



Kotak Mahindra Prime

October 22, 2026

BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street,
Mumbai-400001.

Dear Sir,

Sub: Submission of disclosure of Related Party transactions under Regulation 62K(9) of SEBI LODR, 2015 for the half year ended September 30, 2026

Pursuant to the provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose the disclosure of related party transactions under Regulation 62K(9) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended September 30, 2026

Request you to take the above on records.

Thanking you,

Yours faithfully,
For **Kotak Mahindra Prime Limited**

Kiran
Tangudu

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by Kiran Tangudu
Date: 2026.10.22
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Kiran Tangudu
Compliance Officer

Kotak Mahindra Prime Limited

Registered Office: 27 BKC, C27, G Block, Bandra Kurla Complex, Bandra East, Mumbai- 400051, India; Corporate Office: Kotak Infinity, 6th Floor, Building No.21, Infinity Park, Off Western Express Highway, General A.K.Vaidya Marg, Malad (East), Mumbai 400097, India. CIN: U67200MH1996PLC097730; Tel: 022-61660001; e-mail: kprime.service@kotak.com; website: www.primeloans.kotak.com; Customer Service Call Centre No.: 1800 209 5732 Monday to Saturday between 9:30 am to 6:30 pm

This is an Internal document.

October 22, 2026

BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street,
Mumbai-400001.

Scrip Code(s): 721739

Dear Sir,

Sub: Submission of Unaudited Financial Results along with Auditors' Review Report for the quarter and half year ended September 30, 2026

We wish to inform you that the Unaudited Financial Results prepared in accordance with Ind AS for the quarter and half year ended September 30, 2026 have been duly reviewed by the Audit Committee and approved by the Board of Directors of the Company in their respective meetings held on October 22, 2026.

Pursuant to the provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose the following:

- a) Joint Statutory Auditors of the Company, M/s. Singhi & Co., Chartered Accountants and M/s. Borkar & Muzumdar, Chartered Accountants have submitted their Review Report for the quarter and half year ended September 30, 2026 with an unmodified conclusion.
- b) Unaudited Financial Results for the quarter and half year ended September 30, 2026.
- c) Disclosures in compliance with Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015
- d) Security cover disclosure in compliance with Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please note that the disclosure in respect of the extent and nature of security created and maintained for secured non-convertible securities of the Company and security cover is made in the unaudited financial results for the quarter and half year ended September 30, 2026.
- e) The disclosure of related party transactions under Regulation 23(9) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter and half year ended September 30, 2026.

Request you to take the above on records.

Thanking you!

Yours faithfully,

For **Kotak Mahindra Prime Limited**

Kiran
Tangudu
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by Kiran
Tangudu
Date: 2026.10.22
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Kiran Tangudu

Company Secretary and Compliance Officer

Kotak Mahindra Prime Limited

Registered Office: 27 BKC, C27, G Block, Bandra Kurla Complex, Bandra East, Mumbai- 400051, India; Corporate Office: Kotak Infinity, 6th Floor, Building No.21, Infinity Park, Off Western Express Highway, General A.K.Vaidya Marg, Malad (East), Mumbai 400097, India. CIN: U67200MH1996PLC097730; Tel: 022-61660001; e-mail: kprime.service@kotak.com; website: www.primeloans.kotak.com; Customer Service Call Centre No.: 1800 209 5732 Monday to Saturday between 9:30 am to 6:30 pm

Singhi & Co.

Chartered Accountants
B2 402B / 402C, Marathon Innova,
4th Floor, Lower Parel,
Mumbai – 400 013

Borkar & Muzumdar

Chartered Accountants
21-168, Anand Nagar,
Vakola, Santacruz East,
Mumbai – 400055

Independent Auditors' Review Report on unaudited financial results of Kotak Mahindra Prime Limited for the quarter and half year ended September 30, 2026 pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (as amended) (hereinafter referred to as 'the Listing Regulation')

To

The Board of Directors
Kotak Mahindra Prime Limited

1. We have reviewed the accompanying statement of unaudited financial results of **Kotak Mahindra Prime Limited** (the 'Company') for the quarter and half year ended September 30, 2026 (the 'Statement'). This Statement is the responsibility of the Company's management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial results based on our review.
2. The Statement, which is the responsibility of the Company's management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, Interim Financial Reporting ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013 ('the Act'), the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time, applicable to Non - Banking Financial Company ('the RBI guidelines'), and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 - "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For Singhi & Co.

Chartered Accountants
Firm Registration No: 302049E

**SHWETA
SINGHAL**

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SHWETA SINGHAL
Date: 2026.10.22
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Shweta Singhal
Partner
Membership No: 414420
UDIN: 26414420FGJTKY5370
Place: Mumbai
Date: October 22, 2026

For Borkar & Muzumdar

Chartered Accountants
Firm Registration No: 101569W

**RICHA
BRIJMOHAN
AGARWAL**

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RICHA BRIJMOHAN
AGARWAL
Date: 2026.10.22
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Richa Agarwal
Partner
Membership No: 140606
UDIN: 26140606VSGUKW2569
Place: Mumbai
Date: October 22, 2026

Kotak Mahindra Prime Limited

Regd Office: 27BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai 400051

CIN: U67200MH1996PLC097730

Website: www.kotak.com Telephone: 91 22 61660000

(Rs. in lakh)

