



**SUNDARAM BNP PARIBAS**  
— HOME FINANCE —



**SUNDARAM BNP PARIBAS**  
— HOME FINANCE —

**SUNDARAM BNP PARIBAS HOME FINANCE LIMITED**

Registered Office : 21, Patullos Road, Chennai - 600 002. Tel : 2852 1181  
Corporate Office : "Sundaram Towers", 48, Whites Road, Chennai - 600 014. Tel : 2851 5267  
CIN : U65922TN1999PLC042759 Website : www.sundarambnpphome.in  
Fax : 044-28582235

Email: corporateaffairs@sundarambnpphome.in

**Audited Financial Results for the Half-year ended 31st March 2018**

Particulars	₹ In Lakh			
	6 months ended		Year ended	
	31.03.2018 Audited	31.03.2017 Audited	31.03.2018 Audited	31.03.2017 Audited
1.a.Income from Operations	43899.51	46215.06	89450.15	92165.94
b.Other Operating Income	-	-	-	-
2. Expenditure				
(a) Employees Cost	2449.46	2187.89	4927.86	4340.80
(b) Depreciation	276.78	228.06	499.71	420.17
(c) Other Expenditure	6175.73	3834.85	8666.66	5566.37
(d) Total	8901.97	6250.81	14094.23	10327.34
3. Profit from operations before Other Income, Interest and Exceptional Items (1-2)	34997.54	39964.25	75355.92	81838.60
4. Other Income	326.46	95.46	357.41	118.93
5. Profit before Interest & Exceptional Items (3+4)	35324.00	40059.71	75713.33	81957.53
6.Interest	28230.37	28916.03	55780.28	58300.98
7.Exceptional Items	-	-	-	-
8.Profit (+)/ Loss (-) from Ordinary Activities before Tax (5) - (6+7)	7093.63	11143.68	19933.05	23656.55
9.Tax Expense	1730.98	3970.15	6295.42	8291.62
10.Profit (+)/ Loss (-) from Ordinary Activities after Tax (8-9)	5362.65	7173.53	13637.63	15364.93
11.Extraordinary items (net of tax expense)	-	-	-	-
12.Net Profit (+)/Loss(-) for the period (10-11)	5362.65	7173.53	13637.63	15364.93
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	235820.00	232050.00	235820.00	232050.00
15. Reserves excluding Revaluation Reserves (as per Balance Sheet of previous accounting year)			102090.82	92718.56
16. Debenture Redemption Reserve	-	-	-	-
17. Earnings Per Share (EPS)	5.30	7.08	13.47	15.17
18. Debt Equity Ratio	6.32	6.29	6.32	6.29
19. Debt Service Coverage Ratio (DSCR)	0.17	0.17	0.18	0.21
20. Interest Service Coverage Ratio (ISCR)	1.25	1.39	1.36	1.41



SUNDARAM FINANCE

**Sundaram BNP Paribas Home Finance Limited.**  
Sundaram Towers, 46, Whites Road, Chennai - 600 014.  
Ph : +91 44 2851 5267, 2851 5269 Fax : +91 44 2858 2235

Registered Office : 21, Patullos Road, Chennai - 600 002.  
PAN : AADCS4826J CIN : U65922TN1999PLC042759

Email : corporateaffairs@sundarambnpphome.in Web-Site : www.sundarambnpphome.in



BNP PARIBAS



Notes:

Formula for computation of ratios:

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

1. 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.
2. 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. No Change in rating in NCDs took place during the year. CRISIL has upgraded the rating for Fixed Deposits from FAA+ Stable to FAAA/Stable during the year.
3. Interest on Non Convertible Debentures has been paid on the respective due dates and there has been no delay thereof.
4. There are no separate reportable segments as per Accounting Standard (AS17) – Segment Reporting.
5. Dividend of 35% (Rs.3.50 per share) has been recommended by the Board for the year ended 31st March 2018. In terms of the Companies (Accounting Standard) Rules, 2006, as amended, the proposed dividend including dividend distribution tax of Rs.4272.37 lakhs is not recorded as a liability as on 31st March 2018 and will be recognised when Dividend is approved by the Members in the ensuing Annual General Meeting.
6. Networth as on 31st March 2018 is Rs.112216.26 lakhs
7. During the year, the Company spent Rs.461.40 lakhs towards Corporate Social Responsibility (CSR) under Section 135 of the Companies Act, 2013 and the Rules thereon.
8. No complaint was received from debenture holders during the half-year ended 31st March 2018 and no complaint was pending at the beginning and end of the half-year.
9. Figures for the previous period are regrouped/reclassified to conform to the current period's classification.
10. The above results were approved by the Board of Directors at its meeting held on 21st April 2018.

