

KOTAK MAHINDRA PRIME LIMITED**Notes to the financial statements for the period ended September 30, 2021****Note 50 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*
17	15,10,095.23	NA	84.50%

* Total liabilities includes Financial and Non- Financial Liabilities

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
4,09,496.22	24.41%

50.4 Funding Concentration based on significant instrument/product

Number of Instrument/Products	Amount (Rs. Lakhs)	% of Total Liabilities
Non Convertible Debenture	9,67,620.85	54.15%
Commercial Paper	5,31,687.82	29.75%
Bank loans	1,51,123.03	8.46%
Inter corporate deposits	7,208.80	0.40%
Sub-ordinated Debt	20,177.22	1.13%

50.5 Stock Ratios:

(a) Commercial papers as a

% of total public funds

31.69%

% of total liabilities:

29.75%

% of total assets:

19.98%

(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

43.38%

% of total liabilities:

40.73%

% of total assets:

27.35%

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.