

PART I

STATEMENT OF STANDALONE AUDITED RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2012

(Rs. in Lakhs unless otherwise specified)

PARTICULARS	QUARTER ENDED			YEAR ENDED		
	31.03.2012 (Unaudited) (Refer Note d)	31.12.2011 (Unaudited)	31.03.2011 (Unaudited) (Refer Note d)	31.03.2012 (Audited)	31.03.2011 (Audited)	
1	Income from operations					
a.	Income from operations	22,212.62	16,675.25	10,539.74	70,191.83	23,853.62
b.	Other operating income	-	-	-	-	-
	Total Income from Operations (net)	22,212.62	16,675.25	10,539.74	70,191.83	23,853.62
2	Expenses					
a.	Employee benefits expenses	2,472.67	2,132.77	1,098.83	7,958.76	2,383.12
b.	Depreciation and amortisation expense (Refer note h)	128.37	54.74	21.79	298.13	56.47
c.	Provision and write offs	-	-	3,102.11	1,624.93	3,199.37
d.	Amortised loan origination cost	653.16	310.68	290.20	1,797.36	390.27
e.	Legal and Professional fees	786.36	318.94	90.08	1,585.12	273.00
f.	Other expenses	1,429.29	893.04	764.13	3,937.70	1,128.46
	Total Expenses	5,469.85	3,710.17	5,367.14	17,202.00	7,430.69
3	Profit from Operations before Other Income, Finance Cost & Exceptional items (1-2)	16,742.77	12,965.08	5,172.60	52,989.83	16,422.93
4	Other Income	-	77.85	2,511.84	84.41	2,519.19
5	Profit from Ordinary activities before Finance costs & Exceptional Items (3+4)	16,742.77	13,042.93	7,684.44	53,074.24	18,942.12
6	Finance Costs	13,189.20	10,051.67	5,312.10	39,563.04	11,423.20
7	Profit from Ordinary activities after Finance costs but before Exceptional Items (5-6)	3,553.56	2,991.26	2,372.34	13,511.20	7,518.92
8	Exceptional Items	-	-	-	-	-
9	Profit from Ordinary activities before tax (7+8)	3,553.56	2,991.26	2,372.34	13,511.20	7,518.92
10	Tax expense	995.88	928.80	533.60	4,291.93	1,992.83
11	Profit from Ordinary activities after tax (9-10)	2,557.68	2,062.46	1,838.74	9,219.27	5,526.10
12	Extraordinary Item (net of tax expense)	-	-	-	-	-
13	Net Profit for the period (11-12)	2,557.68	2,062.46	1,838.74	9,219.27	5,526.10
14	Paid up Equity Share Capital [Face Value-Rs.10 per share]	6,449.85	6,449.85	6,478.35	6,449.85	6,478.35
15	Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year	-	-	-	74,596.57	61,664.51
16	Earnings per share (EPS)					
a.	-Basic and diluted EPS (before Extraordinary items) (of Rs.10/- each)					
	-Basic EPS (Rs.)	3.95	3.18	2.86	14.23	8.60
	-Diluted EPS (Rs.)	3.95	3.18	2.86	14.23	8.58
b.	-Basic and diluted EPS (after Extraordinary items) (of Rs.10/- each)					
	-Basic EPS (Rs.)	3.95	3.18	2.86	14.23	8.60
	-Diluted EPS (Rs.)	3.95	3.18	2.86	14.23	8.58

