



SHFL/SEC/60/2019-20

October 25, 2019

**The Secretary**  
**National Stock Exchange of India Ltd.,**  
**Exchange Plaza**  
**Bandra Kurla Complex**  
**Bandra (East)**  
**Mumbai 400 051**

Dear Sir,

**Re: Intimation under clause 52 of The Securities and Exchange Board of India  
(Listing Obligations and Disclosure Requirements) Regulations, 2015**

With reference to the captioned subject, we wish to inform you that the Board of Directors of Sundaram BNP Paribas Home Finance Limited, at its Meeting held on 25<sup>th</sup> October 2019, has approved the Audited Financial Results for the half-year ended 30<sup>th</sup> September 2019. Accordingly, please find enclosed herewith the following:

- Audited Financial Results under Regulation 52
- Statement containing details required under Regulation 52(4)
- Audit Report along with declaration for Audit Reports with unmodified opinion(s) under Regulation 52(3)
- Certificate signed by Debenture Trustee under Regulation 52(5) stating that it has taken note of contents under Clause 52(4)

The above information is furnished in terms of the relevant provisions of the Uniform Listing Agreement entered into by the Company with the Exchange.

Kindly acknowledge receipt.

Thanking you

**Yours faithfully,**  
For **Sundaram BNP Paribas Home Finance Limited,**

**V. Swaminathan**  
**Company Secretary**





Statement of Profit and Loss for the period ended 30th September, 2019

₹ in lakhs

Particulars	Note No.	6 months ended 30th September 2019	6 months ended 30th September 2018	12 months ended 31st March 2019
		(Audited)	(Reviewed)	(Audited)
<b>Revenue from operations</b>				
Interest Income	28	51,267.31	47,077.18	97,032.25
Fees and commission Income		161.16	192.11	356.22
Net gain on fair value changes	29	1,051.34	661.76	1,563.85
Other Operating Income		1,073.19	853.61	1,662.33
<b>Total Revenue from operations</b>		<b>53,553.00</b>	<b>48,784.66</b>	<b>1,00,614.65</b>
<b>Other Income</b>				
Profit/Loss on sale of Property Plant & Equipment (Net)		2.88	13.71	4.91
Miscellaneous Income		5.62	3.20	7.85
		<b>8.50</b>	<b>16.91</b>	<b>12.76</b>
<b>Total Income</b>		<b>53,561.50</b>	<b>48,801.57</b>	<b>1,00,627.41</b>
<b>Expenses</b>				
Finance Costs	30	34,052.32	29,984.23	62,225.67
Impairment on financial instruments	31	1,880.77	1,480.87	4,729.03
Employee Benefits Expenses	32	3,458.98	2,509.44	5,670.81
Depreciation, amortization and impairment	14,14A &15	647.74	249.67	581.18
Other expenses	33	1,972.04	2,388.69	5,003.56
<b>Total Expenses</b>		<b>42,011.85</b>	<b>36,612.90</b>	<b>78,210.25</b>
<b>Profit before exceptional items and tax</b>		<b>11,549.65</b>	<b>12,188.67</b>	<b>22,417.16</b>
Exceptional items		-	-	-
<b>Profit before tax</b>		<b>11,549.65</b>	<b>12,188.67</b>	<b>22,417.16</b>
Tax Expense:				
Current Tax		2,587.21	3,694.55	7,357.90
Deferred Tax		(529.11)	296.56	511.42
<b>Profit after tax</b>		<b>9,491.55</b>	<b>8,197.56</b>	<b>14,547.84</b>
<b>Other Comprehensive Income</b>				
(A) (i) Items that will not be reclassified to profit or loss				
Remeasurement of the defined benefit plans		(67.19)	(13.02)	11.73
(ii) Income tax relating to items that will not be reclassified to profit or loss		16.91	4.55	4.10
<b>Subtotal (A)</b>		<b>(50.28)</b>	<b>(8.47)</b>	<b>7.63</b>
(B) (i) Items that will be reclassified to profit or loss				
(ii) Income tax relating to items that will be reclassified to profit or loss		-	-	-
<b>Subtotal (B)</b>		<b>-</b>	<b>-</b>	<b>-</b>
<b>Other Comprehensive Income (A + B)</b>		<b>(50.28)</b>	<b>(8.47)</b>	<b>7.63</b>
<b>Total Comprehensive Income for the period comprising Profit and other comprehensive income for the period</b>		<b>9,441.27</b>	<b>8,189.09</b>	<b>14,555.47</b>
Paid-up Equity Share capital (Face value Rs 10)		10,125.44	10,125.44	10,125.44
Reserves excluding Revaluation Reserves as at March 31, 2019				1,15,083.63
Earnings per equity share Basic & Diluted (₹)		18.75	16.19	14.37