Chennai  
21st April 2018

By Order of the Board

  
Srinivas Acharya  
Managing Director







Balance Sheet as at 31st March, 2018

₹ In lakhs

Particulars	March 31, 2018	March 31, 2017
<b>EQUITY AND LIABILITIES</b>		
<b>Shareholders' Funds</b>		
Share Capital	10125.44	10125.44
Reserves and Surplus	102090.82	92718.56
	112216.26	102844.00
<b>Non-Current Liabilities</b>		
Long-Term Borrowings	436307.89	466846.60
Deferred Tax Liabilities (Net)	-	298.92
Other Long-Term Liabilities	3775.13	7021.38
Long-Term Provisions	19455.77	16351.30
	459538.79	490518.20
<b>Current Liabilities</b>		
Short-Term Borrowings	71868.86	62920.01
Trade Payables:		
(i) Total outstanding dues of micro and small enterprises	-	-
(ii) Total outstanding dues of creditors other than micro and small enterprises	2781.98	3080.27
Other Current Liabilities	224819.25	138356.06
Short-Term Provisions	2117.31	1417.51
	301587.40	205773.85
	<b>873342.45</b>	<b>799136.05</b>
<b>ASSETS</b>		
<b>Non-Current Assets</b>		
Long-Term Loans and Advances	750109.02	678051.65
Fixed Assets		
(i) Tangible Assets	1537.66	1512.91
(ii) Intangible Assets	667.30	678.21
Non-Current Investments	9201.92	7728.15
Deferred Tax Assets (Net)	95.23	-
Other Non-Current Assets	85.69	109.51
	761696.82	688080.43
<b>Current Assets</b>		
Short-Term Loans and Advances	66251.72	56968.71
Current Investments	9107.69	31146.68
Cash and Bank Balances	27385.90	15479.51
Other Current Assets	8900.32	7460.72
	111645.63	111055.62
	<b>873342.45</b>	<b>799136.05</b>

Chennai  
21st April 2018



By Order of the Board

Srinivas Acharya  
Managing Director

# **SUNDARAM & SRINIVASAN**

**CHARTERED ACCOUNTANTS**

**23, C.P. RAMASWAMY ROAD,  
ALWARPET, CHENNAI - 600 018.**

To

The Board of Directors,  
Sundaram BNP Paribas Home Finance Limited,  
Chennai.

We have audited the accompanying Statement of Financial Results of Sundaram BNP Paribas Home Finance Limited ("the Company") for the year ended March 31, 2018 ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("the Listing Regulations, 2015"). This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared on the basis of the related financial statements which are in accordance with the Accounting Standards prescribed under Section 133 of the Companies Act, 2013, as applicable and other accounting principles generally accepted in India. Our responsibility is to express an opinion on the Statement.

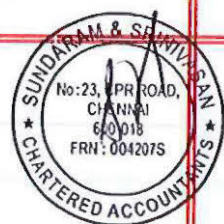
We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Statement is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers the internal financial controls relevant to the Company's preparation of financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Company's Directors, as well as evaluating the overall presentation of financial statements.

We believe that audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- i. is presented in accordance with the requirement of the Listing Regulations, 2015;  
and





**SUNDARAM & SRINIVASAN**

**CHARTERED ACCOUNTANTS**

**23, C.P. RAMASWAMY ROAD,  
ALWARPET, CHENNAI - 600 018.**

- ii. gives a true and fair view in conformity with the aforesaid Accounting Standards and other accounting principles generally accepted in India of the net profit and other financial information of the Company for the year ended March 31, 2018.

The Statement includes the results for the half-year ended March 31, 2018 being the balancing figure between audited figures in respect of the full financial year and the published year to date figures up to the half year of the current financial year which were subject to limited review by us.

