

November 12, 2020

To, National Stock Exchange of India Limited Exchange Plaza, Plot No. C/1, G Block, Bandra - Kurla Complex, Bandra (East), Mumbai - 400 051.	To, BSE Limited 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 November 12, 2020

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 November 12, 2020, inter-alia, has:

1. considered and approved the Unaudited Financial Results (Standalone and Consolidated) for the Quarter and half year ended September 30, 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 Certificate signed by the Debenture Trustee pursuant to the Regulation 52(5) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, shall be provided shortly.

The results have been uploaded on the Stock Exchange websites at www.bseindia.com and www.nseindia.com and on the website of the Company at www.centrum.co.in.

The Meeting of the Board of Directors of the Company commenced at 02:30 p.m. and concluded at 03:35 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: 2nd Floor, Bombay Mutual Building, Dr. D. N. Road, Fort, Mumbai – 400 001. Tel: +91 22 2266 2434

Email : info@centrum.co.in Website : www.centrum.co.in

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") for the quarter ended September 30, 2020 and for the period from April 1, 2020 to September 30, 2020 ("the Statement"), being submitted by the Company pursuant to the requirement 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 Board of Directors, has been prepared in accordance with recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" as prescribed under Section 133 of Companies Act, 2013 read with relevant rules issued there under 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 Engagement (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 statement 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) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.



HARIBHAKTI & CO. LLP

Chartered Accountants

5. We draw attention to Note 3 to the accompanying Statement, which explains that the extent to which the COVID-19 pandemic will impact the Company's financial performance is dependent on future developments, which are highly uncertain.

Our report is not modified in respect of this matter.

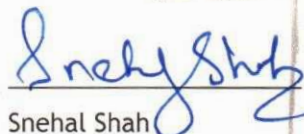
6. The Statement includes the interim financial statement of one trust which has not been reviewed by their auditor, whose interim financial statements reflect total assets of Rs. 2,397.49 lakhs as at September 30, 2020, total revenue of Rs. 0.16 Lakhs and Rs. 0.51 Lakhs for the quarter and six months ended September 30, 2020, total net profit after tax of Rs. 0.16 Lakhs and Rs. 0.49 Lakhs for the quarter and six months ended September 30, 2020, total comprehensive income of Rs. 0.16 Lakhs and Rs. 0.49 Lakhs for the quarter and six months ended September 30, 2020 and net cash inflow of Rs. 0.05 lakhs and Rs. 0.85 lakhs for the quarter and six months ended September 30, 2020, as considered in the Statement. According to the information and explanations given to us by the Management, this interim financial statement 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/W100048



Snehal Shah

Partner



Membership No.: 048539

UDIN: 20048539 AAAA EF 7968

Place: Mumbai

Date: November 12, 2020

CENTRUM CAPITAL LIMITED
CIN L65990MH1977PLC019986

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Statement of Standalone Unaudited Financials Results for the quarter and half year ended September 30, 2020

Particulars	Quarter ended						Half year ended		Year ended
	30-Sep-20	30-Jun-20	30-Sep-19	30-Sep-20	30-Sep-19	31-Mar-20			
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)		
1. Revenue from operations									
a. Revenue from operations	1,019.60	809.68	205.54	1,829.28	408.45		1,509.54		
b. Net Gain on fair value changes	30.33	45.46	(206.67)	75.79	(282.35)		(186.24)		
c. Other Operating Income	141.59	91.00	91.00	232.59	182.00		364.00		
Total revenue from operations	1,191.52	946.14	89.87	2,137.66	308.10		1,687.30		
Other Income	326.55	280.98	336.11	607.52	665.36		1,479.70		
Total Income	1,518.07	1,227.12	425.98	2,745.18	973.46		3,166.99		
2. Expenses									
a. Finance Costs	781.11	214.38	452.15	995.50	898.07		2,404.24		
b. Impairment on Financial instruments	(127.55)	211.78	36.69	84.23	27.05		109.91		
c. Employee Benefits Expense	376.33	423.15	596.69	799.48	1,269.32		2,418.91		
d. Depreciation and Amortization Expense	55.11	55.64	56.98	110.75	150.45		264.56		
e. Other Expenses	346.02	378.71	381.54	724.73	1,202.82		1,830.79		
Total Expenses	1,431.02	1,283.66	1,524.05	2,714.69	3,547.71		7,028.41		
3. Profit/(Loss) before exceptional Items and tax	87.05	(56.54)	(1,098.07)	30.49	(2,574.25)		(3,861.41)		
4. Exceptional Items (Refer note 4)	-	-	3,750.00	-	-		6,258.00		
5. Profit/(Loss) before tax (3-4)	87.05	(56.54)	2,651.93	30.49	625.46		2,396.59		
6. Tax Expense									
Current tax	22.00	20.00	-	42.00	-		30.00		
Deferred tax	26.46	(131.31)	(100.84)	(104.85)	(134.70)		41.46		
Tax Adjustments for earlier years	-	-	-	-	-		(599.57)		
Total Tax Expense	48.46	(111.31)	(100.84)	(62.85)	(134.70)		(528.11)		
7. Profit/(Loss) for the Period (5-6)	38.59	54.77	2,752.77	93.34	760.16		2,924.70		
8. Other Comprehensive Income (OCI)									
i. Item that will not be reclassified to profit or loss									
(a) Remeasurement of Defined benefit scheme	(35.18)	(0.31)	(2.00)	(35.49)	(7.87)		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	10.24	0.09	0.58	10.33	2.29		(1.09)		
ii. Items that will be reclassified to profit or loss	-	-	-	-	-		-		
Total Other Comprehensive Income/ (Loss)	(25.62)	(0.22)	(1.42)	(25.84)	(5.58)		(13.77)		
9. Total Comprehensive Income/(Loss) for the period (7+8)	12.97	54.55	2,751.35	67.50	754.58		2,910.93		
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.)	0.01	0.01	0.66	0.02	0.18		0.70		
(i) Diluted (Rs.)	0.01	0.01	0.66	0.02	0.18		0.70		

