

KOTAK MAHINDRA PRIME LIMITED**Notes to the financial statements for the year ended March 31, 2023***(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)

As at March 31, 2023

Number of Significant Counterparties	Amount (Rs. Lakhs)	% of Total deposits	% of Total Liabilities
17	18,69,364	NA	78.32%

As at March 31, 2022

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

"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.

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)

As at March 31, 2023

Amount (Rs. Lakhs)	% of Total Borrowings
4,21,908	18.64%

As at March 31, 2022

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

50.4 Funding Concentration based on significant instrument/product

Number of Instrument/Products	As at March 31, 2023		As at March 31, 2022	
	Amount (Rs. Lakhs)	% of Total Liabilities	Amount (Rs. Lakhs)	% of Total Liabilities
Non Convertible Debenture	15,17,434.56	63.57%	12,09,416.48	57.92%
Commercial Paper	4,46,031.38	18.69%	5,69,966.95	27.30%
Bank loans	2,80,815.50	11.77%	1,47,000.49	7.04%
Sub-ordinated Debt	14,376.15	0.60%	19,557.84	0.94%
Inter corporate deposits	5,269.18	0.22%	12,136.54	0.58%

50.5 Stock Ratios:

(a) Commercial papers as a	As at March 31, 2023	As at March 31, 2022
% of total public funds	19.70%	29.11%
% of total liabilities:	18.69%	27.30%
% of total assets:	13.08%	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	As at March 31, 2023	As at March 31, 2022
% of total public funds	3.09%	4.00%
% of total liabilities:	2.93%	3.75%
% of total assets:	2.05%	2.60%

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.

Appendix I		Average Q4 FY 2022-23	
LCR Disclosure Template (Rs. In Lakhs)		Unweighted Value	Weighted Value
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	1,93,484	1,93,484
Cash Outflows			
2	Deposits (for deposit taking companies)	-	0
3	Unsecured wholesale funding	30,323	34,871
4	Secured wholesale funding	63,470	72,990
5	Additional requirements, of which	-	-
(i)	Outflows related to derivative exposures and other collateral requirements	-	-
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	-	-
6	Other contractual funding obligations	1,55,900	1,79,285
7	Other contingent funding obligations	35,176	40,453
8	TOTAL CASH OUTFLOWS	2,84,869	3,27,599
Cash Inflows			
9	Secured lending	1,17,297	87,973
10	Inflows from fully performing exposures	-	-
11	Other cash inflows	33,924	25,443
12	TOTAL CASH INFLOWS	151220.8663	113416
Components of HQLA			
	Cash and Bank balance		7,414
	Securities at MTM		1,86,070
13	Total HQLA		1,93,484
14	Total Net Cash Outflows		2,14,183
15	Liquidity Coverage Ratio %		90.3%
* In accordance with the liquidity risk management framework, the Company has maintained more than 60% of liquidity coverage ratio with effect from December 1,2021 and more than 70% of liquidity coverage ratio with effect from December 1, 2022.			