

Kotak Mahindra Prime Limited

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

CIN: U67200MH1996PLC097730

Half yearly results for the period 1st April 2015 to 30th September 2015

Sr.No.	Particulars	₹ in lakh			
		6 months ended 30-09-2015 Audited	Corresponding 6 months ended in the previous year 30-09-2014 Audited	Year to date figures for Current Period ended 30-09-2015 Audited	Previous accounting year ended 31-03-2015 Audited
1	Interest earned (a)+(b)+(c)+(d)	123,421.91	120,704.37	123,421.91	243,356.13
	(a) Interest/discount on advances / bills	123,300.64	120,453.51	123,300.64	243,084.83
	(b) Income on investments	121.27	250.86	121.27	271.30
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-	-
	(d) Others	-	-	-	-
2	Other Income	10,274.58	10,148.12	10,274.58	20,680.82
3	Total Income (1+2)	133,696.49	130,852.49	133,696.49	264,036.95
4	Interest Expended	76,164.21	76,442.42	76,164.21	151,897.40
5	Operating Expenses (i)+(ii)+(iii)+(iv)	17,717.54	15,283.63	17,717.54	32,593.36
	(i) Employees cost	3,454.28	3,153.25	3,454.28	6,402.46
	(ii) Professional fees	3,206.94	2,746.33	3,206.94	5,689.76
	(iii) Brokerage & Commission	5,473.36	4,841.81	5,473.36	10,220.82
	(iv) Other operating expenses	5,582.96	4,542.24	5,582.96	10,280.32
6	Total Expenditure (4+5) excluding provisions and contingencies	93,881.75	91,726.05	93,881.75	184,490.76
7	Operating Profit before Provisions and Contingencies (3-6)	39,814.74	39,126.44	39,814.74	79,546.19
8	Provisions (other than tax) and Contingencies	1,997.93	1,820.56	1,997.93	2,151.61
9	Exceptional items	-	-	-	-
10	Profit from Ordinary Activities before tax (7-8-9)	37,816.81	37,305.88	37,816.81	77,394.58
11	Tax expenses	13,230.00	12,830.00	13,230.00	26,658.51
12	Net Profit from Ordinary Activities after tax (10-11)	24,586.81	24,475.88	24,586.81	50,736.07
13	Extraordinary items (net of tax expense)	-	-	-	-
14	Net profit for the period (12-13)	24,586.81	24,475.88	24,586.81	50,736.07
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
17	Analytical Ratios				
	(i) Capital Adequacy Ratio (%)	19.33	17.65	19.33	18.35
	(ii) Earnings Per Share (EPS) in ₹ (not annualised)	703.45	700.27	703.45	1,451.25
18	NPA Ratios				
	(a) Gross NPA	17,005.68	12,852.33	17,005.68	14,760.69
	Net NPA	8,751.00	6,365.14	8,751.00	8,414.32
	(b) % of Gross NPA / Gross Advances	0.85	0.68	0.85	0.75
	% of Net NPA / Net Advances	0.44	0.34	0.44	0.43
	(c) Return on Assets (average) % (not annualised)	1.17	1.25	1.17	2.53

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 26th October, 2015.
- 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


Dipak Gupta
Director

Place: Mumbai

Date :26th October, 2015