



06 November, 2020

To The General Manager Listing Department National Stock Exchange of India Limited Exchange Plaza, 5 <sup>th</sup> Floor, Plot No. C-1, Block G Bandra Kurla Complex, Bandra (East) Mumbai – 400 051	To The General Manager – Market Operations BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Fort Mumbai – 400 001
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**Kind Attn: Head - Listing Department / Dept of Corporate Communications**

**Sub: Submission of Unaudited Financial Results for the Half year ended 30 September, 2020  
alongwith other relevant disclosure**

Dear Sir/ Madam

With reference to the captioned subject, kindly note that the Un-audited financial results for the half year ended 30 September, 2020 were taken on record by the Board of Directors of the Company today i.e. 06 November, 2020.

Accordingly, please find enclosed the following in pursuance of Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements), 2015:

- a. Copy of the Un-audited financial results for the half year ended 30 September, 2020, duly signed by the Chief Executive Officer & Managing Director along with relevant disclosures.
- b. Limited Review Report issued by the statutory auditor.
- c. Disclosure in accordance with Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 – Annexure 1.

Please note that the certificates of the Debenture Trustees as required under Regulation 52(5) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, will be submitted in due course.

For your information and records please.

Yours faithfully

**For Fullerton India Credit Company Limited**

**ARUN  
MULGE**  
Arun Mulge  
Company Secretary  
Encl: A/a

Digitally signed by ARUN MULGE  
DN: c=IN, o=Fullerton India Credit Company Limited, ou=Fullerton India Credit Company Limited, email=arun.mulge@fullertonindia.com, cn=ARUN MULGE  
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**Fullerton India Credit Company Limited**

Corporate Office: Floor 5 & 6, B Wing, Supreme Business Park  
Supreme City, Powai, Mumbai - 400 076 | Toll Free No: 1800 103 6001  
Email: namaste@fullertonindia.com | Website: www.fullertonindia.com  
CIN number: U65191TN1994PLC079235 | IRDAI COR No : CA0098

**Registered Office:** Megh Towers, 3rd Floor, Old No. 307, New No. 165,  
Poonamallee High Road, Maduravoyal, Chennai - 600 095, Tamil Nadu

**Limited Review Report on Unaudited Half Yearly Financial Results pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

**To the Board of Directors of  
Fullerton India Credit Company Limited**

1. We have reviewed the accompanying Statement of unaudited standalone financial results of Fullerton India Credit Company Limited (the 'Company') for the half year ended 30 September 2020 (the 'Statement').
2. This Statement, which is the responsibility of the Company's management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India and in compliance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'Listing Regulations'). Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with applicable accounting standards and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement.
5. As described in Note 9 to the Statement, in respect of accounts where moratorium benefit has been granted, the staging of those accounts at 30 September 2020 is based on the days past due status considering the benefit of moratorium period in accordance with the Covid-19 Regulatory Package announced by the Reserve Bank of India vide notifications dated 27 March 2020, 17 April 2020 and 23 May 2020.

B S R & Co. LLP

Fullerton India Credit Company Limited

06 November 2020

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Further, the extent to which the COVID-19 pandemic will impact the Company's financial performance is dependent on future developments, which are highly uncertain.

Our review report is not modified in respect of these matters.

For **B S R & Co. LLP**

*Chartered Accountants*

Firm's Registration No: 101248W/W-100022

AJIT

VISWANATH

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**Ajit Viswanath**

*Partner*

Membership No: 067114

UDIN: 20067114AAAAEG4534

Mumbai

06 November 2020

**Fullerton India Credit Company Limited**  
Registered office address: Megh Towers, 3rd floor, Old No. 307, New No.165,  
Poonamallee High Road, Maduravoyal, Chennai - 600095 Tamil Nadu,  
Toll Free no. 18001036001/ Email: namaste@fullertonindia.com  
Website : www.fullertonindia.com/CIN- U65191TN1994PLC079235

