

February 12, 2021

<b>To,</b> <b>National Stock Exchange of India Limited</b> Exchange Plaza, Plot No. C/1, G Block, Bandra - Kurla Complex, Bandra (East), Mumbai - 400 051.	<b>To,</b> <b>BSE Limited</b> Corporate Relations Department, 1st Floor, New Trading Ring, P. J. Towers, Dalal Street, Mumbai - 400 001.
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**Sub.: Outcome of Board Meeting held on February 12, 2021**

**Ref: Scrip Code - 501150 and NSE Scrip Code - CENTRUM**

Madam/Dear Sir,

We wish to inform you that, the Board of Directors at its Meeting held on February 12, 2021, inter-alia, has:

1. considered and approved the Unaudited Financial Results (Standalone and Consolidated) for the quarter and nine months ended December 31, 2020. Please find enclosed the said Unaudited Financial Results (Standalone and Consolidated) along with the Limited Review Report issued by the Statutory Auditors of the Company;

The results have been uploaded on the Stock Exchange websites at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) and on the website of the Company at [www.centrum.co.in](http://www.centrum.co.in).

The Meeting of the Board of Directors of the Company commenced at 03:00 p.m. and concluded at 04:10 p.m.

Kindly acknowledge receipt and take the same on your record.

Thanking you,

Yours faithfully,

**For Centrum Capital Limited**



**Alpesh Shah**  
**Company Secretary**

Encl: a/a

**Centrum Capital Limited (CIN No.: L65990MH1977PLC019986)**

**Corporate Office :** Centrum House, CST Road, Vidyanagari Marg, Kalina, Santacruz (East), Mumbai – 400 098.

Tel : +91 22 4215 9000

**Registered Office:** 2<sup>nd</sup> Floor, Bombay Mutual Building, Dr. D. N. Road, Fort, Mumbai – 400 001. Tel: +91 22 2266 2434

Email : [info@centrum.co.in](mailto:info@centrum.co.in) Website : [www.centrum.co.in](http://www.centrum.co.in)

# HARIBHAKTI & CO. LLP

Chartered Accountants

**Independent Auditor's Review Report on quarterly and year to date Unaudited Standalone Financial Results of Centrum Capital Limited pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015**

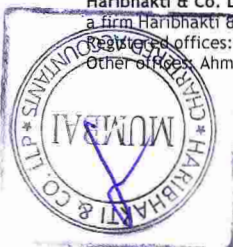
To the Board of Directors

Centrum Capital Limited

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of **Centrum Capital Limited** ("the Company") and its Trust, Centrum ESPS Trust, for the quarter ended December 31, 2020 and for the period from April 01, 2020 to December 31, 2020 ("the Statement"), being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of the Company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated in paragraph 3 above and based on the consideration of the interim financial results as referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements)

Haribhakti & Co. LLP, Chartered Accountants Regn. No. AAC- 3768, a limited liability partnership registered in India (converted on 17th June, 2014 from a firm Haribhakti & Co. FRN: 103523W)

Registered offices: 705, Leela Business Park, Andheri-Kurla Road, Andheri (E), Mumbai - 400 059, India. Tel:+91 22 6672 9999 Fax:+91 22 6672 9777  
Other offices: Ahmedabad, Bengaluru, Chennai, Hyderabad, Kolkata, New Delhi.



# HARIBHAKTI & CO. LLP

Chartered Accountants

Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

5. We draw attention to Note 3 to the accompanying Statement, which describes the management's evaluation of impact of uncertainties related to the Covid-19 pandemic and its consequential effects on the carrying value of its assets as at December 31, 2020 and the operations of the Company. The impact of COVID-19 pandemic is dependent on future developments which is highly uncertain.

Our report is not modified in respect of this matter.

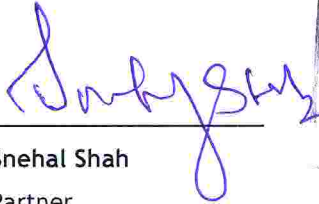
6. The Statement includes the interim financial results of one Trust, Centrum ESPS Trust, which has not been reviewed by their auditor, and whose interim financial results reflect total revenue of Rs. 0.21 lakhs and Rs. 0.72 lakhs, total net profit after tax of Rs. 0.21 lakhs and Rs. 0.71 lakhs and total comprehensive income of Rs. 0.21 lakhs and Rs. 0.71 lakhs for the quarter and for the nine months period ended December 31, 2020, respectively, as considered in the Statement. According to the information and explanations given to us by the Management, the interim financial results of the aforesaid Trust is not material to the Company.

Our report is not modified in respect of this matter.

