

August 11, 2022

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

Dear Sir,

Sub: Submission of Unaudited Financial Results along with Audit Report as per Ind AS for the quarter ended June 30, 2022

We wish to inform you that the Unaudited Financial Results as per Ind AS for the quarter ended June 30, 2022 duly reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on 11th August 2022.

Pursuant to Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose the following:

- a) Asset Cover Disclosure in compliance with SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as on June 30, 2022
- b) Joint Statutory Auditors of the Company, M/s. M M Nissim & Co. LLP and M/s. Mukund M Chitale & Co. have submitted Audit Report for the quarter ended June 30, 2022
- c) Unaudited Financial Results for the quarter ended June 30, 2022.
- d) Disclosures in compliance with Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30, 2022.

Request you to take the above on records.

Thanking you,

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



Kiran Tangudu
Compliance Officer

Statement I

Asset cover in respect of listed debt securities of the Kotak Mahindra Prime Limited as on June 30, 2022

- a) Kotak Mahindra Prime Limited (the Company) has vide its Board Resolution and Information Memorandum/ Offer document and under various Debenture Trust Deeds, issued the following listed debt securities as on June 30, 2022:

Sr.No.	ISIN	Private Placement / Public Issue	Secured /Unsecured	Amount (Face Value) Rs. Crs.
1	INE916DA7QF9	Private Placement	Secured	500.00
2	INE916DA7QG7	Private Placement	Secured	452.00
3	INE916DA7QH5	Private Placement	Secured	20.00
4	INE916DA7QI3	Private Placement	Secured	250.00
5	INE916DA7QK9	Private Placement	Secured	50.00
6	INE916DA7QL7	Private Placement	Secured	535.00
7	INE916DA7QM5	Private Placement	Secured	300.00
8	INE916DA7QN3	Private Placement	Secured	55.00
9	INE916DA7QO1	Private Placement	Secured	500.00
10	INE916DA7QP8	Private Placement	Secured	300.00
11	INE916DA7QQ6	Private Placement	Secured	450.00
12	INE916DA7QR4	Private Placement	Secured	600.00
13	INE916DA7QS2	Private Placement	Secured	900.00
14	INE916DA7QT0	Private Placement	Secured	300.00
15	INE916DA7QU8	Private Placement	Secured	100.00
16	INE916DA7QV6	Private Placement	Secured	285.00
17	INE916DA7QW4	Private Placement	Secured	600.00
18	INE916DA7QX2	Private Placement	Secured	800.00
19	INE916DA7QY0	Private Placement	Secured	170.00
20	INE916DA7QZ7	Private Placement	Secured	255.00
21	INE916DA7RA8	Private Placement	Secured	200.00
22	INE916DA7RB6	Private Placement	Secured	200.00
23	INE916DA7RC4	Private Placement	Secured	550.00
24	INE916DA7RD2	Private Placement	Secured	255.00
25	INE916DA7RE0	Private Placement	Secured	350.00
26	INE916DA7RF7	Private Placement	Secured	525.00
27	INE916DA7RG5	Private Placement	Secured	250.00
28	INE916DA7RH3	Private Placement	Secured	400.00
29	INE916DA7RI1	Private Placement	Secured	765.00
30	INE916DA7RJ9	Private Placement	Secured	310.00
31	INE916DA7RK7	Private Placement	Secured	500.00

32	INE916DA7RL5	Private Placement	Secured	50.00
33	INE916DA7RM3	Private Placement	Secured	500.00
34	INE916DA7RN1	Private Placement	Secured	200.00
35	INE916D08DS4	Private Placement	Unsecured	25.00
36	INE916D08DT2	Private Placement	Unsecured	40.00
37	INE916D08DU0	Private Placement	Unsecured	20.00
38	INE916D08DV8	Private Placement	Unsecured	5.00
39	INE916D08DX4	Private Placement	Unsecured	100.00

b) Asset Cover for listed debt securities:

- i. The financial information as on 30-06-2022 has been extracted from the books of accounts for the year ended as at 30-06-2022 and other relevant records of the Company;
- ii. The assets of the Company provide coverage of 2.03 times of the principal and interest amount, which is in accordance with the terms of issue/ debenture trust deed (requirement of 1 time cover as per the terms of issue/ debenture trust deed for secured debt securities) (calculation as per statement of asset cover ratio for the Secured debt securities - table - I)
- iii. The total assets of the Company provide coverage of 2.50 times of the principal amount, which is in accordance with the terms of issue (requirement of nil cover for unsecured borrowings) (calculation as per statement of asset coverage ratio available for unsecured debt securities - table - II) (as per requirement of Regulation 54 read with Regulation 56(1)(d) of LODR Regulations).