Statement of Unaudited Financial Results for the Quarter & Half year Ended September 30, 2026							
Sr. No	Particulars	Quarter ended			Half year ended		For the Year Ended
		September 30, 2026 (Unaudited)	June 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	March 31, 2026 (Audited)
1	Income						
	Revenue from Operations						
i)	Interest income on financial instruments recognised at						
	-Amortised cost	1,30,607.66	1,21,269.51	1,17,343.40	2,51,877.17	2,34,513.61	4,78,292.99
	-Others	3,547.16	5,011.31	4,766.91	8,558.47	8,216.93	17,548.47
ii)	Dividend income	-	2,889.00	-	2,889.00	3,105.00	3,105.00
iii)	Rental income	169.32	169.33	156.57	338.65	314.08	618.71
iv)	Fees and commission income	8,782.39	8,548.97	6,573.79	17,331.36	12,715.03	29,765.72
v)	Net gain on fair value changes	(3,977.66)	7,673.48	1,723.43	3,695.82	3,853.42	-
I)	Total Revenue from Operations	1,39,128.87	1,45,561.60	1,30,564.10	2,84,690.47	2,62,718.07	5,29,330.89
II)	Other income	1,913.31	1,404.55	1,310.02	3,317.86	2,623.78	6,044.37
III)	Total Income (I+II)	1,41,042.18	1,46,966.15	1,31,874.12	2,88,008.33	2,65,341.85	5,35,375.26
2	Expenses						
i)	Finance cost	73,792.09	68,861.08	66,000.69	1,42,653.17	1,30,040.17	2,63,675.81
ii)	Net loss on fair value changes	-	-	-	-	-	3,309.49
iii)	Impairment on financial instruments	8,976.62	6,715.05	9,895.37	15,691.67	20,646.91	33,562.18
iv)	Employee benefit expense	14,391.20	13,604.71	12,200.01	27,995.91	23,911.57	49,189.40
v)	Depreciation, amortisation and impairment	583.25	532.27	488.96	1,115.52	965.55	1,948.18
vi)	Other expenses	11,295.03	10,508.76	10,158.77	21,803.79	20,033.15	42,016.70
IV)	Total expenses (IV)	1,09,038.19	1,00,221.87	98,743.80	2,09,260.06	1,95,597.35	3,93,701.76
V)	Profit before tax (III-IV)	32,003.99	46,744.28	33,130.32	78,748.27	69,744.50	1,41,673.50
VI)	Tax expenses						
(a)	Current tax	8,910.19	11,860.65	8,327.08	20,770.84	19,555.42	36,623.50
(b)	Income tax prior years	-	-	-	-	-	(68.64)
(c)	Deferred tax (credit)/charge	(746.42)	(142.52)	(42.71)	(888.94)	(2,110.31)	(1,227.04)
	Total Tax Expenses (a+b+c)	8,163.77	11,718.13	8,284.37	19,881.90	17,445.11	35,327.82
VII)	Profit for the period/ year (V-VI)	23,840.22	35,026.15	24,845.95	58,866.37	52,299.39	1,06,345.68
VIII)	Other Comprehensive Income / (Loss)						
	(A) Items that will not be reclassified to profit or loss						
	- Remeasurement of defined benefit plans	172.75	-	(112.10)	172.75	(112.10)	(353.09)
	- Fair value change in Equity instruments through other comprehensive income (net)	(12,325.90)	(3,762.44)	(7,086.35)	(16,088.34)	47,961.77	32,981.10
	- Income tax relating to items that will not be reclassified to profit or loss	1,719.12	538.03	1,041.56	2,257.15	(6,830.32)	(4,627.43)
	Net other comprehensive income not to be reclassified subsequently to profit or loss (A)	(10,434.03)	(3,224.41)	(6,156.89)	(13,658.44)	41,019.35	28,000.58
	(B) Items that will be reclassified to profit or loss						
	- Fair value change in Debt instruments through other comprehensive income (net)	(1,733.86)	2,011.40	(1,642.90)	277.54	667.26	(1,623.48)
	- Movement in cash flow hedge reserve	1,082.73	49.45	-	1,132.18	-	-
	- Income tax relating to items that will be reclassified to profit or loss	163.87	(518.67)	413.49	(354.80)	(167.94)	408.60
	Net other comprehensive income to be reclassified subsequently to profit or loss (B)	(487.26)	1,542.18	(1,229.41)	1,054.92	499.32	(1,214.88)
	Other Comprehensive Income / (Loss) (A+B)	(10,921.29)	(1,682.23)	(7,386.30)	(12,603.52)	41,518.67	26,785.70
IX)	Total comprehensive income / (loss) for the period/ year (VII+VIII)	12,918.93	33,343.92	17,459.65	46,262.85	93,818.06	1,33,131.38
X)	Paid up Equity Share Capital (Face value Rs. 10/- each)	349.52	349.52	349.52	349.52	349.52	349.52
XI)	Other Equity	14,75,439.47	14,62,472.72	13,93,022.04	14,75,439.47	13,93,022.04	14,32,407.74
XII)	Earnings per equity share						
	Earnings per equity share (not annualised except year end)						
	Basic (Rs.)	682.08	1,002.12	710.86	1,684.21	1,496.32	3,042.62
	Diluted (Rs.)	682.08	1,002.12	710.86	1,684.21	1,496.32	3,042.62



Kotak Mahindra Prime Limited

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Statement of assets & liabilities as at September 30, 2026

(Rs. in lakh)

Sr. No.	Particulars	As at September 30, 2026	As at March 31, 2026
		(Unaudited)	(Audited)
	ASSETS		
(1)	Financial assets		
(a)	Cash and cash equivalents	57,513.90	1,01,330.61
(b)	Bank balances other than cash and cash equivalents	66,689.22	2,094.01
(c)	Loans	48,50,466.95	45,18,849.93
(d)	Investments	6,76,049.83	6,31,701.90
(e)	Other financial assets	4,386.20	5,100.86
	Total Financial Assets	56,55,106.10	52,59,077.31
(2)	Non-Financial assets		
(a)	Current tax assets (net)	5,005.70	4,988.71
(b)	Deferred tax assets (net)	20,367.79	19,877.12
(c)	Investment property	1,849.62	1,872.30
(d)	Property, Plant and Equipment	8,775.59	6,492.29
(e)	Other intangible assets	353.62	17.65
(f)	Other non-financial assets	7,478.58	7,572.16
	Total Non-Financial Assets	43,830.90	40,820.23
	TOTAL ASSETS	56,98,937.00	52,99,897.54
	LIABILITIES AND EQUITY		
	LIABILITIES		
(1)	Financial Liabilities		
(a)	Derivative financial instruments	9.28	3,080.94
(b)	Payables		
	Trade payables		
	(i) total outstanding dues of micro enterprises and small enterprises	3,076.08	2,726.73
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	31,243.57	30,074.83
(c)	Debt Securities	29,51,151.98	26,94,301.32
(d)	Borrowings (Other than Debt Securities)	11,34,591.18	10,31,442.82
(e)	Subordinated liabilities	10,668.62	10,252.91
(f)	Other financial liabilities	24,930.50	29,352.43
	Total Financial Liabilities	41,55,671.21	38,01,231.98
(2)	Non-Financial Liabilities		
(a)	Current tax liabilities (net)	11,907.07	9,238.17
(b)	Provisions	1,820.55	1,449.72
(c)	Deferred tax Liabilities (net)	48,759.78	51,060.41
(d)	Other non-financial liabilities	4,989.40	4,160.00
	Total Non-Financial Liabilities	67,476.80	65,908.30
(3)	EQUITY		
(a)	Equity share capital	349.52	349.52
(b)	Other equity	14,75,439.47	14,32,407.74
	Total Equity	14,75,788.99	14,32,757.26
	TOTAL LIABILITIES AND EQUITY	56,98,937.00	52,99,897.54