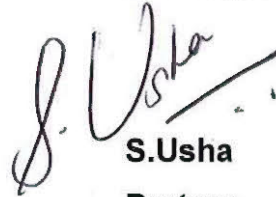
Place: Chennai

Date: 21.04.2018

For Sundaram & Srinivasan

Chartered Accountants

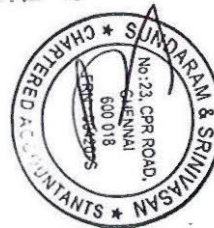
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**S.Usha**

**Partner**

**Membership No. 211785**





**Statement containing details required under Regulation 52(4)**

1. 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. No Change in rating in NCDs took place during the year. CRISIL has upgraded the rating for Fixed Deposits from FAA+ Stable to FAAA/Stable during the year.
2. The Debt Equity Ratio is 6.32 times.
3. The previous due date for payment of interest / repayment of said NCDs and whether the same has been paid or not for the half year ending 31<sup>st</sup> March 2018.

Rs. In lakhs

Series	ISIN	Type (Principal / Interest)	Principal	Interest	Maturity Date	Principal / Interest Due date	Paid / Unpaid
NCD-Series-261	INE667F07FR7	Interest	-	216.90	09/Oct/18	09/Oct/17	Paid
NCD-Series-262	INE667F07FS5	Interest	-	173.52	09/Oct/20	09/Oct/17	Paid
NCD-Series-263	INE667F07FT3	Interest	-	174.95	15/Oct/18	16/Oct/17	Paid
NCD-Series-224	INE667F07EJ7	Principal & Interest	1,000.00	325.68	17/Oct/17	17/Oct/17	Paid
NCD - Series 233	INE667F07ER0	Interest	-	47.80	17/Oct/19	17/Oct/17	Paid
Series-281	INE667F07GL8	Interest	-	760.00	28/Nov/19	28/Nov/17	Paid
NCD-Series-282	INE667F07GM6	Interest	-	760.00	29/Nov/19	01/Dec/17	Paid
NCD-Series-265	INE667F07FV9	Interest	-	87.00	14/Dec/18	14/Dec/17	Paid
NCD-Series-265	INE667F07FV9	Interest	-	43.50	14/Dec/18	14/Dec/17	Paid
NCD - Series 113	INE667F07AN7	Principal & Interest	700.00	61.39	20/Dec/17	20/Dec/17	Paid
NCD - Series 114	INE667F07AL1	Principal & Interest	500.00	48.50	04/Jan/18	04/Jan/18	Paid
NCD - Series 182	INE667F07CY0	Interest	-	50.07	21/Jan/19	21/Jan/18	Paid
NCD - Series 183	INE667F07CY0	Interest	-	50.07	21/Jan/19	21/Jan/18	Paid
NCD - Series 118	INE667F07AR8	Principal & Interest	300.00	25.38	23/Jan/18	23/Jan/18	Paid
NCD-Series 237- ZCP	INE667F07EV2	Principal & Interest	500.00	146.67	07/Feb/18	07/Feb/18	Paid
NCD-Series-283	INE667F07GN4	Interest	-	775.00	08/Feb/19	08/Feb/18	Paid





Series	ISIN	Type (Principal / Interest)	Principal	Interest	Maturity Date	Principal / Interest Due date	Paid / Unpaid
NCD - Series 190	INE667F07DF7	Interest	-	305.10	08/Feb/19	10/Feb/18	Paid
NCD-Series 239	INE667F07EX8	Principal & Interest	1,000.00	90.00	23/Feb/18	23/Feb/18	Paid
NCD - Series 240	INE667F07EY6	Principal & Interest	600.00	54.60	27/Feb/18	27/Feb/18	Paid
NCD-Series-265	INE667F07EZ3	Principal & Interest	400.00	36.30	02/Mar/18	02/Mar/18	Paid
NCD-Series-266	INE667F07FW7	Interest	-	224.25	01/Mar/19	02/Mar/18	Paid
NCD - Series 123	INE667F07AU2	Principal & Interest	1,500.00	872.16	05/Mar/18	05/Mar/18	Paid
NCD-Series 236-	INE667F07EU4	Principal & Interest	1,000.00	301.39	05/Mar/18	05/Mar/18	Paid
NCD-Series-277	INE667F07GH6	Principal & Interest	3,500.00	278.45	09/Mar/18	09/Mar/18	Paid
NCD-Series-267	INE667F07FX5	Interest	-	39.61	11/Mar/19	12/Mar/18	Paid
NCD - Series 248	INE667F07FG0	Interest	-	180.80	23/Mar/18	16/Mar/18	Paid
NCD - Series 127	INE667F07AY4	Principal & Interest	500.00	47.50	19/Mar/18	19/Mar/18	Paid
NCD - Series 249-ZC	INE667F07FH8	Principal & Interest	2,000.00	591.89	22/Mar/18	22/Mar/18	Paid
NCD - Series 248	INE667F07FG0	Principal & Interest	2,000.00	3.47	23/Mar/18	23-Mar-18	Paid
NCD-Series-285	INE667F07GP9	Interest	-	195.00	27/Mar/19	27-Mar-18	Paid