**Statement of financial results for the half year ended 30th September 2020**

	Half year ended September 30, 2020 (₹ lakhs) Unaudited	Half year ended September 30, 2019 (₹ lakhs) Unaudited	Year ended March 31, 2020 (₹ lakhs) Audited
<b>Revenue from operations</b>			
Interest income	258,180	245,595	508,173
Fees and commission income	408	4,464	8,485
Net gain on financial assets at FVTPL	2,047	1,749	3,876
Ancillary income	1,747	3,265	6,882
<b>Total revenue from operations (a)</b>	<b>262,382</b>	<b>255,073</b>	<b>527,416</b>
Other income (b)	231	508	1,434
<b>Total Income (c)=(a) + (b)</b>	<b>262,613</b>	<b>255,581</b>	<b>528,850</b>
<b>Expenses</b>			
Finance costs	99,636	91,956	191,770
Net loss on financial assets at FVTPL	-	-	-
Impairment on financial instruments	88,680	36,436	106,142
Employee benefits expense	36,893	36,631	72,292
Depreciation, amortisation and impairment	4,503	4,487	9,144
Other expenses	7,973	17,805	36,997
<b>Total expenses (d)</b>	<b>237,685</b>	<b>187,315</b>	<b>416,345</b>
<b>Profit before tax (e)=(c)-(d)</b>	<b>24,928</b>	<b>68,266</b>	<b>112,505</b>
<b>Tax expense</b>			
Current tax	25,946	20,793	34,836
Adjustment of tax relating to earlier periods	-	-	2,458
Deferred tax expense / (credit)	(19,408)	3,834	483
<b>Total tax expense (f)</b>	<b>6,538</b>	<b>24,627</b>	<b>37,777</b>
<b>Net profit after tax (g)= (e)-(f)</b>	<b>18,390</b>	<b>43,639</b>	<b>74,728</b>
<b>Other comprehensive income / (loss)</b>			
<b>Items that will not be reclassified to profit or loss</b>			
Re-measurement of gain/(loss) on defined benefit plans (net of taxes)	(56)	(680)	(900)
Income tax relating to above	14	176	226
<b>Items that will be reclassified to profit or loss</b>			
Derivatives designated at Cash flow hedge	(3,406)	629	(5,987)
Deferred tax relating to above	857	(158)	1,507
<b>Other comprehensive (loss)/income (h)</b>	<b>(2,591)</b>	<b>(33)</b>	<b>(5,154)</b>
<b>Total comprehensive income for the period (i)= (g)+(h)</b>	<b>15,799</b>	<b>43,606</b>	<b>69,574</b>
<b>Earnings per equity share:</b>			
Basic earnings per share (in ₹)	0.84	2.15	3.65
Diluted earnings per share (in ₹)	0.84	2.15	3.65
Face value per share (in ₹)	10.00	10.00	10.00



**Fullerton India Credit Company Limited**

**1. Balance sheet**

	As at September 30, 2020 (₹ lakhs) UnAudited	As at March 31, 2020 (₹ lakhs) Audited
<b>ASSETS</b>		
<b>Financial assets</b>		
Cash and cash equivalents	19,661	57,130
Bank balances other than cash and cash equivalents	200,600	99,013
Derivative financial instruments	-	3,118
Investments	362,253	352,735
Trade receivables	162	775
Other financial assets	3,513	4,764
Loans and advances	2,104,504	2,337,712
	<b>2,690,693</b>	<b>2,855,247</b>
<b>Non financial assets</b>		
Current tax assets	1,910	2,678
Deferred tax asset (net)	44,006	23,741
Other non financial assets	6,915	7,696
Property, plant and equipment	5,578	6,945
Capital work in progress	5	-
Right to use of asset	11,592	13,887
Intangibles assets	6,342	6,344
Intangibles assets under development	199	279
	<b>76,547</b>	<b>61,570</b>
<b>Total Assets</b>	<b>2,767,240</b>	<b>2,916,817</b>
<b>LIABILITIES AND EQUITY</b>		
<b>Liabilities</b>		
<b>Financial liabilities</b>		
Derivative financial instruments	4,636	677
Trade payables		
i) total outstanding dues to micro enterprises and small enterprises	62	145
ii) total outstanding dues to creditors other than micro enterprises and small enterprises	7,572	8,634
Debt securities	1,137,432	1,089,572
Subordinated liabilities	107,999	108,465
Borrowings	875,401	1,182,644
Lease rental liability	12,748	14,934
Other financial liabilities	38,204	39,365
	<b>2,184,054</b>	<b>2,444,436</b>
<b>Non financial liabilities</b>		
Current tax liabilities	22,674	3,018
Provisions	858	650
Other non financial liabilities	4,092	3,952
	<b>27,624</b>	<b>7,620</b>
<b>Equity</b>		
Equity share capital	221,562	206,137
Other equity	334,000	258,624
	<b>555,562</b>	<b>464,761</b>
<b>Total liabilities and equity</b>	<b>2,767,240</b>	<b>2,916,817</b>

## Fullerton India Credit Company Limited

2. Fullerton India Credit Company Limited (the 'Company') is a public limited company domiciled in India and incorporated under the provisions of Companies Act, 1956. The Company is a non-banking financial company ('NBFC') registered as Deposit taking NBFC vide Registration no A-07-00791 dated May 27, 2011 with the Reserve Bank of India (the 'RBI').

