

November 03, 2021

То,	То,
National Stock Exchange of India Limited	BSE Limited
Exchange Plaza,	Corporate Relations Department,
Plot No. C/1, G Block,	1st Floor, New Trading Ring,
Bandra - Kurla Complex, Bandra (East),	P. J. Towers, Dalal Street,
Mumbai - 400 051.	Mumbai - 400 001.

Sub.: <u>Outcome of the Board Meeting of Centrum Capital Limited ('CCL') held on November 03,</u> 2021

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

Madam/Dear Sir,

Pursuant to the provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), we wish to inform you that the Board of Directors has, at its Meeting held on November 03, 2021, inter alia, approved the Unaudited Financial Results (Standalone and Consolidated) for the Quarter and Half-year ended September 30, 2021.

The Meeting of the Board of Directors of the Company commenced at 03:00 p.m. and concluded at 04.10 p.m.

Accordingly, please find enclosed herewith:

- Unaudited Financial Results (Standalone and Consolidated) along with the Limited Review Report for the Quarter and Half-year ended September 30, 2021, as required under Regulation 33 and 52 of the Listing Regulations; and
- ii) Disclosures in accordance with Regulation 52(4), of the Listing Regulations.

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

Kindly acknowledge receipt and take the same on your record.

Thanking you,

Yours faithfully, For Centrum Capital Limited

V Sriram

Chief Financial Officer

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



Chartered Accountants

Firm's Registration No. 109982W

Independent Auditor's Review Report on Quarterly and Year-to-Date Financial Results of Centrum Capital Limited pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, as amended

To the Board of Directors of Centrum Capital Limited

- We have reviewed the accompanying Statement of Unaudited Standalone Financial Results (the 'Statement') of Centrum Capital Limited (the 'Company') for the quarter ended 30th September, 2021 and for the period from 1st April, 2021 to 30th September, 2021, 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 on 3rd November, 2021, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS) 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, 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.
- 5. We draw attention to Note 3 to the Statement, which explains the uncertainties and the management's evaluation of the financial impact on the Company due to restrictions imposed by the local governments on account of COVID-19 pandemic situation, for which a definitive assessment of the impact is dependent upon the circumstances as they evolve in the subsequent period.

Our conclusion is not modified in respect of this matter.

& TAN

6. The Statement includes the interim financial statement of one trust which has not been reviewed by their auditors, whose interim financial statements reflect total assets of Rs. 2,376.31 lakhs as at 30th September, 2021, total revenue of Rs. 0.21 lakhs and Rs. 1.32 lakhs for the quarter and six months ended 30th September, 2021, total net loss after tax/ of Rs. 2.95 lakhs and Rs. 11.84 lakhs for the quarter and six months ended 30th September, 2021, total comprehensive loss of Rs. 2.95 lakhs and Rs. 11.84 lakhs for the quarter and six months ended 30th September, 2021, total comprehensive loss of Rs. 2.95 lakhs and Rs. 11.84 lakhs for the quarter and six months ended 30th September, 2021, and net cash outflow of Rs. 2.76 lakhs and Rs. 11.70 lakhs for the quarter and six months ended 30th September, 2021, as considered in the Statement.

SiT Ravindra Annexe 194, Churchgate Reclamation, Dinshaw Vachha Road, Mumbai - 400 020, India. Tel. (22) 2204 7722/23, 2286 9900 Fax (22) 2286 9949 E-mail : admin.mumbai@sharpandtannan.com Shreedhar T, Kunte Ramnath D. Kare Edwin P. Augustine Raghunath P. Acharya Firdosh D. Buchia Tirtharaj A. Khot Pavan K. Aggarwal Also at Pune. Associate Offices : New Delhi, Chennai, Bangalore, Baroda, Goa & Ahmedabad According to the information and explanations given to us by the management, this interim financial statement is not material to the Company.

7. The comparative financial information of the Company for the previous reporting periods included in the Statement have been reviewed / audited by the predecessor auditors. The report of the predecessor auditors on the comparative financial information expressed an unmodified conclusion / opinion.

Our conclusion is not modified in respect of these matter.



SHARP & TANNAN Chartered Accountants Firm's Registration No.109982W by the hand of

Edwin P. Augustine

Edwin P. Augustine Partner Membership No.: 043385 UDIN: 21043385AAAAHA8655

Place: Mumbai Date: 3rd November, 2021

			RUM CAPITAL LIMI		1947 C. 200		
	Registered Office	ce : Bombay Mutual E	Building 2nd Floor Dr	D N Road Fort Mu	nbai - 400001		
	Corporate Office : Centru	m House, C.S.T. Roa	ad, Vidva Nagari Marg	Kalina Santacruz (Fast) Mumbai - 400	0098.	
-	Tel.: +91 22 42159000 1	-ax no. : +91 22 4215	59533 Email ID: info@	centrum.co.in Webs	te: www.centrum.co	n in	
-	Statement of Standalone L	Inaudited Financials	s Results for the Qua	rter and half year e	nded September 3	0, 2021	
			Quarter ended				(₹ in Lakhs
	Particulars	30-Sep-21	30-Jun-21	30-Sep-20		ar ended	Year ended
			44 5 4 6 6 7 6	30-3ep-20	30-Sep-21	30-Sep-20	31-Mar-21
1.	Revenue from operations	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	a. Revenue from operations	1,097,39	400.73	1010.00			
	b. Net Gain on fair value changes	78.38	170.84	1,019.60 30.33	1,498.12 249.22	1,829.28	2,640.4
	c. Other operating income	123.60	383.74	141.59	507.34	232.59	406.3 567.5
	Total revenue from operations Other income	1,299.37	955.31	1,191.52	2,254.68	2,137.66	3,614.2
	Total income	756.95	912.03	326.55	1,668.98	607.52	1,964.4
2.	Expenses	2,056.32	1,867.34	1,518.07	3,923.66	2,745.18	5,578.6
	a. Finance costs	1,538,40	1,158,81	781.11	2,697,21	995.50	0.077.0
	b. Impairment on financial instruments	(36.60)	85.72	(127.55)	49.12	84.23	2,877.8
	c. Employee benefits expense	440.25	548.10	376.33	988.35	799.48	1,681.2
	 d. Depreciation and amortization expense e. Other expenses 	48.70	48.29	55.11	96.99	110.75	217.0
	Total Expenses	230.68	395.72	346.02 1,431.02	626.40	724.73	1,276.0
3.	Profit/(Loss) before tax	(165.11)	(369.30)	1,431.02 87.05	4,458.07 (534.41)	2,714.69 30.49	6,076.8
4.	Tax Expense				(004.41)	50.45	(498.2
	Current tax Deferred tax	-	· · ·	22.00	-	42.00	21.63
	Tax adjustments of earlier years	138.58	17.83	26.46	156.41	(104.85)	475.3
	Total Tax Expense	(106.08) 32.50	17.83	48,46	(106.08) 50.33	-	(92.85
5.	Profit/(Loss) for the Period/Year (3-4)	(197.61)	(387.13)	38.59	(584.74)	(62.85) 93.34	404.17 (902.39
6.	Other Comprehensive Income (OCI)					00.04	(502.5
	i. Items that will not be reclassified to profit or loss						
	(a) Remeasurement of defined benefit scheme	(0.39)	0.76	(35.18)	0.37	(35.49)	(0.68
	(b) Change in fair value of equity instruments designated at fair value through OCI	-	Sec. 19 (19 - 19 -	(0.68)	•	(0.68)	(28.69
	(c) Tax on above	0.10	(0.00)				
	ii. Items that will be reclassified to profit or loss	0.10	(0.20)	10.24	(0.10)	10.33	7.46
	Total Other Comprehensive Income/ (Loss)	(0.29)	0.56	(25 (2))		-	-
7.	Total Comprehensive Income/(Loss) for the	(197.90)	(386.57)	(25.62) 12.97	0.27 (584.47)	(25.84) 67.50	(21.91
	period/year (5+6)		(12.07	(304.47)	07.50	(924.30
8.	Paid-up Equity Share Capital (Face value of ₹ 1	4,160.33	4,160.33	4,160.33	4,160.33	4,160.33	4,160.33
	each)				1000		
9.	Other Equity						49,433.12
10.	Earning per equity share (Face value of Rs.1 each) (i) Basic (₹)	10.051	(0.00)				
	(i) Diluted (₹)	(0.05) (0.05)	(0.09) (0.09)	0.01	(0.14)	0.02	(0.22
		(0.00)	(0.03)	0.01	(0.14)	0.02	(0.22
tes 1	The above Standalone Financial Results for the guarter	er and half year ende	d September 30, 202	1 have been review	ed by the Audit Cor	mmittee and approve	d by the Board o
	Centrum Capital Limited ("The Company") at its mee aforesaid results and have issued an unmodified report	ting held on Novemb	per 03, 2021. The sta	atutory auditors of th	e Company have	carried out the Limite	ed Review of the
2	These Standalone Financial Results have been prepare	d in accordance with	the recognition and m	easurement principl	es laid down in India	an Accounting Standa	rds ("Ind AS 34")
	Interim Financial Reporting prescribed under Section	133 of the Compan	ies Act, 2013 read wi	th relevant rules iss	ued thereunder and	d other accounting pr	inciples generally
3	accepted in India.						
	The management has evaluated the impact of COVID-1 as at the reporting date. The impact of COVID-19 part	demic is contingent	on future development	uded that there is no	impact on the carry	ying amount of any as	sets and liabilities
	assessment.			into which are uncer	and hence is L	being monitered on a	regular basis for
4	During the quarter ended September 30, 2021						
i) ii)	The Company has bought 1,50,91,430 nos of Compulso	bry Convertible Deber	ntures of Centrum Fina	ancial Services Limite	ed for an amount ag	gregating ₹ 1,771.73	lakhs.
iii)	The Company has bought 9,89,56,942 nos.of equity sha	in multiple trench	ncial Services Limited	for an amount aggre	gating ₹ 29,782.66	lakhs and	
,	The Company has raised an amount of ₹ 7,116 lakt Redeemable, Non-convertible, Market Linked Debenture	is in multiple tranch	le of ₹ 1.00.000 each	acement by way of	issue of Principal	Protected, Secured,	Rated, Unlisted,
5	Pursuant to an application made by a subsidiary, Centru	im Financial Services	Limited (CFSL), to the	e Rerserve Bank of	ndia (RBI) to set up	a Small Finance Bar	k (SFR) as a par
	or revival / reconstruction of Punjab and Maharashtra	Co-operative Bank Li	imited (PMC Bank), R	BI granted its appro	val to CESI to set	up an SER PRI alea	directed that the
	Group re-organizes itself and pools the businesses of	CFSL and Centrum	Microcredit Limited (CMI) another 1009	6 subsidiary of the	Company into the	EED /I Inity Conal
	Finance Bank or Unity SFB). Accordingly, CFSL and commencement of Business by Unity SFB (November 0	1 2021) Unity SER i	ir businesses to Unity	SFB through a Bu	siness Transfer Ag	reement (Slump Sale	e) on the date of
6	The Code on Social Security, 2020 ('the Code') has be	en enacted, which w	ould impact contributi	ion by the Company	towards Provident	Fund and Gratuity T	he effective date
	from which changes are applicable is yet to be notified	and the rules thereu	inder are yet to be an	nounced. The actua	I impact on accourt	nt of this change will I	be evaluated and
7	accounted for when notification becomes effective.						
7	The Company publishes Standalone Financial Results a Segments, the Company has disclosed the segment info	long with the Consoli	dated Financial Result	ts. In accordance wit	h Indian Accounting	g Standards ("Ind AS	108") - Operating
8	Disclosure under Regulation 52(4) of the Securities an	d Exchange Board	of India (Listing Oblig	uits.		Dogulations 0015	
	management, is given as Annexure A.						s certified by the
9	The Standalone Financial Results for the current quarter	ended September 3	0, 2021 are being uplo	aded on the Compa	ny's website viz., wy	ww.centrum .co.in.	
10	The previous quarter's / year figures have been regroup	ed wherever necessa	iry.	-			
				Capis	AFC	or Centrum Capital L	imited
				II DATE TO BE A			