**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

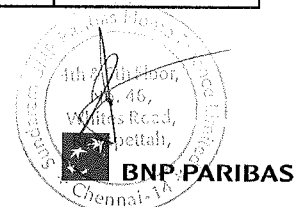
Registered Office : 21, Patullos Road, Chennai - 600 002.

PAN : AADCS4826J CIN : U65922TN1999PLC042759

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



SUNDARAM FINANCE





*Balance Sheet as at 30th September, 2019*

₹ in lakhs

Particulars	Note No.	30th September 2019	30th September 2018	31st March 2019
<b>ASSETS</b>				
<b>Financial Assets</b>				
Cash and cash equivalents	7	2,722.98	1,883.54	2,477.35
Bank Balance other than specified in Note 7	8	9,758.84	7,320.84	7,382.67
Receivables				
- Trade Receivables	9	155.15	286.82	162.26
Loans	10	9,17,363.42	8,45,638.66	8,77,138.18
Investments	11	77,510.06	39,252.03	36,168.75
Other Financial assets	12	19,870.27	395.92	336.19
<b>Non-financial Assets</b>				
Current tax assets (Net)	13	6,147.27	4,819.95	5,206.27
Property, Plant and Equipment	14	2,995.36	1,642.40	2,870.75
Right Of Use Assets	14A	727.62	-	-
Other Intangible assets	15	682.35	722.86	786.93
Other Non-Financial assets	16	1,331.54	2,319.10	1,067.15
<b>Total Assets</b>		<b>10,39,264.86</b>	<b>9,04,282.12</b>	<b>9,33,596.50</b>
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
<b>Financial Liabilities</b>				
Payables				
(I) Trade Payables				
(i) Total outstanding dues of micro enterprises and small				
(ii) Total outstanding dues of creditors other than micro enterprises and small	17	866.22	869.74	624.83
(II) Other Payables				
(i) Total outstanding dues of micro enterprises and small				
(ii) Total outstanding dues of creditors other than micro enterprises and small				
Debt Securities	18	2,50,596.13	2,90,044.10	2,89,426.27
Borrowings (Other than Debt Securities)	19	4,85,437.85	3,58,054.46	3,72,217.77
Deposits	20	1,54,335.65	1,09,698.19	1,21,823.25
Subordinated Liabilities	21	13,604.90	22,351.30	19,082.50
Other financial liabilities	22	2,392.11	2,309.41	2,894.46
<b>Non-Financial Liabilities</b>				
Current tax liabilities (Net)				
Provisions	23	286.54	175.71	78.15
Lease Liability		747.72	-	-
Deferred tax liabilities (Net)	24	1,302.66	1,615.16	1,831.76
Other non-financial liabilities	25	767.28	344.38	408.44
<b>EQUITY</b>				
Equity Share capital	26	10,125.44	10,125.44	10,125.44
Other Equity	27	1,18,802.36	1,08,694.23	1,15,083.63
<b>Total Liabilities and Equity</b>		<b>10,39,264.86</b>	<b>9,04,282.12</b>	<b>9,33,596.50</b>