Kotak Mahindra Prime Limited

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Statement of cash flows for the half year ended September 30, 2026

(Rs. in lakh)

Particulars	For the half year ended September 30, 2026	For the half year ended September 30, 2025
Cash flow from operating activities		
Profit before tax	78,748.27	69,744.50
Adjustments for:		
Depreciation, amortization and impairment	1,115.52	965.55
Interest income	(2,60,435.64)	(2,42,730.54)
Interest expenses	1,42,416.50	1,29,865.89
Interest on income tax refund	-	(18.88)
Net gain / loss on fair value changes	(2,012.62)	(2,283.08)
Mark to Market Loss on OIS	(1,683.20)	(1,570.34)
Interest & premium amortised	(617.85)	(1,056.81)
Interest on lease liability	236.67	174.28
Unwinding of discount on security deposits	(10.59)	(6.45)
Profit on sale of property, plant and equipment	(14.32)	(1.31)
Provision for contingencies no longer required	(389.50)	(356.23)
Share-based payments	89.31	7.55
Provision for employee benefits - gratuity	569.27	317.36
Provision for employee benefits - compensated absences	358.25	331.80
Impairment loss allowance	15,691.67	20,646.91
	(25,938.26)	(25,969.80)
Cash inflow from interest received	2,60,850.54	2,40,261.30
Cash outflow towards interest paid	(1,42,753.94)	(1,28,954.92)
Operating profit before working capital changes	1,18,096.61	1,11,306.38
Working capital adjustments		
(Increase) / decrease in loans	(3,48,320.19)	(2,40,902.78)
(Increase) / decrease in bank balance other than cash and cash equivalents	(64,551.15)	(56,469.75)
(Increase) / decrease in other financial assets	503.29	532.86
(Increase) / decrease in other non-financial assets	93.56	(21,205.42)
Increase / (decrease) in trade payables	1,518.10	2,580.67
Increase / (decrease) in other financial liabilities	(6,569.91)	(2,724.57)
Increase / (decrease) in provisions	5.56	(95.73)
Increase / (decrease) in other non-financial liabilities	829.41	1,185.66
	(4,16,491.33)	(3,17,099.06)
Cash generated from / (used in) operations	(3,24,332.98)	(2,31,762.48)
Income tax paid (net)	(18,118.92)	(17,099.57)
Net cash generated from / (used in) operating activities (A)	(3,42,451.91)	(2,48,862.04)
Cash flow from investing activities		
Purchase of property, plant and equipment and Intangible Assets	(1,059.12)	(515.48)
Proceeds from sale of property, plant and equipment	95.91	7.09
Purchase of investments	(28,327.24)	(7,509.98)
Net Purchase & Sale of MF/IPO	(37,985.38)	41,846.49
Proceeds from sale of investments	9,342.97	24,594.80
Net cash generated from investing activities (B)	(57,932.86)	58,422.92



Kotak Mahindra Prime Limited

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Statement of cash flows for the half year ended September 30, 2026**(Rs. in lakh)**

Particulars	For the half year ended September 30, 2026	For the half year ended September 30, 2025
Cash flow from financing activities		
Issue of debentures	10,89,000.00	10,21,000.00
Payment on Redemption of debentures	(8,29,863.42)	(8,25,602.49)
Bank loans availed	40,000.00	1,20,000.00
Repayment of bank loans	(1,05,218.50)	(47,497.06)
Other borrowings availed	13,17,600.00	13,96,600.00
Repayment of other borrowings	(11,51,021.59)	(14,72,597.89)
Dividend paid (including dividend distribution tax) on equity shares	(3,320.44)	(3,145.68)
Payment of lease liability	(609.45)	(452.37)
Net cash (used in) / generated from financing activities (C)	3,56,566.59	1,88,304.51
Net increase / (decrease) in cash and cash equivalents (A+B+C)	(43,818.17)	(2,134.61)
Cash and cash equivalents at the beginning of the period	1,01,354.16	50,101.57
Cash and cash equivalents at the end of the period (refer note a below)	57,535.99	47,966.96
Notes:		
a. Reconciliation of cash and cash equivalents with the balance sheet		
Cash and cash equivalents		
Cash on hand	739.11	1,015.02
Balances with banks in current account	55,345.57	46,289.02
Cheques, drafts on hand	1,451.31	662.92
	57,535.99	47,966.96
Less: Impairment loss allowance	(22.09)	(14.24)
Cash and cash equivalents as per Balance Sheet*	57,513.90	47,952.72
* Cash and cash equivalents shown in Balance Sheet is net of ECL provision of Rs 22.09 lakhs as at September 30, 2026, Rs 14.24 lakhs as at September 30, 2025.		