Table I

Sr. No	Particular		Amount Rs. Crs.
i.	Total assets available for secured Debt Securities (secured by pari-passu charge on assets)	A	25,826.86
	• Property Plant & Equipment (Fixed assets) - movable/immovable property etc		28.74
	• Loans /advances given (net of provisions, NPAs and sell down portfolio), Debt Securities, other credit extended etc (including interest accrued)		222,36.53
	• Receivables including interest accrued on Term loan/ Debt Securities etc**		-
	• Investment(s) (excl. High Quality Liquid Assets Securities maintained for LCR as per extant RBI regulations in this regard)**		4,698.41
	• Cash and cash equivalents and other current/ Non-current assets**		32.95
	• Less: Total assets available for Secured loans and secured CC/OD borrowings from Banks at 1.1 times cover as per the requirement		(1,169.77)
ii.	Total borrowing through issue of secured Debt Securities (secured by pari- passu on assets)	B	12,726.16

	• Debt Securities (Details as per table below)		12,370.98
	• IND - AS adjustment for effective Interest rate on secured Debt Securities		(2.23)
	• Interest accrued/payable on secured Debt Securities		357.41
iii.	Asset Coverage Ratio	A/B	2.03 : 1

ISIN wise details of secured debentures as on June 30, 2022:

Sr.No.	ISIN	Facility	Type of charge	Issued Amount Rs. Crs.	Outstanding Amount as on 30-6-2022 Rs. Crs.	Cover Required	Asset Required
1	INE916DA7QF9	Non Convertible Debenture	Pari-passu	500.00	500.00	1 time	Refer Note 1
2	INE916DA7QG7	Non Convertible Debenture	Pari-passu	452.00	452.00	1 time	Refer Note 1
3	INE916DA7QH5	Deep Discount Debenture	Pari-passu	15.51	15.51	1 time	Refer Note 1
4	INE916DA7QI3	Non Convertible Debenture	Pari-passu	250.00	250.00	1 time	Refer Note 1
5	INE916DA7QK9	Market Linked Debenture	Pari-passu	50.00	50.00	1 time	Refer Note 1
6	INE916DA7QL7	Non Convertible Debenture	Pari-passu	535.00	535.00	1 time	Refer Note 1
7	INE916DA7QM5	Non Convertible Debenture	Pari-passu	300.00	300.00	1 time	Refer Note 1
8	INE916DA7QN3	Deep Discount Debenture	Pari-passu	49.65	49.65	1 time	Refer Note 1
9	INE916DA7QO1	Non Convertible Debenture	Pari-passu	500.00	500.00	1 time	Refer Note 1
10	INE916DA7QP8	Non Convertible Debenture	Pari-passu	300.00	300.00	1 time	Refer Note 1
11	INE916DA7QQ6	Non Convertible Debenture	Pari-passu	450.00	450.00	1 time	Refer Note 1
12	INE916DA7QR4	Non Convertible Debenture	Pari-passu	600.00	600.00	1 time	Refer Note 1
13	INE916DA7QS2	Non Convertible Debenture	Pari-passu	900.00	900.00	1 time	Refer Note 1
14	INE916DA7QT0	Non Convertible Debenture	Pari-passu	300.00	300.00	1 time	Refer Note 1
15	INE916DA7QU8	Market Linked Debenture	Pari-passu	100.00	100.00	1 time	Refer Note 1
16	INE916DA7QV6	Deep Discount Debenture	Pari-passu	252.06	252.06	1 time	Refer Note 1
17	INE916DA7QW4	Non Convertible Debenture	Pari-passu	600.00	600.00	1 time	Refer Note 1
18	INE916DA7QX2	Non Convertible Debenture	Pari-passu	800.00	800.00	1 time	Refer Note 1

