



SUNDARAM BNP PARIBAS
— HOME FINANCE —

SUNDARAM BNP PARIBAS HOME FINANCE LIMITED

Registered Office : 21, Patullo 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 2017

(₹ in lakh)

Particulars	6 months ended 30.09.2017	Corresponding 6 months ended 30.09.2016	Year to Date figures for current period ended 30.09.2017	Previous accounting year ended 31.03.2017
	Unaudited	Unaudited	Unaudited	Audited
1. (a) Income from Operations	45550.64	45950.88	45550.64	92165.94
(b) Other Operating Income	-	-	-	-
2. Expenditure				
(a) Employees Cost	2478.40	2152.91	2478.40	4340.80
(b) Depreciation	222.93	192.10	222.93	420.17
(c) Other Expenditure	2490.93	1731.52	2490.93	5566.37
(d) Total	5192.26	4076.53	5192.26	10327.34
3. Profit from operations before other Income, Interest and Exceptional Items (1-2)	40358.38	41874.35	40358.38	81838.60
4. Other Income	30.95	23.47	30.95	118.93
5. Profit before Interest & Exceptional Items (3+4)	40389.33	41897.82	40389.33	81957.53
6. Interest	27549.91	29384.95	27549.91	58300.98
7. Exceptional Items	-	-	-	-
8. Profit (+) / Loss (-) from Ordinary Activities before Tax (5) - (6+7)	12839.42	12512.87	12839.42	23656.55
9. Tax Expense	4564.44	4321.47	4564.44	8291.62
10. Profit (+) / Loss (-) from Ordinary Activities after Tax (8-9)	8274.98	8191.40	8274.98	15364.93
11. Extraordinary items (net of tax expense)	-	-	-	-
12. Net Profit (+) / Loss (-) for the period (10-11)	8274.98	8191.40	8274.98	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	241320.00	219040.00	241320.00	232050.00
15. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)				92718.56
16. Debenture Redemption Reserve	-	-	-	-
17. Earnings Per Share (EPS)	8.17	8.09	8.17	15.17
18. Debt Equity Ratio	6.18	6.81	6.18	6.29
19. Debt Service Coverage Ratio (DSCR)	0.19	0.26	0.19	0.21
20. Interest Service Coverage Ratio (ISCR)	1.47	1.43	1.47	1.41

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 basis are listed on the NSE and these results are published pursuant to the Listing Agreement with the Exchange as applicable to debt securities.
- The Company's Secured Non-Convertible Debentures are issued with asset cover of 1 time and are rated ICRAAA+ / Stable Outlook by ICRA and CAREAA+ by CARE. No Change in rating took place during the period.
- 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 2017 and no complaint was pending at the beginning and end of the half-year.
- Interest on Non-Convertible Debentures has been paid on the respective due dates.
- 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 2017.
- The above results were approved by the Board of Directors at their meeting held on 16th October 2017.

Chennai
16th October 2017

By Order of the Board
Srinivas Acharya
Managing Director