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Statement of Unaudited Financial Results for the Quarter and Half year Ended September 30, 2026**Notes:**

1. The Financial Results (the 'Statement' or 'Results') together with the results for the comparative reporting periods have been prepared in accordance with recognition and measurement principles laid down in Indian Accounting Standard 34 - Interim Financial Reporting as prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) and the other accounting principles generally accepted in India and in compliance with regulation 52 of Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations').
2. The Company has applied its material accounting policies in the preparation of the Statement consistent with those followed in the annual financial statements for the year ended March 31, 2026.
3. The Statement has been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on October 22, 2026. The Results for the quarter and half year ended September 30, 2026, have been reviewed by the joint statutory auditors, viz. Singhi & Co., Chartered Accountants and Borkar & Muzumdar, Chartered Accountants.
4. In terms of the requirement in Para 35 of Reserve Bank of India (Non-Banking Financial Companies – Income Recognition, Asset Classification and Provisioning) Directions, 2025 dated November 28, 2025 as amended from time to time, NBFCs are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 as compared to the norms of Income Recognition, Asset Classification and Provisioning (IRACP) (including provision on standard assets). As at September 30, 2026, the impairment allowances under Ind AS 109, made by the Company, exceed the total provision required under IRACP norms (including standard asset provisioning); accordingly, no amount is required to be transferred to impairment reserve.
5. The Non-Convertible Debentures issued by the Company are redeemable at par. The Non-Convertible Debentures (except for subordinated debt) are secured by way of first and pari-passu hypothecation in favour of Debenture Trustee on the Company's movable assets such as receivables arising out of loan (other than stage 3 Loans), lease and hire purchase, book debts, current assets and investments (excluding investments made pursuant to regulatory requirement and strategic investments of the Company which are in the nature of equity shares and venture capital units or any receivables therefrom) and / or by way of a first and pari passu mortgage on the Company's immovable property of Rs. 18.07 lakh with charge created in favour of Debenture Trustee. The security cover as on September 30, 2026 as per Regulation 54(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached in Statement I.
6. Details of resolution plan implemented under the Resolution Framework for COVID-19-related stress as per RBI circular dated August 06, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) as at September 30, 2026 is given in Annexure 1.
7. Details of loans transferred / acquired during the quarter and half year ended September 30, 2026 under the Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 and Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 are given below:
 - (i) The Company has not transferred or acquired any loans not in default.
 - (ii) The Company has not transferred or acquired any Stressed Loans, Special mention account or Non performing asset.
8. Figures for the previous period/year have been regrouped/rearranged wherever necessary in order to make them comparable with current period/year presentation.

Place : Mumbai

Date : October 22, 2026

For Kotak Mahindra Prime Limited

Suraj

Rajappan

Digitally signed
by Suraj
Rajappan
Date: 2026.10.22
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Suraj Rajappan

Managing Director & CEO



Kotak Mahindra Prime Limited

Regd Office: 27BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai 400051

CIN: U67200MH1996PLC097730

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Annexure 1

The disclosure requirements as required by RBI circular dated 6th August, 2020 (Resolution Framework 1.0) and 5th May 2021 (Resolution Framework 2.0) as at September 30, 2026 is given below:

(Rs. in lakh)

Type of borrower	(A) Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the March 31, 2026^	(B) Of (A), aggregate debt that slipped into NPA during six months ended September 30, 2026* **	(C) Of (A) amount written off during six months ended September 30, 2026 #	(D) Of (A) amount paid by the borrowers during six months ended September 30, 2026	(E) Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at September 30, 2026 ^^
Personal Loans	17.77	-	-	5.22	12.56
Corporate persons*	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	17.77	-	-	5.22	12.56

*as defined in section 3(7) of the insolvency and bankruptcy code, 2016

** Slipped into NPA during the half year as per IRACP norms.

^ Includes cases where requests received till September 30, 2021 and implemented subsequently

represents debt that slipped into NPA and was subsequently written off during the year

^^ Exposure as on September 30, 2026 includes interest capitalisation.

There were no borrower accounts, where resolution plans had been implemented and now modified under Resolution Framework 2.0 announced by RBI on 5th May, 2021.



Annexure C: Disclosure pursuant to Regulation 52(4) of the SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015 for the quarter and half year ended September 30, 2026

With reference to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find the details as under:

Sr No.	Particulars	Quarter ended			Half year ended		Year ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
a)	Debt Equity Ratio	2.78	2.66	2.58	2.78	2.58	2.61
b)	Debt Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
c)	Interest Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
d)	Outstanding redeemable preference shares (Nos. in Lakhs)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
e)	Outstanding redeemable preference shares (Values)	NIL	NIL	NIL	NIL	NIL	NIL
f)	Capital Redemption reserve (in Lakhs)	100.00	100.00	100.00	100.00	100.00	100.00
g)	Debenture redemption reserve	Debenture redemption reserve is not required in respect of privately placed debentures in terms of rule 18(7)(b)(ii) of Companies(Share capital and debentures) Rules ,2014					
h)	Net Worth (Nos. in Lakhs)	14,75,788.99	14,62,822.24	13,93,371.56	14,75,788.99	13,93,371.56	14,32,757.26
i)	Net Profit after Tax (Nos. in Lakhs)	23,840.22	35,026.15	24,845.95	58,866.37	52,299.39	1,06,345.68
j)	Earnings per share (not annualised except Year end)	Basic and diluted Rs. 682.08	Basic and Diluted Rs. 1,002.12	Basic and Diluted Rs. 710.86	Basic and diluted Rs. 1684.21	Basic and diluted Rs. 1,496.32	Basic and Diluted Rs 3,042.62
k)	Current Ratio	1.29	1.35	1.17	1.29	1.17	1.13
l)	Long term debt to working capital ratio	4.23	4.16	3.98	4.23	3.98	5.36

Kotak Mahindra Prime Limited

Registered Office: 27 BKC, C27, G Block, Bandra Kurla Complex, Bandra East, Mumbai- 400051, India; Corporate Office: Kotak Infinity, 6th Floor, Building No.21, Infinity Park, Off Western Express Highway, General A.K.Vaidya Marg, Malad (East), Mumbai 400097, India. CIN: U67200MH1996PLC097730; Tel: 022-61660001; e-mail: kprime.service@kotak.com; website: www.primeloans.kotak.com; Customer Service Call Centre No.: 1800 209 5732 Monday to Saturday between 9:30 am to 6:30 pm