Notes:

- The above Standalone Financial Results for the quarter and half year ended September 30, 2020 have been reviewed by the Audit Committee and approved by the Board at its meeting held on November 12, 2020. 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 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.

4 Exceptional Items for the quarter and half year ended represents

Particulars	Quarter ended			Half year ended		Year Ended
	30-Sep-20	30-Jun-20	30-Sep-19	30-Sep-20	30-Sep-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	3,750.00
Total	-	-	3,750.00	-	3,199.72	6,258.00

- 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 ended September 30, 2020.
- The unaudited standalone financial results for the current quarter ended September 30, 2020 are being uploaded on the Company's website viz., www.centrum .co.in.
- The previous quarter/year's figures have been regrouped/rearranged wherever necessary to conform to current quarter classification.

Place: Mumbai
Date : November 12, 2020

For Centrum Capital Limited

Jaspal Singh Bindra
Executive Chairman
DIN : 00128320



CENTRUM CAPITAL LIMITED

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Statement of Assets and Liabilities as at September 30, 2020

(₹ in Lakhs)

Particulars	Standalone	
	30-Sep-20 (Unaudited)	31-Mar-20 (Audited)
Assets		
1) Financial assets		
Cash and cash equivalents	219.56	280.15
Bank balance other than cash and cash equivalents above	4.27	4.27
Derivative Financial Instruments	220.47	77.10
Receivables		
i) Trade receivables	724.12	695.50
ii) Other receivables	-	-
Loans	14,787.45	6,716.42
Investments	62,098.66	61,824.50
Other financial assets	4,617.00	7,148.17
Sub-total Financial assets	82,671.53	76,746.11
2) Non-financial assets		
Current tax assets (net)	690.15	623.62
Deferred tax assets (net)	3,059.59	2,944.41
Property, plant and equipment	434.10	480.23
Right of use assets	371.46	453.77
Other intangible assets	20.03	23.42
Other non-financial assets	24.30	120.25
Sub-total Non-financial assets	4,599.63	4,645.70
Total assets	87,271.16	81,391.81
Liabilities And Equity		
Liabilities		
1) Financial liabilities		
Derivative financial instruments	3,989.29	2959.42
Debt securities	18,078.45	11,840.85
Borrowings (other than Debt securities)	5,161.28	6,504.74
Lease liabilities	411.07	1,067.19
Other financial liabilities	4,943.72	4,525.47
Sub-total Financial liabilities	32,583.81	26,897.67
2) Non-financial Liabilities		
Current tax liabilities (net)	-	-
Provisions	52.21	33.94
Other non-financial liabilities	147.08	98.89
Sub-total Non-financial liabilities	199.29	132.83
3) Equity		
Equity share capital	4,160.33	4,160.33
Other equity	50,327.73	50,200.98
Total equity	54,488.06	54,361.31
Total Liabilities And Equity	87,271.16	81,391.81

Place: Mumbai
Date : November 12, 2020

For Centrum Capital Limited

Jaspal Singh Bindra
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Executive Chairman
DIN : 00128320



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Annexure A

A. Pursuant to Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), we submit herewith the following information pertaining to the Redeemable Non-Cumulative Market-Linked Non-Convertible Debentures (MLD)

i) Details of outstanding Redeemable Non-Cumulative Principle Protected Market-Linked Non-Convertible Debentures (PPMLD) of face value ₹ 1,00,000/- per MLD

