

Independent Auditor's Review Report on year to date Unaudited Financial Results of the Centrum Financial Services Limited pursuant to the Regulation 52 of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

The Board of Directors

Centrum Financial Services Limited

1. We have reviewed the accompanying Statement of Unaudited Financial Results of Centrum Financial Services Limited ("the Company") for the half year ended September 30, 2020 ("the Statement"), being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" prescribed under Section 133 of 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

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)
703, Venus Atlantis, 100 Ft. Road, Corporate Road, Prahlad Nagar, Ahmedabad - 380 015 T: +91 79 4032 0441/4032 0442
Registered offices: 701, Leela Business Park, Andheri-Kurla Road, Andheri (E), Mumbai - 400 059, India
Other offices: Bengaluru, Chennai, Coimbatore, Hyderabad, Kolkata, Mumbai, New Delhi, Pune.



HARIBHAKTI & CO. LLP

Chartered Accountants

disclosed in terms of Regulation 52 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 the following matters in the notes to the accompanying Statement:

- a) Note 5 to the Statement which describes the staging of accounts to whom moratorium benefit was extended and uncertainty caused by COVID-19 pandemic with respect to the Company's estimates of Impairment of loans to customers. The Company considers that all the assets are recoverable. Further, the extent to which the COVID-19 pandemic will impact the Company's financial performance is dependent on future developments, which are highly uncertain.
- b) Note 6 to the Statement, as regards the valuation of the investment in the Additional Tier I Bond of Yes Bank amounting to Rs.500 Lakhs by the Company. This matter is subjudice and the impact, if any, of the outcome is unascertainable.

Our report is not modified in respect of these matters.

For Haribhakti & Co. LLP

Chartered Accountants

ICAI Firm Registration No.103523W/W100048



Sumant Sakhardande

Partner

Membership No.: 034828

UDIN: 20034828AAAAIA8157



Mumbai

November 6, 2020

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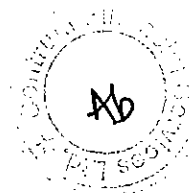
Centrum Financial Services Limited
CIN: U65910MH1993PLC192085
Corporate Office : Centrum House, CST Road, Kalina, Mumbai - 400 098
Registered Office : 2nd Floor, Bombay Mutual Building, Dr. D. N. Road, Fort, Mumbai - 400 001
Tel No. +91 22 4215 9000, Website: www.centrum.co.in

STATEMENT OF FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2020

(Currency : Indian Rupees in lakhs)

	For half year ended		For year ended
	September 30, 2020	September 30, 2019	March 31, 2020
	(Unaudited)	(Unaudited)	(Audited)
(I) Revenue from Operation			
(a) Interest income	5,677.20	7,462.01	14,197.54
(b) Rental income	0.05	12.17	24.34
(c) Fee and commission income	411.19	42.78	299.88
(d) Net gain on fair value change (Refer Note 6)	535.74	397.72	90.16
(e) Other operating revenue	4.43	8.37	189.11
Total	6,628.61	7,923.05	14,801.03
(II) Other income	1.78	3.93	140.52
Total Revenue	6,630.39	7,926.98	14,941.55
(III) Expenses			
(a) Finance costs	4,862.78	5,190.46	8,774.76
(b) Impairment on financial instruments (Refer Note 5)	(61.47)	(61.50)	(8.76)
(c) Employee benefits expenses	1,240.34	1,644.10	3,112.67
(d) Depreciation, amortization and impairment	76.75	71.77	166.21
(e) Others expenses	484.25	921.35	1,678.41
Total expenses	6,602.65	7,766.18	13,723.29
(IV) Profit / (loss) before tax for the period / year	27.74	160.80	1,218.26
(V) Tax Expense :			
(a) Short / (Excess) provision for earlier years	-	-	8.99
(c) Deferred Tax	(33.83)	144.46	386.65
	(33.83)	144.46	395.64
(VI) Profit / (loss) after tax for the period / year	61.57	16.34	822.62
(VII) Other comprehensive income			
(i) Remeasurement gains and (losses) on defined benefit obligations (net)	(1.35)	(7.57)	(8.60)
(ii) Income tax relating to items that will not be reclassified to profit or loss	(0.34)	2.11	(2.17)
Total	(1.69)	(5.46)	(10.77)
	(1.69)	(5.46)	(10.77)
(VIII) Total comprehensive income for the period / year	59.88	10.88	811.85
(IX) Paid-up equity share capital (face value Rs 10/- per share)	9,895.69	9,895.69	9,895.69
(X) Earnings per equity share in Rupees (Face value Rs. 10 each)			
Basic	0.06	0.01	0.83
Diluted	0.06	0.01	0.82

Note that the impact of compulsorily convertible debentures have not been considered while calculating diluted EPS since the rate of conversion would be known only at a future date and hence currently the same is unascertainable.



