



437 Branches
Over 1 million Customers
Capital Adequacy Ratio 19.6%



(₹ in Lakhs)

Particulars	Half year ended	Half year ended	Year ended	Year ended
	March 31, 2015	March 31, 2014	March 31, 2015	March 31, 2014
	Unaudited	Unaudited	Audited	Audited
1. Interest earned (a)+(b)+(c)+(d)	84,164	65,417	1,57,170	1,24,725
(a) Interest on advances	80,303	63,183	1,50,667	1,21,157
(b) Income on investments	2,042	1,724	3,500	2,753
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-	-
(d) Others	1,819	510	3,003	814
2. Other Income	7,712	7,825	14,854	14,036
3. Total Income (1+2)	91,875	73,243	1,72,024	1,38,761
4. Interest Expended	37,104	29,818	68,833	54,113
5. Operating expenses (i)+(ii)+(iii)+(iv)	35,652	31,447	70,196	62,913
(i) Employees cost	15,188	12,686	29,556	25,480
(ii) Bad debts written off (Net of bad debts recovered)	5,093	5,822	11,520	11,543
(iii) Professional Charges (including collection & credit cost)	4,310	4,834	9,008	9,734
(iv) Other operating expenses	11,060	8,105	20,112	16,156
6. Total Expenditure ((4+5) excluding provisions and contingencies)	72,756	61,265	1,39,029	1,17,026
7. Operating Profit before provisions and contingencies (3-6)	19,119	11,978	32,996	21,735
8. Provisions (other than tax) and contingencies (net)	1,492	2,010	2,900	2,941
9. Exceptional Items	-	-	-	-
10. Profit from Ordinary Activities before tax (7-8-9)	17,628	9,968	30,096	18,794
11. Tax expense (net of MAT Credit entitlement)	-	-	-	-
12. Net Profit from Ordinary Activities after tax (10-11) (PAT)	17,628	9,968	30,096	18,794
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit for the period (12-13)	17,628	9,968	30,096	18,794
15. Paid-up equity share capital (Face Value Rs. 10/- each)	1,85,866	1,85,866	1,85,866	1,85,866
16. Reserves excluding Revaluation Reserves (Including Profit and Loss account debit balance) as per balance sheet of previous accounting year	(29,131)	(59,227)	(29,131)	(59,227)
17. Analytical Ratios				
(i) Capital Adequacy Ratio	19.55%	22.45%	19.55%	22.45%
(ii) Earnings Per Share (EPS*) Rs.	0.95	0.54	1.62	1.01
18. NPA Ratios				
a) i) Gross NPA	16,685	10,492	16,685	10,492
ii) Net NPA	12,096	8,146	12,096	8,146
b) i) % of Gross NPA to Gross Advances	1.94%	1.72%	1.94%	1.72%
ii) % of Net NPA to Net Advances	1.41%	1.34%	1.41%	1.34%
c) Return on Assets (PAT / Average total assets**)	1.92%	1.46%	3.49%	2.94%

* The EPS and Return on Assets for the half year ended March 31, 2015 and March 31, 2014 are not annualised.

** Represents average of opening and closing total assets, excluding unamortised expenditure.

Notes:

1. The above results have been approved by the Board of Directors in its meeting held on May 20, 2015.

2. The results for the year ended March 31, 2015 have been subjected to audit by the Statutory auditors of the Company.

3. The Company operates in a single reportable segment i.e. lending to customers who have similar risks and returns for the purpose of AS - 17 on 'Segment Reporting' issued by the ICAI. The Company does not have any reportable geographical segment.

4. The figures for the previous period have been regrouped/rearranged wherever necessary to conform to current period presentation.

**For and on behalf of the Board of Directors of
Fullerton India Credit Company Limited**

Sd/-
Shantanu Mitra
CEO & Managing Director



DELIVERING
INCLUSIVE
GROWTH,
SUSTAINABLY

At Fullerton India, we believe in growing together with our customers. Committed to our customers' growth and success, we offer our customers a range of financial services that cater to their different needs.

SME Loans

Business Loans

Loans Against Property

Commercial Vehicle Loans

Personal Loans

Two-wheeler Loans

Rural Livelihood Loans

Rural Mortgage &
Housing Finance