3. These financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards, notified under Section 133 of the Companies Act, 2013 (the 'Act') read with Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, other relevant provisions of the Act, guidelines issued by the RBI as applicable to NBFCs and other accounting principles generally accepted in India. The Company has implemented the directions/advisory issued by the regulator from time to time.

Presentation of these financial results have been made on the basis of format prescribed by MCA vide their Notification G.S.R. 1022 (E) dated October 11, 2018 for Non Banking Financial Companies in Division III. Accordingly, the previous period numbers have been recasted / regrouped wherever required.

4. Financial results for the half year ended September 30, 2020, which have been subject to limited review by the statutory auditors of the Company, were reviewed by the Audit Committee of Directors at its meeting held on November 06, 2020 and subsequently taken on record by the Board of Directors on November 06, 2020, in terms of Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

5. During the year, the Company has issued 154,257,507 equity shares of face value ₹ 10 each at a premium of ₹ 38.62 per share amounting to ₹ 75,000 lakhs to Angelica Investments Pte Ltd.

6. Pursuant to SEBI Circular no. SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019, the Company has listed Commercial Papers on National Stock Exchange (NSE) on January 1, 2020. The outstanding Commercial Paper borrowings as at September 30, 2020 is ₹ 20,000 lakhs.

7. Other equity contains statutory reserves as per Section 45 IC of Reserve Bank of India Act 1934, balance in securities premium, other comprehensive income, capital reserve and surplus in statement of profit and loss.

8. The Company's operating segments are established in the manner consistent with the information regularly reviewed by the Chief Operating Decision Maker as defined in Ind AS 108 - Operating Segments. The Company operates in a single business segment i.e. financing, which has similar risks and returns. The Company operates in a single geographic segment i.e. domestic.

9. In accordance with Moratorium policy, framed as per guidelines issued by Reserve Bank of India (RBI) dated March 27, 2020, April 17, 2020 and May 23, 2020 relating to 'COVID-19 - Regulatory Package' and approved by the Board of Directors of the Company, the Company has granted moratorium to its eligible customers for the equated monthly instalments (EMIs) falling due between March 1, 2020 to August 31, 2020, as applicable. In respect of such accounts, staging of those accounts as at September 30, 2020 is based on the days past due status considering the benefit of guidelines referred to above. The Company continues to recognize interest income during the moratorium period. The Company has considered appropriate criteria for assessing the change in credit risk on account of moratorium accepted by the customer and their repayment behaviour post moratorium.

10. In early 2020, COVID-19 was declared global pandemic by World Health Organisation (WHO) as it widespread across the globe and caused disruption to businesses and economic activities. The pandemic COVID 19 impacted future revenues and future cash flows on account of the inability of our customers to continue their businesses due to financial resource constraints or their services no-longer being availed by their customers. The response of industry including government stimulus is uncertain for COVID-19 at current reporting period.

In assessing the impact of COVID 19 on carrying value of assets and liabilities the Company has considered internal and external information (including credit reports and economic forecasts) up to the date of these financial results for calculation of sensitivity analysis on the assumptions used. Outcome of expected credit loss is primarily based on management's judgements and assumptions based on the information available at reporting date. The Company's impairment loss allowance estimates are inherently uncertain and, as a result, actual results may differ from these estimates.

The Company has been duly servicing its debt obligations, maintains a healthy capital adequacy ratio and has adequate capital and financial resources to run its business and meet its committed obligations for the foreseeable future. Further, there have been no significant changes in the control and processes followed in the preparation of the financial results. Since the situation is rapidly evolving and that the extent to which the COVID-19 pandemic will impact the Company's financial performance is dependent on future developments, which are highly uncertain, effect on the operations of the Company may be different from that estimated as at the date of approval of these financial results. The Company will continue to closely monitor any material changes to future economic condition from time to time.