Sr No.	Particulars	Quarter ended			Half year ended		Year ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
m)	Bad Debt to account receivable ratio	0.13%	0.15%	0.29%	0.27%	0.34%	0.76%
n)	Current Liability Ratio	0.44	0.40	0.61	0.44	0.61	0.62
o)	Total Debt to Total assets	71.88%	70.94%	70.26%	71.88%	70.26%	70.49%
p)	Debtors Turnover	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
q)	Inventory Turnover	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
r)	Operating Margin (%)	29.06%	36.38%	32.63%	32.79%	34.07%	32.73%
s)	Net profit Margin (%)	16.90%	23.83%	18.84%	20.44%	19.71%	19.86 %
t)	Sector Specific equivalent ratios such as						
	(i) Stage III ratio	2.40%	2.45%	2.87%	2.40%	2.87%	2.50%
	(ii) Provision coverage Ratio	49.26%	48.59%	54.36%	49.26%	54.36%	47.97%
	(iii) LCR Ratio	172.10%	127.70%	138.97%	172.10%	138.97%	120.30%

Thanking You,
Yours faithfully,
For **Kotak Mahindra Prime Limited**

Kiran Tangudu
Digitally signed
by Kiran Tangudu
Date:
2026.10.22
18:14:14 +05'30'

Kiran Tangudu
Compliance Officer

To
The Board of Directors,
Kotak Mahindra Prime Limited,
C-27, "G" Block, 27, Bandra, Kurla Complex,
Bandra, East, Mumbai 400051.
(hereinafter referred as "Company")

To,
IDBI Trusteeship Services Limited,
Asian Building, Ground Floor,
17 R Karnani Marg, Ballard Estate,
Mumbai 400001
(hereinafter referred as "Debenture Trustee")

Subject: Certificate of Compliance of Regulation of 56(1)(d) to be read with Regulation 54 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, Regulation 15(1)(t) of Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended from time to time and para 1 of Chapter V of the Master Circular SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 for Debenture Trustees dated August 13, 2025 (hereinafter collectively referred as "SEBI Regulations").

1. This certificate is issued, in accordance with the engagement letter dated June 26, 2026. The management has requested us to certify the accompanying statement of information for the, Fully Paid-up, secured, Redeemable Non-convertible Debentures (referred as "Secured NCDs") as on September 30, 2026, as stated in 'Statement I' as annexed to the certificate (hereinafter referred as "the Statement") for the purpose of its onward submission to the Debenture Trustees.
2. As required by Regulation of 56 (1) (d) to be read with Regulation 54 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (hereinafter referred as "LODR Regulations"), the Company desires a certificate regarding maintenance of security cover as at September 30, 2026 against such secured NCDs, as per requirement of Regulation 54 of LODR Regulations for submission to the Debenture Trustees of such secured NCDs.

Accordingly, the Company has prepared details of security cover available for such secured NCDs in accordance with the unaudited financial results / financial information as at September 30, 2026, and other relevant documents/records maintained by the Company.

3. As required by Regulation 15(1)(t) of Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended from time to time, the Debenture Trustee desires a certificate regarding the value of receivables/ book debts in respect of such secured NCDs, as prescribed in SEBI Master Circular SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 for Debenture Trustees dated August 13, 2025, as amended from time to time (hereinafter referred to as the "Operational Circular for Debenture Trustees").

Management's Responsibility

4. The preparation and presentation of the "Statement I", in the format prescribed in Operational Circular for Debenture Trustees dated August 13, 2025, is the responsibility of the Company's management including the preparation and maintenance of all accounting and other records supporting its contents.
5. The management of the Company is also responsible for –
 - a. ensuring maintenance of the adequate security cover available for secured NCDs as per Regulation 54 of LODR Regulation;
 - b. accurate computation of security cover available for secured NCDs based on financial results/ financial information of the company as at September 30, 2026;
 - c. preparation and maintenance of proper accounting and other records & design, implementation and maintenance of adequate internal procedures/ systems/ processes /controls relevant to the creation and maintenance of the aforesaid records;
 - d. compliance of relevant terms of the aforesaid SEBI Regulations in all respect; and
 - e. providing all relevant information to the Company's Debenture Trustee.
6. This responsibility includes ensuring that the relevant records provided to us for our examination are correct and complete.

Auditor's Responsibility

7. Based on our examination of the security cover available for secured NCDs, which has been prepared by the management from the unaudited financial information as at September 30, 2026, and relevant records provided by the Company, our responsibility is to provide limited assurance on whether the Company has maintained security cover for all outstanding secured debt securities in accordance with Regulation 54 of LODR Regulations in respect of secured NCDs, as at September 30, 2026.
8. A limited assurance engagement includes performing procedures to obtain sufficient and appropriate evidence on the reporting criteria. In this connection, we have performed the following procedures –
 - a. checked the computation of security cover as at September 30, 2026, prepared by the management, as specified in the format prescribed in Operational Circular for Debenture Trustees;
 - b. traced the amounts forming part of the "**Statement I**" with the information provided by the management and other relevant records and documents maintained by the Company and verified the arithmetical accuracy of the calculations;
 - c. on sample basis, checked the details of the outstanding amounts and assets required to be maintained as collateral for a particular series of the secured debt securities from the books of accounts and other relevant records and documents maintained by the Company as at September 30, 2026; and

- d. we did enquiries with the management of the Company and obtained management representation towards all the stated matters of the certificate including with respect to the compliance / adherence to the DTDs and Supplemental DTDs.
9. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.
10. We have examined the compliance status as stated in the statement, solely on the basis of the information provided by the management on test check basis, in accordance with the Guidance Note on Reports or Certificates for Special Purposes, issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.
11. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Service Engagements.
12. The Statement has been prepared by the Management of the Company, which has been stamped and initialed by us for identification purpose.

Conclusion

13. Based on our procedures as mentioned in Para 8 above, to be read with Para 14, information and explanations given to us and management representations provided to us, nothing has come to our attention that causes us to believe that –
- a. the particulars furnished in “**Statement I**” have not been accurately extracted from the unaudited financial results / financial information, available books of accounts and other records and documents of the Company as at September 30, 2026;
 - b. the security cover maintained by the Company against the outstanding listed debt securities are less than the ratio as prescribed; and
 - c. the computation in “**Statement I**” is not arithmetically accurate.