For Haribhakti & Co. LLP

Chartered Accountants

ICAI Firm Registration No. 103523W/W-100048



Snehal Shah

Partner

Membership No.: 048539

UDIN: 21048539AAAAAM3526



Place: Mumbai

Date: February 12, 2021

**CENTRUM CAPITAL LIMITED**  
CIN L65990MH1977PLC019986

Registered Office : Bombay Mutual Building, 2nd Floor, Dr.D.N.Road, Fort, Mumbai - 400001.  
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Tel.: +91 22 42159000 Fax no. : +91 22 42159533 Email ID: info@centrum.co.in Website: www.centrum.co.in

**Statement of Standalone Unaudited Financials Results for the quarter and nine months ended December 31, 2020**

(₹ in Lakhs)

Particulars	Quarter ended			Nine months ended		Year ended
	31-Dec-20 (Unaudited)	30-Sep-20 (Unaudited)	31-Dec-19 (Unaudited)	31-Dec-20 (Unaudited)	31-Dec-19 (Unaudited)	31-Mar-20 (Audited)
<b>1. Revenue from operations</b>						
a. Revenue from operations	525.39	1,019.60	160.08	2,354.67	568.53	1,509.54
b. Net Gain on fair value changes	119.56	30.33	195.23	195.55	(87.12)	(186.24)
c. Other Operating Income	115.34	141.59	-	347.93	-	364.00
<b>Total revenue from operations</b>	<b>760.29</b>	<b>1,191.52</b>	<b>355.31</b>	<b>2,897.95</b>	<b>481.41</b>	<b>1,687.30</b>
Other Income	687.38	326.55	288.25	1,294.90	1,135.61	1,479.70
<b>Total Income</b>	<b>1,447.67</b>	<b>1,518.07</b>	<b>643.56</b>	<b>4,192.85</b>	<b>1,617.02</b>	<b>3,166.99</b>
<b>2. Expenses</b>						
a. Finance Costs	891.57	781.11	447.50	1,887.06	1,345.57	2,404.24
b. Impairment on Financial instruments	(32.93)	(127.55)	34.12	51.31	61.17	109.91
c. Employee Benefits Expense	428.73	376.33	651.25	1,228.21	1,920.57	2,418.91
d. Depreciation and Amortization Expense	54.05	55.11	57.94	164.80	208.39	264.56
e. Other Expenses	224.55	346.02	340.50	949.28	1,543.32	1,830.79
<b>Total Expenses</b>	<b>1,565.97</b>	<b>1,431.02</b>	<b>1,531.30</b>	<b>4,280.66</b>	<b>5,079.02</b>	<b>7,028.41</b>
<b>3. Profit/(Loss) before exceptional Items and tax</b>	<b>(118.30)</b>	<b>87.05</b>	<b>(887.74)</b>	<b>(87.81)</b>	<b>(3,462.00)</b>	<b>(3,861.41)</b>
4. Exceptional Items (Refer note 4)	-	-	-	-	3,199.72	6,258.00
<b>5. Profit/(Loss) before tax (3-4)</b>	<b>(118.30)</b>	<b>87.05</b>	<b>(887.75)</b>	<b>(87.81)</b>	<b>(262.28)</b>	<b>2,396.59</b>
<b>6. Tax Expense</b>						
Current tax	(42.00)	22.00	-	-	-	30.00
Deferred tax	82.46	26.46	213.14	(22.39)	78.44	41.46
Tax Adjustments for earlier years	(92.84)	-	(599.57)	(92.84)	(599.57)	(599.57)
<b>Total Tax Expense</b>	<b>(52.38)</b>	<b>48.46</b>	<b>(386.44)</b>	<b>(115.23)</b>	<b>(521.13)</b>	<b>(528.11)</b>
<b>7. Profit/(Loss) for the Period (5-6)</b>	<b>(65.91)</b>	<b>38.59</b>	<b>(501.32)</b>	<b>27.42</b>	<b>258.85</b>	<b>2,924.70</b>
<b>8. Other Comprehensive Income (OCI)</b>						
i. Item that will not be reclassified to profit or loss						
(a) Remeasurement of Defined benefit scheme	(33.67)	(35.18)	(2.00)	(69.16)	(9.87)	3.75
(b) Change in fair value of equity instruments designated at fair value through OCI	-	(0.68)	-	(0.68)	-	(16.43)
(c) Deferred tax on above	9.80	10.24	0.58	20.14	2.87	(1.09)
ii. Items that will be reclassified to profit or loss						
<b>Total Other Comprehensive Income/(Loss)</b>	<b>(23.86)</b>	<b>(25.62)</b>	<b>(1.42)</b>	<b>(49.70)</b>	<b>(7.00)</b>	<b>(13.77)</b>
<b>9. Total Comprehensive Income/(Loss) for the period (7+8)</b>	<b>(89.79)</b>	<b>12.97</b>	<b>(502.74)</b>	<b>(22.28)</b>	<b>251.85</b>	<b>2,910.93</b>
10. Paid-up Equity Share Capital (Face value of Rs.1/- Each)	4,160.33	4,160.33	4,160.33	4,160.33	4,160.33	4,160.33
11. Other Equity						50,200.98
12. Earning Per Share (Face value of Rs.1/- Each)						
(i) Basic (Rs.)	(0.02)	0.01	(0.12)	0.01	0.06	0.70
(ii) Diluted (Rs.)	(0.02)	0.01	(0.12)	0.01	0.06	0.70