Place: Mumbai Date : November 03, 2021		Mumbai Limit	Jaspal Singh Bindra Executive Chairman DIN : 00128320
	Sharp + Tannam	*	V
	CHARTERED ACCOUNTANTS		

Sil

RA ANNEXE, MUMB

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

Standalone Statement of Assets and Liabilities

		(₹ in Lakh
Particulars	30-Sep-2021 (Unaudited)	31-Mar-2021 (Audited)
Assets		
1) Financial assets		
Cash and cash equivalents	359.00	1,014.4
Bank balance other than above	509.12	4.2
Derivative financial instruments	240.35	226.3
Receivables	240.00	220.
i) Trade receivables	325.39	339.
ii) Other receivables		000.
Loans	882.36	20,368.
Investments	100,660.10	62,879.9
Other financial assets	138.77	2,795.
Sub-total Financial assets	103,115.09	87,628.
2) Non-financial assets		,
Current tax assets (net)		
Deferred tax assets (net)	522.32	619.3
Property, plant and equipment	2,319.97	2,476.4
Right of use assets	353.89	389.0
	259.57	311.0
Other intangible assets Other non-financial assets	13.29	16.6
Sub-total Non-financial assets	48.97	60.5
Sub-total Non-financial assets	3,518.01	3,873.7
Total assets	106,633.10	91,501.9
Liabilities and Equity		(news) (news) h
Liabilities		
1) Financial liabilities		
Derivative financial instruments		
Debt securities	11,162.55	7,499.5
Borrowings (other than debt securities)	24,271.21	23,825.3
Lease liabilities	8,698.15	1,483.7
Other financial liabilities	297.06	342.1
Sub-total Financial liabilities	9,044.64	4,626.9
oub-total rimancial habilities	53,473.61	37,777.6
2) Non-financial Liabilities		
Provisions	43.49	36.4
Other non-financial liabilities	85.53	94.4
Sub-total Non-financial liabilities	129.02	130.8
3) Equity		
Equity share capital	4 160 22	4 400 0
Other equity	4,160.33	4,160.3
Total Equity	48,870.14	49,433.1
· ···· - · ····	53,030.47	53,593.4
Total Liabilities and Equity	106,633.10	91,501.9

TA

Set

ACCOUNTANTS

ANNEXE, MU

For Centrum Capital Limited

capita entrum Mumbai Jaspal Singh Bindra **Executive** Chairman 6 DIN: 00128320 大