Other Matter

14. As per para 1.1 of Chapter V (Security Cover Certificate) of the SEBI Master Circular for Debenture Trustees No. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025, we are required to certify only the book values of the assets. We have therefore not verified the market values given in the Statement of Security Cover (Columns L to P), and we do not express any conclusion on them.

Restriction on use

15. This Certificate has been issued at the specific request of the Company pursuant to the requirements of Regulation of 56 (1) (d) read with Regulation 54 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Regulation 15(1)(t) of Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended from time to time. This certificate is addressed to and provided to the Board of Directors of the Company and the Debenture Trustee(s) pursuant to requirement of the aforesaid SEBI Regulations. Our certificate should not be used by any other person or for any other purpose. Our Obligations in respect of this certificate are entirely separate from, and our responsibility and liability are in no way changed by, any other role we may have (or may have had) as auditors of the Company or otherwise.

Nothing in this Certificate, or anything said or done in the course of or in connection with the services that are the subject of this certificate, will extend any duty of care we may have in our capacity as auditors of the Company. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For Borkar & Muzumdar

Chartered Accountants

Firm Registration No.: 101569W

**RICHA
BRIJMOHAN
AGARWAL**

Digitally signed by
RICHA BRIJMOHAN
AGARWAL
Date: 2026.10.22
18:07:28 +05'30'

Richa Agarwal

Partner

Membership No.: 140606

UDIN: 26140606SQOIBQ3618

Place: Mumbai

Date: October 22, 2026

Statement 1 - Statement showing Security Cover in respect of Non-Convertible Debentures (NCDs) as at September 30, 2026

Column A Particulars	Column B Description of assets for which this certificate relate	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P
		Exclusive charge	Exclusive charge	Pari-passu charge	Pari-passu charge	Pari-passu charge			Elimination on (amount in negative)	(Total C to J)	Market value for assets charged on exclusive basis	Carrying / book value for exclusive charge assets where market value is not ascertainable or applicable (for eg bank balance, DSA) market value is not applicable)	Related to only those items covered by this certificate	Carrying / book value for pari passu charge assets where market value is not ascertainable or applicable (for eg bank balance, DSA) market value is not applicable)	Total Value (L+M+N+O)
		Book Value	Book Value	Yes/No	Book Value	Book Value			Debt amount considered more than once (due to exclusive plus pari passu charge)						
ASSETS															
Property, Plant and Equipment					6.17	1.69	1,949.62	-	-	1,957.48				6.17	6.17
Right of Use Assets					-	-	8,767.73	-	-	8,767.73				-	-
Intangible Assets					-	-	353.62	-	-	353.62				-	-
Investments					-	-	676,049.83	-	-	676,049.83				-	-
Loans					3,787,121.89	1,039,604.88	118,854.30	-	-	4,945,581.07				3,787,121.89	3,787,121.89
Trade Receivables					-	-	-	-	-	-				-	-
Cash and Cash Equivalents					45,126.26	12,387.64	-	-	-	57,513.90				45,126.26	45,126.26
Bank Balances other than Cash and Cash Equivalents					4,389.55	1,204.98	61,094.69	-	-	66,689.22				4,389.55	4,389.55
Others					5,107.36	1,402.02	30,726.89	-	-	37,238.27				5,107.36	5,107.36
Total					3,844,751.23	1,054,601.21	897,698.68			5,794,051.12				3,844,751.23	3,844,751.23
LIABILITIES															
Debt securities to which this certificate pertains															
Other debt sharing				Yes	2,396,074.91	-	-	555,077.07	-	2,951,151.98				2,396,074.91	2,396,074.91
Pari-passu charge with above debt				No	-	950,091.18	-	194,500.00	-	1,134,591.18				-	-
Subordinated debt					-	-	-	10,668.62	-	10,668.62				-	-
Trade payables					-	-	-	34,319.65	-	34,319.65				-	-
Lease Liabilities					-	-	-	6,717.70	-	6,717.70				-	-
Provisions					-	-	-	1,820.55	-	1,820.55				-	-
Others					-	-	-	83,878.33	-	83,878.33				-	-
Total					2,396,074.91	950,091.18	-	876,981.92	-	4,223,146.01				-	-
Cover on Book Value															
Cover on Market Value															
		Exclusive Security Cover Ratio		Pari passu Security Cover Ratio	1.60										

Notes:

- Loans amount considered above represents Stage 1 and Stage 2 loans only (gross of ECL allowance)
- Other assets (Column H) includes other financial and part of non-financial assets
- Non-Convertible Debentures for which this certificate is given includes interest accrued but not due and Ind AS impact.
- The numbers filled in the statement are extracted from the financial information provided by the management and have been traced by the Statutory Auditors from the underlying financial information.
- Security Cover Ratio pertains to listed secured non convertible debentures (NCDs).