Sr. No.	Name of Series No. of	No MLD's	Amt. of Issue (₹)	Credit Rating
1	INE660C07719	441	4,41,00,000	BWR PPMLD BBB/ Stable
2	INE660C07727	130	1,30,00,000	BWR PPMLD BBB/ Stable
3	INE660C07743	250	2,50,00,000	BWR PPMLD BBB/ Stable
4	INE660C07719	479	4,79,00,000	BWR PPMLD BBB/ Stable
5	INE660C07743	281	2,81,00,000	BWR PPMLD BBB/ Stable
6	INE660C07719	205	2,05,00,000	BWR PPMLD BBB/ Stable
7	INE660C07743	250	2,50,00,000	BWR PPMLD BBB/ Stable
8	INE660C07719	230	2,30,00,000	BWR PPMLD BBB/ Stable
9	INE660C07743	100	1,00,00,000	BWR PPMLD BBB/ Stable
10	INE660C07719	75	75,00,000	BWR PPMLD BBB/ Stable
11	INE660C07719	110	1,10,00,000	BWR PPMLD BBB/ Stable
12	INE660C07750	130	1,30,00,000	BWR PPMLD BBB/ Stable
13	INE660C07768	775	7,75,00,000	BWR PPMLD BBB/ Stable
14	INE660C07768	410	4,10,00,000	BWR PPMLD BBB/ Stable
15	INE660C07776	275	2,75,00,000	BWR PPMLD BBB/ Stable
16	INE660C07776	135	1,35,00,000	BWR PPMLD BBB/ Stable
17	INE660C07768	60	60,00,000	BWR PPMLD BBB/ Stable
18	INE660C07768	270	2,70,00,000	BWR PPMLD BBB/ Stable
19	INE660C07768	425	4,25,00,000	BWR PPMLD BBB/ Stable
20	INE660C07768	375	3,75,00,000	BWR PPMLD BBB/ Stable
21	INE660C07768	304	3,04,00,000	BWR PPMLD BBB/ Stable
22	INE660C07768	304	3,04,00,000	BWR PPMLD BBB/ Stable
23	INE660C07768	65	65,00,000	BWR PPMLD BBB/ Stable
24	INE660C07768	855	8,55,00,000	BWR PPMLD BBB/ Stable
25	INE660C07768	425	4,25,00,000	BWR PPMLD BBB/ Stable
26	INE660C07768	948	9,48,00,000	BWR PPMLD BBB/ Stable
27	INE660C07776	240	2,40,00,000	BWR PPMLD BBB/ Stable
28	INE660C07776	390	3,90,00,000	BWR PPMLD BBB/ Stable
29	INE660C07776	101	1,01,00,000	BWR PPMLD BBB/ Stable
30	INE660C07776	140	1,40,00,000	BWR PPMLD BBB/ Stable
31	INE660C07776	430	4,30,00,000	BWR PPMLD BBB/ Stable
32	INE660C07784	1,520	15,20,00,000	BWR PPMLD BBB/ Stable
Total		11,128	1,11,28,00,000	

ii) Credit Rating and change in Credit Rating (if any):

Redeemable Principle Protected Non-Cumulative Market-Linked Non-Convertible Debentures has been assigned a rating of BWR PPMLD BBB/Stable rating assigned by Brickwork Ratings India Private Limited.

iii) Asset Cover available, in case of non convertible Debt Securities: 2.30 times

iv) Debt-Equity Ratio (As at September 30, 2020): 0.32 times

v) Previous due dates for payment of interest and repayment of principal amount for Redeemable Non-Cumulative Market-Linked Non-Convertible Debentures : Not Applicable as on Principal Protected, Secured, Rated, Listed, Redeemable Non-Cumulative Market-Linked Non-Convertible Debentures matured till year September 30,

vi) Next due dates for payment of interest and repayment of principal amount:

The next due dates for payment of interest and repayment of principal amount of the Redeemable Non-Cumulative Market-Linked Non-Convertible Debentures are as under:

Sr. No.	Name of Series/Tranche	Type (Principal/Interest*)	Amt. of Issue (Rs.)	Due Date of payment
1	INE660C07719	Principal and Interest	4,41,00,000	December 31, 2021
2	INE660C07727	Principal and Interest	1,30,00,000	July 09, 2023
3	INE660C07743	Principal and Interest	2,50,00,000	August 01, 2023
4	INE660C07719	Principal and Interest	4,79,00,000	December 31, 2021
5	INE660C07743	Principal and Interest	2,81,00,000	August 01, 2023
6	INE660C07719	Principal and Interest	2,05,00,000	December 31, 2021
7	INE660C07743	Principal and Interest	2,50,00,000	August 01, 2023
8	INE660C07719	Principal and Interest	2,30,00,000	December 31, 2021
9	INE660C07743	Principal and Interest	1,00,00,000	August 01, 2023
10	INE660C07719	Principal and Interest	75,00,000	December 31, 2021
11	INE660C07719	Principal and Interest	1,10,00,000	December 31, 2021
12	INE660C07750	Principal and Interest	1,30,00,000	March 04, 2022
13	INE660C07768	Principal and Interest	7,75,00,000	March 21, 2022
14	INE660C07768	Principal and Interest	4,10,00,000	March 21, 2022
15	INE660C07776	Principal and Interest	2,75,00,000	January 04, 2024
16	INE660C07776	Principal and Interest	1,35,00,000	January 04, 2024
17	INE660C07768	Principal and Interest	60,00,000	March 21, 2022
18	INE660C07768	Principal and Interest	2,70,00,000	March 21, 2022
19	INE660C07768	Principal and Interest	4,25,00,000	March 21, 2022
20	INE660C07768	Principal and Interest	3,75,00,000	March 21, 2022
21	INE660C07768	Principal and Interest	3,04,00,000	March 21, 2022
22	INE660C07768	Principal and Interest	3,04,00,000	March 21, 2022
23	INE660C07768	Principal and Interest	65,00,000	March 21, 2022
24	INE660C07768	Principal and Interest	8,55,00,000	March 21, 2022
25	INE660C07768	Principal and Interest	4,25,00,000	March 21, 2022
26	INE660C07768	Principal and Interest	9,48,00,000	March 21, 2022
27	INE660C07776	Principal and Interest	2,40,00,000	January 04, 2024
28	INE660C07776	Principal and Interest	3,90,00,000	January 04, 2024
29	INE660C07776	Principal and Interest	1,01,00,000	January 04, 2024
30	INE660C07776	Principal and Interest	1,40,00,000	January 04, 2024
31	INE660C07776	Principal and Interest	4,30,00,000	January 04, 2024
32	INE660C07784	Principal and Interest	15,20,00,000	October 17, 2022
Total			1,11,28,00,000	