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**BNP PARIBAS**





Cash Flow Statement			
Particulars	April - September 2019 ₹ in lakhs	April - September 2018 ₹ in lakhs	April - March 2019 ₹ in lakhs
<b>CASH FLOW FROM OPERATING ACTIVITIES:</b>			
Net Profit	9491.55	8197.56	14547.84
Provision for Taxation (Including Deferred Tax)	2058.10	3991.11	7869.32
Add : Financial Costs	34052.32	29984.23	62225.67
Depreciation	647.74	249.67	581.18
Impairment on Financial Instruments	1880.77	1480.87	4729.03
Share based payments	14.63	17.69	34.93
Profit on sale of Property Plant & Equipment (Net)	(2.88)	(13.71)	(4.91)
(Profit)/ Loss on sale of Investments	(1,051.34)	(661.76)	(1563.85)
Interest / Dividend Income	(628.68)	(587.24)	(1148.55)
<b>OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES</b>	<b>46462.21</b>	<b>42658.42</b>	<b>87270.66</b>
(Increase)Decrease in Trade Receivables	7.11	(141.40)	(16.84)
(Increase) Decrease in Loans	(42,106.48)	(47,862.95)	(82611.79)
(Increase) Decrease in Bank Deposits	(2,351.03)	16604.91	16544.22
(Increase) Decrease in Other Financial Assets	(19,534.08)	(249.69)	21.22
(Increase) Decrease in Current Tax Assets			
Increase (Decrease) in Other Non Financial Assets	(264.38)	(321.33)	930.64
Increase (Decrease) in Trade Payables	241.38	85.84	(159.06)
Increase (Decrease) in Other Financial Liabilities	(502.34)	(805.70)	(220.65)
Increase (Decrease) in Other Non Financial Liabilities	109.09	(34.59)	29.46
Increase (Decrease) in Provisions	141.21	43.46	(42.38)
<b>Cash Generated From Operations</b>	<b>(17,797.31)</b>	<b>9,976.97</b>	<b>21745.48</b>
Financial Costs	(33,896.53)	(38,172.02)	(68819.99)
Interest cost on lease liability			
Direct Taxes Paid	(3,511.29)	(3,888.86)	(7942.63)
<b>NET CASH FROM OPERATING ACTIVITIES (A)</b>	<b>(55,205.13)</b>	<b>(32,083.91)</b>	<b>(55,017.14)</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>			
Purchase of Fixed Assets - Tangible & Intangible	(385.83)	(220.66)	(2051.25)
Sale of Fixed Assets - Tangible	12.18	19.63	22.27
Purchase/Sale of Investments	(40,289.88)	(19,857.52)	(15894.00)
Interest Received	603.90	569.18	1152.36
<b>NET CASH FROM INVESTING ACTIVITIES (B)</b>	<b>(40,059.63)</b>	<b>(19,489.37)</b>	<b>(16,770.62)</b>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>			
Share Capital - Equity	-	-	-
Securities Premium received	-	-	-
Increase (Decrease) in Debt Securities	(43,446.22)	16,132.13	11396.36
Increase (Decrease) in Borrowings other than debt securities	1,12,909.20	39,128.34	52886.08
Increase (Decrease) in Public Deposits	31,843.81	(1,004.26)	10782.06
Repayment of lease liabilities	(308.99)	-	-
Dividend paid (including Corporate Dividend Tax)	(5,487.42)	(4,272.37)	(4272.37)
<b>NET CASH FROM FINANCING ACTIVITIES (C)</b>	<b>95,510.38</b>	<b>49,983.84</b>	<b>70,792.13</b>
<i>Effect of Foreign Exchange rates on Cash and Cash Equivalents, net</i>			
<b>NET INCREASE IN CASH AND CASH EQUIVALENTS (A)+(B)+(C)+(D)</b>	<b>245.63</b>	<b>(1,589.44)</b>	<b>(995.63)</b>
Cash and cash equivalents at the Beginning of the Year	2477.35	3472.98	3472.98
Cash and cash equivalents at the End of the Year	2722.98	1883.54	2477.35
<b>COMPONENTS OF CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR</b>			
Current Account with Banks	103.77	27.91	18.84
Cheques Drafts on Hand	2454.32	1689.09	2315.89
Cash, Stamps and Stamp Papers on Hand	164.89	166.54	142.62
<b>Cash &amp; Cash equivalents</b>	<b>2722.98</b>	<b>1883.54</b>	<b>2477.35</b>