		CENTRUM CAPITA CIN L65990MH197	PLCUISSOO		Mumbai - 400001			
		t trust Duilding 2nd	Floor, ULU.14.140	ad, Fort, Santacri	uz (East), Mumbai	- 400098.		
1.1	Tel.: +91 22 42 103000 1 2.1		la montel Re	quiation	s, 2015 ("Listing	Regulation	s"), we submi	it herewit
A	t to Regulation 52(4) of the SEBI (Listing Obligation: nformation pertaining to the Redeemable Non-Cumu utstanding Redeemable Non-Cumulative Principle Prot	s and Disclosure R	ed Non-Converti	ble Debe	entures (MLD) as	at Septemb ace value ₹	1,00,000/- per	MLD
owing in	formation pertaining to the Redeemable Non-Cumu	ected Market-Linked	Non-Convertible	e Debenti	ures (PPINLD) 011	Cre	dit Rating	
alls of o	Utstanding room		NOMLUS	Amt. o		DOMI D BBB	Stable	
Name	of Series No. of		441		44,100,000	DDMI D BBB	/ Stable	
1 INE66	00007719 50007727		250		13,000,000 BWR 25,000,000 BWR 47,900,000 BWR			
3 INE66	50C07743		479		47,900,000 BWF 28,100,000 BWF 20,500,000 BWF			
4 INEG	50C07719 50C07743		205					
6 INE6	60C07719		230		23,000,000 BW	D DDMLD BB	B/ Stable	
8 INE6	60C07743 60C07719		10					
9 INE	360C07743 560C07719		11	0	11,000,000 BW	R PPMLD BE	B/ Stable	
11 INE	660C07719		13		77,500,000 BV	IR PPMLD BE		
12 INE	660C07750 660C07768		41	10		UD DOMI O B	3B/ Stable	
14 INE	660C07768		2	35	13,500,000 BV	VR PPMLD D	BB/ Stable	
15 INE	660C07776			60				
17 INE	E660C07768		4	125	42,500,000 B	NR PPMLD D	BB/ Stable	
19 INE	E660C07768 E660C07768			375	30,400,000 8	WR PPMLD	BB/ Stable	
20 IN	E660C07768 E660C07768			304	30,400,000 8	WR PPNLD	BBR/ Stable	
22 IN	E660C07768			65 855	85,500,000 E	WR PPMLD	BBB/ Stable	
23 IN	1E660C07768 1E660C07768			425 948				
25 IN	VE660C07768			240	24,000,000	SWR PPMLD	BBB/ Stable	
27 11	NE660C07768			390 101	10,100,000	BWR PPMLD	BBB/ Stable	
28 11	NE660C07776 NE660C07776			140	14,000,000	BVVR PP MLD	BBB/ Stable	
30 1	NE660C07776			430 1520	152,000,000	BWR PPMLC	BBB/ Stable	
31 1	NE660C07776 NE660C07784			1505 640				
33	INE660C07784			695	69,500,000	BWR PPNILL	BBB/ Stable	
34	INE660C07784 INE660C07784			545 1257				
36	INE660C07784 INE660C07784			1592	159,200,000	BWR PPINL	D BBB/ Stable	
38	INE660C07776			1113	111,300,000	DIA/D DOMI	D BBB/ Stable	
39				525	52,500,000	BYVR FT ML	D BBB/ Stable	1000
40 41 ii) Crea Red	INE660C07768 INE660C07768 Total dit Rating and change in Credit Rating (if any): leemable Principle Protected Non-Cumulative Market-Lunder Rations India Private Limited.	inked Non-Convertit	ble Debentures h	349 19,349 as been a	34,900,000 1,934,900,000 assigned a rating	of BWR PPMC	ILD BBB/Stab	le rating a
40 41 ii) Cree Red Bric	INE680C07768 INE660C07768 Total dit Rating and change in Credit Rating (if any): leemable Principle Protected Non-Cumulative Market-L kwork Ratings India Private Limited. kwork Ratings India Private Limited.	cunues. 1.7 1 and	ble Debentures h	349 19,349 as been a	34,900,000 1,934,900,000 assigned a rating	of BWR PPM	ILD BBB/Stab	antures .
40 41 ii) Crea Red Bric iii) Ass iv) Det	INE680C07768 INE680C07768 Total dit Rating and change in Credit Rating (if any): leemable Principle Protected Non-Cumulative Market-L kwork Ratings India Private Limited. Let Cover available, in case of non convertible Debt Set bi-Equity Ratio (As at September 30, 2021): 0.54 times	of principal amount	ble Debentures h	349 19,349 as been a Non-Cur	34,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu	of BWR PPM	ILD BBB/Stab	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det	INE680C07768 INE680C07768 Total dit Rating and change in Credit Rating (if any): leemable Principle Protected Non-Cumulative Market-L kwork Ratings India Private Limited. Let Cover available, in case of non convertible Debt Set bi-Equity Ratio (As at September 30, 2021): 0.54 times	of principal amount	ble Debentures h	349 19,349 as been a Non-Cur	34,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu	of BWR PPM	ILD BBB/Stab	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: vi) Ne:	INE680C07768 INE660C07768 Total dit Rating and change in Credit Rating (if any): leemable Principle Protected Non-Cumulative Market-L kwork Ratings India Private Limited. Let Cover available, in case of non convertible Debt Sec ol-Equity Ratio (As at September 30, 2021): 0.54 times vivous due dates for payment of interest and repayment on Principal Protected, Secured, Rated, Listed, Redeer X due dates for payment of interest and repayment of a next due dates for payment of interest and repayment of a next due dates for payment of interest and repayment	of principal amount	ble Debentures h for Redeemable ive Market-Linked t of the Redeema Type (Prinicpal/Int	349 19,349 as been to Non-Cur d Non-Co able Non-	34,900,000 1,934,900,000 assigned a rating nulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Re	of BWR PPM nked Non-Cr res matured t-Linked Nor	ILD BBB/Stab	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: vi) Ne:	INE660C07768 INE660C07768 Total dit Rating and change in Credit Rating (if any): leemable Principle Protected Non-Cumulative Market-L kwork Ratings India Private Limited. set Cover available, in case of non convertible Debt Seco- bed Vation (As at September 30, 2021): 0.54 times vious due dates for payment of interest and repayment on Principal Protected, Secured, Rated, Listed, Redeer x due dates for payment of interest and repayment of e next due dates for payment of interest and repayment of e next due dates for payment of interest and repayment of	of principal amount	ble Debentures h for Redeemable we Market-Linker t of the Redeema (Prinicpal/Int Prinicpal and In	349 19,349 as been to Non-Cur d Non-Co able Non- terest*)	34,900.000 1,934,900.000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Ra 44,0000	bof BWR PPM nked Non-Co res matured t-Linked Nor Due I pay Do December	ILD BBB/Stab	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INE680C07768 INE660C07768 Total dit Rating and change in Credit Rating (if any): leemable Principle Protected Non-Cumulative Market-Li- kwork Ratings India Private Limited. let Cover available, in case of non convertible Debt Sec ol-Equity Ratio (As at September 30, 2021): 0.54 times vious due dates for payment of interest and repayment on Principal Protected, Secured, Rated, Listed, Redeer XI due dates for payment of interest and repayment r. Name of Series/Tranche o 1 INE660C07719	of principal amount	tor Redeemable ve Market-Linker tof the Redeema (Principal and In Principal and In Principal and In Principal and In	349 19,349 as been Non-Cur d Non-Cur d Non-Co able Non- terest therest therest	34,900,000 1,934,900,000 assigned a rating nuclative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Ra 44,100,0 13,000,0 25,000,0 25,000,0 25,000,0	of BWR PPAC of BWR PPA hked Non-Cres matured t-Linked Non-Cres matured t-Linked Non-Cress 00 December 00 July 09, 2 00 August 0 00 December	ALD BBB/Stab	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INE660C07768 INE660C07768 Total dit Rating and change in Credit Rating (if any): leemable Principle Protected Non-Cumulative Market-L kwork Ratings India Private Limited. set Cover available, in case of non convertible Debt Sec o-Equity Ratio (As at September 30, 2021): 0.54 times inous due dates for payment of interest and repayment on Principal Protected, Secured, Rated, Listed, Redeer xi due dates for payment of interest and repayment of e next due dates for payment of interest and repayment r. Name of Series/Tranche 0 1 INE660C07719 2 INE660C07743	of principal amount	ble Debentures h tor Redeemable ve Market-Linker t of the Redeema <u>Principal and In</u> Principal and In Principal and In Principal and In Principal and In Principal and In Principal and In	349 9,349 as been in Non-Cur to Non-Co able Non-Co able Non-co able Non-co terest iterest iterest iterest iterest iterest	34,900.000 1,934,900,000 assigned a rating nulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Ra 44,100,0 13,000,0 25,000,0 (47,990,0 28,100,0 28,100,0 28,100,0 28,100,0 28,100,0 28,100,0 28,100,0 28,100,0 28,100,0 28,100,0 10,000,0 10	Anked Non-Cires matured t-Linked Non-Cires matured t-Linked Non-Cires matured t-Dinked Non-Cires matured to December 00 Jugust 0 00 December 00 December 00 December 00 December 00 December 00 December 00 December 00 December	LD BBB/Stab	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INE660C07768 INE660C07768 Total dit Rating and change in Credit Rating (if any): ieemable Principle Protected Non-Cumulative Market-L kwork Ratings India Private Limited, tel Over available, in case of non convertible Debt Ser ob-Equity Ratio (As at September 30, 2021): 0.54 times vious due dates for payment of interest and repayment on Principal Protected, Secured, Rated, Listed, Redeer xt due dates for payment of interest and repayment r. Name of Series/Tranche 1 INE660C07727 3 INE660C07727 3 INE660C07743 4 INE660C07743	of principal amount	tor Redeemable we Market-Linker tof the Redeema (Principal and Ir Principal and Ir	349 19,349 as been in Non-Cur to Non-Co able Non- terest interest interest interest interest interest interest	34,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Ra 44,100,0 13,000,0 26,500,0 28,100,0 28,100,0 28,100,0 20,500,0 20,	nked Non-Cr res matured t-Linked Non- Due I pay Do Decembe Do August 0 Do August 0 Do August 0 Do August 0 Do August 0 Do August 0	LD BBB/Stab bnivertible Deb bnill year Septe h-Convertible I bate of ment r 31, 2021 r 31, 2021	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INE660C07768 INE660C07768 INE660C07768 Total dit Rating and change in Credit Rating (if any): leemable Principle Protected Non-Cumulative Market-L kwork Ratings India Private Limited. set Cover available, in case of non convertible Debt Sec ot-Equity Ratio (As at September 30, 2021): 0.54 times invious due dates for payment of interest and repayment on Principal Protected, Secured, Rated, Listed, Redeer xi due dates for payment of interest and repayment of e next due dates for payment of interest and repayment interest and repayment of interest and repayment of iNE660C07719 NINE660C07743 NINE660C07743 NINE660C07743 NINE660C07719	of principal amount	ble Debentures h tor Redeemable ve Market-Linker tof the Redeema <u>Principal and in</u> Principal and in Principal and in	349 9,349 as been i Non-Cur d Non-Cur d Non-Cur d Non-Co able Non- terest interest interest interest interest interest interest interest	34,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Ra 44,100,0 13,000,0 25,000,0 28,100,0 28,100,0 28,500,0 28,000,0 23,000,0 20,	August 0 on Large Control of Second	ALD BBB/Stab	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INE660C07768 INE660C07768 INE660C07768 INE660C07768 INE660C07768 Intervent of the term of term	of principal amount	tor Redeemable we Market-Linker tof the Redeema (Principal and Ir Principal and Ir Principal and Ir Principal and Ir Principal and I Principal and I Principal and I Principal and I Principal and I Principal and I Principal and I	349 9,349 as been : Non-Cur d Non-Cur d Non-Co able Non- terest nterest nterest nterest nterest interest interest interest	34,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Ra 44,100,0 13,000,0 28,100,7 20,500,0 28,100,7 20,500,0 23,000,1 10,000,1 25,000,0 23,000,1 20,000,2 20,000,0 20,000,2 20,000,0 20,	nked Non-Cres matured t-Linked Non-Cres matured t-Linked Non-Cres matured t-Linked Non-Cres matured to use the terminal of the terminal to use the terminal of the terminal to use the terminal of the terminal terminal terminal terminal terminal terminal terminal terminal	ALD BBB/Stab Denvertible Deb bill year Septe -Convertible I Date of ment 131,2021 1,2023 or 31,2021 1,2023 er 31,2021 1,2023 er 31,2021	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INE660C07768 INE660C07768 INE660C07768 INE660C07768 INE660C07768 Intervent of the second of the seco	of principal amount	ble Debentures h tor Redeemable ve Market-Linked tof the Redeema Principal and in Principal	349 9,349 9,349 as been i Non-Cur to Non-Cur to Non-Cur able Non terest interest interest interest interest interest interest interest interest interest interest interest interest interest interest	34,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of issue (Ra 44,100,0 13,000,0 25,000,0 26,000,2 20,000,0 20,000,0 10,000,0 11,	Arrow Contract Contre	ALD BBB/Stab	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INE660C07768 INE660C07768 INE660C07768 