11. The Indian Parliament has approved the Code on Social Security, 2020 which would impact the contributions by the Company towards Provident Fund and Gratuity. The effective date from which the changes are applicable is yet to be notified and the rules for quantifying the financial impact are yet to be framed. The Company will complete its evaluation and will give appropriate impact in its financial statements in the period in which the Code becomes effective and the related rules to determine the financial impact are published.

12. During the previous year, the Company had elected to exercise the option of a lower tax rate provided under Section 115BAA of the Income-tax Act, 1961, as introduced by the Taxation Laws (Amendment) Ordinance, 2019 dated September 20, 2019. Accordingly, the Company had recognised provision for income tax and re-measured its deferred tax assets basis the rate provided in the said section and had recognised the impact of above changes upto September 30, 2019 in the result for the period ended September 30, 2019.

13. Financial results is prepared by the Company as per Regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. Information as required by Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is given in Annexure 1 attached.

14. Earnings per equity share for the half year ended 30 September 2020 and 30 September 2019 have not been annualised.

15. Previous period / year figures have been regrouped / reclassified, wherever found necessary, to confirm to current period / year classification.

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

Rajashree Nambiar  
CEO and Mahaging Director

Date: November 06, 2020

Annexure 1

Additional disclosures required by Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

a Credit rating

Particulars	September 30, 2020			
	ICRA	India Rating	CARE	CRISIL
<b>Long Term</b>				
Non Convertible Debenture / Sub Debt	ICRA AAA with Stable Outlook	IND AA+ with Stable Outlook	CARE AAA with stable outlook	CRISIL AAA with stable outlook
Market Linked Debenture	-	-	-	CRISIL PP-MLD AAAR/Stable (Assigned)
Term Loan	ICRA AAA with Stable Outlook	-	CARE AAA with stable outlook	CRISIL AAA with stable outlook
Short Term Debt/Commercial Paper	ICRA A1+	-	CARE A1+	CRISIL A1+

Credit rating

Particulars	September 30, 2019			
	ICRA	India Rating	CARE	CRISIL
<b>Long Term</b>				
Non Convertible Debenture / Sub Debt	ICRA AAA with Stable Outlook	IND AA+ with Stable Outlook	CARE AAA with stable outlook	CRISIL AAA with stable outlook
Market Linked Debenture	-	-	-	CRISIL PP-MLD AAAR/Stable (Assigned)
Term Loan	ICRA AAA with Stable Outlook	-	CARE AAA with stable outlook	CRISIL AAA with stable outlook
Short Term Debt/Commercial Paper	ICRA A1+	-	CARE A1+	CRISIL A1+

Company Ratings are subject to annual surveillance.

b Debt Equity Coverage Ratio

Particulars	September 30, 2020	September 30, 2019
Debt Equity ratio*	3.8x	5.1x

\* Debt equity ratio is calculated as:- Debt securities+ Borrowings+ Subordinated liabilities divided by Equity

c Previous due date for the payment of interest/ dividend for non-convertible redeemable preference shares/ repayment of principal of non-convertible preference shares /non convertible debt securities and whether the same has been paid or not;