19	INE916DA7QY0	Non Convertible Debenture	Pari-passu	170.00	170.00	1 time	Refer Note 1
20	INE916DA7QZ7	Deep Discount Debenture	Pari-passu	230.39	230.39	1 time	Refer Note 1
21	INE916DA7RA8	Non Convertible Debenture	Pari-passu	200.00	200.00	1 time	Refer Note 1
22	INE916DA7RB6	Non Convertible Debenture	Pari-passu	200.00	200.00	1 time	Refer Note 1
23	INE916DA7RC4	Non Convertible Debenture	Pari-passu	550.00	550.00	1 time	Refer Note 1
24	INE916DA7RD2	Non Convertible Debenture	Pari-passu	255.00	255.00	1 time	Refer Note 1
25	INE916DA7RE0	Deep Discount Debenture	Pari-passu	311.37	311.37	1 time	Refer Note 1
26	INE916DA7RF7	Non Convertible Debenture	Pari-passu	525.00	525.00	1 time	Refer Note 1
27	INE916DA7RG5	Non Convertible Debenture	Pari-passu	250.00	250.00	1 time	Refer Note 1
28	INE916DA7RH3	Non Convertible Debenture	Pari-passu	400.00	400.00	1 time	Refer Note 1
29	INE916DA7RI1	Non Convertible Debenture	Pari-passu	765.00	765.00	1 time	Refer Note 1
30	INE916DA7RJ9	Non Convertible Debenture	Pari-passu	310.00	310.00	1 time	Refer Note 1
31	INE916DA7RK7	Non Convertible Debenture	Pari-passu	500.00	500.00	1 time	Refer Note 1
32	INE916DA7RL5	Market Linked Debenture	Pari-passu	50.00	50.00	1 time	Refer Note 1
33	INE916DA7RM3	Non Convertible Debenture	Pari-passu	500.00	500.00	1 time	Refer Note 1
34	INE916DA7RN1	Non Convertible Debenture	Pari-passu	200.00	200.00	1 time	Refer Note 1
TOTAL					12,370.98		

Note 1: The Non-convertible Debentures are redeemable at par / premium. The Non-Convertible Debentures (except for subordinated debt) are secured by way of a first and pari passu mortgage in favour of the Debenture Trustee on the Company's immovable property of Rs. 0.18 crores and further secured by way of first and pari passu hypothecation of movable assets of the Company such as receivables arising out of loan, lease and hire purchase, book debts, current assets and investments (excluding strategic investments of the Company which are in the nature of equity shares, preference shares and venture capital units or any receivables therefrom).

Table II

Sr. No	Particular	Amount Rs. Crs.
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i.	Net assets of the Company available for unsecured lenders (Property Plant & Equipment (excluding intangible assets and prepaid expenses) + Investments + Cash & Bank Balances + Other current/ Non-current assets excluding deferred tax assets (-) Total assets available for secured lenders/creditors on pari passu/exclusive charge basis under the above heads (-) unsecured current/ non-current liabilities (-) interest accrued/ payable on unsecured borrowings)	A	11,830.49
	• Total assets of the Company excluding total assets available for Secured loans and secured CC/OD borrowings from Banks - (secured by pari-passu charge on assets) (As per Table I above)		25,826.86
	• Less: Total borrowing through issue of secured Debt Securities (secured by pari-passu charge on assets) (As per Table I above)		(12,726.16)
	• Less: unsecured current/ non-current liabilities		(1,153.36)
	• Less: interest accrued/ payable on Unsecured Borrowings		(116.85)
ii.	Total Borrowings (unsecured)	B	4,739.29
	• Loan from bank		-
	• Non-convertible Debt Securities (subordinated liabilities)		190.00
	• Other Borrowings (commercial paper and inter-corporate deposits)		4,549.42
	• IND - AS adjustment for effective Interest rate on unsecured borrowings		(0.13)
iii.	Asset Coverage Ratio	A/B	2.50:1

Note: The above tables exclude contingent liabilities of the Company amounting to Rs. 16.91 crs as on June 30, 2022.

c) The information furnished above is as per the requirements contained in the proviso to Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The information above is in agreement with the unaudited financial information, books and other records as at June 30, 2022.

M M Nissim & Co LLP
Chartered Accountants

Barodawala Mansion,
B-wing, 3rd Floor, 81
Dr. Annie Besant Road
Worli, Mumbai - 400 018

Mukund M. Chitale & Co.
Chartered Accountants

2nd Floor, Kapur House,
Paranjape B Scheme Road No 1,
Vile Parle (E),
Mumbai - 400 057

Limited Review Report on unaudited quarterly financial results of Kotak Mahindra Prime Limited under Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

To the Board of Directors of
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 ended 30th June, 2022 ('the Statement') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the 'Listing Regulations'), including relevant circulars issued by SEBI from time to time.
- 2 The Company's management is responsible for preparation of the Statement 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, as amended read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. The Statement has been approved by the Company's Board of Directors. 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 Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. 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, prepared in accordance with the recognition and measurement principles laid down in the Ind AS 34 prescribed under Section 133 of the Companies Act, 2013, as amended read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

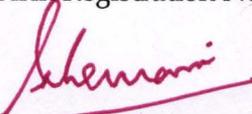


M M Nissim & Co LLP
Chartered Accountants

Mukund M. Chitale & Co.
Chartered Accountants

- 5 The figures for the quarter ended 30th June, 2021 as reported in this Statement were reviewed by predecessor auditor who expressed an unmodified conclusion on those financial information dated 4th August, 2021, whose report has been furnished to us and which has been relied upon by us for the purpose of our review of the Statement. Our conclusion on the Statement are not modified in respect of the above matter.

