

FAMILY CREDIT LIMITED

(A Wholly Owned Subsidiary of L&T Finance Holdings Limited)

Registered Office: Technopolis, 7th Floor, Plot No.4, Block-BP,
Sector-V, Salt Lake, Kolkata - 700091**CIN:** U65910WB1993FLC060810**T:** +91 33 3988 3000 **F:** +91 33 3984 5500**E-Mail Id:** investorcompliances@ltfinance.com **Website:** www.familycreditindia.com**Family Credit Limited****UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2015**

(₹ in Lakh)

Sr. No.	Particulars	6 months ended (30/09/2015) Unaudited	6 months ended (30/09/2014) Unaudited	Accounting year ended (31/03/2015) Audited
1	Income from Operating Activities (a)+(b)	35,570	30,947	63,536
	(a) Interest/disc. on advances/ bills	29,647	25,774	52,994
	(b) Others	5,923	5,173	10,542
2	Other Income	108	208	387
3	Total Income (1+2)	35,678	31,155	63,923
4	Interest Expended	14,031	13,383	26,787
5	Operating Expenses (i)+(ii)+(iii)+(iv)+(v)	11,057	9,531	20,139
	(i) Employees cost	2,612	1,298	2,926
	(ii) Service charge to outsource employee	221	1,253	1,972
	(iii) Brokerage and commission	1,811	1,722	3,535
	(iv) Collection charges	2,660	1,876	4,470
	(v) Other operating expenses	3,753	3,382	7,236
6	Total Expenditure (4+5) excluding provisions and contingencies	25,088	22,914	46,926
7	Operating Profit before Provisions and Contingencies (3-6)	10,590	8,241	16,997
8	Provisions (other than tax) and Contingencies	6,389	2,755	6,808
9	Exceptional Items	-	-	-
10	Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	4,201	5,486	10,189
11	Tax expense	1,457	1,318	2,903
12	Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	2,744	4,168	7,286
13	Extraordinary items (net of tax expense)	-	-	-
14	Net Profit (+)/Loss (-) for the period (12-13)	2,744	4,168	7,286
15	Paid-up equity share capital (₹10 each)	20,431	20,431	20,431
16	Reserves excluding Revaluation Reserves (Reserves mentioned as on Sep 30, 2015 and Sep 30, 2014 are as per the audited financials as on Mar 31, 2015 and Mar 31, 2014 respectively)	34,122	26,856	34,122
17	Analytical Ratios			
	(i) Capital Adequacy Ratio	16.71	18.23	17.08
	(ii) Earnings Per Share (EPS) (*not annualised) (₹)	*1.34	*2.04	3.57
18	NPA Ratios			
	a) Gross Non Performing Asset	22,444	8,186	10,548
	b) Net Non Performing Asset	14,890	3,789	3,928
	c) % of Gross Non Performing Asset	5.75	2.49	2.99
	d) % of Net Non Performing Asset	3.89	1.17	1.14
19	Return on Assets (*not annualised)	*0.70	*1.20	1.92

Notes:

- The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on October 23, 2015. The results for the half year ended September 30, 2015 have been reviewed by the Statutory auditors of the Company.
- The Company has a single reportable segment i.e. financing which has similar risk and return for the purpose of AS 17 on 'Segment Reporting' notified under the Companies (Accounting Standard) Rules, 2014 as amended. The Company operates in a single geographical segment i.e domestic.
- Previous period/year figures have been regrouped and reclassified, where necessary, to make them comparable with current period/year figures.

**For and on behalf of the Board of Directors
Family Credit Limited****Sd/-****Dinanath Dubhashi****Director**

DIN - 03545900

Place: Mumbai**Date:** October 23, 2015