4. Next due date for payment of interest/principal along with amount of interest and the redemption amount

Series	ISIN	Type	Principal	Interest	Maturity Date	Principal / Interest Due date
		(Principal / Interest)				
NCD-Series-286	INE667F07GQ7	Interest	-	780	29-Mar-19	03-Apr-18
NCD - Series 251-ZC	INE667F07FJ4	Principal & Interest	4,000.00	1,168.28	09-Apr-18	09-Apr-18
NCD - Series 133-ZC - PREMIUM	INE667F07BG9	Principal & Interest	200.00	111.95	10-Apr-18	10-Apr-18





Series	ISIN	Type	Principal	Interest	Maturity Date	Principal / Interest Due date
NCD - Series 238 - ZC PREMIUM	INE667F07EW0	Principal & Interest	700.00	218.83	10-Apr-18	10-Apr-18
NCD - Series 252	INE667F07FK2	Interest	-	223.75	13-Apr-20	13-Apr-18
NCD-Series-264 - ZC premium	INE667F07FU1	Principal & Interest	1,000.00	218.1	16-Apr-18	16-Apr-18
NCD - Series 134	INE667F07BA2	Principal & Interest	500.00	46.14	20-Apr-18	20-Apr-18
NCD - Series 247 - ZC	INE667F07FF2	Principal & Interest	1,620.00	502.28	25-Apr-18	25-Apr-18
NCD - Series 135	INE667F07BJ3	Principal & Interest	5,000.00	465	08-May-18	08-May-18
NCD - Series 136	INE667F07BJ3	Principal & Interest	1,000.00	93	08-May-18	08-May-18
NCD - Series 137	INE667F07BJ3	Principal & Interest	1,000.00	93	08-May-18	08-May-18
NCD - Series 139	INE667F07BJ3	Principal & Interest	3,000.00	279	08-May-18	08-May-18
NCD - Series 143	INE667F07BN5	Principal & Interest	5,000.00	454.99	20-May-18	18-May-18
NCD-Series-268	INE667F07FY3	Interest	-	87.58	17-May-19	21-May-18
NCD-Series-256-ZC	INE667F07FO4	Principal & Interest	3,200.00	919.41	22-May-18	22-May-18
NCD-Series-255-ZC	INE667F07FN6	Principal & Interest	660.00	191	29-May-18	29-May-18
NCD-Series-288	INE667F07GS3	Interest	-	771.2	14-Jun-19	18-Jun-18
NCD-Series-289	INE667F07GS3	Interest	-	192.8	14-Jun-19	18-Jun-18
Subordinated Debt - S 6	INE667F08087	Interest	-	262.5	28-Jun-22	28-Jun-18
Subordinated Debt - S 7 - RSA	INE667F08095	Interest	-	52.5	28-Jun-19	29-Jun-18
NCD-Series-290	INE667F07GT1	Interest	-	747	28-Jun-19	02-Jul-18