For M M Nissim & Co LLP
Chartered Accountants
Firm Registration No: 107122W/W100672



Sanjay Khemani
Partner

Membership No. 044577
UDIN: 22044577AOUODY5037



Mumbai
11th August, 2022

For Mukund M. Chitale & Co
Chartered Accountants
Firm Registration No: 106655W



Saurabh Chitale
Partner

Membership No. 111383
UDIN:22111383AOUNHK9823



Mumbai
11th August, 2022

Kotak Mahindra Prime Limited
CIN - U67200MH1996PLC097730
Regd. Office : 27BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai 400051
Website : www.kotak.com, Tel No. 91 22 61660000
Statement of Unaudited Financial Results for the Quarter Ended June 30, 2022

(Rs. in lacs)

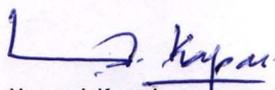
Sr. No	Particulars	Quarter ended			For the Year Ended
		June 30, 2022	March 31, 2022	June 30, 2021	March 31, 2022
		(Unaudited)	(Audited) Refer Note No.8	(Unaudited) Refer Note No. 4	(Audited)
1	Income				
	Revenue from Operations				
i)	Interest Income on financial instrument recognised at				
	-Amortised Cost	59,312.02	55,908.91	53,854.84	2,22,460.32
	-Fair Value through Other Comprehensive Income	2,964.16	9,991.40	1,834.05	19,834.44
ii)	Dividend Income	1,215.00	-	864.00	1,364.00
iii)	Rental Income	149.54	149.91	149.03	597.29
iv)	Fees and Commission income	3,089.63	3,286.67	1,448.77	10,977.24
v)	Net gain on fair value changes	109.29	59.95	-	5,518.08
l)	Total Revenue from Operations	66,839.64	69,396.84	58,150.69	2,60,751.37
II)	Other Income	994.19	315.04	1,383.06	1,811.15
III)	Total Income (I+II)	67,833.83	69,711.88	59,533.75	2,62,562.52
2	Expenses				
i)	Finance Cost	25,374.47	25,310.88	25,096.85	99,038.88
ii)	Net loss on fair value changes	(429.54)	(900.75)	1,869.12	590.58
iii)	Impairment on financial instruments	2,139.87	(13,882.58)	11,073.90	(10,855.99)
iv)	Employee benefit expense	6,477.46	6,258.76	4,834.60	21,940.40
v)	Depreciation, amortisation and impairment	226.78	234.98	168.51	783.76
vi)	Other Expenses	5,958.62	5,568.34	3,742.23	21,159.88
IV)	Total expenses (IV)	39,747.66	22,589.63	46,785.21	1,32,657.51
V)	Profit/(loss) before tax for the period/ year(V-IV)	28,086.17	47,122.25	12,748.54	1,29,905.01
VI)	Tax expenses				
(a)	Current tax	7,495.00	7,469.42	5,957.00	28,265.42
(b)	Deferred tax (credit)/charge	(376.54)	4,269.56	(3,031.30)	4,169.19
VII)	Profit/(loss) for the period/year (IX+X)	20,967.71	35,383.27	9,822.84	97,470.40
VIII)	Other comprehensive Income				
	(A) Items that will not be reclassified to profit or loss				
	Remeasurement of defined benefit liability (asset)	-	59.53	-	59.53
	Equity Instruments through other comprehensive income - net change in fair value	(1,602.82)	(14,929.86)	26,296.92	17,574.32
	Income Tax relating to items that will not be reclassified to profit or loss	583.08	3,401.13	(5,770.14)	(3,789.39)
	Net other comprehensive income not to be reclassified subsequently to profit or loss	(1,019.74)	(11,469.20)	20,526.78	13,844.46
	(B) Items that will be reclassified to profit or loss				
	Debt Instruments through other comprehensive income - net change in fair value	(1,841.88)	(388.18)	407.25	347.19
	Income Tax relating to items that will be reclassified to profit or loss	463.56	(591.78)	(102.50)	(87.38)
	Net other comprehensive income to be reclassified subsequently to profit or loss	(1,378.32)	(979.96)	304.75	259.81
	Other Comprehensive Income	(2,398.06)	(12,449.16)	20,831.53	14,104.27
IX)	Total comprehensive income (XI+XII)	18,569.65	22,934.11	30,654.37	1,11,574.67
X)	Paid up Equity Share Capital (Face value Rs. 10 /- each)	349.52	349.52	349.52	349.52
XI)	Other Equity	9,41,345.80	9,24,396.75	8,44,865.88	9,24,396.75
XII)	Earnings per equity share				
	Earnings per equity share (not annualised) from continued operations				
	Basic (Rs.)	599.90	1,012.34	281.04	2,788.69
	Diluted (Rs.)	599.90	1,012.34	281.04	2,788.69



