

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

Statement of audited financial results for the year ended 31st March 2015

Sr.No.	Particulars	₹ in lakh			
		6 months ended 31-03-2015 Audited	Corresponding 6 months ended in the previous year 31-03-2014 Audited	Year to date figures for Current Period ended 31-03-2015 Audited	Previous accounting year ended 31-03-2014 Audited
1	Interest earned (a)+(b)+(c)+(d)	122,651.76	116,530.46	243,356.13	234,339.66
	(a) Interest/discount on advances / bills	122,631.32	116,292.69	243,084.83	234,087.09
	(b) Income on investments	20.44	237.77	271.30	252.57
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-	-
	(d) Others	-	-	-	-
2	Other Income	10,532.70	8,816.79	20,680.82	18,112.71
3	Total Income (1+2)	133,184.46	125,347.25	264,036.95	252,452.37
4	Interest Expended	75,454.98	71,025.84	151,897.40	146,332.09
5	Operating Expenses (i)+(ii)+(iii)+(iv)	17,309.73	15,373.74	32,593.36	28,586.59
	(i) Employees cost	3,249.21	2,621.78	6,402.46	5,549.06
	(ii) Professional fees	2,943.43	2,384.04	5,689.76	4,755.07
	(iii) Brokerage & Commission	5,379.01	4,283.02	10,220.82	8,625.23
	(iv) Other operating expenses	5,738.08	6,084.90	10,280.32	9,657.23
6	Total Expenditure (4+5) excluding provisions and contingencies	92,764.71	86,399.58	184,490.76	174,918.68
7	Operating Profit before Provisions and Contingencies (3-6)	40,419.75	38,947.67	79,546.19	77,533.69
8	Provisions (other than tax) and Contingencies	331.05	808.91	2,151.61	2,367.44
9	Exceptional items	-	-	-	-
10	Profit from Ordinary Activities before tax (7-8-9)	40,088.70	38,138.76	77,394.58	75,166.25
11	Tax expenses	13,828.51	13,168.64	26,658.51	26,048.64
12	Net Profit from Ordinary Activities after tax (10-11)	26,260.19	24,970.12	50,736.07	49,117.61
13	Extraordinary items (net of tax expense)	-	-	-	-
14	Net profit for the period (12-13)	26,260.19	24,970.12	50,736.07	49,117.61
15	Paid-up equity share capital (Face Value Rs.10 per share)	349.52	349.52	349.52	349.52
16	Reserves excluding Revaluation Reserves	-	-	334,622.43	283,923.64
17	Analytical Ratios				
	(i) Capital Adequacy Ratio (%)	18.35	17.70	18.35	17.70
	(ii) Earnings Per Share (EPS) in ₹ (not annualised)	750.98	714.08	1,451.25	1,404.95
18	NPA Ratios				
	(a) Gross NPA	14,760.69	10,711.14	14,760.69	10,711.14
	Net NPA	8,414.32	5,646.31	8,414.32	5,646.31
	(b) % of Gross NPA / Gross Advances	0.75	0.60	0.75	0.60
	% of Net NPA / Net Advances	0.43	0.31	0.43	0.31
	(c) Return on Assets (average) % (not annualised)	1.28	1.33	2.53	2.61

Notes:

- The above results were reviewed by the Audit Committee and were taken on record by the Board of Directors at its meeting held on 24th April, 2015.
- Figures for the previous period / year have been regrouped wherever necessary to conform to current period / year presentation.

For Kotak Mahindra Prime Limited


Dipak Gupta
DirectorPlace: Mumbai
Date :24th April, 2015