PART II

A	PARTICULARS OF SHAREHOLDING					
1	Public shareholding					
	-Number of shares	28,318,485	25,244,690	25,229,690	28,318,485	25,229,690
	-Percentage of shareholding	43.70%	38.96%	38.94%	43.70%	38.94%
2	Promoters and Promoter Group shareholding					
a.	Pledged/ Encumbered					
	-Number of shares	-	4,773,795	4,773,795	-	4,773,795
	-Percentage of shares (as a percentage to total Promoters and Promoter Group shareholding)	-	12.07%	12.07%	-	12.07%
	-Percentage of shares (as a percentage to total Share Capital of the Company)	-	7.37%	7.37%	-	7.37%
b.	Non-encumbered					
	-Number of shares	36,479,999	34,779,999	34,779,999	36,479,999	34,779,999
	-Percentage of shares (as a percentage to total Promoters and Promoter Group shareholding)	100.00%	87.93%	87.93%	100.00%	87.93%
	-Percentage of shares (as a percentage to total Share Capital of the Company)	56.30%	53.67%	53.69%	56.30%	53.69%

B INVESTOR COMPLAINTS

Pending at the beginning of the quarter	5
Received during the quarter	0
Disposed off during the quarter	1
Remaining unresolved at the end of the quarter	4*

* All pending investor grievances are the Consumer Dispute Redressal Forum cases which are "Subjudice" and hence they are treated as pending.



Notes

- a. The above financial results for the quarter ended have been reviewed by the Audit Committee and approved by the Board of Directors (the "Board") at their meetings held on May 29, 2012.
- b. During the quarter and year ended March 31, 2012, the Compensation and Nomination Committee of the Board of Directors, granted 297,000 stock options representing equal number of equity shares of face value of Rs.10/- each in the Company to the eligible employee(s), under FCH Employees Stock Option Scheme - 2011.
- c. The Board of Directors have recommended, subject to the approval of shareholders, dividend of Rs. 1.50 per share (15.00%)
- d. The figures for the last quarter of the current year and for the the previous year are the balancing figures between audited figures in respect of the full financial year and the published year- to-date figures up to third quarter.
- e. The Company had allotted 10,000,000 share warrants made by the Company on September 30, 2010. These share warrants were convertible into equal number of equity shares at the option of the holder within 18 months from the date of allotment. As per SEBI (ICDR) Regulations, the Company had received upfront money towards consideration from the allottees. Since the holders of the warrants did not exercise their right to convert their warrants into equity shares by the last date of exercise of such rights, which was March 29, 2012, the share warrants issued got lapsed and the entire share warrant application money aggregating Rs.5,925.00 lakhs has been transferred to Capital Reserve Account.
- f. Pursuant to the Scheme of Arrangement and Amalgamation between Future Capital Financial Services and the Company which was effective from March 1, 2011, figures for the current year are not strictly comparable with that of the previous year.
- g. As per the Guidance Note issued by the Institute of Chartered Accountants of India on accounting for Employee Share-based payment which requires that shares allotted to a trust but not transferred to the employees be reduced from Share Capital and Reserves. Accordingly Company has adjusted the Share Capital by Rs. 30.00 lacs and Securities Premium by Rs. 1,096.35 lakhs in respect of 300,000 shares held by the trust pending for transfer into the beneficiary accounts of the eligible employees.
- h. During the quarter ended December 31, 2011, the Company had written back Rs.53.41 lakhs being excess depreciation charged in earlier quarters.
- i. The accounts have been prepared as per Revised Schedule VI prescribed under the Companies Act,1956, which has a significant impact on the presentation of accounts. As such, previous quarter/year figures have been regrouped / reclassified, wherever found necessary, to conform to current quarter/year classification.

Place : Mumbai
Date : May 29, 2012



For Future Capital Holdings Limited

V. Vaidyanathan
Vice Chairman & Managing Director

FUTURE CAPITAL HOLDINGS LIMITED

Regd. Office : 15th Floor, Tower II, IndiaBulls Finance Centre, Senapati Bapat Marg, Elphinstone (W), Mumbai - 400 013.

