

KOTAK INFRASTRUCTURE DEBT FUND LIMITED

Disclosure on Liquidity Risk Under Liquidity Risk Management Framework as at 30 September 2024

(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	19	94,320	0.00%	87.75%

(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	DAV COLLEGE TRUST & MANAGEMENT SOCIETY, EPF	Public Fund	16,700.00	16.14%
2	STATE BANK OF INDIA	Public Fund	11,500.00	11.11%
3	RELIANCE GENERAL INSURANCE COMPANY LIMITED	Public Fund	8,500.00	8.21%
4	SBI LIFE INSURANCE CO.LTD	Public Fund	7,500.00	7.25%
5	NIVA BUPA HEALTH INSURANCE COMPANY LIMITED	Public Fund	6,500.00	6.28%
6	FUTURE GENERALI INDIA INSURANCE CO LTD	Public Fund	5,000.00	4.83%
7	ADITYA BIRLA SUN LIFE INSURANCE COMPANY LIMITED	Public Fund	5,000.00	4.83%
8	INDIAN OIL CORPORATION LTD (REFINERIES DIVISION) EMPLOYEES PROVIDENT FUND	Public Fund	4,700.00	4.54%
9	MAHINDRA AND MAHINDRA LTD STAFF PROVIDENT FUND	Public Fund	4,200.00	4.06%
10	FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD-SHAREHOLDERS / NON UNIT LINKED	Public Fund	4,000.00	3.86%
1	Top 10 Borrowings			73,600.00
2	% age of Total Borrowings			71.11%

(iv) Funding Concentration based on significant instrument/product

(Amount in lakhs)

Sr No.	Name of Significant Instrument / Product	Amount	% of Total Liabilities
1	Rupee Bond (Secured, Redeemable and Non convertible)	103,500	96.29%

** 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.

*** Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus

(v) Stock Ratios:

Sr No.	Instrument/Product	%age of		
		Total Public Funds	Total Liabilities	Total Assests
1	Commercial Papers (Short Term Liabilities)	0.00%	0.00%	0.00%
2	Rupee Bond (Original Maturity of Less than One Year)	0.00%	0.00%	0.00%
3	Other Short Term Liabilities	0.00%	0.00%	0.00%

Institutional set-up for liquidity risk management

The Board of Directors (the Board) is responsible for the overall management of Liquidity Risk. The Board has defined liquidity risk management strategy and sets the overall policy and risk tolerances.

In order to manage/mitigate liquidity risk, in addition to regulatory limits on liquidity gaps, the Company has also defined prudential internal limit for Liquidity Gap tolerance for its time bucket (upto 1 year) which is approved by the Board.

Treasury is responsible for managing liquidity under the liquidity risk management framework as approved by the Board. ALCO is responsible for ensuring adherence to the risk tolerance/limits set by 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. Actual and anticipated cash flows generated are monitored to ensure compliance with limits.