Series / Tranche	ISIN	Type (Principal / Interest)	Due Date of payment( April 01,2020 to September 30 2020 )	Amount (₹ lakhs)	Actual Date Of Payment
Series-29AI	INE535H07449	Principal	13-Apr-20	6,000	13-Apr-20
Series-29AI	INE535H07449	Interest	13-Apr-20	295	13-Apr-20
Series-37	INE535H07738	Interest	15-Apr-20	154	15-Apr-20
Series-67	INE535H07AH4	Interest	17-Apr-20	292	17-Apr-20
Series-41	INE535H07811	Interest	20-Apr-20	161	20-Apr-20
Series-22	INE535H07282	Interest	29-Apr-20	793	29-Apr-20
Series-55	INE535H07951	Principal	30-Apr-20	12,500	30-Apr-20
Series-55	INE535H07951	Interest	30-Apr-20	85	30-Apr-20
Subdebts_Series 11	INE535H08694	Interest	4-May-20	195	3-May-20
Series-42	INE535H07829	Interest	11-May-20	90	11-May-20
Series-37	INE535H07738	Interest	15-May-20	154	15-May-20
Series-24	INE535H07308	Interest	22-May-20	394	22-May-20
Series-33C	INE535H07605	Interest	22-May-20	211	22-May-20
MS-002	XS1692863530	Interest	25-May-20	1,832	25-May-20
Series-32II	INE535H07597	Interest	28-May-20	687	28-May-20
Series-35	INE535H07704	Interest	28-May-20	675	28-May-20
Series-33DIII	INE535H07639	Interest	29-May-20	925	29-May-20
Series-82	INE535H07AY9	Interest	1-Jun-20	221	1-Jun-20
Series-68-I	INE535H07AI2	Interest	7-Jun-20	910	8-Jun-20
Series-68-IA	INE535H07AJ0	Interest	7-Jun-20	501	8-Jun-20
Series-68-IIB	INE535H07AJ0	Interest	7-Jun-20	637	8-Jun-20
Series-68-II	INE535H07AJ0	Interest	8-Jun-20	910	8-Jun-20
Series-68-IB	INE535H07AI2	Interest	8-Jun-20	1,411	8-Jun-20
Subdebts_Series 5 (i)	INE535H08595	Interest	10-Jun-20	238	10-Jun-20
Subdebts_Series 5 (ii)	INE535H08603	Interest	10-Jun-20	188	10-Jun-20
Subdebts_Series 13	INE535H08728	Interest	12-Jun-20	465	12-Jun-20
Subdebts_Series 13 (i)	INE535H08728	Interest	12-Jun-20	605	12-Jun-20
Subdebts_Series 13 (ii)	INE535H08728	Interest	12-Jun-20	558	12-Jun-20
Subdebts_Series 13 (iii)	INE535H08728	Interest	13-Jun-20	465	12-Jun-20
Series-37	INE535H07738	Interest	15-Jun-20	159	15-Jun-20
Series-49	INE535H07894	Interest	10-Jul-20	450	10-Jul-20
Series-37	INE535H07738	Interest	15-Jul-20	151	15-Jul-20
Subdebts_Series 14	INE535H08736	Interest	20-Jul-20	235	20-Jul-20
Subdebts_Series 14 (i)	INE535H08736	Interest	20-Jul-20	188	20-Jul-20
Series-85	INE535H07BE9	Interest	22-Jul-20	4,325	22-Jul-20
Subdebts_Series 6 (ii)	INE535H08629	Interest	3-Aug-20	234	3-Aug-20
Series-73	INE535H07A00	Interest	10-Aug-20	460	10-Aug-20
Series-56	INE535H07969	Principal	14-Aug-20	10,000	14-Aug-20
Series-56	INE535H07969	Interest	14-Aug-20	768	14-Aug-20
Series-37	INE535H07738	Interest	15-Aug-20	165	17-Aug-20
Subdebts_Series 15	INE535H08744	Interest	16-Aug-20	1,388	17-Aug-20
Series-74	INE535H07AP7	Principal	31-Aug-20	5,000	31-Aug-20
Series-74	INE535H07AP7	Interest	31-Aug-20	443	31-Aug-20
Series-34B (ii)	INE535H07688	Interest	7-Sep-20	642	7-Sep-20
Subdebts_12-13_Series 1B	INE535H08520	Interest	14-Sep-20	550	14-Sep-20
Series-37	INE535H07738	Interest	15-Sep-20	142	15-Sep-20
Subdebts_12-13_Series 2B	INE535H08546	Interest	28-Sep-20	457	28-Sep-20

The Company doesn't have principal payable which is due but not paid for Non Convertible Debentures.  
The Company has not issued any preference shares.



Previous due date for the payment of interest and repayment of principal for commercial paper whether the same has been paid or not;