Centrum Financial Services Limited

Notes:

1. Statement of Assets and Liabilities

(Currency : Indian Rupees in lakhs)

	As at September 30, 2020	As at March 31, 2020
	(Unaudited)	(Audited)
ASSETS		
(I) Financial Assets		
(a) Cash and cash equivalents	15,665.81	5,624.56
(b) Bank balances other than cash and cash equivalents	2,946.65	2,220.30
(c) Derivative financial instruments	936.33	1,638.80
(d) Receivables		
(i) Trade Receivables	121.55	-
(e) Loans	72,627.97	84,388.70
(f) Investments	6,273.92	4,642.70
(g) Other financial assets	932.03	1,072.99
	<u>99,504.26</u>	<u>99,588.05</u>
(II) Non Financial Assets		
(a) Current tax assets (Net)	1,877.27	2,039.60
(b) Deferred tax assets (Net)	249.43	215.94
(c) Investment property	-	3,397.84
(d) Property, plant and equipment	3,503.96	152.74
(e) Right-of-use assets	5.44	10.02
(f) Goodwill	1,442.02	1,442.02
(g) Other intangible assets	192.27	207.31
(h) Other non financial assets	431.81	390.58
	<u>7,702.20</u>	<u>7,856.05</u>
Total Assets	<u><u>1,07,206.46</u></u>	<u><u>1,07,444.10</u></u>
LIABILITIES AND EQUITY		
LIABILITIES		
(I) Financial Liabilities		
(a) Derivative financial instruments	3,167.17	3,401.88
(b) Payables		
i) Trade Payables		
total outstanding dues of micro enterprises and small enterprises	-	5.94
total outstanding dues of creditors other than micro enterprises and small enterprises	82.28	220.23
ii) Other Payables		
total outstanding dues of micro enterprises and small enterprises	-	-
total outstanding dues of creditors other than micro enterprises and small enterprises	19.34	12.15
(c) Debt securities	58,489.96	52,076.26
(d) Borrowings (Other than debt securities)	13,271.19	19,535.16
(e) Deposits	160.90	256.72
(f) Lease liabilities	6.17	11.01
(g) Other financial liabilities	1,167.78	1,142.60
	<u>76,364.79</u>	<u>76,661.95</u>
(II) Non-Financial Liabilities		
(a) Current tax liabilities (Net)	89.08	89.08
(b) Provisions	164.80	89.42
(c) Other non-financial liabilities	533.77	676.66
	<u>787.65</u>	<u>855.16</u>
EQUITY		
(a) Equity Share capital	9,895.69	9,895.69
(b) Other Equity	20,158.33	20,031.30
	<u>30,054.02</u>	<u>29,926.99</u>
Total Liabilities and Equity	<u><u>1,07,206.46</u></u>	<u><u>1,07,444.10</u></u>

AB

Centrum Financial Services Limited

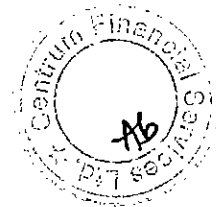
Notes :

