



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", 46, Whites Road, Chennai - 600 014, Tel : 2851 5267, Fax: 2858 2235
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CIN : U65922TN1999PLC042759

UNAUDITED FINANCIAL RESULTS FOR THE HALF-YEAR ENDED 30TH SEPTEMBER 2015

(₹ in lakh)

Particulars	6 months ended 30.09.2015	Corresponding 6 months ended 30.09.2014	Year to Date figures for current period ended 30.09.2015	Previous accounting year ended 31.03.2015
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1. Income from Operations	47574.76	46825.11	47574.76	95401.29
2. Expenditure				
a) Employees Cost	1873.98	1533.77	1873.98	3148.00
b) Depreciation	160.53	211.51	160.53	364.59
c) Other expenditure	2362.68	3097.40	2362.68	8220.44
d) Total	4397.19	4842.68	4397.19	11733.03
3. Profit from operations before other Income, Interest and Exceptional Items (1-2)	43177.57	41982.43	43177.57	83668.26
4. Other Income	11.18	17.93	11.18	34.36
5. Profit before Interest & Exceptional Items (3+4)	43188.75	42000.36	43188.75	83702.62
6. Interest	30810.42	30289.55	30810.42	61776.48
7. Exceptional Items	-	-	-	-
8. Profit (+) / Loss (-) from Ordinary Activities before tax (5) - (6+7)	12378.33	11710.81	12378.33	21926.14
9. Tax Expense	4207.62	3885.69	4207.62	7283.82
10. Net Profit (+) / Loss (-) for the period (8-9)	8170.71	7825.12	8170.71	14642.32
11. Extraordinary Items (net of tax expense)	-	-	-	-
12. Net Profit (+) / Loss (-) for the period (10-11)	8170.71	7825.12	8170.71	14642.32
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	196360.00	189590.00	196360.00	209470.00
15. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)				66346.78
16. Debenture Redemption Reserve	-	-	-	-
17. Earnings Per Share (EPS)	8.07	7.73	8.07	14.46
18. Debt Equity Ratio	7.41	8.64	7.41	8.21
19. Debt Service Coverage Ratio (DSCR)	0.24	0.20	0.24	0.20
20. Interest Service Coverage Ratio (ISCR)	1.40	1.39	1.40	1.35

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 are listed on the National Stock Exchange of India Ltd., Mumbai, and the results are published pursuant to the Listing Agreement applicable to the debt securities.
- Income deferment and provision for Non Performing Loans have been made on an estimated basis.
- The Company is engaged primarily in the business of housing finance and accordingly, there are no separate reportable segments as per Accounting Standard (AS17) – Segment Reporting.
- No complaint was received from debenture holders during the half-year ended 30th September 2015 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 Statutory Auditors have carried out a limited review of the financial results for the half-year ended 30th September 2015.
- The above results were approved by the Board of Directors at their meeting held on 28th October 2015.

Chennai
28th October 2015

By Order of the Board
Srinivas Acharya
Managing Director