Note* : Interest is paid on maturity only

vii) Debt Service Coverage Ratio: 0.04 times

viii) Interest Service Coverage Ratio: 1.03 times

ix) Capital Redemption reserve: Nil

x) Net worth of the Company : ₹ 54,488.06 Lakhs

xi) Net profit after tax : ₹ 93.55 Lakhs

xii) Earnings per share:
Basic ₹ 0.02
Diluted ₹ 0.02

B. Information pursuant to Regulation 52(7) of the Listing Regulations indicating the material deviation, if any in the use of proceeds of issue of Redeemable Non-Convertible Market-Linked Non-Cumulative Market-Linked Non-Convertible Debentures Non Convertible debt securities and as stated in offer document that were utilized towards meeting working capital requirements, supporting subsidiaries, new business initiatives and towards also general corporate purposes.



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Standalone Statement of Cash Flows for the half year ended September 30, 2020

(₹ in Lakhs)

Particulars	Standalone	
	30-Sep-20 (Unaudited)	30-Sep-19 (Unaudited)
A Cash Flow from Operating Activities:		
Profit before tax	30.50	625.46
Adjustments for:		
Depreciation and amortisation expense	110.75	150.45
Gain on modification of right of use	(2.23)	(86.50)
Forfeiture of upfront deposit on share warrants	-	(3,750.00)
Loss/(Profit) on sale of Investments (net)	-	133.82
Fair value gain on financial instruments	(75.79)	698.78
Interest Income	(551.11)	(474.96)
Employees stock options	9.80	33.28
Dividend Income on investment	(37.42)	(23.81)
Allowance on trade receivables	84.23	27.05
Guarantee income	(15.57)	(20.79)
Finance costs	995.50	886.48
Operating profit before working capital changes	548.66	(1,800.74)
Adjustments for :		
Decrease/(Increase) in trade receivables	(88.33)	(12.80)
Decrease/(Increase) in loans	(21.03)	(20.09)
Decrease/(Increase) in other financial assets	1,940.40	702.70
Decrease/(Increase) in other non-financial assets	95.95	76.88
Decrease/(Increase) in derivative financial instruments (net)	(331.80)	(137.68)
Decrease/(Increase) in other financial liabilities	(401.48)	(946.75)
Decrease/(Increase) in provisions	(16.89)	5.86
Decrease/(Increase) in other non-financial liabilities	48.19	(169.96)
Cash Generated from operations	1,773.67	(2,302.58)
Direct taxes paid (including tax deducted at source)	(108.53)	(122.74)
Net Cash generated from operating activities	1,665.14	(2,425.32)
B Cash Flow from Investing Activities:		
Purchase of property, plant and equipment	-	(11.74)
Proceeds from sale of property, plant and equipment	-	239.13
Sale/(Purchase) of investments (net) *	(96.80)	6,805.92
Investment made in subsidiaries during the year	(54.08)	(705.92)
Proceeds from withdrawal of capital	-	464.00
Proceeds from disposal of subsidiary during the year	-	4,775.78
Loan given (net)	(7,520.91)	(3,124.50)
Interest received	-	650.75
Dividend on investment	37.42	23.81
Net Cash generated from / (used in) investing activities	(7,634.37)	9,117.23
C Cash Flows from Financing Activities:		
Proceeds from debt securities	8,687.00	-
Repayment of Debt Securities	(830.00)	(1,589.00)
Proceeds/(Repayment) of Borrowings (other than Debt securities) (net) *	(1,343.45)	(3,838.73)
Dividend paid (Including Dividend Distribution Tax)	-	(239.64)
Purchase of treasury shares	-	(474.95)
Payment of lease liability	-	(103.07)
Finance costs	(604.88)	(293.22)
Net cash generated from / (used in) financing activity	5,908.67	(6,538.61)
Net Increase in cash and cash equivalents	(60.59)	153.30
Cash and cash equivalents as at the beginning of the period	280.15	402.24
Cash and cash equivalents as at the end of the period	219.56	555.54

* Net figures have been reported on account of volume of transactions.

Place: Mumbai
Date : November 12, 2020

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, its subsidiaries and trust together referred to as "the Group"), its associates and joint ventures for the quarter ended September 30, 2020 and for the period from April 01, 2020 to September 30, 2020 ("the Statement"), being submitted by the Parent pursuant to the requirement 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" as prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued there under 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 Engagement (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 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.



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.