Notes to financial results for the quarter ended June 30,2022 :

- 1 The Financial Results (the 'Statement' or 'Results') have been prepared in accordance with recognition and measurement principles laid down 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 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 significant accounting policies in the preparation of this Statement consistent with those followed in the annual financial statements for the year ended March 31, 2022. Any application of circulars issued by RBI or other regulations are implemented prospectively when they become applicable.
- 3 The Statement has been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on August 11, 2022. The Results for the quarter ended June 30, 2022, have been reviewed by the joint statutory auditors, viz. M M Nissim & Co LLP, Chartered Accountants and Mukund M. Chitale & Co. Chartered Accountants.
- 4 The figure for the quarter ended June 30, 2021 were reviewed by Price Waterhouse Chartered Accountants LLP, Chartered Accountants, on which they had issued unmodified conclusion.
- 5 In accordance with Ind AS 108 on Segment Reporting, the company has identified three business segments i.e. "Vehicle Financing", "Other Lending Activities", "Treasury and Investing Activities".
- 6 On November 12, 2021, Reserve Bank of India issued circular clarifying certain aspects of Income Recognition, Asset Classification and Provisioning (IRACP) norms. Vide Circular No. DOR.STR.REC.85/21.04.048/2021-22 dated February 15, 2022, the Reserve Bank of India has granted time till September 30, 2022 to implement the revised IRACP norms. However, the Company has complied with those norms since the quarter ended December 31, 2021. The Company continues to hold loan loss provisions as per existing Expected Credit Loss (ECL) policy and maintains adequate ECL provision as per Ind AS 109, which are higher than the minimum provision stipulated in the IRACP norms.
- 7 COVID-19, a global pandemic, affected the world economy over last two years. The revival of economic activity improved in financial year 2022 supported by relaxation of restrictions due to administration of the COVID vaccines to a large population in the country. The extent to which COVID-19 pandemic will impact the companies' results going forward will depend on ongoing as well as future developments including the nature and severity of COVID-19.
- 8 The figures for the quarter ended March 31, 2022 are the balancing figures between audited figures in respect of the financial year 2021-22 and the published year to date figures upto December 31, 2021.
- 9 Figures for the previous period/year have been regrouped wherever necessary to conform to current period presentation.

For Kotak Mahindra Prime Limited


Vyomesh Kapasi
Managing Director

Date and Place: August 11, 2022, Mumbai



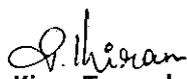
Annexure D: Disclosure pursuant to Regulation 52(4) of the SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015 for the quarter ended 30th June 2022

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

Sr No.	Particulars	Ratio
a)	Debt Equity Ratio	1.98
b)	Debt Service Coverage Ratio	N.A.
c)	Interest Service Coverage Ratio	N.A.
d)	Outstanding redeemable preference shares (Nos. in Lakhs)	N.A.
e)	Outstanding redeemable preference shares (Values)	NIL
f)	Capital Redemption reserve (Nos. in Lakhs)	100.00
j)	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
k)	Net Worth (Nos. in Lakhs)	941,695.32
l)	Net Profit after Tax (Nos. in Lakhs) (Quarter Jun 22)	20,967.71
m)	Earnings per share (not annualised)	Basic and diluted 599.90
n)	Current Ratio	1.25
o)	Long term debt to working capital ratio	3.65
p)	Bad Debt to account receivable ratio	0.01%
q)	Current Liability Ratio	0.52
r)	Total Debt to Total assets	63.82%
s)	Debtors Turnover	N.A.
t)	Inventory Turnover	N.A.
u)	Operating Margin (%)	44.56%
v)	Net profit Margin (%)	30.91%
w)	Sector Specific equivalent ratios such as	
	(i) Stage III ratio	3.06%
	(ii) Provision coverage Ratio	59.57%
	(iii) LCR Ratio	63.13%

Thanking You,

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


Kiran Tangudu
 Compliance Officer