

Statement of audited financial results for the year ended 31st March 2013

Sr.No. Particulars	₹ in lakhs			
	6 months ended 31-03-2013 Audited	Corresponding 6 months ended in the previous year 31-03-2012 Audited	Year to date figures for Current Period ended 31-03-2013 Audited	Previous accounting year ended 31-03-2012 Audited
1 Interest earned (a)+(b)+(c)+(d)	102,457.81	79,390.09	207,242.20	161,827.53
(a) Interest/discount on advances / bills	96,242.22	75,108.04	193,859.14	153,923.10
(b) Income on investments	6,215.59	4,282.05	13,383.06	7,904.43
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-	-
(d) Others	-	-	-	-
2 Other Income	17,353.15	19,437.03	18,630.72	20,035.11
3 Total Income (1+2)	119,810.96	98,827.12	225,872.92	181,862.64
4 Interest Expended	70,992.56	54,736.06	134,534.30	100,252.11
5 Operating Expenses (i)+(ii)+(iii)+(iv)	14,397.44	14,610.71	24,759.02	23,808.78
(i) Employees cost	2,524.74	2,202.76	4,995.64	4,513.72
(ii) Professional fees	1,978.67	1,741.04	3,963.49	3,514.04
(iii) Brokerage & Commission	3,974.62	3,399.34	7,704.54	6,475.48
(iv) Other operating expenses	5,919.41	7,267.57	8,095.35	9,305.54
6 Total Expenditure (4+5) excluding provisions and contingencies	85,390.00	69,346.77	159,293.32	124,060.89
7 Operating Profit before Provisions and Contingencies (3-6)	34,420.96	29,480.35	66,579.60	57,801.75
8 Provisions (other than tax) and Contingencies	1,224.33	(40.67)	2,478.50	767.91
9 Exceptional items	-	-	-	-
10 Profit from Ordinary Activities before tax (7-8-9)	33,196.63	29,521.02	64,101.10	57,033.84
11 Tax expenses	10,841.77	9,414.93	21,031.14	18,546.26
12 Net Profit from Ordinary Activities after tax (10-11)	22,354.86	20,106.09	43,069.96	38,487.58
13 Extraordinary items (net of tax expense)	-	-	-	-
14 Net profit for the period (12-13)	22,354.86	20,106.09	43,069.96	38,487.58
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	191,784.00
17 Analytical Ratios				
(i) Capital Adequacy Ratio (%)	15.43	16.34	15.43	16.34
(ii) Earnings Per Share (EPS) in ₹ (not annualised)	639.26	574.91	1,231.93	1,100.82
18 NPA Ratios				
(a) Gross NPA	7,139.57	5,362.46	7,139.57	5,362.46
Net NPA	3,578.27	2,171.44	3,578.27	2,171.44
(b) % of Gross NPA / Gross Advances	0.40	0.38	0.40	0.38
% of Net NPA / Net Advances	0.20	0.15	0.20	0.15
(c) Return on Assets (average) % (not annualised)	1.25	1.40	2.56	2.85

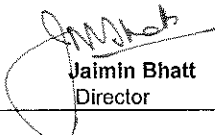
Notes:

- 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, 2013.
- 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 : 24th April, 2013


Dipak Gupta
Director


Jaimin Bhatt
Director