which has been considered as a single counterparty.

4. Funding Concentration based on significant instrument/product –

Borrowing:

S.No	Facility Type	Total* (amount in Cr)	% of Total Liabilities
1	Debentures	889.90	12.35%
2	Term loans	5,256.80	72.94%
3	PTC borrowings	703.49	9.76%
4	Cash Credit	11.29	0.16%

*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: 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)	% of Total Public Funds	% of Total Liabilities	% of Total Assets
1	Commercial papers	24.54	0.36%	0.34%	0.17%
2	Non-convertible debentures (original maturity of less than one year)	Nil	NA	NA	NA
3	Other short-term liabilities	3,695.90	53.67%	51.28%	26.36%

**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.*

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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 mismatches are kept in check at all times.
- c) This is reflected in the ALM reported to RBI previously which shows there is no negative cumulative mismatch in any duration bucket.
- d) The positive mismatches are not significant showing the Company is efficient with their Liquidity Planning.