- Notes:
- The above Standalone Financial Results for the quarter and year to date period ended December 31, 2020 have been reviewed by the Audit Committee and approved by the Board at its meeting held on February 12, 2021. The Statutory Auditors of the Company have carried out the Limited Review Report of the aforesaid results and have issued an unmodified report.
  - These standalone unaudited financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards 34 - Interim Financial Reporting ("Ind AS 34") prescribed under Section 133 of the Companies Act, 2013 ("the Act") read with relevant rules issued thereunder and other accounting principles generally accepted in India.
  - The outbreak of COVID-19 pandemic across the globe and in India has contributed to a significant impact and volatility in the global and Indian financial markets and slowdown in the economic activities. The Management has evaluated the impact of COVID-19 on its assets comprising of property, plant and equipment, investments, trade receivables, Loans and other financial assets, and has concluded that there is no significant impact on the carrying amount of these assets besides impairment, if any, and are recoverable as at the Statement date. The impact of COVID-19 pandemic is dependent on future developments which is highly uncertain, therefore, the financial impact in subsequent periods may be different than currently assessed
  - Exceptional items for the quarter and nine months ended represents

Particulars	Quarter ended			Nine months ended		Year Ended
	31-Dec-20	30-Sep-20	31-Dec-19	31-Dec-20	31-Dec-19	31-Mar-20
Loss on Sale of Investments in subsidiary	-	-	-	-	(550.29)	(542.49)
Gain on sale of debt trading business	-	-	-	-	-	3,050.49
Forfeiture of upfront subscription on share warrants	-	-	-	-	3,750.00	3,750.00
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,199.72</b>	<b>6,258.00</b>
  - The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the Code will come into effect has not been notified. The Company will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective.
  - During the quarter ended December 31, 2020
    - The Company has invested in ₹ 500 lakhs Compulsory Convertible Debentures issued by Centrum Microcredit Limited.
    - The Company has infused ₹ 125 lakhs in its Centrum Credit Opportunities Fund.
  - The Company publishes standalone financial statement along with the consolidated financial statement. In accordance with Ind AS 108, Operating Segments, the Company has disclosed the segment information in the consolidated financial statement. Accordingly, the segment information is given in the unaudited consolidated financial results of company for the quarter and year to date period ended December 31, 2020.
  - The unaudited standalone financial results for the current quarter and year to date period ended December 31, 2020 are being uploaded on the Company's website viz., www.centrum.co.in.
  - The previous quarter/period/year's figures have been regrouped/rearranged wherever necessary to conform to current quarter/ period classification.



For Centrum Capital Limited

Jaspal Singh Bindra  
Executive Chairman  
DIN : 00128320

Place: Mumbai  
Date : February 12, 2021

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CIN L65990MH1977PLC019986

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Place: Mumbai  
Date : February 12, 2021



For Centrum Capital Limited

*Jaspal Singh Bindra*  
Jaspal Singh Bindra  
Executive Chairman  
DIN : 00128320

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<b>Total Expenses</b>	<b>1,565.97</b>	<b>1,431.02</b>	<b>1,531.30</b>	<b>4,280.66</b>	<b>5,079.02</b>	<b>7,028.41</b>
<b>3. Profit/(Loss) before exceptional Items and tax</b>	<b>(118.30)</b>	<b>87.05</b>	<b>(887.74)</b>	<b>(87.81)</b>	<b>(3,462.00)</b>	<b>(3,861.41)</b>
4. Exceptional Items (Refer note 4)	-	-	-	-	3,199.72	6,258.00
<b>5. Profit/(Loss) before tax (3-4)</b>	<b>(118.30)</b>	<b>87.05</b>	<b>(887.75)</b>	<b>(87.81)</b>	<b>(262.28)</b>	<b>2,396.59</b>
<b>6. Tax Expense</b>						
Current tax	(42.00)	22.00	-	-	-	30.00
Deferred tax	82.46	26.46	213.14	(22.39)	78.44	41.46
Tax Adjustments for earlier years	(92.84)	-	(599.57)	(92.84)	(599.57)	(599.57)
<b>Total Tax Expense</b>	<b>(52.38)</b>	<b>48.46</b>	<b>(386.44)</b>	<b>(115.23)</b>	<b>(521.13)</b>	<b>(528.11)</b>
<b>7. Profit/(Loss) for the Period (5-6)</b>	<b>(65.91)</b>	<b>38.59</b>	<b>(501.32)</b>	<b>27.42</b>	<b>258.85</b>	<b>2,924.70</b>
<b>8. Other Comprehensive Income (OCI)</b>						
i. Item that will not be reclassified to profit or loss						
(a) Remeasurement of Defined benefit scheme	(33.67)	(35.18)	(2.00)	(69.16)	(9.87)	3.75
(b) Change in fair value of equity instruments designated at fair value through OCI	-	(0.68)	-	(0.68)	-	(16.43)
(c) Deferred tax on above	9.80	10.24	0.58	20.14	2.87	(1.09)
ii. Items that will be reclassified to profit or loss	-	-	-	-	-	-
<b>Total Other Comprehensive Income/ (Loss)</b>	<b>(23.86)</b>	<b>(25.62)</b>	<b>(1.42)</b>	<b>(49.70)</b>	<b>(7.00)</b>	<b>(13.77)</b>
<b>9. Total Comprehensive Income/(Loss) for the period (7+8)</b>	<b>(89.79)</b>	<b>12.97</b>	<b>(502.74)</b>	<b>(22.28)</b>	<b>251.85</b>	<b>2,910.93</b>
10. Paid-up Equity Share Capital (Face value ofRs.1/- Each)	4,160.33	4,160.33	4,160.33	4,160.33	4,160.33	4,160.33
11. Other Equity	-	-	-	-	-	50,200.98
12. Earning Per Share (Face value of Rs.1/- Each)						
(i) Basic ( Rs.)	(0.02)	0.01	(0.12)	0.01	0.06	0.70
(i) Diluted ( Rs.)	(0.02)	0.01	(0.12)	0.01	0.06	0.70