INE660C07768 INE660C07768 Intervent of the set of	of principal amount	ble Debentures h tor Redeemable ve Market-Linker tor the Redeema <u>Principal and In</u> Principal and In Principal and In Principal and I Principal and I	349 9,349 9,349 as been i Non-Cur d Non-Cur d Non-Cor able Non- terest; nterest interest interest interest interest interest interest interest interest interest interest	34,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Re 44,100,0 13,000,0 25,000,0 26,000,0 26,000,0 28,100,0 26,000,0 28,100,0 26,000,0 13,000,0 13,000,0 10,000,0 11,000,0 11,000,0 11,000,0 14,	August 0 on Decembro on Decem	ALD BBB/Stab	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INE660C07768 INE60C07768 INE60C07768 INE60C07768 INE60C07768 Intervent Inter	of principal amount	tor Redeemable we Market-Linker tof the Redeema (Principal and Ir Principal and Ir Principal and Ir Principal and Ir Principal and I Principal and I	349 9,349 9,349 as been a Non-Cur to Non-Cur to Non-Cur terest nterest nterest nterest nterest interest	34,900,000 1,934,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Ra 44,100,0 13,000, 28,100, 28,100, 28,100, 23,000, 14,000, 11,000, 11,000, 11,000, 14,	nked Non-Cres matured t-Linked Non-Cres matured t-Linked Non-Cres matured t-Linked Non-Cres matured to pay 00 December 00 August 0 00 December 00 August 0 00 December 000 Dec	ALD BBB/Stab Denvertible Deb bill year Septer -Convertible I Date of ment 131,2021 1,2023 er 31,2021 1,2023 er 31,2021 1,2023 er 31,2021 1,2023 er 31,2021 1,2023 er 31,2021 1,2023 er 31,2021 1,2022 1,2023 1,2023 1,2021 1,2023 1,2021 1,2023 1,2021 1,2023 1,2021 1,2023 1,2021 1,2023 1,2021 1,2023 1,2021 1,2023 1,2021 1,2023 1,2021 1,2023 1,2021 1,2023 1,2021 1,2023 1,2021 1,2023 1,2021 1,2023 1,2021 1,2022 1,20	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INE660C07768 INE660C07768 INE660C07768 Total dit Rating and change in Credit Rating (if any): leemable Principle Protected Non-Cumulative Market-L kwork Ratings India Private Limited. set Cover available, in case of non convertible Debt Sec ob-Equity Ratio (As at September 30, 2021): 0.54 times inious due dates for payment of interest and repayment on Principal Protected, Secured, Rated, Listed, Redeer X due dates for payment of interest and repayment of next due dates for payment of interest and repayment interest and repayment of next due dates for payment of interest and repayment intere	of principal amount	ble Debentures h tor Redeemable ve Market-Linket tof the Redeema Principal and in Principal and Principal and Principal and Principal and	349 9,349 9,349 as been i Non-Cur t Non-Cur t Non	34,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Re 44,100,0 13,000,0 25,000,0 26,000,0 26,000,0 23,000,1 13,000,0 13,000,0 13,000,0 13,000,0 27,500,0 14,000,0 13,000,0 27,500,0 13,000,0 27,500,0 13,500,0 27,500,0 13,500,0 27,500,0 13,500,0 27,500,0 13,	Anked Non-Cires matured t-Linked Non-Cires matured t-Lin	ALD BBB/Stab	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INE660C07768 INE660C07768 INE660C07768 INE660C07768 INE660C07768 Interst Interst and repayment of interest and repayment of interest and repayment of interest and repayment of interest and repayment of INE660C07719 INE660C07727 INE660C07743 INE660C07750 IINE660C07768 IINE660C0776 IINE60C0776 IIINE60C0776 IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	of principal amount	ble Debentures h for Redeemable ve Market-Linkec t of the Redeema Principal and In Principal and In Principal and In Principal and I Principal and Principal and Principal and	349 9,349 9,349 as been Non-Cur V Non-Cur V No	34,900,000 1,934,900,000 assigned a rating nutative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (R 44,100,0 13,000,0 26,500,0 (26,500,0 (26,500,0 (26,500,0 (26,500,0 (26,500,0 (26,500,0 (26,500,0 (26,500,0 (27,500,0 (2	August 0 August 1 August	ALD BBB/Stab Denvertible Deb bill year Septe -Convertible I Date of ment 1, 2023 or 31, 2021 1, 2023 er 31, 2021 1, 2022 1, 2022 1, 2022 1, 2022 1, 2022 1, 2022 1, 2024 1, 2024 1, 2024 1, 2022 1, 2022	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INE660C07768 INE660C07768 INE660C07768 INE660C07768 INE660C07768 Intersection Inter	of principal amount	ble Debentures h tor Redeemable ve Market-Linket tof the Redeema Principal and in Principal and Principal and Principal and Principal and Principal and Principal and Princip	349 349 349 349 349 349 349 349	34,900,000 1,934,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Re 44,100,0 13,000,0 25,000,0 25,000,0 25,000,0 10,000,0 11,000,0	August 0 August	ALD BBB/Stab	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INE660C07768 INE60C07768 INE60C07768 INE60C07768 INE60C07768 INE60C07768 INE60C07743 INE60C07743 INE60C07743 INE60C07743 INE60C07743 INE60C07768 INE60	of principal amount	ble Debentures h tor Redeemable ve Market-Linker tor the Redeema <u>Principal and In</u> Principal and In Principal and In Principal and In Principal and I Principal and I Principal and I Principal and I Principal and I Principal and I Principal and Principal and Principal and Principal and Principal and Principal and Principal	349 349 349 349 349 349 349 349	34,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Ra 44,100,0 13,000,0 25,000,0 27,500,0 27,500 6,000 27,000 27,000 27,000 27,000 27,000 27,000 27,000 27,000 27,000 27,000 27,000 27,000 27,000 27,000 27,000 27,000 27,500	anked Non-Ci- res matured t-Linked Non-Ci- res matured t-Linked Non-Ci- page 2000 00 Jugust 0 00 August 0 00 August 0 000 Decembe 000 August 0 000 August 0 000 March 2 000 March 2 000 March 2 000 March 2 000 March 2 000 March 2	ILD BBB/Stab I, 2023 IF 31, 2021 I, 2023 II, 2023 II, 2023 II, 2023 II, 2022 II, 2022 <td>mber 30,</td>	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INE660C07768 INE60	of principal amount	ble Debentures h tor Redeemable we Market-Linker tof the Redeema principal and in Principal and Prin	349 349 349 349 349 349 349 349	34,900,000 1,934,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (R 44,100,0 26,000, 26,000, 26,000, 26,000, 26,000, 26,000, 26,000, 26,000, 26,000, 27,500, 11,000, 17,500, 11,000, 17,500, 11,000, 17,500, 11,000, 17,500, 11,000, 13,000, 27,500, 14,000, 27,500, 14,000, 27,500, 14,000, 27,500, 14,000, 27,500, 14,000, 27,500, 14,000, 27,500, 14,000, 27,5	August 0 August	ALD BBB/Stab convertible Deb till year Septer -Convertible I -Convertible	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INE680C07768 INE680C07768 INE680C07768 Total dt Rating and change in Credit Rating (if any): leemable Principle Protected Non-Cumulative Market-L kwork Ratings India Private Limited. te Cover available, in case of non convertible Debt See ol-Equity Ratio (As at September 30, 2021): 0.54 times on Principal Protected, Secured, Rated, Listed, Redeer xt due dates for payment of interest and repayment on Principal Protected, Secured, Rated, Listed, Redeer xt due dates for payment of interest and repayment of next due dates for payment of interest and repayment of next Secured, Rated, Listed, Redeer Name of Series/Tranche ol NE680C07719 NE680C07750 NILE680C07768	of principal amount	ble Debentures h tor Redeemable ve Market-Linker tof the Redeema <u>Principal and In</u> Principal and In Principal and In Principal and In Principal and I Principal and Principal and Principal and P	349 349 349 349 349 349 349 349	34,900,000 1,934,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Ra 44,100,0 13,000, 25,000,0 47,990,0 28,100,7 20,500,0 23,000,1 10,000, 11,000, 11,000, 11,000, 11,000, 13,500 6,000 27,500, 30,40 30,40 30,40 30,40 8,550	anked Non-Ci res matured t-Linked Non-Ci res matured t-Linked Non-Ci page 200 0 Decembe 00 July 99, 2 00 Decembe 00 August 0 00 Decembe 00 August 0 00 Decembe 000 August 0 000 Decembe 000 Decembe 000 August 0 000 Decembe 000 Decembe 000 August 0 000 Decembe 000 Decembe 000 Decembe 000 Decembe 000 August 0 000 Decembe 000 Decembe 000 Decembe 000 Decembe 000 Decembe 000 Decembe 000 Decembe 000 Decembe 000 August 0 000 March 2 000 March	LD BBB/Stab	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INE660C07768 INE660C07768 INE660C07768 INE660C07768 INE660C07768 INE660C07768 Interst Interest and repayment of Interest Interest and repayment of Interest Interes	of principal amount	ble Debentures h tor Redeemable we Market-Linker tof the Redeema principal and in Principal and Principal and	349 349 349 349 349 349 349 349	34,900,000 1,934,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Ra 44,100,0 13,000,0 25,000,0 20,500,0	BWR PPAR of BWR PPA nked Non-Cres malured t-Linked Non-	ALD BBB/Stab Devertible Deb till year Septer -Convertible I Date of ment 131, 2021 1, 2023 or 31, 2021 1, 2023 er 31, 2021 1, 2022 21,	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INEGEOCOT768 INEGEOCOT768 Total dt Rating and change in Credit Rating (if any): Idemable Principle Protected Non-Cumulative Market-L kwork Ratings India Private Limited. tec Cover available, in case of non convertible Debt Sec bit Ed Cover available, in case of non convertible Debt Sec bit Ed Cover available, in case of non convertible Debt Sec bit Ed Cover available, in case of non convertible Debt Sec bit Ed Cover available, in case of non convertible Debt Sec bit Ed Cover available, in case of non convertible Debt Sec bit Ed Cover available, in case of non convertible Debt Sec bit Ed Cover available, in case of non convertible Debt Sec bit Ed Cover available, in case of non convertible Debt Sec convertible of the payment of interest and repayment of netrest and repayment of netrest and repayment of netrest and repayment of netrest and repayment of interest and repayment	of principal amount	ble Debentures h for Redeemable ve Market-Linket t of the Redeema Principal and in Principal and Principal an Principal an Pri	349 9,349 9,349 as been i Non-Cur 4 Non-Cur 4 Non-Cu 4 Non-Cu 4 Non-Cur 4 Non-Cu 4 Non-Cu 4 Non-Cu	34,900,000 1,934,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Ra 44,1000, 13,0000, 28,100, 28	BWR PPML of BWR PPM nked Non-Cres matured turked Non-Cres matured turked Non-Cres matured user matured turked Non-Cres matured 000 December 000 March 2 000	ALD BBB/Stab convertible Deb till year Septer -Convertible I -Convertible	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INEGEOCOT768 INEGEOCOT768 Total dt Rating and change in Credit Rating (if any): ieemable Principle Protected Non-Cumulative Market-L kwork Ratings India Private Limited. ied Over available, in case of non convertible Debt Sec b-Equity Ratio (As at September 30, 2021): 0.54 times or Principal Protected, Secured, Rated, Listed, Redeer xi due dates for payment of interest and repayment or Principal Protected, Secured, Rated, Listed, Redeer xi due dates for payment of interest and repayment new of Series/Tranche INE660C07719 1 INE660C07727 3 INE660C07743 INE660C07743 INE660C07743 INE660C07743 INE660C07743 INE660C07743 INE660C07743 INE660C07743 INE660C07768 INE660C0	of principal amount	ble Debentures h for Redeemable ve Market-Linker t of the Redeema Principal and Ir Principal and Ir Principal and Ir Principal and Ir Principal and Ir Principal and I Principal and Principal and Principal and Principal and Principal an Principal an Pr	349 349 349 349 349 349 349 349	34,900,000 1,934,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Rs 44,100,0 13,000,0 25,000,0 47,900,0 28,000,(26,000,0 23,000,1 10,000,0 11,000,0 11,000,0 11,000,0 13,000 0,77,500, 13,500 0,41,000 27,000,0 13,500 0,41,000,0 13,500 0,41,000,0 13,500 0,41,000,0 13,500 0,41,000,0 13,500 0,42,	BWR PPML of BWR PPM of BWR PPM nked Non-Cres matured t-Linked Nor t-Linked Nor page poil poil </td <td>ALD BBB/Stab Date of ment r31, 2021 023 r31, 2021 r31, 2022 r31, 2024 r31, 2024</td> <td>mber 30,</td>	ALD BBB/Stab Date of ment r31, 2021 023 r31, 2021 r31, 2022 r31, 2024 r31, 2024	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INEGEOCO7768 INEGEOCO7768 Total dit Rating and change in Credit Rating (if any): isemable Principle Protected Non-Cumulative Market-Lixwork Ratings India Private Limited. iet Cover available, in case of non convertible Debt Secont-Equity Ratio (As at September 30, 2021): 0.54 times on Principal Protected, Secured, Rated, Listed, Redeer X due dates for payment of interest and repayment of enext due dates for payment of interest and repayment of enext due dates for payment of