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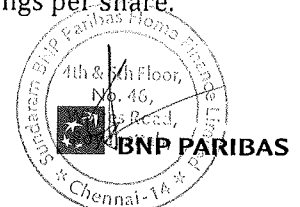
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1. The above is an extract of the detailed format of the Half-yearly Financial Results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Half-yearly Financial Results is available on the National Stock Exchange website (URL:www.nseindia.com) and on the Company's website (www.sundarambnpphome.in).
2. The Financial Statements for the half-year ended 30th September 2019 have been drawn up in accordance with the provisions of Section 129 read with Schedule III of the Companies Act, 2013 and prepared in accordance with the Indian Accounting Standards (Ind AS).
3. BNP Paribas Personal Finance S.A. has transferred 5,05,25,965 shares to Sundaram Finance Ltd., on 30th September 2019 and the Company has become a wholly-owned subsidiary of Sundaram Finance Ltd., with effect from 30th September 2019.
4. The Company's Secured Non-Convertible Debentures are issued with asset cover of 1 time and are rated ICRA AA+ / Stable Outlook by ICRA, CRISIL AA+/Stable Outlook by CRISIL and CARE AA+ /Stable by CARE. No change in rating in NCDs took place during the year.
5. Interest on Non-Convertible Debentures has been paid on the respective due dates and there has been no delay in this regard.
6. The Non-Convertible Debentures issued by the Company on private placement basis are listed on the Whole-sale debt market segment of the National Stock Exchange of India Ltd., Mumbai.
7. The Company's main business is to provide loans for purchase or construction of residential houses. All other activities of the Company revolve around the main business. As such, there are no separate reportable segments as per Indian Accounting Standard (IndAS108) – Segment Reporting specified under Section 133 of the Companies Act, 2013.
8. Expected Credit Loss on Financial Assets has been made on an estimated basis.
9. The Company has opted for reduced rate of Income tax pursuant to The Taxation Laws (Amendment) Ordinance 2019.
10. Effective 1 April 2019, the Company has adopted Ind AS 116- Leases and applied it to all lease contracts existing on 1 April 2019 using the Modified Retrospective Approach. The effect of this adoption is not material to the profit for the period and earnings per share.





11. No complaint was received from debenture holders during the half-year ended 30th September 2019 and no complaint was pending at the beginning and end of the half-year.
12. During the period, the Board declared an Interim Dividend of 12% (Rs. 1.2 per share) on the Paid-up Share Capital and was paid to the Shareholders.
13. Figures for the previous period are regrouped/reclassified to conform to the current period's classification.
14. The financial results for the half-year ended 30th September 2019 have been subjected to audit by the Statutory Auditors of the Company and were approved by the Board of Directors at its Meeting held on 25th October 2019.

Chennai  
25th October 2019

By Order of the Board

Srinivas Acharya

Managing Director



**INDEPENDENT AUDITOR'S REPORT**

**TO THE BOARD OF DIRECTORS OF Sundaram BNP Paribas Home Finance Limited**

**Report on the audit of the Standalone Financial Results Opinion**

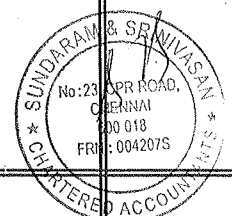
We have audited the accompanying standalone half yearly financial results of Sundaram BNP Paribas Home Finance Limited, Chennai ("the company") for the half year ended 30<sup>th</sup> September 2019 and the year to date results for the period from 1<sup>st</sup> April 2019 to 30<sup>th</sup> September 2019 attached herewith, being submitted by the company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us these standalone financial results:

- i. are presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
- ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards and other accounting principles generally accepted in India of the net profit and other comprehensive income and other financial information for the half year ended 30<sup>th</sup> September 2019 as well as the year to date results for the period from 1<sup>st</sup> April 2019 to 30<sup>th</sup> September 2019

**Basis for Opinion**

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013 (the Act). Our responsibilities under those Standards are further described in the *Auditor's Responsibilities for the Audit of the Standalone Financial Results* section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.