- Notes:**
- The above Standalone Financial Results for the quarter and year to date period ended December 31, 2020 have been reviewed by the Audit Committee and approved by the Board at its meeting held on February 12, 2021. The Statutory Auditors of the Company have carried out the Limited Review Report of the aforesaid results and have issued an unmodified report.
  - These standalone unaudited financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards 34 - Interim Financial Reporting ("Ind AS 34") prescribed under Section 133 of the Companies Act, 2013 ("the Act") read with relevant rules issued thereunder and other accounting principles generally accepted in India.
  - The outbreak of COVID-19 pandemic across the globe and in India has contributed to a significant impact and volatility in the global and Indian financial markets and slowdown in the economic activities. The Management has evaluated the impact of COVID-19 on its assets comprising of property, plant and equipment, investments, trade receivables, Loans and other financial assets, and has concluded that there is no significant impact on the carrying amount of these assets besides impairment, if any, and are recoverable as at the Statement date. The impact of COVID-19 pandemic is dependent on future developments which is highly uncertain, therefore, the financial impact in subsequent periods may be different than currently assessed
  - Exceptional items for the quarter and nine months ended represents**

Particulars	₹ in Lakhs					
	31-Dec-20	30-Sep-20	31-Dec-19	31-Dec-20	31-Dec-19	Year Ended 31-Mar-20
Loss on Sale of Investments in subsidiary	-	-	-	-	(550.29)	(542.49)
Gain on sale of debt trading business	-	-	-	-	-	3,050.49
Forfeiture of upfront subscription on share warrants	-	-	-	-	3,750.00	3,750.00
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,199.72</b>	<b>6,258.00</b>
  - The Code on Social Security, 2020 ("Code") relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the Code will come into effect has not been notified. The Company will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective.
  - During the quarter ended December 31, 2020**
    - The Company has invested in ₹ 500 lakhs Compulsory Convertible Debentures issued by Centrum Microcredit Limited.
    - The Company has infused ₹125 lakhs in its Centrum Credit Opportunities Fund.
  - The Company publishes standalone financial statement along with the consolidated financial statement. In accordance with Ind AS 108, Operating Segments, the Company has disclosed the segment information in the consolidated financial statement. Accordingly, the segment information is given in the unaudited consolidated financial results of company for the quarter and year to date period ended December 31, 2020.
  - The unaudited standalone financial results for the current quarter and year to date period ended December 31, 2020 are being uploaded on the Company's website viz., www.centrum .co.in.
  - The previous quarter/period/ year's figures have been regrouped/rearranged wherever necessary to conform to current quarter/ period classification.

Place: Mumbai  
Date : February 12, 2021



For Centrum Capital Limited  
*Jaspal Singh Bindra*  
Jaspal Singh Bindra  
Executive Chairman  
DIN : 00128320

# HARIBHAKTI & CO. LLP

Chartered Accountants

## Independent Auditor's Review Report on quarterly and year to date Unaudited Consolidated Financial Results of Centrum Capital Limited pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

To The Board of Directors

Centrum Capital Limited

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of **Centrum Capital Limited** ("the Parent") and its subsidiaries and Trust (the Parent and its subsidiaries and Trust together referred to as "the Group"), and its share of the net profit/loss after tax and total comprehensive income of its associates and joint ventures for the quarter ended December 31, 2020 and for the period from April 01, 2020 to December 31, 2020 ("the Statement"), being submitted by the Parent pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
2. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of the Parent personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.



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4. The Statement includes the results of the following entities:

Sr. No.	Name of the Entity	Relationship
1	Centrum Capital Limited	Parent
2	Centrum Retail Services Limited	Subsidiary Company
3	Centrum Broking Limited	Subsidiary Company
4	Centrum Microcredit Limited (Formerly known as Centrum Microcredit Private Limited)	Subsidiary Company
5	Centrum Housing Finance Limited	Subsidiary Company
6	Centrum Financial Services Limited	Subsidiary Company
7	Centrum International Services Pte. Ltd.,	Subsidiary Company
8	Centrum Alternative Investment Managers Limited	Subsidiary Company
9	Centrum Capital Advisors Limited	Subsidiary Company
10	Centrum Capital International Limited (Formerly known as Commonwealth Centrum Advisors Limited)	Subsidiary Company
11	CCAL Investment Management Limited	Subsidiary Company
12	Centrum Alternatives LLP	Subsidiary Company
13	Centrum Insurance Broker Limited	Subsidiary Company
14	Centrum Wealth Management Limited	Subsidiary Company
15	Centrum Investment Advisors Limited	Subsidiary Company
16	Centrum REMA LLP	Joint Venture
17	Acorn Fund Consultants Private Limited	Associate
18	Centrum ESPS Trust	Trust

5. Based on our review conducted and procedures performed as stated in paragraph 3 above, and based on the consideration of the review reports of the other auditors referred to in paragraph 7 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

## Emphasis of Matter

6. We draw attention to Note 3 to the accompanying Statement, which describes the staging of accounts to whom moratorium benefit was extended and uncertainty caused by COVID-19 pandemic with respect to the Group's estimates of Impairment of loans to customers. The Group's considers that all the assets are recoverable. Further, the extent to which the COVID-19 pandemic will impact the Company's financial performance is dependent on future developments, which are highly uncertain.