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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 classification of accounts as on September 30, 2020 with respect to the accounts which were overdue but standard and to whom moratorium benefit has been granted, the staging of those accounts at September 30, 2020 is based on the days past due status considering the moratorium period in accordance with the Reserve Bank of India guidelines relating to COVID-19 Regulatory Package dated March 27, 2020, April 17, 2020 and May 23, 2020. Further, no additional borrower accounts have been classified as impaired (non-performing assets or NPA) which were not declared NPA till August 31, 2020, in view of the Supreme Court order dated September 3, 2020.



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Further, the Group's (including its associate and joint venture) considers that all the assets are recoverable. Also, the extent to which COVID-19 pandemic will impact the Group's (including its associate and joint venture) operations and financial results is dependent on future developments, which are highly uncertain.

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 assets of Rs.116,466.24 lakhs as at September 30, 2020 and total revenues of Rs. 5,445.44 lakhs and Rs. 9,521.34 lakhs, total net loss after tax of Rs. 446.96 lakhs and Rs. 1,880.96 lakhs and total comprehensive loss of Rs. 423.80 lakhs and Rs. 1,904.06 lakhs, for the quarter ended September 30, 2020 and for the period from April 1, 2020 to September 30, 2020, respectively, and cash flows (net) of Rs. 582.99 lakhs for the period from April 1, 2020 to September 30, 2020, 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.

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 assets of Rs. 6,009.21 lakhs as at September 30, 2020 and total revenue of Rs. 468.79 lakhs and Rs. 1,075.71 lakhs, total net loss after tax of Rs. 90.68 lakhs and Rs.23.16 lakhs and total comprehensive loss of Rs. 93.53 lakhs and Rs. 23.39 lakhs for the quarter ended September 30, 2020 and for the period from April 1, 2020 to September 30, 2020, respectively, and cash flows (net) of Rs. 2.23 lakhs for the period from April 1, 2020 to September 30, 2020, 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 associates and joint ventures.

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



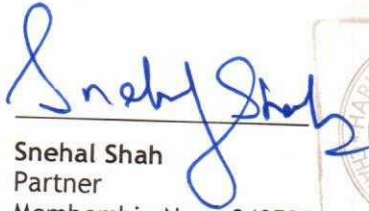
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outside India is based on the conversion adjustments prepared by the management of the Parent and reviewed by us.

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

For Haribhakti & Co. LLP
Chartered Accountants
ICAI Firm Registration No.103523W/W100048



Snehal Shah
Partner
Membership No.: 048539



UDIN: 20048539 AAAA EG 7674

Place: Mumbai
Date: November 12, 2020

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 half year ended September 30, 2020

Particulars	Quarter ended			Half year ended		Year ended
	30-Sep-20 (Unaudited)	30-Jun-20 (Unaudited)	30-Sep-19 (Unaudited)	30-Sep-20 (Unaudited)	30-Sep-19 (Unaudited)	31-Mar-20 (Audited)
1. Revenue from operations						
a. Interest income	7,699.33	7,699.85	6,416.41	15,399.18	12,925.99	29,759.76
b. Fees and commission Income	3,983.07	3,371.39	3,446.19	7,354.46	7,308.94	15,052.59
c. Net gain on fair value changes	522.48	170.54	25.14	693.02	1,394.32	1,218.32
d. Others	89.98	12.17	9.38	102.14	9.38	952.75
Total revenue from operations	12,294.86	11,253.95	9,897.12	23,548.80	21,638.63	46,983.42
Other Income	432.95	182.10	335.96	615.06	582.70	1,064.42
Total Income	12,727.81	11,436.05	10,233.08	24,163.86	22,221.33	48,047.84
2. Expenses						
a. Finance Costs	6,098.28	5,708.92	4,961.15	11,807.21	10,608.66	19,887.71
b. Impairment on financial instruments (net)	109.38	572.02	151.91	681.40	154.77	(942.79)
c. Employee Benefits Expense	4,574.58	4,729.54	5,613.20	9,304.12	11,717.49	22,616.01
d. Depreciation and Amortisation Expense	541.65	478.04	475.87	1,019.68	942.26	2,003.16
e. Other Expenses	1,780.92	1,504.96	1,842.56	3,285.88	4,821.90	10,016.42
Total Expenses	13,104.81	12,993.47	13,044.69	26,098.29	28,245.08	53,580.51
3. Profit/(Loss) before exceptional items and tax	(377.00)	(1,557.43)	(2,811.61)	(1,934.43)	(6,023.75)	(5,532.67)
4. Exceptional Items (Refer note 5)	-	-	3,750.00	-	3,750.00	6,798.76
5. Profit/(Loss) before tax (3+4)	(377.00)	(1,557.43)	938.39	(1,934.43)	(2,273.75)	1,266.09
6. Tax Expense						
Current tax	218.08	192.71	89.46	410.79	130.95	270.95
Deferred tax	21.73	(289.99)	(7.95)	(268.26)	70.30	1,753.58
Tax Adjustments for earlier years	-	-	-	-	-	(830.01)
7. Net Profit/(Loss) after tax before share of profit/(loss) of associates and joint ventures (5-6)	239.82	(97.28)	81.51	142.53	201.25	1,194.52
8. Share of profit / (loss) of associates and joint ventures	(616.81)	(1,460.15)	856.88	(2,076.96)	(2,475.00)	71.57
9. Net Profit/(Loss) for the period/year (7+8)	(376.99)	(1,557.43)	(1,044.37)	(1,934.43)	(2,273.75)	1,266.09
10. Other Comprehensive Income (OCI)						
i. Item that will not be reclassified to profit or loss						
(a) Remeasurement of Defined benefit scheme	(14.75)	(45.81)	(23.11)	(60.55)	(57.39)	(28.25)
(b) Change in fair value of equity instruments designated at fair value through OCI	(0.76)	-	-	(0.76)	-	(16.43)
(c) Deferred tax on above	9.50	(0.93)	1.07	8.57	5.33	5.05
ii. Items that will be reclassified to profit or loss						
(a) Debt Instruments through OCI	-	-	-	-	-	-
(b) Currency exchange difference on translation, net of tax	(1.08)	0.93	16.42	(0.15)	9.43	5.31
(c) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-
Total Other Comprehensive Income/(Loss)	(7.09)	(45.81)	(6.62)	(52.89)	(42.63)	(34.32)
Total Comprehensive Income/(Loss) for the period/year	(623.90)	(1,501.62)	(1,051.00)	(1,987.32)	(2,316.38)	1,231.77
Net Profit/(Loss) for the period/year attributable to Owners of the company	(693.99)	(1,219.71)	1,318.14	(1,913.69)	(1,770.12)	1,444.61
Non-controlling interest	77.17	(240.44)	(461.26)	(163.27)	(704.88)	(1,373.04)
Other Comprehensive Income/ (Loss) for the period/year attributable to Owners of the company	(14.39)	(28.30)	(4.57)	(42.69)	(34.91)	(34.17)
Non-controlling interest	7.30	(17.50)	(1.05)	(10.20)	(7.72)	(0.15)
Total Comprehensive Income/ (Loss) for the period/year attributable to Owners of the company	(708.37)	(1,248.01)	1,313.57	(1,956.38)	(1,805.03)	1,410.44
Non-controlling interest	84.48	(257.95)	(462.31)	(173.46)	(712.60)	(1,373.19)
11. Paid-up Equity Share Capital (Face value of ₹ 1/- Each)	4,160.33	4,160.33	4,160.33	4,160.33	4,160.33	4,160.33
12. Other Equity						
13. Earning Per Share (Face value of ₹ 1/- Each)						
(i) Basic (₹)	(0.17)	(0.29)	0.32	(0.46)	(0.43)	0.35
(ii) Diluted (₹)	(0.17)	(0.29)	0.32	(0.46)	(0.43)	0.35

