



445 Branches
Over 1.2 million Customers
Capital Adequacy Ratio 19.5%



(₹ in Lakhs)

Particulars	For the six months period April 1, 2015 to September 30, 2015	For the six months period April 1, 2014 to September 30, 2014	Year Ended March 31, 2015
	Unaudited	Unaudited	Audited
1. Interest earned (a)+(b)+(c)+(d)	96,840	73,007	1,57,170
(a) Interest on advances	91,737	70,364	1,50,667
(b) Income on investments	2,212	1,459	3,500
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-
(d) Others	2,891	1,185	3,003
2. Other Income	10,175	7,142	14,854
3. Total Income (1+2)	1,07,015	80,149	1,72,024
4. Interest Expended	43,999	31,729	68,833
5. Operating expenses (i)+(ii)+(iii)+(iv)	40,760	34,544	70,195
(i) Employees cost	18,141	14,368	29,556
(ii) Bad debts written off (Net of bad debts recovered)	6,487	6,426	11,520
(iii) Professional Charges (including collection & credit cost)	4,905	4,698	9,008
(iv) Other operating expenses	11,227	9,052	20,111
6. Total Expenditure ((4+5) excluding provisions and contingencies	84,760	66,273	1,39,028
7. Operating Profit before provisions and contingencies (3-6)	22,256	13,876	32,996
8. Provisions (other than tax) and contingencies (net)	1,828	1,408	2,900
9. Exceptional Items	-	-	-
10. Profit from Ordinary Activities before tax (7-8-9)	20,428	12,468	30,096
11. Tax expense (net of MAT Credit entitlement)	1,954	-	-
12. Net Profit from Ordinary Activities after tax (10-11) (PAT)	18,474	12,468	30,096
13. Extraordinary items (net of tax expense)	-	-	-
14. Net Profit for the period (12-13)	18,474	12,468	30,096
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	-	-	(29,131)
17. Analytical Ratios			
(i) Capital Adequacy Ratio	19.52%	20.68%	19.55%
(ii) Earnings Per Share (EPS*) ₹	0.99	0.67	1.62
18. NPA Ratios			
a) i) Gross NPA	20,439	14,110	16,685
ii) Net NPA	14,503	10,952	12,096
b) i) % of Gross NPA to Gross Advances	2.09%	1.98%	1.94%
ii) % of Net NPA to Net Advances	1.49%	1.54%	1.41%
c) Return on Assets* (PAT / Average total assets**)	1.69%	1.60%	3.49%

* The EPS and Return on Assets for the six months period ended September 30, 2015 and September 30, 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 Audit Committee of the Board of Directors in its meeting held on November 10, 2015.

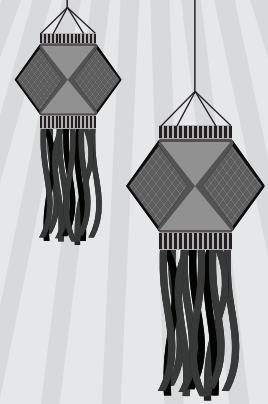
2. The results for the six months period ended September 30, 2015 have been subjected to Limited Review by the Statutory Auditors of the Company.

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/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



*This Diwali,
at Fullerton India,
we continue with
our promise to put
our customers first.
This is also to say
thank you and
for believing in us.
Happy Diwali*


SME Loans
Business Loans
Loans Against Property
Commercial Vehicle Loans
Personal Loans
Two-wheeler Loans
Rural Livelihood Loans
**Rural Mortgage &
Housing Finance**
Hypothecation Loans