Continuation Sheet



# HARIBHAKTI & CO. LLP

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Our report is not modified in respect of this matter.

7. We did not review the interim financial results of three (3) subsidiaries included in the unaudited consolidated financial results, whose interim financial results reflect total revenues of Rs. 5,496.19 lakhs and Rs. 15,017.53 Lakhs, total net loss after tax of Rs. 365.84 lakhs and Rs. 2,246.80 lakhs and total comprehensive loss of Rs. 390.26 lakhs and Rs. 2,294.32 lakhs respectively for the quarter ended December 31, 2020 and for the period from April 1, 2020 to December 31, 2020, respectively, as considered in the unaudited consolidated financial results. These interim financial results have been reviewed by other auditors whose reports have been furnished to us by the Management and our report on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above.

Our report on the Statement is not modified in respect of the above matter.

The unaudited consolidated financial results includes the interim financial results of eight (8) subsidiaries and one (1) trust which have not been reviewed, whose interim financial results reflect total revenue of Rs. 980.01 lakhs and Rs. 2,055.72 lakhs and total net profit after tax of Rs. 146.51 lakhs and Rs. 123.55 lakhs and total comprehensive income of Rs. 145.06 lakhs and Rs. 121.67 lakhs for the quarter ended December 31, 2020 and for the period from April 1, 2020 to ended December 31, 2020, respectively, as considered in the unaudited consolidated financial results. According to the information and explanations given to us by the Management, these interim financial results are not material to the Group including its associate and joint venture.

Three (3) subsidiaries are located outside India whose financial results have been prepared in accordance with accounting principles generally accepted in their respective countries. The Parent's management has converted the financial results of such subsidiaries located outside India from accounting principles generally accepted in their respective countries to accounting principles generally accepted in India. We have reviewed these conversion adjustments made by the Parent's management. Our report in so far as it relates to the balances and affairs of such subsidiaries located outside India is based on the conversion adjustments prepared by the management of the Parent and reviewed by us.



Continuation Sheet

# HARIBHAKTI & CO. LLP

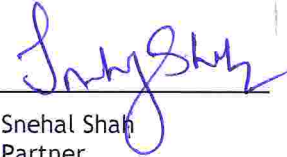
Chartered Accountants

Our report on the Statement is not modified in respect of the above matter.

For Haribhakti & Co. LLP

Chartered Accountants

ICAI Firm Registration No. 103523W7W100048



Snehal Shah  
Partner

Membership No.: 048539



UDIN: 21048539 A A A A A N 9807

Place: Mumbai

Date: February 12, 2021

**CENTRUM CAPITAL LIMITED**

CIN L65990MH1977PLC019986

Registered Office : Bombay Mutual Building, 2nd Floor, Dr.D.N.Road, Fort, Mumbai - 400001.

Corporate Office : Centrum House, C.S.T. Road, Vidya Nagari Marg, Kalina, Santacruz (East), Mumbai - 400098

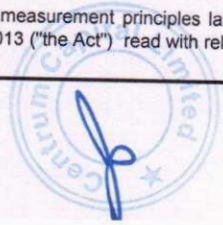
Tel.: +91 22 42159000 Fax no. : +91 22 42159533 Email ID: info@centrum.co.in Website: www.centrum.co.in

