



SUNDARAM BNP PARIBAS
— HOME FINANCE —



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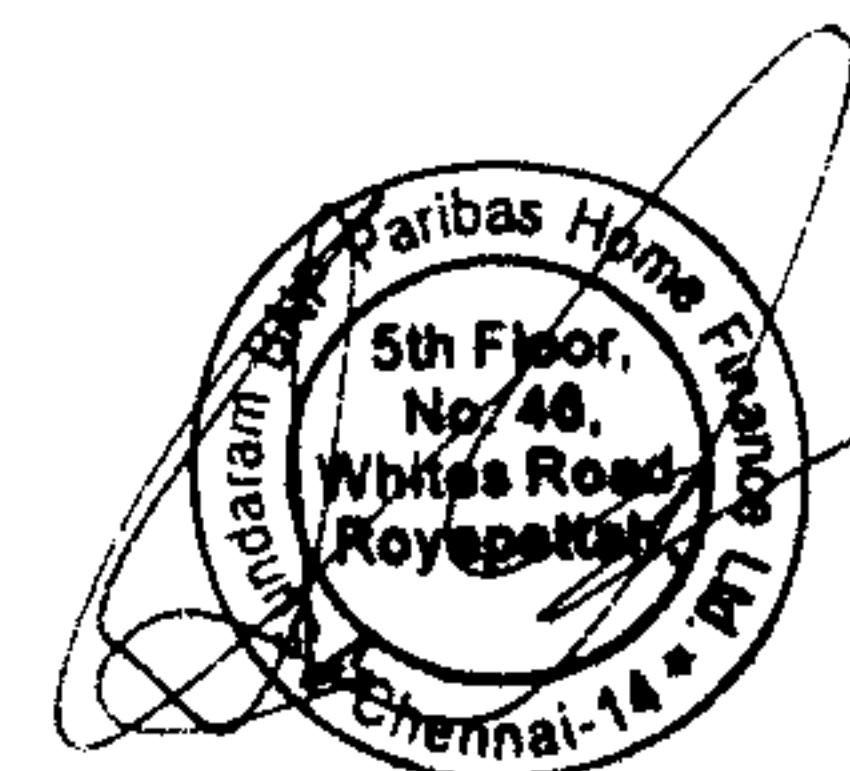
SUNDARAM BNP PARIBAS HOME FINANCE LIMITED

Registered Office : 21, Patullos Road, Chennai - 600 002. Tel : 2852 1181
Corporate Office : "Sundaram Towers", 46, Whites Road, Chennai - 600 014. Tel : 2851 5267
CIN : U65922TN1999PLC042759 Website : www.sundarambnpphome.in
Fax : 044-28582235

Email: corporateaffairs@sundarambnpphome.in

Audited Financial Results for the Half-year ended 31st March 2016

Particulars	₹ In Lakh			
	6 months ended		Year ended	
	31.03.2016 Audited	31.03.2015 Audited	31.03.2016 Audited	31.03.2015 Audited
1.a.Income from Operations	45128.47	48576.18	92703.23	95401.29
b.Other Operating Income	-	-	-	-
2. Expenditure				
(a) Employees Cost	1990.71	1614.23	3864.69	3148.00
(b) Depreciation	211.72	153.08	372.25	364.59
(c) Other Expenditure	2507.15	5123.04	4869.83	8220.44
(d) Total	4709.58	6890.35	9106.77	11733.03
3. Profit from operations before Other Income, Interest and Exceptional Items (1-2)	40418.89	41685.83	83596.46	83668.26
4. Other Income	11.97	16.43	23.15	34.36
5. Profit before Interest & Exceptional Items (3+4)	40430.86	41702.26	83619.61	83702.62
6. Interest	29479.47	31486.93	60289.89	61776.48
7. Exceptional Items	-	-	-	-
8. Profit (+)/ Loss (-) from Ordinary Activities before Tax (5) - (6+7)	10951.39	10215.33	23329.72	21926.14
9. Tax Expense	3849.88	3398.13	8057.50	7283.82
10. Profit (+)/ Loss (-) from Ordinary Activities after Tax (8-9)	7101.51	6817.20	15272.22	14642.32
11. Extraordinary items (net of tax expense)	-	-	-	-
12. Net Profit (+)/Loss(-) for the period (10-11)	7101.51	6817.20	15272.22	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	206910.00	209470.00	206910.00	209470.00
15. Reserves excluding Revaluation Reserves (as per Balance Sheet of previous accounting year)			77353.63	66346.78
16. Debenture Redemption Reserve	-	-	-	-
17. Earnings Per Share (EPS)	7.01	6.73	15.08	14.46
18. Debt Equity Ratio	7.17	8.21	7.17	8.21
19. Debt Service Coverage Ratio (DSCR)	0.23	0.21	0.24	0.20
20. Interest Service Coverage Ratio (ISCR)	1.37	1.32	1.39	1.35



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Sundaram Towers, 46, Whites Road, Chennai-600 014.

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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 took place 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. Networth as on 31st March 2016 is Rs.87479.07 lakhs.
6. During the year, the Company spent Rs.254.55 lakhs towards Corporate Social Responsibility (CSR) under Section 135 of the Companies Act, 2013 and the Rules thereon.
7. No complaint was received from debenture holders during the half-year ended 31st March 2016 and no complaint was pending at the beginning and end of the half-year.
8. Dividend of 35% (Rs.3.50 per share) has been recommended by the Board for the year ended 31st March 2016. The Central Government has amended the Companies (Accounting Standards) Rules, 2006 (hereinafter referred to as "Principal Rule") on 30th March 2016. The Companies (Accounting Standards) Rules, 2016 has amended the Principal Rule. According to the amended Rule, the proposed dividend shall not be recorded as a liability as on 31st March 2016. As Rule 3(2) of the Principal Rule has not been altered, the Companies (Accounting Standards) Rule, 2016 will apply to the accounting period commencing on or after 30th March 2016. Therefore, the Company has recorded Rs.4265.37 lakhs as liability for proposed dividend including dividend distribution tax as at 31st March 2016.
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 30th April 2016.

Chennai
30th April 2016



By Order of the Board


Srinivas Acharya
Managing Director