SEGMENT WISE REVENUE, RESULTS AND CAPITAL EMPLOYED FOR THE QUARTER AND YEAR ENDED MARCH 31, 2012

PARTICULARS	QUARTER ENDED			YEAR ENDED	
	31.03.2012 (Unaudited) (Refer Note d)	31.12.2011 (Unaudited)	31.03.2011 (Unaudited) (Refer Note d)	31.03.2012 (Audited)	31.03.2011 (Audited)
1 Segment Revenue					
Retail Financial Services	10,639.40	6,400.03	3,484.16	29,323.91	4,468.79
Wholesale Credit and Treasury	11,573.22	10,275.22	7,055.58	40,867.92	19,384.83
Total	22,212.62	16,675.25	10,539.74	70,191.83	23,853.62
2 Segment Results					
Retail Financial Services	541.88	(1,020.81)	(138.22)	50.57	602.28
Wholesale Credit and Treasury	3,011.70	3,934.20	2,774.86	13,726.23	7,897.31
Total	3,553.58	2,913.39	2,636.64	13,776.80	8,499.59
3 Add/(Less):					
Other unallocable expenditure	0.00	0.00	(2,776.14)	(350.00)	(3,499.84)
Other unallocable income	(0.00)	77.85	2,511.84	84.41	2,519.17
Total	0.00	77.85	(264.30)	(265.59)	(980.67)
Net Profit before tax	3,553.58	2,991.24	2,372.34	13,511.21	7,518.92
4 Capital Employed (Segment Assets - Segment Liabilities)					
Retail Financial Services	33,537.83	35,418.50	20,247.62	33,537.83	20,247.62
Wholesale Credit and Treasury activities	38,897.38	35,805.03	46,305.49	38,897.38	46,305.49
Other Unallocated Items	8,611.20	9,521.22	7,514.75	8,611.20	7,514.75
Total Capital Employed	81,046.41	80,744.75	74,067.86	81,046.41	74,067.86

Place : Mumbai
Date : May 29, 2012



FUTURE CAPITAL HOLDINGS LIMITED

Regd. Office : 15th Floor, Tower II, IndiaBulls Finance Centre, Senapati Bapat Marg, Elphinstone (W), Mumbai - 400 013.

STANDALONE STATEMENT OF ASSETS AND LIABILITIES

(Rs. in Lakhs)

Particulars	As at March 31, 2012 (Audited)	As at March 31, 2011 (Audited)
A EQUITY AND LIABILITIES		
1 Shareholders' Funds		
(a) Share Capital (Refer note g)	6,449.85	6,478.35
(b) Reserves and Surplus (Refer note g)	74,596.57	61,664.51
(c) Money received against share warrants (Refer Note e)	-	5,925.00
Sub-Total shareholders' funds	81,046.42	74,067.86
2 Share application money pending allotment	-	15.30
3 Non - current liabilities		
(a) Long term borrowings	272,033.61	114,143.39
(b) Other long term liabilities	1,092.93	4,068.05
(c) Long term provisions	9,748.04	752.89
Sub-Total non-current liabilities	282,874.58	118,964.33
4 Current Liabilities		
(a) Short term borrowings	115,223.51	116,874.64
(b) Trade payables	4,087.87	3,172.37
(c) Other current liabilities	77,987.59	37,791.22
(d) Short term provisions	3,594.32	6,582.32
Sub-Total current liabilities	200,893.29	164,420.55
TOTAL-EQUITY & LIABILITIES	564,814.29	357,468.04
B ASSETS		
1 Non - current assets		
(a) Fixed Assets	2,676.93	530.17
(b) Non - current investments	26,426.76	5,198.14
(c) Deferred tax assets (Net)	679.96	524.89
(d) Long term loans and advances	270,214.40	195,570.93
(e) Other non current assets	21,164.81	3,323.68
Sub-Total non-current assets	321,162.86	205,147.81
2 Current Assets		
(a) Current Investments	6,068.37	23,266.79
(b) Trade receivables	4,710.49	753.13
(c) Cash and cash equivalents	49,550.32	33,984.81
(d) Short term loans and advances	176,128.99	91,611.44
(e) Other current assets	7,193.26	2,704.06
Sub-Total current assets	243,651.43	152,320.23
TOTAL ASSETS	564,814.29	357,468.04