**Statement of Consolidated Unaudited Financials Results for the quarter and nine months ended December 31, 2020**

Particulars	₹ in Lakhs					
	Quarter ended			Nine months Ended		Year ended
	31-Dec-20 (Unaudited)	30-Sep-20 (Unaudited)	31-Dec-19 (Unaudited)	31-Dec-20 (Unaudited)	31-Dec-19 (Unaudited)	31-Mar-20 (Audited)
<b>1. Revenue from operations</b>						
a. Interest income	7,619.61	7,699.33	9,482.00	23,018.79	22,407.99	29,759.76
b. Fees and commission Income	3,813.65	3,983.07	3,330.48	11,168.11	10,639.42	15,052.59
c. Net gain on fair value changes	377.13	522.48	245.30	1,070.15	1,639.62	1,218.32
d. Others	219.51	89.98	27.52	321.66	36.90	952.75
<b>Total revenue from operations</b>	<b>12,029.90</b>	<b>12,294.86</b>	<b>13,085.30</b>	<b>35,578.71</b>	<b>34,723.93</b>	<b>46,983.42</b>
Other Income	281.81	432.95	185.30	896.86	768.00	1,064.42
<b>Total Income</b>	<b>12,311.71</b>	<b>12,727.81</b>	<b>13,270.60</b>	<b>36,475.57</b>	<b>35,491.93</b>	<b>48,047.84</b>
<b>2. Expenses</b>						
a. Finance Costs	5,991.30	6,098.28	5,510.58	17,798.50	16,119.24	(942.79)
b. Impairment on financial instruments (net)	366.90	109.38	(1,175.87)	1,048.30	(1,021.10)	22,616.01
c. Employee Benefits Expense	4,874.49	4,574.58	6,021.07	14,178.61	17,738.56	19,887.71
d. Depreciation and Amortisation Expense	448.41	541.65	552.58	1,468.10	1,494.84	2,003.16
e. Other Expenses	2,178.13	1,780.92	2,090.44	5,464.01	6,912.34	10,016.42
<b>Total Expenses</b>	<b>13,859.23</b>	<b>13,104.81</b>	<b>12,998.80</b>	<b>39,957.52</b>	<b>41,243.88</b>	<b>53,580.51</b>
<b>3. Profit/ (Loss) before exceptional Items and tax</b>	<b>(1,547.52)</b>	<b>(377.00)</b>	<b>271.80</b>	<b>(3,481.95)</b>	<b>(5,751.95)</b>	<b>(5,532.67)</b>
4. Exceptional Items (refer note 4)	-	-	-	-	3,750.00	6,798.76
<b>5. Profit/(Loss) before tax (3-4)</b>	<b>(1,547.52)</b>	<b>(377.00)</b>	<b>271.80</b>	<b>(3,481.95)</b>	<b>(2,001.95)</b>	<b>1,266.09</b>
<b>6. Tax Expense</b>						
Current tax	52.78	218.08	76.99	463.57	207.94	270.95
Deferred tax	41.98	21.73	984.56	(226.28)	1,054.86	1,753.58
Tax Adjustments for earlier years	(92.84)	-	(830.96)	(92.84)	(830.96)	(830.01)
<b>Total Tax Expense</b>	<b>1.92</b>	<b>239.81</b>	<b>230.59</b>	<b>144.45</b>	<b>431.84</b>	<b>1,194.52</b>
<b>7. Net Profit/ (Loss) after tax before share of profit/(loss) of associates and joint ventures (5-6)</b>	<b>(1,549.44)</b>	<b>(616.81)</b>	<b>41.21</b>	<b>(3,626.40)</b>	<b>(2,433.79)</b>	<b>71.57</b>
8. Share of profit / (loss) of associates and joint ventures	-	-	-	-	-	-
<b>9. Net Profit/ (Loss) for the period (7+8)</b>	<b>(1,549.44)</b>	<b>(616.81)</b>	<b>41.21</b>	<b>(3,626.40)</b>	<b>(2,433.79)</b>	<b>71.57</b>
<b>10. Other Comprehensive Income (OCI)</b>						
i. Item that will not be reclassified to profit or loss						
(a) Remeasurement of Defined benefit scheme	(60.98)	(14.75)	(10.42)	(121.54)	(67.81)	(28.25)
(b) Change in fair value of equity instruments designated at fair value through OCI	0.08	(0.76)	-	(0.68)	-	(16.43)
(c) Deferred tax on above	8.93	9.50	4.57	17.50	9.91	5.05
ii. Items that will be reclassified to profit or loss						
(a) Currency exchange difference on translation, net of tax	(0.25)	(1.08)	32.40	(0.40)	41.82	5.31
<b>Total Other Comprehensive Income/(Loss)</b>	<b>(52.22)</b>	<b>(7.09)</b>	<b>26.55</b>	<b>(105.12)</b>	<b>(16.08)</b>	<b>(34.32)</b>
<b>Total Comprehensive Income/(Loss)</b>	<b>(1,601.67)</b>	<b>(623.90)</b>	<b>67.76</b>	<b>(3,731.52)</b>	<b>(2,449.87)</b>	<b>37.25</b>
<b>Net Profit/(Loss) for the period attributable to Owners of the company</b>	<b>(1,602.12)</b>	<b>(693.99)</b>	<b>335.39</b>	<b>(3,515.82)</b>	<b>(1,434.72)</b>	<b>1,444.61</b>
Non-controlling interest	52.68	77.18	(294.18)	(110.58)	(999.07)	(1,373.04)
<b>Other Comprehensive Income/ (Loss) for the period attributable to Owners of the company</b>	<b>(41.73)</b>	<b>(14.39)</b>	<b>26.43</b>	<b>(84.43)</b>	<b>(8.48)</b>	<b>(34.17)</b>
Non-controlling interest	(10.49)	7.30	0.12	(20.69)	(7.60)	(0.15)
<b>Total Comprehensive Income/ (Loss) for the period attributable to Owners of the company</b>	<b>(1,643.85)</b>	<b>(708.37)</b>	<b>361.82</b>	<b>(3,600.25)</b>	<b>(1,443.20)</b>	<b>1,410.44</b>
Non-controlling interest	42.18	84.47	(294.06)	(131.27)	(1,006.67)	(1,373.19)
<b>11. Paid-up Equity Share Capital (Face value of ₹ 1/- Each)</b>	<b>4,160.33</b>	<b>4,160.33</b>	<b>4,160.33</b>	<b>4,160.33</b>	<b>4,160.33</b>	<b>4,160.33</b>
<b>12. Other Equity</b>						<b>58,014.04</b>
<b>13. Earning Per Share (Face value of ₹ 1/- Each)</b>						
(i) Basic ( ₹ )	(0.39)	(0.17)	0.08	(0.85)	(0.34)	0.35
(i) Diluted ( ₹ )	(0.39)	0.17	0.08	(0.85)	(0.34)	0.35

**Notes:**

- The above Consolidated Financial Results for the quarter and year to date period ended December 31, 2020 have been reviewed by the Audit Committee and approved by the Board at its meeting held on February 12, 2021. The Statutory Auditors of the Company have carried out the Limited Review Report of the aforesaid results and have issued an unmodified report.
- These consolidated unaudited financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards 34 - Interim Financial Reporting ("Ind AS 34") prescribed under section 133 of the Companies Act, 2013 ("the Act") read with relevant rules issued thereunder and other accounting principles generally accepted in India.