KOTAK MAHINDRA PRIME LIMITED
RELATED PARTY TRANSACTIONS FOR SIX MONTHS ENDED SEPTEMBER 30, 2026

S. No.	Details of the party (listed entity / subsidiary) entering into the transaction		Details of the counterparty		Relationship of the counterparty with the listed entity or its subsidiary	Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction	
	Name	PAN	Name	PAN					Opening balance (1 Apr 2026)	Closing balance (30 September 2026)
1	Kotak Mahindra Prime Limited	AAACK5934A	Phoenix ARC Private Limited	AAECP3447K	Associate Company	Investment in Equity Shares	4,017	-	23,902.93	27,649.26
2	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Investments Limited	AAACH1075K	Fellow Subsidiary	Share Service Payables	150	-	0.39	-
3	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Investments Limited	AAACH1075K	Fellow Subsidiary	Share Service Receivable	100	-	-	1.93
4	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Investments Limited	AAACH1075K	Fellow Subsidiary	Receivable on account of Inter Co transfer of employee	100	-	-	2.41
5	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Investments Limited	AAACH1075K	Fellow Subsidiary	Expenses Reimbursed to KMPL by Group Company - Leave Benefit Exp	100	0.39	-	-
6	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Investments Limited	AAACH1075K	Fellow Subsidiary	Expenses Reimbursed to KMPL by Group Company - Egratia Gratuity	100	3.94	-	-
7	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Investments Limited	AAACH1075K	Fellow Subsidiary	Asset Transfer	200	0.36	-	-
8	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Capital Company Limited	AAACK5577D	Fellow Subsidiary	Borrowings through debenture	20,000	-	5,052.89	-
9	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Capital Company Limited	AAACK5577D	Fellow Subsidiary	Interest expense on debenture	1,800	673.65	-	19,931.74
10	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Capital Company Limited	AAACK5577D	Fellow Subsidiary	Borrowings	20,000	14,435.00	-	-
11	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Asset Management Company Limited	AAACK5576C	Fellow Subsidiary	Share Service Receivables	100	-	20.40	7.89
12	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Asset Management Company Limited	AAACK5576C	Fellow Subsidiary	Licence Income/Rent Income	200	43.75	-	-
13	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Alternate Asset Managers Limited	AAACK5933H	Fellow Subsidiary	Share Service Payables	-	-	0.01	-
14	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Life Insurance Company Limited	AAACO3983B	Fellow Subsidiary	Share Service Payables	200	-	0.14	0.18
15	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Life Insurance Company Limited	AAACO3983B	Fellow Subsidiary	Insurance Commission Receivable	3,000	-	352.73	322.79
16	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Life Insurance Company Limited	AAACO3983B	Fellow Subsidiary	Insurance Premium(asset)/Prepaid Insurance	500	-	109.35	62.18
17	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Life Insurance Company Limited	AAACO3983B	Fellow Subsidiary	Premium Deposit(Asset)	100	-	10.10	10.10
18	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Life Insurance Company Limited	AAACO3983B	Fellow Subsidiary	Investment in Equity Shares	5,400	-	342,580.26	322,745.60
19	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Life Insurance Company Limited	AAACO3983B	Fellow Subsidiary	Insurance Commission Income	7,500	1,821.69	-	-
20	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Life Insurance Company Limited	AAACO3983B	Fellow Subsidiary	Dividend Income	As declared	2,889.00	-	-
21	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Life Insurance Company Limited	AAACO3983B	Fellow Subsidiary	Insurance Premium Expenses	500	62.18	-	-
22	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Life Insurance Company Limited	AAACO3983B	Fellow Subsidiary	Share Service expense(Lease and Opex Cost)	100	0.49	-	-
23	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Securities Limited	AAACK3436F	Fellow Subsidiary	Share Service Payables	300	-	0.39	0.07
24	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Securities Limited	AAACK3436F	Fellow Subsidiary	Equity share Capital(Liability)	171	-	171.26	171.26
25	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Securities Limited	AAACK3436F	Fellow Subsidiary	Security premium(Liability)	-	-	26,909.43	26,909.43
26	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Securities Limited	AAACK3436F	Fellow Subsidiary	Borrowings through Non Convertible debentures(Liability)	25,000	-	10,252.91	10,668.62
27	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Securities Limited	AAACK3436F	Fellow Subsidiary	Equity Dividend(Appropriation of Profit)	As Declared	1,626.97	-	-
28	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Securities Limited	AAACK3436F	Fellow Subsidiary	Brokerage expense	100	5.12	-	-
29	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Securities Limited	AAACK3436F	Fellow Subsidiary	Referral Expense	100	0.06	-	-
30	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Securities Limited	AAACK3436F	Fellow Subsidiary	Interest expense on NCD	2,250	408.69	-	-
31	Kotak Mahindra Prime Limited	AAACK5934A	Zurich Kotak General Insurance Company (India) Limited (formerly known as Kotak Mahindra General Insurance Company Limited)	AAFCF7016C	Associate of the Parent Company	Agents Commission Receivable	4,500	-	317.92	222.26
32	Kotak Mahindra Prime Limited	AAACK5934A	Zurich Kotak General Insurance Company (India) Limited (formerly known as Kotak Mahindra General Insurance Company Limited)	AAFCF7016C	Associate of the Parent Company	Advance Premium	1,000	-	14.14	11.44
33	Kotak Mahindra Prime Limited	AAACK5934A	Zurich Kotak General Insurance Company (India) Limited (formerly known as Kotak Mahindra General Insurance Company Limited)	AAFCF7016C	Associate of the Parent Company	Premium Deposit Receivable	1,000	-	24.32	67.65
34	Kotak Mahindra Prime Limited	AAACK5934A	Zurich Kotak General Insurance Company (India) Limited (formerly known as Kotak Mahindra General Insurance Company Limited)	AAFCF7016C	Associate of the Parent Company	Agent Commission Income	10,000	1,669.75	-	-
35	Kotak Mahindra Prime Limited	AAACK5934A	Zurich Kotak General Insurance Company (India) Limited (formerly known as Kotak Mahindra General Insurance Company Limited)	AAFCF7016C	Associate of the Parent Company	Insurance Premium Expense	1,000	27.26	-	-
36	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Pension Fund Ltd.	AADCK6306M	Fellow Subsidiary	Share Service receivable(Opex)	100	-	0.96	0.35
37	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Pension Fund Ltd.	AADCK6306M	Fellow Subsidiary	Share Service Income(Opex)	100	1.94	-	-