2. The above results of Centrum Financial Services Limited ("the Company") have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on November 6, 2020. The financial results for the half year ended September 30, 2020 have been subjected to limited review by the statutory auditors.
3. The above financial results have been prepared in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the "Regulations") and the Indian Accounting Standards ('Ind AS') notified under Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016 as applicable, prescribed under Section 133 of the Companies Act 2013 ('the Act') read with relevant rules issued thereunder and the other accounting principles generally accepted in India.
4. The Company is primarily engaged in the business of financing and there are no separate reportable segments identified as per the Ind AS 108 - Segment Reporting.
5. The outbreak of COVID-19 pandemic across the globe and in India had a significant impact on the global and Indian financial markets and slowdown in economic activities. The Company has granted moratorium up to six months on the payment of instalments falling due between March 01, 2020 and August 31, 2020 to all eligible borrowers based on the Board approved moratorium policy read with the Reserve Bank of India (RBI) guidelines dated March 27, 2020 and May 23, 2020 relating to 'COVID-19 - Regulatory Package' and RBI guidelines on Asset Classification and Provisioning dated April 17, 2020. Further, period for which moratorium is granted has not been considered for computing days past due (DPD) as on September 30, 2020. Extension of such moratorium benefit to the borrowers as per the COVID-19 Regulatory Package of the Reserve Bank of India (RBI) and DPD freeze for such period, by itself, was not assessed/considered to result in significant increase in the credit risk as per Ind AS 109 for staging of accounts. The Company had made provisions as per the adopted ECL model for impairment on financial instruments. Currently, the Company has considered the moratorium, various other measures taken by Government and the DPD status post 30 days from the end of the moratorium period i.e. on September 30, 2020 and the collection efficiency of the Company and accordingly have assessed that no additional provisioning on account of impact of COVID 19 is required as on September 30, 2020. Further, the Company's current view is that all other assets of the Company are recoverable. The impact of COVID -19 is dynamic, evolving and uncertain and impact assessment is based on the current situation. However, the actual impact may vary due to prevailing uncertainty caused by the pandemic. The period from June 2020 onwards had also witnessed a lifting (in phases) of the lock down imposed to control the COVID-19 pandemic. Business' have been able to re-start in a limited manner and are slowly adjusting to a new normal. The management believes that the impact of the moratorium on it's books has been minimal, if any, and does not warrant any additional provision overlay.
6. The Company had invested in 50 Perpetual Subordinated Unsecured Basel III Compliant Additional Tier 1 Bonds ("AT 1 Bonds") issued by Yes Bank Limited aggregating to Rs.500 Lakhs on October 18, 2017. The Company has made an internal assessment and believes that the recoverable value from the AT 1 Bonds as on September 30, 2020 is Rs.160 Lakhs as it is subjudice.
7. The Company has credited the ex-gratia amount for the payment of difference between the compound interest and simple interest to the borrowers in specified loan accounts between March 1, 2020 and August 31, 2020 as per the eligibility criteria and other features as mentioned in the notification dated October 23, 2020 issued by Government of India, Ministry of Finance, Department of Financial Services.
8. Previous period figures have been re-grouped/reclassified wherever necessary to make them comparable with the current period figures.

For and on behalf of the Board of Directors
Centrum Financial Services Limited

Ranjan Ghosh
Managing Director and CEO
DIN : 07592235

(6. 11. 2020)
Place: Mumbai



Centrum Financial Services Limited
CIN: U65910MH1993PLC192085
Corporate Office : Centrum House, CST Road, Kalina, Mumbai - 400 098
Registered Office : 2nd Floor, Bombay Mutual Building, Dr. D. N. Road, Fort, Mumbai - 400 001
Tel No. +91 22 4215 9000, Website: www.centrum.co.in

Annexure : I

1. The secured redeemable principal protected non-convertible market linked debentures (MLDs) issued by the Company are fully secured by a first pari-pasu charge over the specified immovable property and present and future book debts, investments & receivables of the Company. The Non-convertible Debentures (excluding MLDs) issued by the Company are fully secured by first ranking pari passu charge against the Company's Identified Receivables. Complete details regarding the security created is provided under the Information Memorandum / Debenture Trust Deed.
2. Asset cover as at September 30, 2020 is adequate as per the terms issue of Non-convertible Debentures (including MLDs).
3. Debenture redemption reserve is not required in respect of privately placed debentures in terms of Rule 18(7)(b)(iii) of Companies (Share Capital and Debenture) Rules, 2014.
4. Debt equity ratio as on September 30, 2020 is 2.5
5. **Asset Coverage Ratio, Debt Service Coverage Ratio and Interest Service Coverage Ratio**
As per the proviso of regulation 52(4) of the Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations 2015, the Company being Non-Banking Finance Company ('NBFC') is not required to disclose Asset Coverage Ratio, Debt Service Coverage Ratio and Interest Service Coverage Ratio. Accordingly, these disclosures are not made.
6. Net worth of the Company is Rs. 30054.02 Lakhs
7. Outstanding redeemable preference shares (quantity and value) : Not applicable
8. Capital redemption reserve / Debenture redemption reserve : Not applicable
9. Net profit after tax for the half year ended September 30, 2020 is Rs. 61.57 Lakhs