Series	ISIN	Type	Principal	Interest	Maturity Date	Principal / Interest Due date
NCD-Series-257-ZC	INE667F07FP1	Principal & Interest	1,000.00	294.6	10-Jul-18	10-Jul-18
NCD-Series-258-ZC-Annual compounding	INE667F07FQ9	Principal & Interest	6,900.00	2,022.30	12-Jul-18	12-Jul-18
NCD-Series-272	INE667F07GA1	Interest	-	437.5	12-Sep-19	12-Jul-18
NCD-Series-273	INE667F07GD5	Interest	-	437.5	10-Jul-20	12-Jul-18
NCD-Series-271	INE667F07GC7	Interest	-	306.25	12-Jul-19	13-Jul-18
NCD-Series-275	INE667F07GF0	Interest	-	129.39	15-Jul-19	16-Jul-18
NCD - Series 204	INE667F07DT8	Interest	-	482.5	18-Jul-19	18-Jul-18
NCD - Series 205	INE667F07DT8	Interest	-	96.5	18-Jul-19	18-Jul-18
NCD - Series 206	INE667F07DT8	Interest	-	96.5	18-Jul-19	18-Jul-18
NCD - Series 207	INE667F07DT8	Interest	-	48.25	18-Jul-19	18-Jul-18
NCD - Series 208 -RSA	INE667F07DT8	Interest	-	96.5	18-Jul-19	18-Jul-18
NCD-Series-276	INE667F07GG8	Principal & Interest	10,000.00	842	02-Aug-18	02-Aug-18
NCD - Series 149	INE667F07BU0	Principal & Interest	500.00	52.25	08-Aug-18	08-Aug-18
NCD - Series 150	INE667F07BU0	Principal & Interest	1,500.00	156.75	08-Aug-18	08-Aug-18
NCD - Series 151	INE667F07BU0	Principal & Interest	1,000.00	104.5	08-Aug-18	08-Aug-18
NCD - Series 152	INE667F07BU0	Principal & Interest	1,000.00	104.5	08-Aug-18	08-Aug-18
Subordinated Debt - S 8	INE667F08103	Interest	-	525	23-Aug-19	23-Aug-18
NCD-Series-284 - ZC Premium	INE667F07GO2	Principal & Interest	2,500.00	297.83	28-Aug-18	28-Aug-18
NCD-Series-284 - ZC Premium	INE667F07GO2	Principal & Interest	2,500.00	297.83	28-Aug-18	28-Aug-18





Series	ISIN	Type	Principal	Interest	Maturity Date	Principal / Interest Due date
NCD-Series-291	INE667F07GU9	Interest	-	259	28-Aug-20	30-Aug-18
NCD-Series-292	INE667F07GV7	Interest	-	555	04-Sep-20	04-Sep-18
NCD - Series 215 - 217	INE667F07EA6	Interest	-	291	11-Sep-19	11-Sep-18
NCD - Series 219 - RSA	INE667F07EC2	Interest	-	97	13-Sep-19	15-Sep-18
NCD - Series 225	INE667F07EI9	Interest	-	388	26-Sep-19	26-Sep-18

5. Debenture Redemption Reserve – Not applicable
6. Net-worth as on 31<sup>st</sup> March 2018 is Rs.112216.26 lakhs.
7. Net Profit after tax for the period ended 31<sup>st</sup> March 2018 Rs.13637.63 Lakhs
8. Earnings per share for the period ended 31<sup>st</sup> March 2018 is Rs.13.47.





April 21, 2018

National Stock Exchange of India Ltd.,  
Debt Listing Segment  
Exchange Plaza  
Bandra Kurla Complex  
Bandra (East)  
Mumbai 400 051

Dear Sir,

**Re: Declaration for Audit Reports with unmodified opinion(s)**

In terms of the second proviso to Regulation 52(3)(a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, it is declared that the Auditor has expressed an unmodified opinion(s) on the audited Financial Results of the Company for the year ended 31<sup>st</sup> March 2018.

Kindly acknowledge receipt.

Thanking you

Yours faithfully,  
For Sundaram BNP Paribas Home Finance Limited,

**V. Swaminathan**  
Company Secretary & Head - Compliance & Administration



**IDBI Trusteeship Services Ltd**

CIN : U65991MH2001GOI131154



**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, IDBI Trusteeship Service Limited ("Debenture Trustee") hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 ("Regulations"), provided to us by Sundaram BNP Paribas Home Finance Limited ("the Company") for the financial year ended March 31, 2018.

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 IDBI Trusteeship Services Limited

  
Authorised Signatory

Date: April 21, 2018