interest and repayment of ext due dates for payment of interest and repayment of INE660C07719 1 INE660C07719 11 2 INE660C07743 10 6 INE660C07743 10 7 INE660C07743 10 8 INE660C07743 10 9 INE660C07743 10 10 INE600C07769 11 11 INE660C07763 10 12 INE660C07768 11 13 INE660C07768 11 14 INE660C07768 11 15 INE660C07768 11 16 INE660C07768 12 17 INE660C07768 12 18 INE660C07768 12 19 INE660C07768 12 20 INE660C07768 21 21 INE660C07768<	of principal amount	ble Debentures h tor Redeemable we Market-Linker tof the Redeema Principal and in Principal and Principal an Principal an Princi	349 349 349 350 360 360 360 360 360 360 360 36	34,900,000 1,934,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of issue (Rs 44,100,0 13,000,0 25,000,0 47,900,0 26,000, 26,000,0 10,000, 11,000, 13,000,0 14	BWR PPML of BWR PPM nked Non-Cres matured t-Linked Nor pays 00 December 000 December 000 December 000 December 000 March	ALD BBB/Stab Date of ment rannent ra	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INEGEOCO7768 INEGEOCO7768 Total dt Rating and change in Credit Rating (if any): Isemable Principle Protected Non-Cumulative Market-L kwork Ratings India Private Limited. tel Cover available, in case of non convertible Debt Secol-Equity Ratio (As at September 30, 2021): 0.54 times on Principal Protected, Secured, Rated, Listed, Redeer XI due dates for payment of interest and repayment of enext due dates for payment of interest and repayment of enext due dates for payment of interest and repayment of enext due dates for payment of interest and repayment of enext due dates for payment of interest and repayment of enext due dates for payment of interest and repayment of interest and r	of principal amount	ble Debentures h tor Redeemable ve Market-Linker tof the Redeema <u>Principal and In</u> Principal and In Principal and In Principal and In Principal and In Principal and I Principal and Principal and Principal and Principal and Principal an Principal an Pri	349 349 9,349 as been i Non-Cur as been i Non-Cur terest interest i	34,900,000 1,934,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Ra 44,100,0 13,000,0 28,000,0 28,100,0	BWR PPAR of BWR PPA of Becembe of August 0 of August 0 <	ALD BBB/Stab Date of ment r31, 2021 1, 2023 r31, 2021 1, 2022 21, 2024 ry 04, 2024 ry 1, 2025 ry 1, 2025 ry 1,	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INEGEOCOT768 INEGEOCOT768 Total dit Rating and change in Credit Rating (if any): ieemable Principle Protected Non-Cumulative Market-L kwork Ratings India Private Limited. tel Cover available, in case of non convertible Debt Sec ob-Equity Ratio (As at September 30, 2021): 0.54 times and the dates for payment of interest and repayment on Principal Protected, Secured, Rated, Listed, Redeer X due dates for payment of interest and repayment of next due dates for payment of interest and repayment in Name of Series/Tranche 1 INE660C07719 2 INE660C07743 1 INE660C07743 1 INE660C07743 1 INE660C07743 1 INE660C07743 1 INE660C07743 1 INE660C07743 3 INE660C07743 4 INE660C07750 3 INE660C07768	of principal amount	ble Debentures h tor Redeemable we Market-Linket tof the Redeema Principal and in Principal and Principal an Principal an P	349 349 349 350 360 360 360 360 360 360 360 36	34,900,000 1,934,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Ra 44,100,0 13,000, 28,100,2 28,100,2 28,100,2 23,000,1 10,000, 13,000, 23,000,1 10,000, 13,000 20,000,2 23,000,1 10,000, 13,000 20,000,2 23,000,0 13,000 20,000,2 23,000,0 13,000 20,000,2 23,000,0 13,000 20,000,2 23,000,0 13,000 20,000,2 23,000,0 13,000 20,000,2 23,000,0 13,000 24	BWR PPAR of BWR PPA of Berembe of July 09, 20 of August 0	ALD BBB/Stab Drivertible Deb bill year Septe -Convertible Date of ment r 31, 2021 1, 2023 rr 31, 2021 1, 2023 er 31, 2021 rr 31, 2021 er 31, 2021 21, 2022 21, 2024 21, 2	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INEGEOCO7768 INEGEOCO7768 Total dt Rating and change in Credit Rating (if any): Isemable Principle Protected Non-Cumulative Market-L kwork Ratings India Private Limited. Leemable Principle Protected Non-Cumulative Market-L kwork Ratings India Private Limited. Le Cover available, in case of non convertible Debt Secol-Equity Ratio (As at September 30, 2021): 0.54 times on Principal Protected, Secured, Rated, Listed, Redeer X due dates for payment of interest and repayment of enext due dates for payment of interest and repayment of enext due dates for payment of interest and repayment of INEGEOCO7719 1 INEGEOCO7743 6 INEGEOCO7743 7 INEGEOCO7743 10 INEGEOCO7768 11 INEGEOCO7768 12 INEGEOCO7768 13 INEGEOCO7768 14 INEGEOCO7768 15 INEGEOCO7768 16 INEGEOCO7768 <td< td=""><td>of principal amount</td><td>ble Debentures h tor Redeemable ve Market-Linket tof the Redeema Principal and In Principal and In Principal and In Principal and In Principal and In Principal and I Principal and Principal and Principal and</td><td>349 349 349 349 349 349 349 349</td><td>34,900,000 1,934,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Ra 44,100,0 13,000, 28,100, 27,500, 39,400, 30,</td><td>BWR PPMC of BWR PPM nked Non-Cres matured t-Linked Non-</td><td>ALD BBB/Stab</td><td>mber 30,</td></td<>	of principal amount	ble Debentures h tor Redeemable ve Market-Linket tof the Redeema Principal and In Principal and In Principal and In Principal and In Principal and In Principal and I Principal and Principal and Principal and	349 349 349 349 349 349 349 349	34,900,000 1,934,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Ra 44,100,0 13,000, 28,100, 27,500, 39,400, 30,	BWR PPMC of BWR PPM nked Non-Cres matured t-Linked Non-	ALD BBB/Stab	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INEGROCOT768 INEGROCOT768 Total dt Rating and change in Credit Rating (if any): Isemable Principle Protected Non-Cumulative Market-L kwork Ratings India Private Limited. te Cover available, in case of non convertible Debt Secol-Equity Ratio (As at September 30, 2021): 0.54 times on Principal Protected, Secured, Rated, Listed, Redeer XI due dates for payment of interest and repayment of enext due dates for payment of interest and repayment of enext due dates for payment of interest and repayment of enext due dates for payment of interest and repayment of enext due dates for payment of interest and repayment and intesecocoff 719 <td>of principal amount</td> <td>ble Debentures h for Redeemable ve Market-Linker t of the Redeema Principal and Ir Principal and P</td> <td>349 349 349 349 349 349 349 349</td> <td>34,900,000 1,934,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of issue (Rs 44,100,0 13,000,0 25,000,0 25,000,0 25,000,0 23,000,1 10,000, 11,000, 11,000, 11,000, 11,000, 11,000,0 13,500 6,000 23,000,0 13,500 6,000 13,500 6,000 13,500 6,000 13,500 6,000 13,500 6,000 13,500 6,000 13,500 6,000 13,500 6,000 13,500 6,000 13,500 6,000 13,500 6,000 13,500 6,000 13,500 14,250 14,000 13,500 6,000 14,250 14,000 14,555 14,14,00 14,152,0 14,152,5 14,140,01 14,152,5</td> <td>BWR PPAR of BWR PPA of Berembe of August 0 of August 0</td> <td>ALD BBB/Stab Drivertible Deb till year Septe -Convertible I Date of ment r 31, 2021 1, 2023 er 31, 2021 1, 2022 21, 2022</td> <td>mber 30,</td>	of principal amount	ble Debentures h for Redeemable ve Market-Linker t of the Redeema Principal and Ir Principal and P	349 349 349 349 349 349 349 349	34,900,000 1,934,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of issue (Rs 44,100,0 13,000,0 25,000,0 25,000,0 25,000,0 23,000,1 10,000, 11,000, 11,000, 11,000, 11,000, 11,000,0 13,500 6,000 23,000,0 13,500 6,000 13,500 6,000 13,500 6,000 13,500 6,000 13,500 6,000 13,500 6,000 13,500 6,000 13,500 6,000 13,500 6,000 13,500 6,000 13,500 6,000 13,500 6,000 13,500 14,250 14,000 13,500 6,000 14,250 14,000 14,555 14,14,00 14,152,0 14,152,5 14,140,01 14,152,5	BWR PPAR of BWR PPA of Berembe of August 0	ALD BBB/Stab Drivertible Deb till year Septe -Convertible I Date of ment r 31, 2021 1, 2023 er 31, 2021 1, 2022 21, 2022	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INEGEOCOT768 INEGEOCOT768 Total dit Rating and change in Credit Rating (if any): Isemable Principle Protected Non-Cumulative Market-L kwork Ratings India Private Limited. Ice Cover available, in case of non convertible Debt Secol-Equity Ratio (As at September 30, 2021): 0.54 times on Principal Protected, Secured, Rated, Listed, Redeer X due dates for payment of interest and repayment of enext due dates for payment of interest and repayment of enext due dates for payment of interest and repayment of INE660C07719 1 INE660C07768 2 INE660C07768 2 INE660C0776	of principal amount	ble Debentures h tor Redeemable ve Market-Linket tof the Redeema Principal and In Principal and In Principal and In Principal and In Principal and In Principal and I Principal and Principal and Principal a	349 349 349 350 360 360 360 360 360 360 360 36	34,900,000 1,934,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Ra 44,100,0 13,000, 28,110, 11,11,100, 11,120,	BWR PPAR of BWR PPA of BWR PPA nked Non-Cres matured transition the second seco	ALD BBB/Stab Date of ment r31, 2021 1, 2023 r31, 2021 1, 2022 21, 202	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INEGEOCOT768 INEGEOCOT768 Total dit Rating and change in Credit Rating (if any): Isemable Principle Protected Non-Cumulative Market-L kwork Ratings India Private Limited. Ice Cover available, in case of non convertible Debt Secol-Equity Ratio (As at September 30, 2021): 0.54 times on Principal Protected, Secured, Rated, Listed, Redeer X due dates for payment of interest and repayment of enext due dates for payment of interest and repayment of enext due dates for payment of interest and repayment of INE660C07719 1 INE660C07768 2 INE660C07768 2 INE660C0776	of principal amount	ble Debentures h tor Redeemable ve Market-Linket tof the Redeema Principal and In Principal and In Principal and In Principal and In Principal and In Principal and I Principal and Principal and Principal a	349 349 349 350 360 360 360 360 360 360 360 36	34,900,000 1,934,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Ra 44,100,0 13,000, 28,110, 11,11,100, 11,120,	BWR PPAR of BWR PPA of BWR PPA nked Non-Cres matured transition the second seco	ALD BBB/Stab Date of ment r31, 2021 1, 2023 r31, 2021 1, 2022 21, 202	mber 30,
40 41 ii) Crea Red Bric iii) Ass iv) Det v) Pre as v) Ne: The Sr	INEGROCOT768 INEGROCOT768 Total dt Rating and change in Credit Rating (if any): Isemable Principle Protected Non-Cumulative Market-L kwork Ratings India Private Limited. te Cover available, in case of non convertible Debt Secol-Equity Ratio (As at September 30, 2021): 0.54 times on Principal Protected, Secured, Rated, Listed, Redeer XI due dates for payment of interest and repayment of enext due dates for payment of interest and repayment of enext due dates for payment of interest and repayment of enext due dates for payment of interest and repayment of enext due dates for payment of interest and repayment and intesecocoff 719 <td>of principal amount</td> <td>ble Debentures h tor Redeemable ve Market-Linker tor the Redeema Principal and II Principal and I Principal and Principal and Principal and</td> <td>349 349 349 349 349 349 349 349</td> <td>34,900,000 1,934,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Ra 44,100,0 13,000,0 25,000,0 24,100,0 25,000,0 24,100,0 25,000,0 24,100,0 25,000,0 13,000,0 27,500,1 14,000,0 27,500,1 13,000,0 27,500,1 13,000,0 27,500,1 13,000,0 27,500,1 14,000,0 27,500,1 14,000,0 27,500,1 14,000,0 27,500,1 14,000,0 27,500,1 14,000,0 27,500,0 24,250,0</td> <td>BWR PPAR of BWR PPA of Berembe of August 0 of August 0</td> <td>ALD BBB/Stab Date of ment r31, 2021 1, 2023 r31, 2021 1, 2022 21, 202</td> <td>mber 30,</td>	of principal amount	ble Debentures h tor Redeemable ve Market-Linker tor the Redeema Principal and II Principal and I Principal and Principal and Principal and	349 349 349 349 349 349 349 349	34,900,000 1,934,900,000 1,934,900,000 assigned a rating mulative Market-Li nvertible Debentu Cumulative Market Amt. of Issue (Ra 44,100,0 13,000,0 25,000,0 24,100,0 25,000,0 24,100,0 25,000,0 24,100,0 25,000,0 13,000,0 27,500,1 14,000,0 27,500,1 13,000,0 27,500,1 13,000,0 27,500,1 13,000,0 27,500,1 14,000,0 27,500,1 14,000,0 27,500,1 14,000,0 27,500,1 14,000,0 27,500,1 14,000,0 27,500,0 24,250,0	BWR PPAR of BWR PPA of Berembe of August 0	ALD BBB/Stab Date of ment r31, 2021 1, 2023 r31, 2021 1, 2022 21, 202	mber 30,