Basic Rs. 0.06

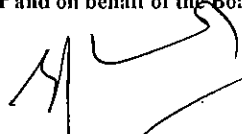
Diluted Rs. 0.06

11. Details of Credit rating and changes in credit rating is given here under :

No.	Instrument	Amt. (Rs. in Lakhs)	Rating
	Bank Loan Long-term*	30,000	CARE BBB+; Stable
	Commercial Paper	10,000	CARE A1+ (CE)
	Commercial Paper	10,000	ICRA A1+ (CE)
	Long Term Market Linked Debentures #	44,240	CARE PP-MLD BBB+; Stable
	Non-convertible Debentures (excluding MLDs) *	15,000	CARE BBB+; Stable
	*Outlook changed from CARE A- Negative to CARE BBB+ ; Stable on September 30, 2020		
	#Outlook changed from CARE PP MLD A- Negative to CARE PP-MLD BBB+; Stable on September 30, 2020		

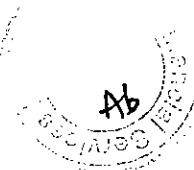
12. Previous due date for the payment of Interest / Principal for the half year ended September 30, 2020: Not Applicable as no Non-Convertible Debentures (including MLDs) matured till half year ended September 30, 2020
13. The due dates of interest and principal payment on Non-Convertible Debentures (including MLDs) issued by the Company is provided in Annexure 1A

For and on behalf of the Board of Directors


Ranjan Ghosh
Managing Director and CEO
 DIN : 07592235

(6.11.2020)

Place: Mumbai



Annexure - IA

Information as required pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

(Currency : Indian Rupees in Lakhs)