- Notes:
- The above Consolidated Financial Results for the quarter and half year ended September 30, 2020 have been reviewed by the Audit Committee and approved by the Board at its meeting held on November 12, 2020. 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 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 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.
- The Consolidated Segment Results is attached herewith as per "Annexure 1"
 - Exceptional items for the quarter and year ended represents

Particulars	Quarter ended			Half year ended		Year ended
	30-Sep-20	30-Jun-20	30-Sep-19	30-Sep-20	30-Sep-19	31-Mar-20
Profit/(Loss) on Sale of Investments in subsidiary companies	-	-	-	-	-	(1.73)
Gain on sale of debt trading business	-	-	-	-	-	3,050.49
Forfeiture of upfront subscription on share warrants	-	-	3,750.00	-	3,750.00	3,750.00
Total	-	-	3,750.00	-	3,750.00	6,798.76

- The unaudited consolidated financial results for the current quarter ended September 30, 2020 are being uploaded on the Company's website viz., www.centrum.co.in.
- The previous quarter/year's figures have been regrouped/rearranged wherever necessary to conform to current quarter classification.

For Centrum Capital Limited

Jaspal Singh Bindra
Executive Chairman
DIN : 00128320



Place: Mumbai
Date : November 12, 2020

CENTRUM CAPITAL LIMITED
CIN L65990MH1977PLC019986

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Consolidated Statement of Assets and Liabilities as at September 30, 2020

(₹ in Lakhs)

Particulars	Consolidated	
	30-Sep-20 (Unaudited)	31-Mar-20 (Audited)
Assets		
1) Financial assets		
Cash and cash equivalents		
Bank balance other than cash and cash equivalents above	26,378.22	16,880.67
Derivative Financial Instruments	22,903.07	22,204.43
Receivables	1,156.79	2,494.84
Trade receivables		
Loans	3,046.19	5,967.31
Investments	1,93,417.97	1,98,119.21
Other financial assets	8,126.02	4,676.09
Sub-total Financial assets	10,198.88	11,068.36
	2,65,227.14	2,61,410.90
2) Non-financial assets		
Current tax assets (net)	5,121.15	5,727.48
Deferred tax assets (net)	5,660.96	5,384.15
Investment property	-	3,397.83
Property, plant and equipment	-	-
Right of use assets	5,878.86	2,877.81
Goodwill on consolidation	1,946.28	2,779.21
Goodwill	4,779.42	4,779.42
Other intangible assets	3,943.37	3,943.37
Other non-financial assets	868.91	922.56
Sub-total Non-financial assets	1,727.86	1,698.22
	29,926.81	31,510.05
Total assets	2,95,153.94	2,92,920.95
Liabilities And Equity		
Liabilities		
1) Financial liabilities		
Derivative financial instruments		
Payables	9,247.61	8,960.92
(I) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises		
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	5.94
Debt securities	9,843.67	8,836.13
Borrowings (other than Debt securities)	1,07,333.31	91,466.06
Subordinated Liabilities	65,595.48	80,895.37
Lease liabilities	1,000.00	1,000.00
Other financial liabilities	2,105.59	2,885.34
Sub-total Financial liabilities	15,364.63	14,566.22
	2,10,490.29	2,08,615.98
2) Non-financial Liabilities		
Current tax liabilities (net)		
Provisions	224.87	89.08
Other non-financial liabilities	810.86	580.18
Sub-total Non-financial liabilities	3,886.29	1,932.40
	4,922.02	2,601.66
3) Equity		
Equity share capital		
Other equity	4,160.33	4,160.33
Equity attributable to owners of the parent	56,225.83	58,014.04
Non-controlling interest	60,386.16	62,174.37
Total Equity	19,355.47	19,528.94
	79,741.63	81,703.31
Total Liabilities And Equity	2,95,153.94	2,92,920.95