**SUNDARAM & SRINIVASAN**  
**CHARTERED ACCOUNTANTS**  
**23, C.P. RAMASWAMY ROAD,**  
**ALWARPET, CHENNAI - 600 018.**

**Management's Responsibilities for the Standalone Financial Results**

These half yearly financial results as well as the year to date standalone financial results have been prepared on the basis of the interim financial statements. The Company's Board of Directors are responsible for the preparation of these financial results that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, 'Interim Financial Reporting' prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

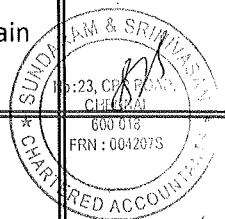
In preparing the standalone financial results, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

**Auditor's Responsibilities for the Audit of the Standalone Financial Results**

Our objectives are to obtain reasonable assurance about whether the standalone financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:





**SUNDARAM & SRINIVASAN**  
**CHARTERED ACCOUNTANTS**  
**23, C.P. RAMASWAMY ROAD,**  
**ALWARPET, CHENNAI - 600 018.**

- Identify and assess the risks of material misstatement of the standalone financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the standalone financial results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

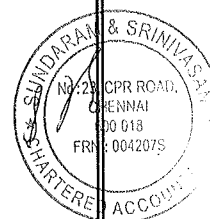
We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

**For Sundaram and Srinivasan**  
Chartered Accountants  
Firm Regn. No. 004207S

  
**S. Usha**  
Partner

Membership No : 211785  
UDIN - 19211785AAAAEI7480

Place : Chennai  
Date : 25<sup>th</sup> October 2019

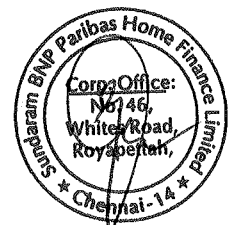




**Statement containing details as required under Regulation 52(4)**

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, CRISIL AA+/Stable outlook by CRISIL and CARE AA+ by CARE. No Change in rating in NCDs took place during the year.
2. The Debt Equity Ratio is 7.02 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 30<sup>th</sup> September 2019.

Series	ISIN	Type	Principal	Interest	Principal / Interest Due date	Date of actual payment
NCD - Series 252	INE667F07FK2	Interest	-	224.98	15-Apr-19	15-Apr-19
NCD - Series 268	INE667F07FY3	Principal & Interest	1,000.00	86.15	17-May-19	17-May-19
NCD-Series-288 & 289	INE667F07GS3	Principal & Interest	12,500.00	948.24	14-Jun-19	14-Jun-19
NCD-Series-269 - ZC premium	INE667F07FZ0	Principal & Interest	300.00	87.29	28-Jun-19	28-Jun-19
NCD-Series-290	INE667F07GT1	Principal & Interest	10,000.00	738.81	28-Jun-19	28-Jun-19
SUBDEBT - TR 7	INE667F08095	Principal & Interest	500.00	52.36	28-Jun-19	28-Jun-19
SUBDEBT - TR 6	INE667F08087	Interest	-	262.50	28-Jun-19	28-Jun-19
NCD-Series-270 - ZC	INE667F07GB9	Principal & Interest	2,500.00	715.35	12-Jul-19	12-Jul-19
NCD-Series-271	INE667F07GC7	Principal & Interest	3,500.00	306.25	12-Jul-19	12-Jul-19
NCD-Series-272	INE667F07GA1	Interest	-	437.50	12-Jul-19	12-Jul-19
NCD-Series-273	INE667F07GD5	Interest	-	437.50	12-Jul-19	12-Jul-19
NCD-Series-275	INE667F07GF0	Principal & Interest	1,500.00	129.39	15-Jul-19	15-Jul-19
NCD-SERIES-204-208	INE667F07DT8	Principal & Interest	8,500.00	820.25	18-Jul-19	18-Jul-19
NCD-Series-274 - ZC	INE667F07GE3	Principal & Interest	590.00	169.68	23-Jul-19	23-Jul-19
series 294	INE667F07GX3	Principal & Interest	10,000.00	872.70	05-Aug-19	05-Aug-19
SUBDEBT - TR 8	INE667F08103	Principal & Interest	5,000.00	525.00	23-Aug-19	23-Aug-19
series 291	INE667F07GU9	Interest	-	259.00	30-Aug-19	30-Aug-19
NCD-Series-292	INE667F07GV7	Interest	-	555.00	04-Sep-19	04-Sep-19
series 295	INE667F08145	Interest	-	893.00	07-Sep-19	07-Sep-19



