


488 Branches
Over 14 lakh Customers
Capital Adequacy Ratio 21.9%


(₹ in Lakhs)

Particulars	Half year ended 31 March, 2016	Half year ended 31 March, 2015	Year ended 31 March, 2016	Year ended 31 March, 2015
	Unaudited	Unaudited	Audited	Audited
1. Interest earned (a)+(b)+(c)+(d)	1,08,106	84,164	2,04,946	1,57,170
(a) Interest on advances	1,02,636	80,303	1,94,374	1,50,667
(b) Income on investments	3,177	2,042	5,388	3,500
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-	-
(d) Others	2,293	1,819	5,184	3,003
2. Other Income	12,572	7,712	22,748	14,854
3. Total Income (1+2)	1,20,678	91,875	2,27,694	1,72,024
4. Interest Expended	48,743	37,104	92,743	68,833
5. Operating expenses (i)+(ii)+(iii)+(iv)	45,032	35,652	85,793	70,196
(i) Employees cost	17,801	15,188	35,942	29,556
(ii) Bad debts written off (Net of bad debts recovered)	7,884	5,093	14,371	11,520
(iii) Professional Charges (including collection & credit cost)	5,351	4,310	10,256	9,008
(iv) Other operating expenses	13,996	11,060	25,224	20,112
6. Total Expenditure ((4+5) excluding provisions and contingencies)	93,775	72,756	1,78,536	1,39,029
7. Operating Profit before provisions and contingencies (3-6)	26,903	19,119	49,158	32,996
8. Provisions (other than tax) and contingencies (net)	4,317	1,492	6,144	2,900
9. Exceptional Items	-	-	-	-
10. Profit from Ordinary Activities before tax (7-8-9)	22,586	17,628	43,014	30,096
11. Tax expense (net of Deferred Tax)	1,302	-	3,256	-
12. Net Profit from Ordinary Activities after tax (10-11) (PAT)	21,284	17,628	39,758	30,096
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit for the period (12-13)	21,284	17,628	39,758	30,096
15. Paid-up equity share capital (Face Value Rs. 10/- each)	1,92,116	1,85,866	1,92,116	1,85,866
16. Reserves excluding Revaluation Reserves (Including Profit and Loss account debit balance) as per balance sheet of previous accounting year	19,377	(29,131)	19,377	(29,131)
17. Analytical Ratios				
(i) Capital Adequacy Ratio	21.90%	19.55%	21.90%	19.55%
(ii) Earnings Per Share (EPS*) Rs.	1.12	0.95	2.11	1.62
18. NPA Ratios				
a) i) Gross NPA	21,492	16,685	21,492	16,685
ii) Net NPA	14,086	12,096	14,086	12,096
b) i) % of Gross NPA to Gross Advances	1.95%	1.94%	1.95%	1.94%
ii) % of Net NPA to Net Advances	1.28%	1.41%	1.28%	1.41%
c) Return on Assets (PAT / Average total assets**)	1.69%	1.92%	3.41%	3.49%

* The EPS and Return on Assets for the half year ended 31 March 2016 and 31 March 2015 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 19 May 2016.

2. The results for the year ended 31 March 2016 have been subjected to audit by the Statutory auditors of the Company.

3. During the current year, the Company has revised the estimate of provision on standard assets and sub standard assets. Had the Company used the estimate applicable in previous year the provision would have been lower by Rs. 3,264 lakhs.

4. Figures for the half year ended 31 March 2016 and 31 March 2015, represents the difference between the audited figures in respect of full financial years and the published unaudited figures of half year ended 30 September 2015 and 30 September 2014 respectively.

5. 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.

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

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

Sd/-

**Shantanu Mitra
CEO & Managing Director**

Date: 19 May, 2016


**14 Lakh + Customers
11,000 Cr. + AUM**

At Fullerton India, we believe in growing together with our customers. And we thank you for your continued support and belief in us, and for being part of our growth story.

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