

Geographic distribution of exposures as at 31st March, 2010

Rs. in crores

Exposures	Fund based	Non-fund based	Total
Domestic	30,190.90	4,405.49	34,596.39
Overseas	—	116.23	116.23
Total	30,190.90	4,521.72	34,712.62

Includes all entities considered for Basel II capital adequacy computation
Industry-wise distribution of exposures

Rs. in crores

Industry	Fund based	Non-fund based	Total
Auto loans	11,877.12	—	11,877.12
Personal loans	3,488.73	—	3,488.73
Home loans/Loan against property	4,456.71	—	4,456.71
Credit cards	240.06	—	240.06
Other retails loans	1,608.11	—	1,608.11
Iron and steel	238.16	175.78	413.94
Engineering	274.81	271.81	546.62
Chemical, dyes, paints etc	405.82	234.05	639.87
Construction	1,288.12	—	1,288.12
Automobiles	739.09	149.37	888.46
Infrastructure	944.41	1,082.59	2,027.00
NBFC's	513.52	198.03	711.55
Other industries (i)	4,116.24	2,410.09	6,526.33
Total	30,190.90	4,521.72	34,712.62

Includes all entities considered for Basel II capital adequacy computation

- (i) Other industries include entities from sectors such as cotton textiles, sugar, food processing, vegetable oils and vanaspati, paper and paper products, rubber and rubber products, cement, IT-related, gems and jewellery, capital markets, media publication etc.

Residual contractual maturity break-down of assets as at 31st March, 2010

Rs. in crores

Maturity Pattern	Cash and balances with monetary authority	Balances with other banks	Investments	Advances	Fixed Assets	Other Assets
0 to 14 days	919.18	201.94	4,574.30	1,567.42	—	320.40
15 to 28 days	69.04	—	329.52	1,402.12	—	104.01
29 days to 3 months	200.39	—	1,184.16	3,201.84	—	245.34
Over 3 months & upto 6 months	200.11	—	967.73	3,532.24	—	58.88
Over 6 months & upto 1 year	207.60	—	1,027.76	4,388.66	—	1.21
Over 1 year & upto 3 years	401.19	55.40	3,228.04	9,957.38	—	75.44
Over 3 years & upto 5 years	24.45	—	195.47	2,486.64	—	—
Over 5 years	65.08	—	1,157.21	3,182.18	456.38	791.96
Total	2,087.04	257.34	12,664.19	29,718.48	456.38	1,597.24

Consolidated figures for Kotak Mahindra Bank Limited, Kotak Mahindra Prime Limited and Kotak Mahindra Investments Limited