

## Public disclosure on liquidity risk as on quarter ended September 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	32	7,258.15	NA	83.93%

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

\* A distinctive ISIN has been considered as a single counterparty for NCD's and CP's.

\* Total liabilities have been computed as total assets less equity share capital less reserve & surplus.

*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 Company is non-deposit taking NBFC.
3. Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Outstanding Amount* (₹ Crore)	% of Total Borrowings
3,118.02	37.73%

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

\* Borrowings are considered facility wise.

\* NCD's and CP's have been considered basis ISIN.

\* Securitization has been considered basis Trust.

4. Funding Concentration based on significant instrument/product –

### Borrowing:

S.No	Facility Type	Total* (amount in Cr)	% of Total Liabilities
1	Debentures (NCDs)	1,050.10	12.14%
2	Term Loans	5,245.28	60.65%
3	PTC borrowings	1,677.93	19.40%
5	Commercial Papers	290.47	3.36%

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

\* Total liabilities have been computed as total assets less equity share capital less reserve & surplus.

\* Term Loans includes outstanding CC/OD/WCDL/STL facilities.

### 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	290.47	3.51%	3.36%	1.86%
2	Non-convertible debentures (original maturity of less than one year)	0.00	0.00%	0.00%	0.00%
3	Other short-term liabilities	5,014.52	60.68%	57.98%	32.11%

*\*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

- 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 mis-matches 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.

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