

Public disclosure as required by RBI circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 for Liquidity Risk Management Framework for Non-Banking Financial Companies dated November 04, 2019, are given below:

(All amount in Rs. in Crores, unless stated otherwise)

1. Funding concentration based on significant counterparty

| Particulars | As on March 31, 2025 | As on March 31, 2024 |
|---|----------------------|----------------------|
| a) Number of Significant Counterparties | 14 | 16 |
| b) Amount (in Rs. crore) | 1152.62 | 1132.93 |
| c) Percentage of funding concentration to total deposits | NA | NA |
| d) Percentage of funding concentration to total liabilities | 96.12% | 95.01% |

2. Top 10 borrowings

| Particulars | As on March 31, 2025 | As on March 31, 2024 |
|--|----------------------|----------------------|
| | Amount | Amount |
| a) Top 10 borrowings | 757.03 | 750.67 |
| b) Top 10 borrowings [% of Total borrowings] | 65.68% | 66.26% |

3. Top 20 large deposits

The Company is registered with National Housing Bank to carry on the business of housing finance institution without accepting public deposits. Hence, this is not applicable on us.

4. Funding concentration based on significant instrument/product

| Name of the instrument/product | As on March 31, 2025 | | As on March 31, 2024 | |
|---|----------------------|------------------------|----------------------|------------------------|
| | Amount | % of Total Liabilities | Amount | % of Total Liabilities |
| a) Non-Convertible Debentures | 347.69 | 29.00% | 347.76 | 29.16% |
| b) Term loans from bank | 636.06 | 53.05% | 634.83 | 53.23% |
| c) From Non- Banking Financial institutions | 20.10 | 1.68% | 25.00 | 2.10% |
| d) Term loans from National Housing Bank | 148.77 | 12.41% | 125.48 | 10.52% |

5. Stock ratios

| Stock Ratios | As on March 31, 2025 | As on March 31, 2024 |
|---|----------------------------|----------------------------|
| a) Commercial Paper as % of total public funds | NA | NA |
| b) Commercial Paper as % of total liabilities | NA | NA |
| c) Commercial Paper as % of total assets | NA | NA |
| d) NCD (original maturity of less than 1 year) as % of total public funds | NA | NA |
| e) NCD (original maturity of less than 1 year) as % of total a. liabilities | NA | NA |
| f) NCD (original maturity of less than 1 year) as % of total assets | NA | NA |
| g) Other short-term liabilities as % of total public funds | NA | NA |
| h) Other short-term liabilities as % of total liabilities | 17.98% | 18.17% |
| i) Other short-term liabilities as % of total assets | 9.35% | 11.42% |

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6. Institutional set up for liquidity framework

- The company is proactive in managing liquidity risk with buffer for all repayments and obligations as per our liquidity risk management framework.
- The company is diligent in managing Asset Liquidity Management and the mismatches are kept in check and monitored at all times.