No.	Particulars	Type	ISIN No.	Quoted / Unquoted	Amt. as at September 30, 2020	Issue Date	Date of Maturity
1	MLD38	-	INE244R07819	Quoted	505.00	23-Oct-18	23-Nov-20
2	MLD39	-	INE244R07827	Quoted	1,955.00	02-Nov-18	12-May-22
3	MLD 38A	-	INE244R07819	Quoted	458.00	22-Nov-18	23-Nov-20
4	MLD40	-	INE244R07835	Quoted	1,315.00	05-Dec-18	14-Jun-22
5	MLD39A	-	INE244R07827	Quoted	257.01	12-Dec-18	12-May-22
6	MLD 38B	-	INE244R07819	Quoted	478.81	19-Dec-18	23-Nov-20
7	MLD 38C	-	INE244R07819	Quoted	874.09	28-Dec-18	23-Nov-20
8	MLD 38D	-	INE244R07819	Quoted	201.48	08-Jan-19	23-Nov-20
9	MLD 38E	-	INE244R07819	Quoted	139.27	15-Jan-19	23-Nov-20
10	MLD 41	-	INE244R07843	Quoted	1,893.00	25-Jan-19	04-Aug-22
11	MLD 41A	-	INE244R07843	Quoted	2,342.68	31-Jan-19	04-Aug-22
12	MLD 41B	-	INE244R07843	Quoted	536.93	06-Feb-19	04-Aug-22
13	MLD 38F	-	INE244R07819	Quoted	233.75	12-Feb-19	23-Nov-20
14	MLD 41C	-	INE244R07843	Quoted	1,483.82	28-Feb-19	04-Aug-22
15	MLD 41D	-	INE244R07843	Quoted	207.73	15-Mar-19	04-Aug-22
17	MLD 41F	-	INE244R07843	Quoted	560.74	12-Apr-19	04-Aug-22
18	MLD 43	-	INE244R07868	Quoted	1,594.00	24-Apr-19	01-Nov-22
19	MLD 41G	-	INE244R07843	Quoted	257.93	30-Apr-19	04-Aug-22
20	MLD 41H	-	INE244R07843	Quoted	206.44	02-May-19	04-Aug-22
21	MLD 41I	-	INE244R07843	Quoted	879.27	24-May-19	04-Aug-22
22	MLD 43A	-	INE244R07868	Quoted	568.00	30-May-19	01-Nov-22
23	MLD 41J	-	INE244R07843	Quoted	625.08	07-Jun-19	04-Aug-22
24	MLD 41K	-	INE244R07843	Quoted	265.99	12-Jun-19	04-Aug-22
25	MLD 44	-	INE244R07876	Quoted	270.00	14-Jun-19	15-Dec-20
26	MLD 45	-	INE244R07884	Quoted	755.00	21-Jun-19	28-Oct-21
27	MLD 43B	-	INE244R07868	Quoted	205.00	26-Jun-19	01-Nov-22
28	MLD 41L	-	INE244R07843	Quoted	630.35	27-Jun-19	04-Aug-22
29	MLD 44A	-	INE244R07876	Quoted	482.54	04-Jul-19	15-Dec-20
30	MLD 41M	-	INE244R07843	Quoted	210.24	12-Jul-19	04-Aug-22
31	MLD 43C	-	INE244R07868	Quoted	177.27	17-Jul-19	01-Nov-22
32	MLD 44C	-	INE244R07876	Quoted	655.98	19-Jul-19	15-Dec-20
33	MLD 44D	-	INE244R07876	Quoted	501.95	23-Jul-19	15-Dec-20
34	MLD 41N	-	INE244R07843	Quoted	417.66	25-Jul-19	04-Aug-22
35	MLD 44E	-	INE244R07876	Quoted	465.47	29-Jul-19	15-Dec-20
36	MLD 44F	-	INE244R07876	Quoted	253.46	30-Jul-19	15-Dec-20
37	MLD 41O	-	INE244R07843	Quoted	701.38	31-Jul-19	04-Aug-22
38	MLD 44G	-	INE244R07876	Quoted	202.54	01-Aug-19	15-Dec-20
39	MLD 41P	-	INE244R07843	Quoted	315.33	02-Aug-19	04-Aug-22
40	MLD 44H	-	INE244R07876	Quoted	470.73	08-Aug-19	15-Dec-20
41	MLD 43D	-	INE244R07868	Quoted	275.00	16-Aug-19	01-Nov-22
42	MLD 44I	-	INE244R07876	Quoted	445.75	20-Aug-19	15-Dec-20
43	MLD 41Q	-	INE244R07843	Quoted	697.87	22-Aug-19	04-Aug-22
44	MLD 44J	-	INE244R07876	Quoted	586.27	27-Aug-19	15-Dec-20
45	MLD 41R	-	INE244R07843	Quoted	572.49	29-Aug-19	04-Aug-22
46	MLD 44K	-	INE244R07876	Quoted	253.51	06-Sep-19	15-Dec-20
47	MLD 44L	-	INE244R07876	Quoted	307.80	09-Sep-19	15-Dec-20
48	MLD 41S	-	INE244R07843	Quoted	633.26	12-Sep-19	04-Aug-22
49	MLD 44M	-	INE244R07876	Quoted	409.64	13-Sep-19	15-Dec-20
50	MLD 44N	-	INE244R07876	Quoted	159.39	18-Sep-19	15-Dec-20
51	MLD 44O	-	INE244R07876	Quoted	199.96	20-Sep-19	15-Dec-20
52	MLD 46	-	INE244R07892	Quoted	397.00	26-Sep-19	28-Apr-23
53	MLD 44P	-	INE244R07876	Quoted	185.00	27-Sep-19	15-Dec-20
54	MLD 41T	-	INE244R07843	Quoted	93.37	01-Oct-19	04-Aug-22
55	MLD 41U	-	INE244R07843	Quoted	174.60	18-Oct-19	04-Aug-22
56	MLD 44Q	-	INE244R07876	Quoted	962.36	23-Oct-19	15-Dec-20
57	MLD 41V	-	INE244R07843	Quoted	107.98	25-Oct-19	04-Aug-22
58	MLD 46A	-	INE244R07892	Quoted	200.40	30-Oct-19	28-Apr-23
59	MLD 44R	-	INE244R07876	Quoted	335.99	31-Oct-19	15-Dec-20
60	MLD 47	-	INE244R07900	Quoted	685.00	08-Oct-19	12-May-21
61	MLD 48	-	INE244R07918	Quoted	370.00	15-Nov-19	24-May-23
62	MLD 46B	-	INE244R07892	Quoted	262.96	20-Nov-19	28-Apr-23
63	MLD 47A	-	INE244R07900	Quoted	331.29	22-Nov-19	12-May-21
64	MLD 48A	-	INE244R07918	Quoted	269.67	25-Nov-19	24-May-23
65	MLD 48B	-	INE244R07918	Quoted	401.32	28-Nov-19	24-May-23
66	MLD 47B	-	INE244R07900	Quoted	392.22	29-Nov-19	12-May-21
67	MLD 41W	-	INE244R07843	Quoted	343.39	20-Dec-19	04-Aug-22
68	MLD 41X	-	INE244R07843	Quoted	338.01	24-Dec-19	04-Aug-22
69	MLD 47C	-	INE244R07900	Quoted	204.06	23-Jan-20	12-May-21
70	MLD 47D	-	INE244R07900	Quoted	205.06	11-Feb-20	12-May-21
71	MLD 49	-	INE244R07926	Quoted	125.00	11-Feb-20	12-May-21
72	MLD 50	-	INE244R07934	Quoted	150.00	11-Feb-20	12-May-21
73	MLD 51	-	INE244R07942	Quoted	235.00	11-Feb-20	12-May-21
74	MLD 52	-	INE244R07959	Quoted	685.00	11-Feb-20	12-May-21
75	MLD 51A	-	INE244R07942	Quoted	150.57	11-Feb-20	12-May-21
76	MLD 52A	-	INE244R07959	Quoted	684.50	11-Feb-20	12-May-21
77	MLD 51B	-	INE244R07942	Quoted	281.88	11-Feb-20	12-May-21
78	MLD 52B	-	INE244R07959	Quoted	331.39	11-Feb-20	12-May-21
79	MLD 52C	-	INE244R07959	Quoted	527.84	11-Feb-20	12-May-21
81	NCD 1	-	INE244R07967	Quoted	1,000.00	29-Jun-20	29-Jun-23
82	NCD 2	-	INE244R07975	Quoted	5,000.00	30-Jul-20	30-Jan-22
83	NCD 3	-	INE244R07983	Quoted	4,000.00	18-Aug-20	16-Nov-20
84	NCD 4	-	INE244R07991	Quoted	2,500.00	22-Sep-20	22-Mar-22
85	NCD 5	-	INE244R07AA7	Quoted	2,500.00	30-Sep-20	29-Dec-20



