

Half yearly results for the period 1st April 2013 to 30th September 2013

| Sr.No. | Particulars                                                                    | ₹ in lakh                               |                                                                                     |                                                                                 |                                                               |
|--------|--------------------------------------------------------------------------------|-----------------------------------------|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|---------------------------------------------------------------|
|        |                                                                                | 6 months ended<br>30-09-2013<br>Audited | Corresponding<br>6 months<br>ended in the<br>previous year<br>30-09-2012<br>Audited | Year to date<br>figures for<br>Current<br>Period ended<br>30-09-2013<br>Audited | Previous<br>accounting<br>year ended<br>31-03-2013<br>Audited |
| 1      | Interest earned (a)+(b)+(c)+(d)                                                | 117,809.20                              | 104,784.39                                                                          | 117,809.20                                                                      | 207,242.20                                                    |
|        | (a) Interest/discount on advances / bills                                      | 111,567.13                              | 97,616.92                                                                           | 111,567.13                                                                      | 193,859.14                                                    |
|        | (b) Income on investments                                                      | 6,242.07                                | 7,167.47                                                                            | 6,242.07                                                                        | 13,383.06                                                     |
|        | (c) Interest on balances with Reserve Bank of India and other inter bank funds | -                                       | -                                                                                   | -                                                                               | -                                                             |
|        | (d) Others                                                                     | -                                       | -                                                                                   | -                                                                               | -                                                             |
| 2      | Other Income                                                                   | 9,305.40                                | 1,277.57                                                                            | 9,305.40                                                                        | 18,630.72                                                     |
| 3      | Total Income (1+2)                                                             | 127,114.60                              | 106,061.96                                                                          | 127,114.60                                                                      | 225,872.92                                                    |
| 4      | Interest Expended                                                              | 75,306.25                               | 63,541.74                                                                           | 75,306.25                                                                       | 134,534.30                                                    |
| 5      | Operating Expenses (i)+(ii)+(iii)+(iv)                                         | 13,212.85                               | 10,361.58                                                                           | 13,212.85                                                                       | 24,759.02                                                     |
|        | (i) Employees cost                                                             | 2,927.28                                | 2,470.90                                                                            | 2,927.28                                                                        | 4,995.64                                                      |
|        | (ii) Professional fees                                                         | 2,371.03                                | 1,984.82                                                                            | 2,371.03                                                                        | 3,963.49                                                      |
|        | (iii) Brokerage & Commission                                                   | 4,342.21                                | 3,729.92                                                                            | 4,342.21                                                                        | 7,704.54                                                      |
|        | (iv) Other operating expenses                                                  | 3,572.33                                | 2,175.94                                                                            | 3,572.33                                                                        | 8,095.35                                                      |
| 6      | Total Expenditure (4+5) excluding provisions and contingencies                 | 88,519.10                               | 73,903.32                                                                           | 88,519.10                                                                       | 159,293.32                                                    |
| 7      | Operating Profit before Provisions and Contingencies (3-6)                     | 38,595.50                               | 32,158.64                                                                           | 38,595.50                                                                       | 66,579.60                                                     |
| 8      | Provisions (other than tax) and Contingencies                                  | 1,568.01                                | 1,254.17                                                                            | 1,568.01                                                                        | 2,478.50                                                      |
| 9      | Exceptional items                                                              | -                                       | -                                                                                   | -                                                                               | -                                                             |
| 10     | Profit from Ordinary Activities before tax (7-8-9)                             | 37,027.49                               | 30,904.47                                                                           | 37,027.49                                                                       | 64,101.10                                                     |
| 11     | Tax expenses                                                                   | 12,880.00                               | 10,189.37                                                                           | 12,880.00                                                                       | 21,031.14                                                     |
| 12     | Net Profit from Ordinary Activities after tax (10-11)                          | 24,147.49                               | 20,715.10                                                                           | 24,147.49                                                                       | 43,069.96                                                     |
| 13     | Extraordinary items (net of tax expense)                                       | -                                       | -                                                                                   | -                                                                               | -                                                             |
| 14     | Net profit for the period (12-13)                                              | 24,147.49                               | 20,715.10                                                                           | 24,147.49                                                                       | 43,069.96                                                     |
| 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                                        | -                                       | -                                                                                   | -                                                                               | 234,842.26                                                    |
| 17     | Analytical Ratios                                                              |                                         |                                                                                     |                                                                                 |                                                               |
|        | (i) Capital Adequacy Ratio (%)                                                 | 16.42                                   | 15.80                                                                               | 16.42                                                                           | 15.43                                                         |
|        | (ii) Earnings Per Share (EPS) in ₹ (not annualised)                            | 690.88                                  | 592.67                                                                              | 690.88                                                                          | 1,231.93                                                      |
| 18     | NPA Ratios                                                                     |                                         |                                                                                     |                                                                                 |                                                               |
|        | (a) Gross NPA                                                                  | 9,360.01                                | 6,725.49                                                                            | 9,360.01                                                                        | 7,139.57                                                      |
|        | Net NPA                                                                        | 5,070.27                                | 3,008.33                                                                            | 5,070.27                                                                        | 3,578.27                                                      |
|        | (b) % of Gross NPA / Gross Advances                                            | 0.53                                    | 0.42                                                                                | 0.53                                                                            | 0.40                                                          |
|        | % of Net NPA / Net Advances                                                    | 0.29                                    | 0.19                                                                                | 0.29                                                                            | 0.20                                                          |
|        | (c) Return on Assets (average) % (not annualised)                              | 1.28                                    | 1.31                                                                                | 1.28                                                                            | 2.56                                                          |

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 21st October, 2013.
- Transfer to Special Reserve u/s 45 IC as per RBI Act, 1934 will be done at the year end.
- Figures for the previous period / year have been regrouped wherever necessary to conform to current period's presentation.

For Kotak Mahindra Prime Limited

Place: Mumbai  
Date: 21st October, 2013



*Dipak Gupta*  
Dipak Gupta  
Director

*Jaimin Bhatt*  
Jaimin Bhatt  
Director