



**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  
Website : www.sundarambnpphome.in Email: corporateaffairs@sundarambnpphome.in  
CIN : U65922TN1999PLC042759

**Unaudited Financial Results for the half-year ended 30th September 2016**

Particulars	Rs.In Lakh			
	6 months ended 30.09.2016 Unaudited	Corresponding 6 months ended 30.09.2015 Unaudited	Year to Date figures for current period ended 30.09.2016 Unaudited	Previous accounting year ended 31.03.2016 Audited
1.a.Income from Operations	45950.88	47574.76	45950.88	92703.23
b.Other Operating Income	-	-	-	0.00
2. Expenditure				
(a) Employees Cost	2152.91	1873.98	2152.91	3864.69
(b) Depreciation	192.10	160.53	192.10	372.25
(c) Other expenditure	1731.52	2362.68	1731.52	4869.83
(d) Total	4076.53	4397.19	4076.53	9106.77
3. Profit from operations before other Income, Interest and Exceptional Items (1-2)	41874.35	43177.57	41874.35	83596.46
4. Other Income	23.47	11.18	23.47	23.15
5. Profit before Interest & Exceptional Items (3+4)	41897.82	43188.75	41897.82	83619.61
6.Interest	29384.95	30810.42	29384.95	60289.89
7.Exceptional Items	-	-	-	-
8.Profit (+)/ Loss (-) from Ordinary Activities before Tax (5) - (6+7)	12512.87	12378.33	12512.87	23329.72
9.Tax Expense	4321.47	4207.62	4321.47	8057.50
10.Profit (+)/ Loss (-) from Ordinary Activities after Tax (8-9)	8191.40	8170.71	8191.40	15272.22
11.Extraordinary items (net of tax expense)	-	-	-	-
12.Net Profit (+)/Loss(-) for the period (10-11)	8191.40	8170.71	8191.40	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	219040.00	196360.00	219040.00	206910.00
15. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)				77353.63
16. Debenture Redemption Reserve	-	-	-	-
17. Earnings Per Share (EPS)	8.09	8.07	8.09	15.08
18. Debt Equity Ratio	6.81	7.41	6.81	7.17
19. Debt Service Coverage Ratio (DSCR)	0.26	0.24	0.26	0.24
20. Interest Service Coverage Ratio (ISCR)	1.43	1.40	1.43	1.39

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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 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.
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 period.
3. Income deferment and provision for Non Performing Loans have been made on an estimated basis.
4. 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.
5. No complaint was received from debenture holders during the half-year ended 30th September 2016 and no complaint was pending at the beginning and end of the half-year.
6. Interest on Non-Convertible Debentures has been paid on the respective due dates.
7. Figures for the previous period are regrouped/reclassified to conform to the current period's classification.
8. The Statutory Auditors have carried out a limited review of the financial results for the half-year ended 30th September 2016.
9. The above results were approved by the Board of Directors at their meeting held on 27th October 2016.

Chennai  
27th October 2016

By Order of the Board

  
Srinivas Acharya  
Managing Director