For Centrum Capital Limited

Jaspal Singh Bindra
Jaspal Singh Bindra
Executive Chairman
DIN : 00128320



Place: Mumbai
Date : November 12, 2020

CENTRUM CAPITAL LIMITED
CIN L65990MH1977PLC019986

Registered Office : Bombay Mutual Building, 2nd Floor, Dr.D.N.Road, Fort, Mumbai - 400001.
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Consolidated Statement of Cash Flow For the half year ended September 30, 2020

Particulars	Consolidated	
	(` in Lakhs)	
	Half Year ended 30-Sep-2020	Half Year ended 30-Sep-2019
A Cash Flow from Operating Activities:		
Profit/(loss) before tax and after exceptional items	(1,934.43)	(2,273.75)
Adjustments for:		
Depreciation and amortisation expense		
Impairment on financial Instruments	1,019.68	942.26
Property Plant and Equipment written off	681.33	61.52
Employees stock option provision	119.58	-
Loss/(Profit) on sale of investments (net)	168.29	-
Forfeiture of upfront subscription on share warrants	(8.51)	(416.79)
Fair value gain on financial instruments	-	(3,750.00)
Gain on modification of right of use / sub-lease	(67.52)	(140.21)
Interest income	(2.28)	(86.50)
Finance Cost	(424.19)	(338.19)
Dividend Income on investment	1,888.34	3,180.02
Operating profit before working capital changes	-	(16.21)
Adjustments for :	1,440.36	(2,837.85)
Decrease/(Increase) in other financial assets		
Decrease/(Increase) in other non-financial assets	(170.14)	(17,402.20)
Decrease/(Increase) in Loans(net)	870.71	(66.89)
Decrease/(Increase) in trade receivables	7,751.93	16,540.18
Increase/(Decrease) in other financial liabilities	2,720.23	(2,626.21)
Increase/(Decrease) in other non financial liabilities	8.01	10,340.93
Increase/(Decrease) trade payables	(309.48)	(782.83)
Increase/(Decrease) other liabilities and provisions	(3,708.12)	3,867.78
Cash Generated from operations	328.72	(751.41)
Direct taxes paid (including tax deducted at source)	8,932.15	6,281.50
Net Cash generated from operating activities	304.05	(1,411.72)
	9,236.20	4,869.78
B Cash Flow from Investing Activities:		
Purchase of property, plant and equipment		
Sale of property, plant and equipment	(27.07)	(225.85)
Proceeds/(Investment) in Fixed deposits	75.73	0.25
Proceeds/ (Purchase) of investments	1,466.95	(1,206.07)
Interest received	(3,562.65)	5,497.91
Dividend Income on investment	200.68	484.17
Loans Given (Net of Repayments)	-	16.21
Net Cash generated from/ (used in) in investing activities	(9.90)	(338.00)
	(1,856.26)	4,228.62
C Cash Flow from Financing Activities:		
Proceeds/(Repayment) of debt securities (net) *		
Proceeds/(Repayment) of Borrowings (other than debt securities) (net) *	17,393.42	(2,718.15)
Payment of lease liability	(13,918.91)	5,939.65
Dividend paid	(677.08)	(568.29)
Finance Costs	-	(251.70)
Net cash generated from financing activity	(679.82)	(2,051.15)
	2,117.61	350.36
Net Increase in cash and cash equivalents	9,497.55	9,448.76
Cash and cash equivalent as at the beginning of the year	16,880.67	17,886.64
Cash and cash equivalent as at the end of the year	26,378.22	27,335.40

*Net figures have been reported on account of volume of transactions

For Centrum Capital Limited

Jaspal Singh Bindra
Jaspal Singh Bindra
Executive Chairman
DIN : 00128320



Place : Mumbai
Date : November 12, 2020

Consolidated Segment Results for the quarter and half year ended September 30, 2020