3 The outbreak of COVID-19 pandemic across the globe and in India has contributed to a significant impact and volatility in the global and Indian financial markets and slowdown in the economic activities. The extent to which the COVID-19 pandemic will impact the Group results will depend on future developments, which are highly uncertain.

The 'Reserve Bank of India ("RBI") has issued guidelines relating to COVID 19 Regulatory Package dated March 27, 2020, Apr 17, 2020 and May 23,2020 In accordance with the RBI guidelines, the Company has offered a moratorium on the payment of instalments falling due between March 01,2020 and August 31, 2020 to all eligible borrowers classified as standard. The extent to which the COVID 19 pandemic will impact the Group future results will depend on economic situation, which are highly unpredictable, including among other thing, any new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether government mandated or elected by the Company. The Group will continue to closely monitor any Material changes to future economic conditions.

Further, 'Hon'ble Supreme Court, in a public interest litigation (Gajendra Sharma Vs. Union of India & Anr), vide an interim order dated 3 September 2020 ('interim order'), has directed that accounts which were not declared NPA till 31 August 2020 shall not be declared as NPA till further orders. Basis the said interim order, the Group has not classified any account as NPA, as per NHB norms, after 31 August 2020 which was not NPA as of 31 August 2020. Further, in light of the interim order, even accounts that would have otherwise been classified as NPA post 31 August 2020 have not been classified as NPA till such time that the Hon'ble Supreme court rules finally on the matter. Such accounts have been classified as per Ind As and provisioned accordingly.

4 Exceptional items represents for the quarter and nine months ended

(₹ in Lakhs)

Particulars	Quarter ended			Nine months ended		Year ended
	31-Dec-20	30-Sep-20	31-Dec-19	31-Dec-20	31-Dec-19	31-Mar-20
Loss on sale of Investments in subsidiary	-	-	-	-	-	(1.73)
Gain on sale of debt trading business	-	-	-	-	-	3,050.49
Forfeiture of upfront subscription on share warrant	-	-	-	-	3,750.00	3,750.00
Total	-	-	-	-	3,750.00	6,798.76

5 The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the Code will come into effect has not been notified. The Group will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective.

6 The Group had invested in 50 Perpetual Subordinated Unsecured Basel III Compliant Additional Tier I Bonds ("AT I Bonds") issued by Yes Bank Limited aggregating to Rs.500 Lakhs on October 18, 2017. The Group has made an internal assessment and believes that the recoverable value from the AT I Bonds as on December 31, 2020 is Rs.100 Lakhs as it is subjudice.

7 During the Quarter ended December 31,2020, 2 Subsidiary Company of the Group have disclosed loans and advances (including Interest receivable) amounting to Rs. 31,389.97 Lakhs are as overdue as on December 31, 2020. However, based on the subsidiary Company's management's estimate and judgement, such Loans are considered good and therefore categorised as stage1 financial assets. The expected credit losses on such loans are accordingly calculated and provided by the those

8 The Consolidated Segment Results is attached herewith as per "Annexure 1"

9 The unaudited consolidated financial results for the current quarter and year to date period ended December 31, 2020 are being uploaded on the Company's website viz., [www.centrum.co.in](http://www.centrum.co.in).

10 The previous quarter/period/ year's figures have been regrouped/rearranged wherever necessary to conform to current quarter/ period classification.