KOTAK MAHINDRA PRIME LIMITED
RELATED PARTY TRANSACTIONS FOR SIX MONTHS ENDED SEPTEMBER 30, 2026

S. No.	Details of the party (listed entity / subsidiary) entering into the transaction		Details of the counterparty		PAN	Relationship of the counterparty with the listed entity or its subsidiary	Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period 1 Apr 2026 to 30 September 2026	In case monies are due to either party as a result of the transaction	
	Name	PAN	Name							Opening balance (1 Apr 2026)	Closing balance (30 September 2026)
38	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Current Account Balance	300,000	-	83,199.30	42,774.90
39	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Fixed Deposits	300,000	-	60.83	61.54
40	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Interest Accrued Receivable on OIS	10,000	-	2.60	4.13
41	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Commission Receivable	1,200	-	9.87	45.88
42	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Share Service Receivables	500	-	239.87	108.05
43	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Borrowing through Term Loan	300,000	-	50,000.00	25,145.89
44	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Corporate Credit Card balance payable	4,000	-	8.97	7.42
45	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Equity Shares Capital (Liability)	178	-	178.26	178.26
46	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Bank Guarantee	35	-	35.00	35.00
47	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	OIS Notional	200,000	-	10,000.00	10,000.00
48	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Share Service Payables	4000	-	1,725.68	1,683.96
49	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Mark to Market Gain	500	-	3.13	(0.19)
50	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	OD Bank Interest(Expense)		3.99	-	-
51	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Term Loan Interest	27,000	1,726.44	-	-
52	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Equity Dividend(Appropriation of Profit)	As Declared	1,693.47	-	-
53	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Royalty Expense	1,600	665.46	-	-
54	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Demat Charges	100	0.08	-	-
55	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Professional fees	200	4.22	-	-
56	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Share Service expenses-Rent/Lease	3,000	861.66	-	-
57	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Share Service expenses-Other Costs		822.65	-	-
58	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Reimbursement of Expenses from KMPL to KMBL	6,000	1,493.87	-	-
59	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Asset Transfer(Expenses)	200	2.29	-	-
60	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Employee Transfer (Expenses)	200	1.87	-	-
61	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	ESOP Cost and SARS	300	88.94	-	-
62	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Commission Expense	3,000	434.45	-	-
63	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Expense on OIS Deal	500	267.54	-	-
64	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	Income on OIS Deal	500	(313.86)	-	-
65	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited		AAACK4409J	Holding Company /Parent Company	BG Commission		0.18	-	-

KOTAK MAHINDRA PRIME LIMITED
RELATED PARTY TRANSACTIONS FOR SIX MONTHS ENDED SEPTEMBER 30, 2026

S. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty		Relationship of the counterparty with the listed entity or its subsidiary		Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction	
	Name	PAN	Name	PAN		1 Apr 2026 to 30 September 2026			Opening balance (1 Apr 2026)	Closing balance (30 September 2026)	
66	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited	AAACK4409J	Holding Company /Parent Company	Bank Charges	800	60.82	-	-	
67	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited	AAACK4409J	Holding Company /Parent Company	CMS Service Charges		125.23	-	-	
68	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited	AAACK4409J	Holding Company /Parent Company	MTM Gain	200	22.06	-	-	
69	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited	AAACK4409J	Holding Company /Parent Company	Interest Income on FDR	24,000	675.65	-	-	
70	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited	AAACK4409J	Holding Company /Parent Company	Brokerage Income	500	269.07	-	-	
71	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited	AAACK4409J	Holding Company /Parent Company	Rent Income	1,000	292.97	-	-	
72	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited	AAACK4409J	Holding Company /Parent Company	Recovery of Expenses from KMBL	100	-	-	-	
73	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited	AAACK4409J	Holding Company /Parent Company	Employee transfer (Incl & ESOP &SARs)	200	3.28	-	-	
74	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited	AAACK4409J	Holding Company /Parent Company	Transfer of Asset(Income)	200	-	-	-	
75	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited	AAACK4409J	Holding Company /Parent Company	Sale of Debentures	300,000	-	-	-	
76	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited	AAACK4409J	Holding Company /Parent Company	Redemption of Debentures	300,000	-	-	-	
77	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited	AAACK4409J	Holding Company /Parent Company	WCDL availed	300,000	-	-	-	
78	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited	AAACK4409J	Holding Company /Parent Company	WCDL repaid	300,000	25,000.00	-	-	
79	Kotak Mahindra Prime Limited	AAACK5934A	Kotak Mahindra Bank Limited	AAACK4409J	Holding Company /Parent Company	Purchase of Foreign Currency for vendor payment		105.54	-	-	
80	Kotak Mahindra Prime Limited	AAACK5934A	BSS Sonata Microcredit Limited (erstwhile BSS Microfinance Limited)	AAACO1061G	Fellow Associate	Borrowings through debenture	20,000	-	10,167.25	13,437.72	
81	Kotak Mahindra Prime Limited	AAACK5934A	BSS Sonata Microcredit Limited (erstwhile BSS Microfinance Limited)	AAACO1061G	Fellow Associate	Interest expense on debenture	1,800	463.24	-	-	
82	Kotak Mahindra Prime Limited	AAACK5934A	BSS Sonata Microcredit Limited (erstwhile BSS Microfinance Limited)	AAACO1061G	Fellow Associate	Borrowings	20,000	3,609.00	-	-	
83	Kotak Mahindra Prime Limited	AAACK5934A	Aero Agencies Private Limited	AAACAS541K	Fellow Associate	Expense of travel	100	-	-	-	
84	Kotak Mahindra Prime Limited	AAACK5934A	Aero Agencies Private Limited	AAACAS541K	Fellow Associate	Advance for travel	100	-	2.49	4.42	
85	Kotak Mahindra Prime Limited	AAACK5934A	Shahrukh Todiwala	AARPT2406J	KMP	Remuneration	1,200	79.18	-	-	
86	Kotak Mahindra Prime Limited	AAACK5934A	Suraj Rajappan	APBP53843K	KMP	Remuneration	1,200	135.28	-	-	
87	Kotak Mahindra Prime Limited	AAACK5934A	Uday Kotak	AAAPK8999F	KMP	Sitting Fees and Commission	100	24.25	-	-	
88	Kotak Mahindra Prime Limited	AAACK5934A	Akila Urankar	AAAPU0275B	KMP	Sitting Fees and Commission	100	31.25	-	-	
89	Kotak Mahindra Prime Limited	AAACK5934A	Ravi Venkatraman	ABKPV6883B	KMP	Sitting Fees and Commission	100	31.25	-	-	
90	Kotak Mahindra Prime Limited	AAACK5934A	Prakash Apte	AABPA3173H	KMP	Sitting Fees and Commission	100	30.25	-	-	
91	Kotak Mahindra Prime Limited	AAACK5934A	Nihar Rao	AEUPR6180C	KMP	Sitting Fees and Commission	100	25.25	-	-	
92	Kotak Mahindra Prime Limited	AAACK5934A	Ramesh Iyer	AAAP16054Q	KMP	Sitting Fees and Commission	100	28.25	-	-	
Total								62,435.30	565,353.39	502,272.52	