Centrum Financial Services Limited

CIN: U65910MH1993PLC192085

Corporate Office : Centrum House, CST Road, Kalina, Mumbai - 400 098

Registered Office : 2nd Floor, Bombay Mutual Building, Dr. D. N. Road, Fort, Mumbai - 400 001

Tel No. +91 22 4215 9000, Website: www.centrum.co.in

Annexure 1B

Disclosure of Restructured Accounts

(as required by RBI guidelines under reference DNBS. CO. PD. No. 367 / 03.10.01 / 2013-14 dated January 23, 2014)

- 1 No loan have been restructured during the year. (Previous half year: Nil)
- 2 Disclosure as per the circular no DOR.No.BP.BC.63/21.04.048/2019-20 dated April 17, 2020 issued by Reserve Bank of India on "COVID 19 regulatory package - Asset Classification and provisioning"

For the half year ended September 30, 2020

- i) Amounts in SMA/overdue categories where moratorium/deferment was extended in terms of paragraph 2 and 3 of the above

SMA category	Amt. in Lakhs
SMA 0	7,640.00
SMA 1	1,485.89
SMA 2	499.43
Total	9,625.32

- ii) Respective amount where asset classification benefit is extended : Rs.9,625.32 lakhs
- iii) Provisions made during quarter ended March 31, 2020 and June 30, 2020 in terms of paragraph 5 of the above circular :
The provision made by the Company as per the ECL model is arrived at less than the provision required as per IRAC norms which is inclusive of additional 5% provision on loans amounting to Rs 481.27 Lakhs during March 31, 2020 and equal amount of provision on loans provided during June 30, 2020 cumulative provision as at September 30, 2020 Rs 962.54 Lakhs provided as per above circular.
- iv) Provisions adjusted against the respective accounting periods for slippages and residual provisions in terms of paragraph 6 of the above circular : NIL