For Centrum Capital Limited

  
Jaspal Singh Bindra  
Executive Chairman  
DIN : 00128320

Place: Mumbai

Date : February 12, 2021



## Consolidated Segment Results for the Quarter and Nine Month ended December 31, 2020

₹ In Lakhs

Sr. No.	Particulars	Quarter ended			Period ended		Year ended
		Dec 31, 2020 (Unaudited)	Sep 30, 2020 (Unaudited)	Dec 31, 2019 (Unaudited)	Dec 31, 2020 (Unaudited)	Dec 31, 2019 (Unaudited)	March 31, 2020 (Audited)
<b>1</b>	<b>Segment revenue [Total income]</b>						
	Institutional Business	1,667.26	2,035.74	855.00	4,891.77	2,294.10	3,838.34
	Wealth Management & Distribution	2,142.57	3,085.83	2,874.52	7,157.78	10,219.43	13,930.51
	Housing Finance	1,746.39	1,764.30	1,310.30	5,139.73	3,665.51	5,206.79
	SME/ Micro credit Lending	5,366.99	6,114.02	6,076.37	17,365.88	17,244.69	23,389.93
	Unallocated	3,070.91	1,608.61	4,308.25	6,986.51	8,307.05	9,422.11
	Less : Elimination	(1,964.22)	(2,313.64)	(2,339.14)	(5,962.94)	(7,006.85)	(8,804.26)
	<b>Total Income</b>	<b>12,029.90</b>	<b>12,294.86</b>	<b>13,085.30</b>	<b>35,578.71</b>	<b>34,723.93</b>	<b>46,983.42</b>
<b>2</b>	<b>Segment Results [Profit/ (Loss) before tax]</b>						
	Institutional Business	18.26	415.98	(629.91)	262.59	(1,797.18)	(1,565.04)
	Wealth Management & Distribution	(317.33)	346.79	330.64	(951.73)	(261.40)	(1,095.46)
	Housing Finance	417.86	414.59	90.44	1,246.19	349.84	259.84
	SME/ Micro credit Lending	(709.39)	542.92	84.64	(538.07)	265.31	1,623.62
	Unallocated	(472.17)	(650.04)	2,649.39	(1,074.44)	(797.63)	(1,152.36)
	Less : Elimination	(361.17)	(351.29)	(297.59)	(895.39)	(1,005.17)	(573.59)
	<b>Profit / (Loss) before tax</b>	<b>(1,423.95)</b>	<b>718.95</b>	<b>2,227.61</b>	<b>(1,950.85)</b>	<b>(3,246.23)</b>	<b>(2,502.99)</b>
	Less :						
	a) Interest expense (Net)	1,112.85	933.94	1,491.21	2,278.95	2,039.18	2,483.92
	b) Unallocated expenditure (Net)	(989.29)	162.01	464.60	(747.85)	466.54	545.76
	<b>Total Profit before exceptional item and tax</b>	<b>(1,547.52)</b>	<b>(377.00)</b>	<b>271.80</b>	<b>(3,481.95)</b>	<b>(5,751.95)</b>	<b>(5,532.67)</b>
	Exceptional Items	-	-	-	-	3,750.00	6,798.76
	<b>Total Profit / ( Loss ) before tax</b>	<b>(1,547.52)</b>	<b>(377.00)</b>	<b>271.80</b>	<b>(3,481.95)</b>	<b>(2,001.95)</b>	<b>1,266.09</b>
<b>3</b>	<b>Segment Assets</b>						
	Institutional Business	5,083.90	3,506.81	8,303.65	5,083.90	8,303.65	7,407.03
	Wealth Management & Distribution	20,332.94	22,182.01	14,535.42	20,332.94	14,535.42	24,343.91
	Housing Finance	65,592.08	63,664.14	41,681.46	65,592.08	41,681.46	61,933.27
	SME/ Micro credit Lending	153,980.16	154,234.85	160,232.83	153,980.16	160,232.83	157,063.78
	Unallocated	190,361.39	180,256.72	165,562.36	190,361.39	165,562.36	169,251.60
	Less : Elimination	(133,926.45)	(128,690.61)	(120,045.14)	(133,926.45)	(120,045.14)	(127,078.64)
	<b>Total Assets</b>	<b>301,424.02</b>	<b>295,153.93</b>	<b>270,270.58</b>	<b>301,424.02</b>	<b>270,270.58</b>	<b>292,920.95</b>
<b>4</b>	<b>Segment Liabilities</b>						
	Institutional Business	1,678.01	1,211.09	4,939.12	1,678.01	4,939.12	2,760.77
	Wealth Management & Distribution	23,245.78	25,003.56	16,839.52	23,245.78	16,839.52	27,596.77
	Housing Finance	25,817.81	24,229.15	23,957.78	25,817.81	23,957.78	23,235.48
	SME/ Micro credit Lending	116,672.48	116,738.64	126,222.15	116,672.48	126,222.15	121,597.57
	Unallocated	92,364.35	81,463.66	66,051.70	92,364.35	66,051.70	68,500.16
	Less : Elimination	(36,819.26)	(33,233.79)	(27,221.51)	(36,819.26)	(27,221.51)	(32,473.11)
	<b>Total Liabilities</b>	<b>222,959.17</b>	<b>215,412.31</b>	<b>210,788.76</b>	<b>222,959.17</b>	<b>210,788.76</b>	<b>211,217.64</b>
<b>5</b>	<b>Capital employed [Segment assets - Segment liabilities]</b>						
	Institutional Business	3,405.89	2,295.73	3,364.53	3,405.89	3,364.53	4,646.26
	Wealth Management & Distribution	(2,912.84)	(2,821.55)	(2,304.10)	(2,912.84)	(2,304.10)	(3,252.86)
	Housing Finance	39,774.27	39,434.99	17,723.68	39,774.27	17,723.68	38,697.79
	SME/ Micro credit Lending	37,307.67	37,496.21	34,010.68	37,307.67	34,010.68	35,466.21
	Unallocated	97,997.05	98,793.06	99,510.66	97,997.05	99,510.66	100,751.44
	Less : Elimination	(97,107.19)	(95,456.82)	(92,823.63)	(97,107.19)	(92,823.63)	(94,605.53)
	<b>Total Capital Employed</b>	<b>78,464.85</b>	<b>79,741.62</b>	<b>59,481.82</b>	<b>78,464.85</b>	<b>59,481.82</b>	<b>81,703.31</b>

