

KOTAK MAHINDRA PRIME LIMITED

Notes to the financial statements for the year ended March 31, 2022

(All amounts in INR lakhs, unless otherwise stated)

Note Public disclosure on liquidity risk

50.1 Funding Concentration based on significant counterparty (both deposits and borrowings)

| Number of Significant Counterparties | Amount (Rs. Lakhs) | % of Total deposits | % of Total Liabilities |
|--------------------------------------|--------------------|---------------------|------------------------|
| 20 | 17,24,560 | NA | 82.60% |

50.2 Top 20 large deposits (amount in Rs. lakhs and % of total deposits)
N.A.

50.3 Top 10 borrowings (amount in Rs. lakhs and % of total borrowings)

| Amount (Rs. Lakhs) | % of Total Borrowings |
|--------------------|-----------------------|
| 4,09,854 | 20.93% |

50.4 Funding Concentration based on significant instrument/product

| Number of Instrument/Products | Amount (Rs. Lakhs) | % of Total Liabilities |
|-------------------------------|--------------------|------------------------|
| Non Convertible Debenture | 12,09,416.48 | 57.92% |
| Commercial Paper | 5,69,966.95 | 27.30% |
| Bank loans | 1,47,000.49 | 7.04% |
| Sub-ordinated Debt | 19,557.84 | 0.94% |
| Inter corporate deposits | 12,136.54 | 0.58% |

50.5 Stock Ratios:

(a) Commercial papers as a

% of total public funds

29.11%

% of total liabilities:

27.30%

% of total assets:

18.92%

(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets: Nil

(c) Other short-term liabilities

% of total public funds

39.32%

% of total liabilities:

36.88%

% of total assets:

25.56%

50.6 Institutional set-up for liquidity risk management

The Board of Directors (the board) of the Company has delegated the responsibility for ongoing balance sheet Liquidity Risk management to the Asset Liability Committee (ALCO).

In order to manage/mitigate liquidity risk, the Company has defined its liquidity risk management strategy and prudential internal limit for Liquidity Gap tolerance for its various time buckets in addition to regulatory limits on liquidity gaps, which is approved by the Board. Treasury is responsible for managing liquidity under the prescribed liquidity risk management framework and the same is monitored by ALCO / Board.

Liquidity risk management strategies and practices are reviewed to align with changes to the external environment, including regulatory changes, business conditions and market developments.

The Company has adopted liquidity risk management framework as required under RBI regulation.