



**404 Branches**  
**1 million Customers**  
**Capital Adequacy Ratio 20.7%**



(₹ in Lakhs)

Particulars	For the six months period Apr. 1, 2014 to Sept. 30, 2014	For the six months period Apr. 1, 2013 to Sept. 30, 2013	Year Ended Mar. 31, 2014
	Unaudited	Unaudited	Audited
1. Interest earned (a)+(b)+(c)+(d)	73,007	59,307	1,24,725
(a) Interest on advances	70,363	57,974	1,21,158
(b) Income on investments	1,459	1,029	2,753
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-
(d) Others	1,185	304	814
2. Other Income	7,142	6,211	14,036
3. Total Income (1+2)	80,149	65,518	1,38,761
4. Interest Expended	31,729	24,296	54,113
5. Operating expenses (i)+(ii)+(iii)+(iv)	34,544	31,465	62,913
(i) Employees cost	14,368	12,794	25,480
(ii) Bad debts written off (Net of bad debts recovered)	6,426	5,721	11,543
(iii) Professional Charges (including collection & credit cost)	4,698	4,900	10,214
(iv) Other operating expenses	9,052	8,050	15,676
6. Total Expenditure ((4+5) excluding provisions and contingencies	66,273	55,761	1,17,026
7. Operating Profit before provisions and contingencies (3-6)	13,876	9,757	21,735
8. Provisions (other than tax) and contingencies (net)	1,408	932	2,941
9. Exceptional Items	-	-	-
10. Profit from Ordinary Activities before tax (7-8-9)	12,468	8,825	18,794
11. Tax expense (net of MAT Credit entitlement)	-	-	-
12. Net Profit from Ordinary Activities after tax (10-11) (PAT)	12,468	8,825	18,794
13. Extraordinary items (net of tax expense)	-	-	-
14. Net Profit for the period (12-13)	12,468	8,825	18,794
15. Paid-up equity share capital (Face Value Rs. 10/- per share)	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	-	-	(59,227)
17. Analytical Ratios	-	-	-
(i) Capital Adequacy Ratio	20.68%	22.47%	22.45%
(ii) Earnings Per Share (EPS*) Rs.	0.67	0.47	1.01
18. NPA Ratios			
a) i) Gross NPA	14,110	10,550	10,492
ii) Net NPA	10,952	8,537	8,146
b) i) % of Gross NPA to Gross Advances	1.98%	1.91%	1.72%
ii) % of Net NPA to Net Advances	1.54%	1.55%	1.34%
c) Return on Assets* (PAT / Average total assets**)	1.60%	1.46%	2.94%

\*The EPS and Return on Assets for the six months period ended September 30, 2014 and September 30, 2013 are not annualised.

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

**Notes:**

- The above results have been approved by the Audit Committee of the Board of Directors in its meeting held on November 13, 2014.
- The results for the six months period ended September 30, 2014 have been subjected to Limited Review by the Statutory Auditors of the Company.
- During the six months period ended September 30, 2014, the Company changed its estimate of standard asset provision for rural loan portfolio from 0.4% to 1%. Had the Company applied the provisioning estimates applicable in the previous year, the provision on standard assets would have been lower by Rs.767 lakhs.
- In accordance with the requirements to Schedule II to the Companies Act, 2013, the Company has re-assessed the useful lives and residual values of the fixed assets and accordingly an amount of Rs.50 lakhs has been

charged to the statement of profit and loss of the current half year ended September 30, 2014.

5. The Company operates in a single reportable segment i.e. lending to customers which has similar risk and return for the purpose of AS-17 on 'Segment Reporting' notified under the Companies (Accounting Standard) Rules, 2006 (as amended). The Company operates in a single geographical segment i.e. domestic.

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

**For Fullerton India Credit Company Limited**
**Sd/-**
**Shantanu Mitra**  
 CEO & Managing Director

**TOGETHER,  
WE GROW.**

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**