36 INE660C07784 37 INE660C07784 38 INE660C07784 39 INE660C07768 40 INE660C07768 41 INE660C07768 Total

 Total

 Note* : Interest is paid on maturity only

 vii) Debt Service Coverage Ratio: 0.05 times

 iii) Interest Service Coverage Ratio: 0.80 times

 ix) Capital Redemption reserve: Nil

 x) Net worth of the Company : ₹ 53,030,47 Lakhs

 xi) Net profit after tax; ₹ (58,474) Lakhs

 xii) Earnings per share:

 Basic ₹ (0.14)

 Diluted ₹ (0.14)
 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-There is no material deviation, in use proceeds of Redeemable Non-Cumulative Market-Linked Non-Convertible Debentures Non Conbertibale debt securities and as stated in offer document ther were utilized towards meeting working capital requirements, supporting subsidiaries, new business initiatives and towards also general corporate purposes.



ARP

8 SIT CHARTERED ACCOUNTANTS

DRA ANNEXE, MUMBA

TANNA

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

Standalone Statement of Cash Flows

			(₹ in Lakh
Particulars	30-Sep-21	30-Sep-20	31-Mar-21
	(Unaudited)	(Unaudited)	(Audited)
Cash flows from Operating Activities:			
Profit/(Loss) before tax	(534.41)	30.50	(498.
Adjustments for:			
Depreciation and amortisation expense	96.99	110 75	047
Loss on sale of property, plant and equipment	50.55	110.75	217.
Gain on modification of right of use		(2.23)	0.
Net gain on fair value changes	(249.22)	(75.79)	(2.
Interest income	(1,611.63)		(406.
Employees stock options	5.92	(551.11) 9.80	(1,818.
Impairment on financial instruments	49.12	84.23	15.
Dividend income on investments	49.12	22 CT 12 CT	24.
Guarantee income	(17.91)	(37.42)	(38.
Finance costs	2,697.21	(15.57)	(36.
Operating profit before working capital changes	436.07	995.50	2,877.
Adjustments for :	430.07	548.66	334.
Decrease/(Increase) in trade receivables	(73.09)	(00 22)	242
Decrease/(Increase) in Ioans		(88.33)	343.
Decrease/(Increase) in other financial assets	21,031.97	(7,541.96)	(12,194.
Decrease/(Increase) in other non-financial assets	2,179.96	1,940.40	3,846.
Decrease/(Increase) in derivative financial instruments (net)*	11.62	95.95	59.
Decrease/(Increase) in other financial liabilities		(331.80)	314.
Decrease/(Increase) in provisions	535.68	(297.24)	(709.
Decrease/(Increase) in other non-financial liabilities	(8.89)	(16.89)	(26.
Cash generated from operations	7.05	48.19	(4.
Direct taxes paid	24,120.37	(5,643.02)	(8,035.
Net Cash generated from operating activities	170.80 24,291.17	(108.53) (5,751.55)	292.
Contribution from the set of the set			
Cash flows from Investing Activities:			
Purchase of property, plant and equipment	(6.36)		
Proceeds from sale of property, plant and equipment	· · · · ·	100 Con 100 Con	1.:
Sale/(Purchase) of investments (net) *		(96.80)	15.
Investment made in subsidiaries	(29,782.66)	(54.08)	(128.
Investment made in preference shares of subsidiary			(500.
Investment made mutual funds	(4,500.00)	88.00 C 199 C 199 C	
Proceeds from redemption of mutual funds	4,507.61		
Proceeds from withdrawal of capital from subsidiary LLP	-		576.
Proceeds from subsidiary - ESOP		2017 B. S. S. & S. B.	214.
Sale/(Purchase) of treasury shares (net) *			62.
Investment made in private trusts	(50.00)		(220.5
Investment made in debenture of subsidiary	(1,771.73)	-	(500.0
Investment made in bonds	(1,532.81)		
Dividend on investments	-	37.42	38.4
Net Cash generated from / (used in) investing activities	(33,135.95)	(113.46)	(440.9
Cash flows from Financing Activities:			
Proceeds/(Repayment) of debt securities (net)*	3,791.77	7.857.00	16,533.2
Proceeds/(Repayment) of borrowings (other than debt securities) (net) *	7,203.09	(1,343.45)	(5,020.9
Payment of lease liability	(61.20)	(104.24)	(150.0
Finance costs	(2,744.29)	(604.89)	
Net Cash generated from / (used in) financing activity	8,189.37	5,804.42	(2,444.1 8,918.1
Net Increase in cash and cash equivalents	(655.41)	(60.59)	734.2
Cash and cash equivalents as at the beginning of the period/year	1,014.41	280.15	280.1
Cash and cash equivalents as at the end of the period/year	359.00	219.56	
,	000.00	219.00	1,014.4

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

SHT

CHARTERED ACCOUNTANTS

A ANNEXE, MU

For Centrum Capital Limited

ha

Jaspal Singh Bindra Executive Chairman DIN : 00128320

Cab Entrue)

Disclosure in compliance with Regulations 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015 for the half year ended September 30, 2021

- a) Omitted
- b) Omitted
- c) Debt equity ratio

Debt equity ratio of the Company as per the reviewed standalone financial results by statutory auditors as on September 30, 2021 is 0.54 times

- d) Omitted
- e) Omitted
- f) Debt Service Coverage ratio : Debt Service Coverage ratio is 0.05 times
- g) Interest Service Coverage ratio : Interest Service Coverage ratio is 0.80 times
- h) Outstanding redeemable preference shares (quantity and value) Not Applicable
- Capital Redemption Reserve / Debenture redemption Reserve
 Debenture redemption reserve is not required in respect of privately placed debentures in terms of Rule 18 (7)(b)(ii) of
 Companies (Share Capital and Debenture) Rules, 2014
- j) Net Worth Net Worth of the Company is Rs 53,030.47 Lakhs
- k) Net Profit after Tax
 Net profit after tax for the half year ended September 30, 2021 is Rs. (584.74) Lakhs
- Earning per share Basic : Rs. (0.14)
 Diluted : Rs. (0.14)
- m) Current ratio Current ratio is 0.22 times
- n) Long Term Debt to Working Capital Ratio Long Term Debt to Working Capital Ratio is -1.54 times
- o) Bad debt to account receivable ratio Not Applicable
- p) Current Liability ratio
 Current Liability ratio is 46%
- q) Total debts to total Assets
 Total debts to total Assets ratio is 41%
- r) Debtors Turnover Debtors Turnover is 4.51 times
- s) Inventory Turnover Not Applicable
- Operating margin (%)
 Operating margin for the half year ended 30 September 2021 is 55%
- Net Profit margin (%)
 Net profit margin for the half year ended 30 September 2021 is (15%)
- v) Sector specific equivalent ratios such as (i) NPA / ECL ratio, (ii) PCR Ratio Not Applicable

Birdre 249



Chartered Accountants

Firm's Registration No. 109982W

Independent Auditor's Review Report on Quarterly and Year-to-Date Financial Results of Centrum Capital Limited pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, as amended.

To the Board of Directors of Centrum Capital Limited

- We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results (the 'Statement') of Centrum Capital Limited (the 'Parent') and its subsidiaries (the Parent and its subsidiaries together referred to as the 'Group') and its share of the net loss after tax and total comprehensive loss of its associate for the quarter ended 30th September, 2021 and for the period from 1st April, 2021 to 30th September, 2021, 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 on 3rd November, 2021, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS) 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.



Ravindra Annexe, 194, Churchgate Reclamation, Dinshaw Vachha Road, Mumbai - 400 020, India. Tel. (22) 2204 7722/23, 2286 9900 Fax (22) 2286 9949 E-mail : admin.mumbai@sharpandtannan.com Shreedhar T. Kunte Ramnath D. Kare Edwin P. Augustine Raghunath P. Acharya Firdosh D. Buchia Tirtharaj A. Khot Pavan K. Aggarwal Also at Pune. Associate Offices : New Delhi, Chennai, Bangalore, Baroda, Goa & Ahmedabad

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	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	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 Limited (formerly Centrum Wealth Management Limited)	Subsidiary Company
15	Centrum Investment Advisors Limited	Subsidiary Company
16	Unity Small Finance Bank Limited	Subsidiary Company
17	Ignis Capital Advisors Limited	Subsidiary Company
18	Acorn Fund Consultants Private Limited	Associate
19	Centrum ESPS Trust	Trust

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

- 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.
- 6. We draw attention to Note 3 to the Statement, which explains that the extent to which the COVID-19 pandemic will impact the Group's (including its associate) financial performance due to restrictions imposed by the local governments including the Group's (including its associate) estimate of impairment of loans to customers and assumptions used in testing the impairment in the carrying value of loans, investments and other financial assets, are dependent on future developments, which are uncertain. Our conclusion is not modified in respect of this matter.



7. We did not review the interim financial results of six (6) subsidiaries included in the Statement whose interim financial results reflect total assets of Rs. 3,53,921.34 lakhs as at 30th September, 2021 and total revenues of Rs. 23,674.16 lakhs and Rs. 30,478.72 lakhs, total net profit/(loss) after tax of Rs. (640.59) lakhs and Rs. 582.05 lakhs and total comprehensive income/(loss) of Rs. (584.54) lakhs and Rs. 510.05 lakhs, for the quarter ended 30th September, 2021 and for the period from 1st April, 2021 to 30th September, 2021, respectively, and cash flows (net) of Rs. 2,980.41 lakhs for the period from 1st April, 2021 to 30th September, 2021, as considered in the Statement. 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 Statement includes the interim financial results of ten (10) subsidiaries and one (1) trust which have not been reviewed, whose interim financial results reflect total assets of Rs. 5,754.79 lakhs as at 30th September, 2021 and total revenue of Rs. 1,144.91 lakhs and Rs. 2,352.78 lakhs, total net loss after tax of Rs. 693.94 lakhs and Rs. 758.16 lakhs and total comprehensive loss of Rs. 693.75 lakhs and Rs. 758.16 lakhs for the quarter ended 30th September, 2021 and for the period from 1st April, 2021 to 30th September, 2021, respectively, and cash flows (net) of Rs. 297.37 lakhs for the period from 1st April, 2021 to 30th September, 2021, as considered in the Statement. 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.

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 their respective countries to accounting principles generally accepted 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.

Our conclusion is not modified in respect of the above matter.

The comparative financial information of the Company for the previous reporting pcriods included in the Statement have been reviewed / audited by the predecessor auditors. The report of the predecessor auditors on the comparative financial information expressed an unmodified conclusion / opinion.



Our conclusion is not modified in respect of this matter.



