

**KOTAK MAHINDRA INVESTMENTS LIMITED**

Disclosure on Liquidity Risk Under Liquidity Risk Management Framework as at 31st December 2020.

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

(Amount in lakhs)

| Sr No. | Number of Significant Counterparties * | Amount   | % of Total deposits | % of Total Liabilities |
|--------|--|----------|---------------------|------------------------|
| 1      | 23                                     | 3,93,890 | 0%                  | 76%                    |

\* A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the total liabilities

**(ii) Top 20 large deposits**

Not Applicable

**(iii) Top 10 Borrowings (amount in Rs Lakh and % of Total Borrowings )**

(Amount in lakhs)

| Sr No. | Name of the party   | Amount          | % of Total Borrowings |
|--------|---|-----------------|-----------------------|
| 1      | WIPRO LIMITED   | 79,940          | 16%                   |
| 2      | State Bank of India   | 32,500          | 6%                    |
| 3      | Kotak Mahindra Bank Limited   | 30,000          | 6%                    |
| 4      | ADITYA BIRLA SUN LIFE TRUSTEE PRIVATE LIMITED A/C ADITYA BIRLA SUN LIFE | 27,400          | 5%                    |
| 5      | AU SMALL FINANCE BANK LIMITED   | 20,000          | 4%                    |
| 6      | ADITYA BIRLA SUN LIFE TRUSTEE PRIVATE LIMITED A/C ADITYA BIRLA SUN LIFE | 18,500          | 4%                    |
| 7      | KOTAK SECURITIES LIMITED  | 18,000          | 4%                    |
| 8      | HDFC BANK LTD   | 15,000          | 3%                    |
| 9      | KOTAK MONEY MARKET FUND   | 15,000          | 3%                    |
| 10     | ADITYA BIRLA SUN LIFE TRUSTEE PRIVATE LIMITED A/C ADITYA BIRLA SUN LIFE | 13,500          | 3%                    |
|        | <b>Total</b>  | <b>2,69,840</b> | <b>54%</b>            |

**(iv) Funding Concentration based on significant instrument/product**

(Amount in lakhs)

| Sr No. | Name of Significant Instrument / Product ** | Amount   | % of Total Liabilities |
|--------|---|----------|------------------------|
| 1      | Non-Convertible Debenture                   | 2,73,800 | 53%                    |
| 2      | Commercial Paper                            | 1,34,500 | 26%                    |
| 3      | Borrowing from Banks                        | 62,500   | 12%                    |
| 4      | Inter Corporate Deposits                    | 10,000   | 2%                     |
| 5      | Unsecured Debentures                        | 20,000   | 4%                     |

\*\* A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of total liabilities.

**(v) Stock Ratios:**

| Sr No. | Instrument/Product   | %age of            |                   |               |
|--------|--|--------------------|-------------------|---------------|
|        |  | Total Public Funds | Total Liabilities | Total Assests |
| 1      | Commercial Paper   | 27.15%             | 26.09%            | 18.66%        |
| 2      | Non Convertible Debentures (Original Maturity of Less than One Year) | 0.00%              | 0.00%             | 0.00%         |
| 3      | Borrowing from Banks ( short term borrowings )                       | 6.56%              | 6.30%             | 4.51%         |
| 4      | Inter Corporate Deposits ( short term borrowings )                   | 0.00%              | 0.00%             | 0.00%         |