Series / Tranche	ISIN	Type (Principal / Interest)	Due Date of payment( April 01,2020 to September 30 2020 )	Amount (₹ lakhs)	Actual Date Of Payment
19-20/CP/16	INE535H14HX2	Principal	10-Jun-20	17,500	10-Jun-20
19-20/CP/16_1	INE535H14HX2	Principal	10-Jun-20	2,500	30-Apr-20
19-20/CP/16_2	INE535H14HX2	Principal	10-Jun-20	2,500	4-May-20
19-20/CP/17	INE535H14HX2	Principal	10-Jun-20	5,000	10-Jun-20
19-20/CP/17_1	INE535H14HX2	Principal	10-Jun-20	10,000	4-May-20
19-20/CP/18	INE535H14HX2	Principal	10-Jun-20	25,000	10-Jun-20
19-20/CP/11	INE535H14HW4	Principal	15-Jul-20	10,000	15-Jul-20
19-20/CP/12	INE535H14HW4	Principal	15-Jul-20	10,000	15-Jul-20
19-20/CP/13	INE535H14HW4	Principal	15-Jul-20	25,000	15-Jul-20
19-20/CP/14	INE535H14HW4	Principal	15-Jul-20	10,000	15-Jul-20
19-20/CP/15	INE535H14HW4	Principal	15-Jul-20	4,000	15-Jul-20
19-20/CP/19	INE535H14HY0	Principal	24-Jul-20	25,000	24-Jul-20
19-20/CP/23	INE535H14IC4	Principal	14-Sep-20	2,500	14-Sep-20
19-20/CP/24	INE535H14IC4	Principal	14-Sep-20	5,000	14-Sep-20
19-20/CP/22	INE535H14IB6	Principal	24-Sep-20	25,000	24-Sep-20

d Next due date for the payment of interest/ dividend for non-convertible redeemable preference shares/ repayment of principal of non-convertible preference shares /non convertible debt securities

Series No.	Due Date of payment( October 01,2020 to March 31,2021 )	Amount (₹ lakhs)	Type (Principal / Interest)	ISIN
Series-63	1-Oct-20	5,000	Principal	INE535H07AD3
Series-63	1-Oct-20	1,175	Interest	INE535H07AD3
Series-57	6-Oct-20	25,000	Principal	INE535H07977
Series-59	6-Oct-20	13,500	Principal	INE535H07993
Series-57	6-Oct-20	6,466	Interest	INE535H07977
Series-59	6-Oct-20	942	Interest	INE535H07993
Series-58	13-Oct-20	640	Interest	INE535H07985
Subdebts_Series 7 (i)	13-Oct-20	950	Interest	INE535H08637
Subdebts_Series 7 (ii)	13-Oct-20	469	Interest	INE535H08645
Series-29All	14-Oct-20	900	Interest	INE535H07456
Series-37	15-Oct-20	147	Interest	INE535H07738
Series-67	17-Oct-20	293	Interest	INE535H07AH4
Series-37	20-Oct-20	24	Interest	INE535H07738
Series-37	20-Oct-20	20,000	Principal	INE535H07738
Subdebts_13-14_Series 3	27-Oct-20	525	Interest	INE535H08579
Subdebts_Series 12 (i)	27-Oct-20	218	Interest	INE535H08702
Subdebts_Series 12 (ii)	27-Oct-20	218	Interest	INE535H08710
Subdebts_12-13_Series 2C	30-Oct-20	570	Interest	INE535H08553
Series-84	4-Nov-20	2,511	Interest	INE535H078D1
Series-27C	5-Nov-20	262	Interest	INE535H07357
Series-83	5-Nov-20	195	Interest	INE535H078C3
Series-76	19-Nov-20	1,261	Interest	INE535H07AR3
Series-53	22-Nov-20	590	Interest	INE535H07936
MS-002	25-Nov-20	1,853	Interest	XS1692863530
Series-35	27-Nov-20	15,000	Principal	INE535H07704
Series-35	27-Nov-20	681	Interest	INE535H07704
Series-34D (ii)	30-Nov-20	2,500	Principal	INE535H07720
Series-32II	30-Nov-20	703	Interest	INE535H07597
Series-34D (ii)	30-Nov-20	226	Interest	INE535H07720
Series-34F	10-Dec-20	91	Interest	INE535H07761
Series-36A	10-Dec-20	1,358	Interest	INE535H07753
Subdebts_Series 8	10-Dec-20	238	Interest	INE535H08652
Series-61	15-Dec-20	10,000	Principal	INE535H07AB7
Series-61	15-Dec-20	763	Interest	INE535H07AB7
Series-78-I	21-Dec-20	941	Interest	INE535H07AS1
Series-79	24-Dec-20	4,675	Interest	INE535H07AU7
Series-62	28-Dec-20	1,596	Interest	INE535H07ACS
Subdebts_Series 4	28-Dec-20	483	Interest	INE535H08587
Series-33DIII	30-Dec-20	10,000	Principal	INE535H07639
Series-36A	30-Dec-20	15,000	Principal	INE535H07753
Series-33DIII	30-Dec-20	547	Interest	INE535H07639
Series-36A	30-Dec-20	74	Interest	INE535H07753
Series-77	11-Jan-21	4,600	Interest	INE535H07AV5
Series-34F	18-Jan-21	1,000	Principal	INE535H07761
Series-34F	18-Jan-21	10	Interest	INE535H07761
Series-85	22-Jan-21	4,372	Interest	INE535H078E9
MLD-Series-1(i)	29-Jan-21	2,690	Principal	INE535H07AZ6
MLD-Series-1(i)-I	29-Jan-21	1,780	Principal	INE535H07AZ6
MLD-Series-1(i)-II	29-Jan-21	2,700	Principal	INE535H07AZ6
MLD-Series-1(i)	29-Jan-21	323	Interest	INE535H07AZ6
MLD-Series-1(i)-I	29-Jan-21	206	Interest	INE535H07AZ6
MLD-Series-1(i)-II	29-Jan-21	304	Interest	INE535H07AZ6
Series-86	29-Jan-21	1,736	Interest	INE535H07BF6
Series-80	31-Jan-21	6,975	Interest	INE535H07AW3
Series-87	14-Feb-21	5,768	Interest	INE535H07BG4
Subdebts_Series 9 (i)	20-Feb-21	233	Interest	INE535H08660
Subdebts_Series 9 (ii)	20-Feb-21	233	Interest	INE535H08678
Series-65	23-Feb-21	1,324	Interest	INE535H07AF8
Series-65-I	24-Feb-21	428	Interest	INE535H07AF8
Series-63	26-Feb-21	2,500	Principal	INE535H07AD3
Series-63	26-Feb-21	686	Interest	INE535H07AD3
Series-34B (ii)	8-Mar-21	7,000	Principal	INE535H07688
Series-34B (ii)	8-Mar-21	322	Interest	INE535H07688
Series-79	15-Mar-21	50,000	Principal	INE535H07AU7
Series-79	15-Mar-21	1,019	Interest	INE535H07AU7
Series-78-I	19-Mar-21	10,000	Principal	INE535H07AS1
Series-78-I	19-Mar-21	225	Interest	INE535H07AS1
Subdebts_Series 10	20-Mar-21	231	Interest	INE535H08686