Place: Mumbai Date: 3rd November, 2021 SHARP & TANNAN Chartered Accountants Firm's Registration No.109982W by the hand of

Edwin P. Augustine

Edwin P. Augustine Partner Membership No.: 043385 UDIN: 21043385AAAAHB9720

	CIN Registered Office : Bombay Mutua Corporate Office : Centrum House, C.S.T. F	Road, Vidya Nagari Ma	019986 Dr.D.N.Road, Fort, M Irg, Kalina, Santacru;	z (East), Mumbai - 4	400098		
_	Tel.: +91 22 42159000 Fax no. : +91 22 42 Statement of Consolidated unaudited financ	2159533 Email ID: info	@centrum.co.in We	bsite: www.centrum	.co.in		
			Quarter ended		Half yea	rended	(₹ in Lakhs) Year ended
	Particulars	30-Sep-21 (Unaudited)	30-Jun-21 (Unaudited)	30-Sep-20 (Unaudited)	30-Sep-21 (Unaudited)	30-Sep-20 (Unaudited)	31-Mar-21 (Audited)
1.	Revenue from operations a. Interest income	8,597,25	7,945.62	7,699.33	16 540 00	45 000 40	00.004.70
	b. Fees and commission Income	6,395.90	4,603.01	3,983.07	16,542.88 10,998.91	15,399.18 7,354.46	30,981.72 16,585.65
	c. Gain on fair value changes (net) d. Others	257.58 11.39	447.44 278.14	522.48 89.98	705.02 289.53	693.02 102.14	2,214.01 240.53
	Total revenue from operations Other Income	15,262.12 441.13	13,274.21 359.39	12,294.86	28,536.34	23,548.80	50,021.91
	Total income	15,703.25	13,633.60	432.95 12,727.81	800.52 29,336.86	615.06 24,163.86	1,292.62 51,314.53
2.	Expenses						
	a. Finance costs b. Impairment on financial instruments (net)	7,018.52 530.15	6,588.46 170.78	6,098.28 109.38	13,606.98 700.93	11,807.21 681,40	23,842.87 1,697,43
	c. Employee benefits expense d. Depreciation and amortisation expense	5,788.29	5,414.91	4,574.58	11,203.20	9,304.12	19,647.13
	e. Other expenses	415.05 2,624.22	417.02 1,591.62	541.65 1,780.92	832.07 4,215.84	1,019.68 3,285.88	1,919.21 7,407.72
3.	Total Expenses Profit/(Loss) before tax (1-2)	16,376.23 (672.98)	14,182.79 (549.19)	13,104.81 (377.00)	30,559.02 (1,222.16)	26,098.29 (1,934.43)	54,514.36 (3,199.83)
4.	Tax Expense Current tax	(91.71)	433.31				Contraction of the
	Deferred tax	703.57	(392.90)	218.08 21.73	341.60 310.68	410.79 (268.26)	562.86 242.49
	Tax adjustments of earlier years Total Tax expense	(106.08) 505.78	102.06	- 239.81	(4.02) 648.26	- 142.53	175.69 981.04
5. 6.	Net Profit/ (Loss) after tax before share of profit/(loss) of associates and joint ventures (3-4) Share of profit / (loss) of associates and joint ventures	(1,178.76)	(691.66)	(616.81)	(1,870.42)	(2,076.96)	(4,180.87)
7.	Share of profit / (loss) of associates and joint ventures Net Profit/ (Loss) for the period/year (5+6)	(1,178.76)	(691.66)	(616.81)	(1,870.42)	(2,076.96)	(4,180.87)
8.	Other Comprehensive Income (OCI) i. Items that will not be reclassified to profit or loss						
1	 (a) Remeasurement of defined benefit scheme (b) Change in fair value of equity instruments designated at fair value through OCI 	(84.24)	(9.34)	(14.75)	(93.58)	(60.55)	(62.91)
5.0	(c) Tax on above	23.20	(1.67)	(0.76) 9.50	21.53	(0.76) 8.57	(0.68) 5.01
	 ii. Items that will be reclassified to profit or loss (a) Currency exchange difference on translation, net of tax 	0.54	(0.18)	(1.08)	0.37	(0.15)	4.03
	(b) Tax on above Total Other Comprehensive Income/(Loss)	(60.50)	(11.19)	(7.09)	(71.68)	(52.89)	
	Total Comprehensive Income/(Loss) for the period/year Net Profit/(Loss) for the period/year attributable to	(1,239.26)	(702.85)	(623.90)	(1,942.10)	(2,129.85)	(54.55) (4,235.42)
	Owners of the Company Non-controlling interest	(1,699.39) 520.63	(1,052.64) 360.98	(693.98) 77.17	(2,752.03) 881.61	(1,913.69) (163.27)	(4,687.19) 506.32
	Other Comprehensive Income/ (Loss) for the period/year attributable to Owners of the Company	(51.27)	(6.19)	(14.39)	(57.45)	(42.00)	(27.00)
	Non-controlling interest	(9.23)	(5.00)	7.30	(14.23)	(42.69) (10.20)	(37.39) (17.16)
	Total Comprehensive Income/ (Loss) for the period/year attributable to Owners of the Company	(1,750.66)	(1,058.83)	(708.37)	(2,809.48)	(1,956.38)	(4,724.58)
	Non-controlling interest	511.40	355.98	84.47	867.38	(173.47)	489.16
9.	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
10.	Other Equity						53,789.68
11.	Earnings Per Equity Share (Face value of ₹ 1/- each)						
Notes	(i) Basic (₹) (i) Diluted (₹)	(0.41) (0.41)	(0.25) (0.25)	(0.17) (0.17)	(0.66) (0.66)	(0.46) (0.46)	(1.13) (1.13)
1 2 3 4 5 6 7 8	The above Consolidated Financial Results for the quarter and half year ended Septem Company) at its meeting held on November 03, 2021. The Statutory Auditors of the Co These Consolidated Financial Results have been prepared in accordance with the r Reporting prescribed under section 133 of the Companies Act, 2013 read with relevant In the year March 31, 2021, in accordance with the Reserve Bank of India ("RBI") moratorium dated April 17, 2020 and May 23, 2020, the Group had offered moratorium 31, 2020. Further the Group had offered resolution plan to its customers pursuant to RB the Group has offered resolution plan to its customers pursuant to RBI's quideline on "F Currently, the Group has considered various measures taken by Government, the D estimates that no additional provisioning on account of impact of COVID-19 is require The management believes that the impact of the moratorium on it's books has been provision overlay is required. However, the actual impact may vary due to prevailing economic factors affecting the operations of the Group. The Code on Social Security, 2020 (the Code) has been enacted, which would impir applicable is yet to be notified and the rules thereunder are yet to be announced. The Pursuant to an application made by a subsidiary. Centrum Financial Services Limited (O operative Bank Limited (PMC Bank), RBI granted its approval to CFSL to set up an S Limited (CML), another 100% subsidiary of the Company, into the SFB (Unity Small Firi Transfer Agreement (Slump Sale) on the date of commencement of Business by Unity The Consolidated Financial Results for the current quarter ended September 30, 2021. The previous period's/year figures have been regrouped wherever necessary.	ompany have carried o precognition and meas it rules issued thereund guidelines relating to n to its customers bas Bil's guidelines on Ree Resolution Framework. DPD status as on September 3 on minimal, and the aff g uncertainty caused act contribution by the actual impact on acco CFSL), to RBI to set up FB. RBI also directed nance Bank or Unity S SFB (November 01, 2)	put the Limited Revie urement principles I. der and other accour y 'COVID-19 Regula ed on the requests a solution Framework f -2" dated May 5, 202 itember 30, 2021 ar 0, 2021. Further, the ected accounts have by the pandemic. T a Company towards unt of this change wi a Small Finance Ba that the Group re-o JFB. Accordingly, CF 201). Unity SFB is a	w of the aforesaid r aid down in Indian tiding principles gen- tory Package' date as well as <i>suo moto</i> or COVID 19 relate 11. d the collection eff of Coup's current vi a been clearly iden he Group's current vi a been clearly iden he Group's current vi a been clearly iden he Group's urrent vi a basen dearly iden he Group's urrent vi a basen dearly iden he Group's urrent in K (SFB) as a part rganizes itself and "SL and CML trans step down subsidia soite viz., www.cent	esuits and have iss Accounting Standa erally accepted in In erally accepted in In ed March 27, 2020 to for EMI's falling du d stress dated Augu ficiency of the Grou, ew is that all other i tified and appropria rement is continuou accounted for where of revival/reconstru pools the business ferred their business y of the Company	ued an unmodified ards ('Ind AS 34') - dia. and subsequent g ue between March ust 6, 2020 and in t up and accordingly tely actioned, and isly monitoring the ective date from w n notification becom ction of Punjab and so of CFSL and Cc sees to Unity SFB th	report. Interim Financial guidelines on EMI 1, 2020 to August the current quarter the management the management the management that no additional situation and the which changes are nes effective. I Maharashtra Co- entrum Microcredit trough a Business
	Shoug + Tannan			v		-	/
	SHARP & TANNA SAT CHARTERED ACCOUNTANTS						

ANNEXE, MUMBA

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

Consolidated Statement of Assets and Liabilities

		(₹ in Lakh
Particulars	30-Sep-21	31-Mar-21
T unioudio	(Unaudited)	(Audited)
Assets		
1) Financial assets		
Cash and cash equivalents	26,301.78	20,909.
Bank balance other than above	23,521.51	26,317.
Derivative financial instruments	4,559.80	4,410.
Receivables	.,	,,
Trade receivables	4,361.21	3,456.
Loans	231,559.08	218,389
Investments	14,107.67	7.783
Other financial assets	7,519.40	6,404
Sub-total Financial assets	311,930.45	287,671.
2) Non-financial assets		
Current tax assets (net)	4,457.39	4,559
Deferred tax assets (net)	4,860.57	5,146
Property, plant and equipment		
	5,803.14	5,810
Capital work-in-progress Right of use assets	1 000 00	7
	1,220.66	1,631
Intangible assets under development	5.50	
Goodwill on consolidation Goodwill	4,779.42	4,779
	7,482.88	3,943
Other intangible assets	898.55	781
Other non-financial assets Sub-total Non-financial assets	1,496.13 31,004.24	1,666.
Sub-total Non-Infancial assets	31,004.24	28,327.
Total assets	342,934.69	315,999.
Liabilities and Equity		
Liabilities		
1) Financial liabilities		
Derivative financial instruments	25,359.31	17,178
Payables	20,000.01	17,170
(I) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises		5
(i) total outstanding dues of creditors other than micro enterprises and small enterprises	10,639.86	
Debt securities		8,162
	132,268.19	130,466
Borrowings (other than debt securities) Subordinated liabilities	73,941.76	61,022
Lease liabilities	1,000.00	1,000
Other financial liabilities	17,565.07	1,844 15,714
Sub-total Financial liabilities	262,425.05	235,393
	1,148.19	860.
Provisions		2,121.
Provisions Other non-financial liabilities	1,770.09	2,981
Provisions	1,770.09 2,918.28	2,501
Other non-financial liabilities Sub-total Non-financial liabilities 3) Equity	2,918.28	
Provisions Other non-financial liabilities Sub-total Non-financial liabilities 3) Equity Equity share capital	2,918.28 4,160.33	
Provisions Other non-financial liabilities Sub-total Non-financial liabilities 3) Equity Equity share capital Other equity	2,918.28	4,160 53,789
Provisions Other non-financial liabilities Sub-total Non-financial liabilities 3) Equity Equity share capital	2,918.28 4,160.33	4,160
Provisions Other non-financial liabilities Sub-total Non-financial liabilities 3) Equity Equity share capital Other equity	2,918.28 4,160.33 53,944.88 58,105.21	4,160 53,789 57,950
Provisions Other non-financial liabilities Sub-total Non-financial liabilities 3) Equity Equity share capital Other equity Equity attributable to owners of the parent	2,918.28 4,160.33 53,944.88	4,160 53,789
Provisions Other non-financial liabilities Sub-total Non-financial liabilities 3) Equity Equity share capital Other equity Equity attributable to owners of the parent Non-controlling interest	2,918.28 4,160.33 53,944.88 58,105.21 19,486.15	4,160 53,789 57,950 19,674



