



**SUNDARAM BNP PARIBAS**  
HOME FINANCE

**SUNDARAM BNP PARIBAS HOME FINANCE LIMITED**

Registered Office : 21, Patullas Road, Chennai - 600 002. Tel : 2852 1181  
Corporate Office : "Sundaram Towers", 46, Whites Road, Chennai - 600 014. Tel : 2851 5267, Fax: 2858 2235  
Website : www.sundarambnpphome.in Email: corporateaffairs@sundarambnpphome.in  
CIN : U65922TN1999PLC042759

**AUDITED FINANCIAL RESULTS FOR THE HALF-YEAR ENDED 31ST MARCH 2017**

(₹ in lakh)

Particulars	6 months ended		Year ended	
	31.03.2017 Audited	31.03.2016 Audited	31.03.2017 Audited	31.03.2016 Audited
1. (a) Income from Operations	46215.06	45128.47	92165.94	92703.23
(b) Other Operating Income	-	-	-	-
2. Expenditure				
(a) Employees Cost	2187.89	1990.71	4340.80	3864.69
(b) Depreciation	228.07	211.72	420.17	372.25
(c) Other Expenditure	3834.85	2507.15	5566.37	4869.83
(d) Total	6250.81	4709.58	10327.34	9106.77
3. Profit from operations before Other Income, Interest and Exceptional Items (1-2)	39964.25	40418.89	81838.60	83596.46
4. Other Income	95.46	11.97	118.93	23.15
5. Profit before Interest & Exceptional Items (3+4)	40059.71	40430.86	81957.53	83619.61
6. Interest	28916.03	29479.47	58300.98	60289.89
7. Exceptional Items	-	-	-	-
8. Profit (+)/ Loss (-) from Ordinary Activities before Tax (5) - (6+7)	11143.68	10951.39	23656.55	23329.72
9. Tax Expense	3970.15	3849.88	8291.62	8057.50
10. Profit (+)/ Loss (-) from Ordinary Activities after Tax (8-9)	7173.53	7101.51	15364.93	15272.22
11. Extraordinary items (net of tax expense)	-	-	-	-
12. Net Profit (+)/Loss(-) for the period (10-11)	7173.53	7101.51	15364.93	15272.22
13. Paid-up Equity Share Capital (Face Value of the Share Rs.10)	10125.44	10125.44	10125.44	10125.44
14. Paid-up Debt Capital	232050.00	206910.00	232050.00	206910.00
15. Reserves excluding Revaluation Reserves (as per Balance Sheet of previous accounting year)			92718.56	77353.63
16. Debenture Redemption Reserve	-	-	-	-
17. Earnings Per Share (EPS)	7.08	7.01	15.17	15.08
18. Debt Equity Ratio	6.29	7.17	6.29	7.17
19. Debt Service Coverage Ratio (DSCR)	0.17	0.23	0.21	0.24
20. Interest Service Coverage Ratio (ISCR)	1.39	1.37	1.41	1.39

Notes:

Formula for computation of ratios:

DSCR = Earnings before Interest and Tax / (Interest + Principal repayment)

ISCR = Earnings before Interest and Tax / Interest Expense

- The Non-Convertible Debentures issued by the Company on private placement basis are listed on the National Stock Exchange of India Ltd, Mumbai, and the results are published pursuant to the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 applicable to the debt securities.
- The Company's Secured Non-Convertible Debentures are issued with asset cover of 1 time and are rated ICRA AA+ / Stable outlook by ICRA and CARE AA+ by CARE. There is no change in the rating during the year.
- Interest on Non Convertible Debentures has been paid on the respective due dates and there has been no delay thereof.
- There are no separate reportable segments as per Accounting Standard (AS17) – Segment Reporting.
- Dividend of 35% (Rs.3.50 per share) has been recommended by the Board for the year ended 31st March 2017. In terms of the Companies (Accounting Standard) Rules, 2006, as amended, the proposed dividend including dividend distribution tax of Rs.4265.37 lakhs is not recorded as a liability as on 31st March 2017 and will be recognised on approval of the shareholders in the ensuing Annual General Meeting.
- Networth as on 31st March 2017 was Rs.102844.00 lakhs.
- During the year, the Company spent Rs.392.95 lakhs towards Corporate Social Responsibility (CSR) under Section 135 of the Companies Act, 2013 and the Rules thereon.
- No complaint was received from debenture holders during the half-year ended 31st March 2017 and no complaint was pending at the beginning and end of the half-year.
- Figures for the previous period are regrouped/reclassified to conform to the current period's classification.
- The above results were approved by the Board of Directors at its meeting held on 28th April 2017.

Chennai  
28th April 2017

By Order of the Board  
**Srinivas Acharya**  
Managing Director

Publication	Rate	Size	Cost
Financial Express (All) + Malai Sudar	138/- sq. cm	12 cm (w)x 24 (h)	39,744.00

Service Tax 2.25% will be extra.

Date of Release : 29.04.2017