KOTAK MAHINDRA PRIME LIMITED

Public disclosure on Liquidity Risk for the quarter ended September 30, 2026
(All amounts in INR lakhs, unless otherwise stated)

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

Number of Significant Counterparties	Amount (Rs. Lakhs)	% of Total deposits	% of Total Liabilities
16	33,67,189.97	NA	79.73%

Note 1: 'Significant counterparty' is as 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. Refer RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019- 20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

Note 2: The above information is based on Primary market transactions.

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

(iii) Top 10 borrowings as at September 30, 2026 (amount in Rs. lakhs and % of total borrowings)

Amount (Rs. Lakhs)	% of Total Borrowings
5,31,124.92	12.97%

Note: The above information represents aggregate of Top 10 individual borrowing transactions.

(iv) Funding Concentration based on significant instrument/product

Number of Instrument/Products	Amount (Rs. Lakhs)	% of Total Liabilities
Non Convertible Debenture	23,96,074.91	56.74%
Commercial Paper	5,55,077.07	13.14%
Bank loans	10,86,715.98	25.73%
Borrowing by TREPS	-	0.00%
Sub-ordinated Debt	10,668.62	0.25%
External Commercial Borrowing	47,875.19	1.13%

(v) Stock Ratios:

(a) Commercial papers as a	
% of total public funds	13.55%
% of total liabilities:	13.14%
% of total assets:	9.74%

(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 a	
% of total public funds	25.97%
% of total liabilities:	25.19%
% of total assets:	18.67%

Notes:
1. Total Liabilities refer to Total Outside Liabilities i.e. Balance Sheet total excluding Share Capital and Other equity.
2. Other Short Term Liabilities represent all liabilities (excluding Commercial Paper) maturing within a year.

(vi) 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 (the 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 the ALCO / the 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. As per the extant RBI guidelines, on a daily basis, the Company maintains a liquidity buffer, by ensuring it has sufficient HQLA that can be easily and immediately converted into cash to meet its liquidity needs under a 30 calendar days liquidity stress scenario.

Appendix I			
LCR Disclosure Template (Rs. In		**Average Q2 FY 2026-27**	
		Unweighted Value	**Weighted Value**
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	**2,57,730**	**2,57,730**
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	95,617	1,09,960
4	Secured wholesale funding	50,006	57,507
5	Additional requirements, of whic	6,842	7,869
(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	29,659	34,108
7	Other contingent funding obligations	1,84,624	2,12,318
8	**TOTAL CASH OUTFLOWS**	**3,66,749**	**4,21,761**
Cash Inflows			
9	Secured lending	1,85,231	1,38,923
10	Inflows from fully performing exposures	-	-
11	Other cash inflows	1,00,630	75,473
12	**TOTAL CASH INFLOWS**	**2,85,861**	**2,14,396**
Components of HQLA			
Cash and Bank balance			11,506
Securities at MTM			2,46,224
13	Total HQLA		2,57,730
14	Total Net Cash Outflows		2,07,365
15	Liquidity Coverage Ratio %		**124.29**

* 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 , more than 85% of liquidity coverage ratio with effect from December 1, 2023 and more than 100% of liquidity coverage ratio with effect from December 1, 2024.