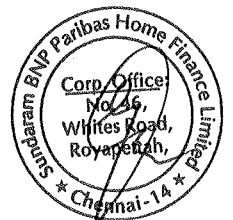


NCD SERIES 215 - 217	INE667F07EA6	Principal & Interest	3,000.00	291.00	11-Sep-19	11-Sep-19
NCD-Series-272	INE667F07GA1	Principal & Interest	5,000.00	74.32	12-Sep-19	12-Sep-19
NCD-Series 219	INE667F07EC2	Principal & Interest	1,000.00	95.94	13-Sep-19	13-Sep-19
NCD-Series 225	INE667F07E19	Principal & Interest	4,000.00	388.00	26-Sep-19	26-Sep-19

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
NCD - Series 262	INE667F07FS5	Interest	--	174.00	09-Oct-20	09-Oct-19
NCD - Series 233	INE667F07ERO	Principal & Interest	500.00	47.80	17-Oct-19	17-Oct-19
NCD-Series-281	INE667F07GL8	Principal & Interest	10,000.00	760.00	28-Nov-19	28-Nov-19
NCD-Series-282	INE667F07GM6	Principal & Interest	10,000.00	751.67	29-Nov-19	29-Nov-19
NCD-Series-293	INE667F07GW5	Interest	--	775.00	27-Nov-20	29-Nov-19
NCD-Series-297 - ZC Premium	INE667F07GZ8	Principal & Interest	10,000.00	925.48	11-Dec-19	11-Dec-19
SUBDEBT - TR 10	INE667F08129	Interest	--	188.48	16-Dec-24	16-Dec-19
NCD-Series-299	INE667F07HB7	Interest	--	637.70	24-Dec-20	24-Dec-19
NCD-Series-300	INE667F07HC5	Interest	--	546.00	14-Jan-22	14-Jan-20
NCD-Series-301	INE667F07HD3	Interest	--	273.00	21-Jan-22	21-Jan-20
NCD-Series-303	INE667F07HF8	Interest	--	219.50	07-May-21	10-Feb-20
SUBDEBT - TR 11	INE667F08137	Interest	--	416.25	24-Feb-25	24-Feb-20
SUBDEBT - TR 9	INE667F08111	Interest	--	396.00	28-Feb-23	28-Feb-20

5. Debenture Redemption Reserve – Not applicable
6. Net-worth as on 30<sup>th</sup> September 2019 is Rs.128927.80 lakhs.
7. Net Profit after tax for the period ended 30<sup>th</sup> September 2019 Rs.9491.55 Lakhs
8. Earnings per share for the period ended 30<sup>th</sup> September 2019 is Rs.18.75 times (annualised).



**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



October 25, 2019

**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 half-year ended 30<sup>th</sup> September 2019.

Kindly acknowledge receipt.

Thanking you

**Yours faithfully,**  
For **Sundaram BNP Paribas Home Finance Limited,**

*V. Swaminathan*

**V. Swaminathan**  
Company Secretary



**IDBI Trusteeship Services Ltd**

CIN : U65991MH2001GOI131154



8585/ITSL/OPR/2019-20  
October 25, 2019

To,  
**Sundaram BNP Paribas Home Finance Limited**  
Sundaram Towers,  
1st Floor, 46, Whites Road,  
Chennai 600 014

**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 Services 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 half year ended September 30, 2019.

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

A handwritten signature in black ink, appearing to read 'S. Prakash', written over a horizontal line.

Authorised Signatory

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**Regd. Office :** Asian Building, Ground Floor, 17, R. Kamani Marg, Ballard Estate, Mumbai - 400 001.  
Tel. : 022-4080 7000 • Fax : 022-6631 1776 • Email : itsl@idbitrustee.com • response@idbitrustee.com  
Website : www.idbitrustee.com