


25%
AUM
350 Branches
1 million Customers
Capital Adequacy Ratio 18.9%

18x
PAT

(₹ in Lakhs)

Particulars	Half year ended	Half year ended	Year ended	Year ended
	March 31, 2012	March 31, 2011	March 31, 2012	March 31, 2011
	Unaudited	Unaudited	Audited	Audited
1. Interest earned (a)+(b)+(c)+(d)	41,774	39,419	78,953	73,831
(a) Interest on advances	41,022	37,940	77,495	70,993
(b) Income on investments	494	1,272	947	2,215
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-	-
(d) Others	258	207	511	623
2. Other Income	7,377	5,946	14,236	10,710
3. Total Income (1+2)	49,151	45,365	93,189	84,541
4. Interest Expended	17,313	13,275	32,111	25,762
5. Operating expenses (i)+(ii)+(iii)	30,980	38,582	59,225	80,386
(i) Employees cost	10,810	11,696	22,530	23,893
(ii) Bad debts written off (Net of bad debts recovered)	7,177	13,588	10,264	29,906
(iii) Other operating expenses	12,993	13,298	26,431	26,587
6. Total Expenditure ((4+5) excluding provisions and contingencies)	48,293	51,857	91,336	106,148
7. Operating Profit / (Loss) before provisions and contingencies (3-6)	858	(6,492)	1,853	(21,607)
8. Provisions (other than tax) and contingencies (net)	(3,466)	(8,746)	(3,066)	(21,871)
9. Exceptional Items	-	-	-	-
10. Profit / (Loss) from Ordinary Activities before tax (7-8-9)	4,324	2,254	4,919	264
11. Tax expense	(60)	-	(60)	-
12. Net Profit / (Loss) from Ordinary Activities after tax (10-11) (PAT)	4,384	2,254	4,979	264
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit / (Loss) for the period (12-13)	4,384	2,254	4,979	264
15. Paid-up equity share capital (Face Value of equity share - Rs. 10/- each)	170,866	170,866	170,866	170,866
16. Reserves excluding Revaluation Reserves (Including Profit and Loss account debit balance)	(93,188)	(98,167)	(93,188)	(98,167)
17. Analytical Ratios				
(i) Capital Adequacy Ratio	18.88%	20.43%	18.88%	20.43%
(ii) Earnings Per Share (EPS*) Rs.	0.26	0.13	0.29	0.02
18. NPA Ratios				
a) i) Gross NPA	7,994	18,930	7,994	18,930
ii) Net NPA	7,046	14,657	7,046	14,657
b) i) % of Gross NPA to Gross Advances	2.25%	6.09%	2.25%	6.09%
ii) % of Net NPA to Net Advances	1.99%	4.78%	1.99%	4.78%
c) Return on Assets (PAT / Average Loan assets**)	1.43%	0.72%	1.49%	0.09%



Mortgage Loans

SME Loans

Commercial Vehicle Loans

Business Loans

Two-Wheeler Loans

Personal Loans

Rural Livelihood Loans



*Earning Per Share (EPS) is not annualized.

**Average loan asset is computed as follows: (opening loan balance outstanding + closing loan balance outstanding)/2

Notes:

- The above results have been approved by the Board of Directors in its meeting held on June 19, 2012.
- The results for the year ended March 31, 2012 have been subjected to audit by the Statutory auditors of the Company.
- The figures for the previous period have been regrouped / rearranged wherever necessary to conform to current period presentation.

4. The Company operates in a single reportable segment i.e. lending to customers such as individuals, professionals, partnership firms, sole proprietorship and small and medium companies, which have similar risks & returns for the purpose of AS 17 on 'Segment Reporting' notified under the Companies (Accounting Standard) Rules, 2006 (as amended). The Company does not have any reportable geographical segment.

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

Sd/-

Shantanu Mitra
 CEO & Managing Director