3

TAN RP 8 CHARTERED ACCOUNTANTS SAT A ANNEXE, MU

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

Consolidated Statement of Cash Flow

Т		Halfman	Ustra	(₹ In Lakhs)
	Particulars	Half year ended	Half year ended	Year ended
	Faiticulais	30-Sep-21	30-Sep-20	31-Mar-21
t		(Unaudited)	(Unaudited)	(Audited)
	Cash flows from Operating Activities:			
1	Net Profit/(Loss) before tax	(1,222.16)	(1,934.43)	(3,199.83
	Adjustments for:			
	Depreciation and amortisation expense	832.07	4 040 00	
L	Impairment on financial Instruments	778.20	1,019.68 681.33	1,919.21
L	Net effect of exchange rate changes	(2.49)	001.33	1,097.43
L	Interest income	(284.01)	(424.19)	(809.19
L	Loss/(Profit) on sale of investments (net)	(14.50)	(8.51)	(000:10
L	Net Gain on fair value changes	(1,263.42)	(67.52)	(2,214.01
L	Loss/(Profit) on sale of property, plant and equipment		- 1	0.77
L	Property plant and equipment written off	· · · ·	119.58	121.55
L	Gain on modification of right of use / sub-lease Employees stock option	-	(2.28)	(5.84
L	Dividend Income on investment	205.61	168.29	397.96
L	Finance costs	5 000 00	-	(1.00
		5,208.08	1,888.34	7,469.63
	Operating profit before working capital changes Adjustments for :	4,237.38	1,440.36	5,381.10
1	Decrease/(Increase) in other financial assets	(289.47)	(170.14)	2,667.26
L	Decrease/(Increase) in other non-financial assets	(797.11)	870.71	(168.16
L	Decrease/(Increase) in Loans(net)	(13,452.67)	7,751.93	(18,220.39
L	Decrease/(Increase) in trade receivables	(2,721.91)	2,720.23	2,759.35
L	Increase/(Decrease) in other financial liabilities	3,666.04	8.01	209.42
	Increase/(Decrease) in derivatives financial instruments (net)*	2,131.75	•	2,488.30
	Increase/(Decrease) in other non financial liabilities Increase/(Decrease) trade payables	78.80	(309.48)	(22.57)
L	Increase/(Decrease) other liabilities and provisions	3,563.25	(3,708.12)	(334.33
L	Cash generated from operations	432.45	328.72	925.30
L	Direct taxes paid	(3,151.49)	8,932.15	(4,314.72
N	let Cash generated from Operating Activities	(275.64) (3,427.13)	304.05 9,236.20	277.88 (4,036.84
	Cash flows from Investing Activities:			(),
	Purchase of property, plant and equipment, Intangible assets and goodwill		Collected 1	
L		(3,516.59)	(27.07)	(539.40)
L	Proceeds from sale of property, plant and equipment Sale / (Purchase) of treasury shares	•	75.73	69.18
	Investment in fixed deposits (net)	(1 077 10)		62.50
L	Acquistion / Proceeds from purchase / sale of investments (net) *	(1,375.40)	1,466.95	(2,630.73)
		(5,926.62)	(3,562.65)	(2,767.89)
	Loan given (net of repayments) Interest received	(119.35)	(9.90)	(733.72)
L	Dividend Income on investment	755.04	200.68	913.30
N	et Cash generated from in Investing Activities	(10,182.92)	(1,856.26)	1.00 (5,625.76)
	Cash flows from Financing Activities:			
	Proceeds/(Repayment) of debt securities (net) *	13,397.47	17,393.42	68,402,54
	Proceeds/(Repayment) of borrowings (other than debt securities) (net) *	13,243.59	(13,918.91)	(44,444.57)
	Payment of lease liability	(340.94)	(677.08)	(1,225.35)
	Finance costs paid	(7,297.45)	(679.82)	(9,041.53)
N	et Cash generated used in Financing Activity	19,002.67	2,117.61	13,691.09
N	et Increase in cash and cash equivalents	5,392.62	9,497.55	4,028.49
c	ash and cash equivalents as at the beginning of the period/year	20,909.16	16,880.67	16,880.67
C	ash and cash equivalents as at the end of the period/year	26,301.78	26,378.22	20,909.16

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





Annexure A

Consolidated Segment Results for the quarter and half year ended September 30, 2021

			Quarter ended		Half Yea	(₹ In Lakhs) Year ended	
Sr. No.	Particulars	30-Sep 2021	30-Jun 2021	30-Sep 2020	30-Sep 2021	30-Sep 2020	31-Mar-2021
1000		(Uaudited)	(Uaudited)	(Uaudited)	(Uaudited)	(Uaudited)	(Audited)
1	Segment Revenue [Total income]	a management		(000000)	(ouddited)	(oaddited)	(Addited)
1000	Institutional Business	2,580.15	1.681.85	2,035.74	4,262.00	3,224.51	6,618.50
1000	Wealth Management and Distribution	5,557.31	4,568.69	3,085.83	10,126.00	5,015.21	12,048.68
	Housing Finance	1,841.23	1,753.77	1,764.30	3,595.00	3,393.33	6,801.6
	SME/ Microcredit lending	5,682.64	5,510.36	6,114.02	11,193.00	11,998.88	
P as l	Unallocated	2,321.12	2,471.40	1,608.61	4,792.54	3,915.59	23,963.96
	Less : Eliminations	(2,720.33)	(2,711.86)	(2,313.64)	(5,432.19)		
	Total Income	15,262.12	13,274.21	and the second se	in the second	(3,998.72)	(9,383.28
2	Segment Results [Profit/ (Loss) before tax]	10,202.12	13,274.21	12,294.86	28,536.34	23,548.80	50,021.91
	Institutional Business	528.40	(683.40)	1,015.98	(455.00)		
	Wealth Management and Distribution	1,070.96	1,049.04	346.79	(155.00)	844.33	(575.72
	Housing Finance	500.28	409.72	414.59	2,120.00 910.00	(634.40)	147.57
	SME/ Microcredit lending	(129.14)	1.22	542.92	(127.92)	828.33	1,526.30
	Unallocated	(182.85)	1,971.79	(951.99)	1,788.94		347.44
112.2	Less : Eliminations	(573.91)	(547.27)	(351.16)	(1,121.18)	(904.22)	6,404.33
	Profit / (Loss) before tax	1,213.74	2,201.10	1,017.13	3,414.84	(534.08)	(2,992.30
	Less :	1,210.14	2,201.10	1,017.13	3,414.04	(228.72)	4,857.62
1123	a) Interest (Income)/expense (net)	2,929.60	2,278.40	1,231.99	5,208.00	1 404 45	7 100 0
	b) Unallocated (Income)/expenditure (net)	(1,042.88)	471.89	162.14		1,464.15	7,469.63
	Total Profit / (Loss) before tax	(672.98)	(549.19)	(377.00)	(571.00)	241.56	587.82
		(072.30)	(549.19)	(377.00)	(1,222.16)	(1,934.43)	(3,199.83
3	Segment Assets						
	Institutional Business	5,396.43	4,690.66	2 500 04	5 000 10	0.500.04	
	Wealth Management and Distribution	20,011.48	19,461.11	3,506.81 22,182.01	5,396.43	3,506.81	4,572.40
	Housing Finance	65,022.88	65,200.51		20,011.48	22,182.01	16,813.80
	SME/ Microcredit lending	180,667.01	160,822.60	63,664.14	65,022.88	63,664.14	67,060.23
	Unallocated	192,567.00	205,888.64	154,234.85 180,256.74	180,667.01	154,234.85	165,772.77
111	Less : Eliminations	(120,730.12)			192,567.00	180,256.74	187,656.80
	Total Assets	342,934.69	(137,062.91) 319,000.61	(128,690.61)	(120,730.12)	(128,690.61)	(125,876.93
		542,554.05	319,000.01	295,153.94	342,934.69	295,153.94	315,999.07
4	Segment Liabilities						
	Institutional Business	938.74	1,059.56	1,211.09	020 74	1.011.00	1 0 1 0 1 0
	Wealth Management and Distribution	21,682.99	21,346.35	25,003.56	938.74	1,211.09	1,015.12
	Housing Finance	24,211.31	24,791.71		21,682.99	25,003.56	19,154.25
	SME/ Microcredit lending	142,571.25	122,539.02	24,229.15	24,211.31	24,229.15	26,993.49
	Unallocated	99,026.11	110,549.31	81,463.66	142,571.25	116,738.64	127,609.92
	Less : Eliminations	(23,087.15)	and the second se		99,026.11	81,463.66	91,382.54
-	Total Liabilities	265,343.25	(42,170.38)	(33,233.79)	(23,087.15)	(33,233.79)	(27,781.02
	Total Elabilities	205,545.25	238,115.57	215,412.31	265,343.25	215,412.31	238,374.30
5	Capital employed [Segment assets - Segment I	abilition1				and the second second	and the second second
	Institutional Business	4,457.69	2 004 00	0.005 70			
	Wealth Management and Distribution	(1,671.51)	3,631.09	2,295.73	4,457.69	2,295.73	3,557.28
	Housing Finance		(1,885.23)	(2,821.55)	(1,671.51)	(2,821.55)	(2,340.45
	SME/ Microcredit lending	40,811.57 38,095.76	40,408.80	39,434.99	40,811.57	39,434.99	40,066.74
	Unallocated	93,540.82	38,283.58	37,496.21	38,095.76	37,496.21	38,162.85
	Less : Eliminations	(97,642.97)	95,339.34	98,793.07	93,540.82	98,793.07	96,274.26
	Total Capital Employed		(94,892.54)	(95,456.82)	(97,642.97)	(95,456.82)	(98,095.91
	i otal oapital Employed	77,591.36	80,885.04	79,741.63	77,591.36	79,741.63	77,624.77



um. .d for 1 400