Sr. No.	Particulars	Quarter ended			Half Year ended		₹ In Lakhs
		Sep 30, 2020	June 30, 2020	Sep 30, 2019	Sep 30, 2020	Sep 30, 2019	Year ended
		(Unaudited)	(unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	March 31, 2020 (Audited)
1	Segment revenue [Total income]						
	Institutional Business						
	Wealth Management & Distribution	2,035.74	1,188.77	641.23	3,224.51	1,439.10	3,838.34
	Housing Finance	3,085.83	1,929.38	3,528.41	5,015.21	7,344.91	13,930.51
	SME/ Micro credit Lending	1,764.30	1,629.03	1,175.78	3,393.33	2,355.21	5,206.79
	Unallocated	6,114.02	5,884.86	5,376.02	11,998.88	11,168.32	23,389.93
	Less : Elimination	1,608.61	2,306.98	1,857.17	3,915.59	3,416.10	9,422.11
	Total Income	(2,313.64)	(1,685.07)	(2,681.49)	(3,998.72)	(4,085.01)	(8,804.26)
2	Segment Results [Profit/ (Loss) before tax]	12,294.86	11,253.95	9,897.12	23,548.80	21,638.63	46,983.42
	Institutional Business						
	Wealth Management & Distribution	1,015.98	(171.66)	(735.18)	844.33	(1,167.27)	(1,565.04)
	Housing Finance	346.79	(981.18)	(13.01)	(634.40)	(899.09)	(1,095.46)
	SME/ Micro credit Lending	414.59	413.74	197.75	828.33	259.40	259.84
	Unallocated	542.92	(371.60)	301.44	171.32	180.67	1,623.62
	Less : Elimination	(951.99)	47.77	(1,346.09)	(904.22)	(1,326.11)	(1,152.36)
	Profit / (Loss) before tax	(351.16)	(182.92)	(108.98)	(534.08)	(227.58)	(573.59)
	Less :	1,017.13	(1,245.85)	(1,704.07)	(228.72)	(3,179.98)	(2,502.99)
	a) Interest expense (Net)	1,231.99	232.16	2,393.91	1,464.15	2,841.83	2,483.92
	b) Unallocated expenditure (Net)	162.01	79.42	(1,286.37)	241.43	1.94	545.76
	Total Profit before exceptional item and tax	(377.00)	(1,557.43)	(2,811.61)	(1,934.43)	(6,023.75)	(5,532.67)
	Exceptional Items	-	-	3,750.00	-	3,750.00	6,798.76
	Total Profit / (Loss) before tax	(377.00)	(1,557.43)	938.39	(1,934.43)	(2,273.75)	1,266.09
3	Segment Assets						
	Institutional Business						
	Wealth Management & Distribution	3,506.81	4,634.87	6,779.11	3,506.81	6,779.11	7,407.03
	Housing Finance	22,182.01	22,953.03	21,469.37	22,182.01	21,469.37	24,343.91
	SME/ Micro credit Lending	63,664.14	65,450.67	39,564.14	63,664.14	39,564.14	61,933.27
	Unallocated	1,54,234.85	1,47,741.22	1,53,936.46	1,54,234.85	1,53,936.46	1,57,063.78
	Less : Elimination	1,80,256.73	1,64,425.56	1,60,504.13	1,80,256.73	1,60,504.13	1,69,251.60
	Total Assets	(1,28,690.61)	(1,23,275.85)	(1,12,969.48)	(1,28,690.61)	(1,12,969.48)	(1,27,078.64)
4	Segment Liabilities	2,95,153.94	2,81,929.50	2,69,283.73	2,95,153.94	2,69,283.73	2,92,920.95
	Institutional Business						
	Wealth Management & Distribution	1,211.09	2,081.17	2,008.81	1,211.09	2,008.81	2,760.77
	Housing Finance	25,003.56	22,523.44	23,906.62	25,003.56	23,906.62	27,596.77
	SME/ Micro credit Lending	24,229.15	26,355.61	21,951.18	24,229.15	21,951.18	23,235.48
	Unallocated	1,16,738.64	1,10,712.78	1,20,145.72	1,16,738.64	1,20,145.72	1,21,597.57
	Less : Elimination	81,463.66	68,571.00	62,362.06	81,463.66	62,362.06	68,500.16
	Total Liabilities	(33,233.79)	(28,617.03)	(20,263.88)	(33,233.79)	(20,263.88)	(32,473.11)
5	Capital employed [Segment assets - Segment liabilities]	2,15,412.31	2,01,626.97	2,10,110.51	2,15,412.31	2,10,110.51	2,11,217.64
	Institutional Business						
	Wealth Management & Distribution	2,295.73	2,553.71	4,770.30	2,295.73	4,770.30	4,646.26
	Housing Finance	(2,821.55)	(2,977.74)	(2,437.25)	(2,821.55)	(2,437.25)	(3,252.86)
	SME/ Micro credit Lending	39,434.99	39,095.06	17,612.96	39,434.99	17,612.96	38,697.79
	Unallocated	37,496.21	37,028.43	33,790.74	37,496.21	33,790.74	35,466.21
	Less : Elimination	98,793.07	99,261.89	98,142.07	98,793.07	98,142.07	1,00,751.44
	Total Capital Employed	(95,456.82)	(94,658.82)	(92,705.60)	(95,456.82)	(92,705.60)	(94,605.53)
		79,741.63	80,302.53	59,173.22	79,741.63	59,173.22	81,703.31

[Signature]

Centrum Capital Limited
Mumbai