Next due date for the repayment of Principal/interest for commercial paper as follows:-

Series No.	Due Date of payment( October 01,2020 to March 31,2021 )	Amount (₹ lakhs)	Type (Principal / Interest)	ISIN
19-20/CP/25	8-Dec-20	10,000	Principal	INE535H14ID2
20-21/CP/01	31-May-21	10,000	Principal	INE535H14IE0

e Outstanding redeemable preference shares (quantity and value);

The Company has not issued any preference shares. Also there are no outstanding preference shares from earlier years.

f Capital redemption reserve/debenture redemption reserve and debt / Interest -service coverage ratio;

Non banking finance companies registered with Reserve Bank of India are not required to create Debenture Redemption Reserve (DRR) in case of privately placed debentures. Also, any requirements to create Capital Redemption Reserve (CRR) is not currently applicable to the Company. Further, the disclosure of debt-service coverage ratio, interest service coverage ratio is not applicable to the Company.

g Net Worth

₹ Lakhs	September 30, 2020	September 30, 2019
Net Worth*	553,077	435,895

\*Networth is calculated as:- Equity less prepayments.

h Net Profit after tax

₹ Lakhs	September 30, 2020	September 30, 2019
Net Profit after tax	18,390	43,639

i Earning Per Share

₹	September 30, 2020	September 30, 2019
Earning Per Share	0.84	2.15

j Asset Cover available

All secured NCD's issued by the Company are fully secured by first pari-passu charge by mortgage of the Company's immovable property at Chennai and by hypothecation of book debts / loan receivables to the extent stated in the respective information memorandum.

Regulation No. 61 (2)

The Company has not forfeited the unclaimed interest which is to be transferred to the 'Investor Education and Protection Fund' set up as per Section 125 of the Companies Act, 2013.



**CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION**

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, **Catalyst Trusteeship Limited** (“**Debenture Trustee**”) hereby confirm that we have received and noted (without independent verification thereof) the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**Regulations**”), provided to us by ‘**Fullerton India Credit Company Limited**’ for the Half year ended on September 30, 2020.

This Certificate is being issued pursuant to the requirements of Regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

**For Catalyst Trusteeship Limited**



**Authorized Signatory**

Date: November 9, 2020

