

CCL/SEC/2026-27/05

May 21, 2026

**National Stock Exchange of India Limited**

Exchange Plaza,  
Plot No. C/1, G Block,  
Bandra - Kurla Complex, Bandra (East),  
Mumbai - 400 051.

**Symbol: - CENTRUM**

**BSE Limited**

Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai – 400 001

**Scrip Code: - 501150**

Dear Sir/Madam,

**Sub.: Outcome of Board Meeting held on May 21, 2026**

The Board of Directors of the Company at its Meeting held today, i.e. Thursday, May 21, 2026, have inter-alia,

- (a) Approved the Audited Financial Results (Consolidated and Standalone) for the Financial Year ended March 31, 2026. Extract of the aforesaid financial results shall be published in the newspapers in the format prescribed under Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015;
- (b) Approved and delegated powers for raising of funds up to Rs. 1000 crore through issuance(s) of Non-Convertible Debentures; (Refer Annexure - A)
- (c) Approved and delegated powers for raising of funds through issue of securities either by way of rights issue or by way of a private placement (including but not limited through a Qualified Institutional Placement) in accordance with the provisions of the applicable law upto Rs. 1000 crore; (Refer Annexure - A)
- (d) Based on the recommendation of the Audit Committee and subject to the approval of the Members at the ensuing Annual General Meeting ("AGM"), the Board has approved the re-appointment of M/s. Sharp & Tannan, Chartered Accountants (Firm Registration No. 109982W), as the Statutory Auditors of the Company, for a second term of five consecutive years commencing from the conclusion of the 48<sup>th</sup> AGM till the conclusion of 53<sup>rd</sup> AGM of the Company to be held for the Financial Year 2030-31 (Refer Annexure - B).

In this connection, we are pleased to enclose the following:

- (a) Audited Financial Results (Consolidated and Standalone) for the Financial Year ended March 31, 2026;
- (b) Audit Report of the Statutory Auditor of the Company on Financial Results (Consolidated and Standalone) for the Financial Year ended March 31, 2026;
- (c) Declaration of Unmodified Opinion in Auditors' Report issued by the Statutory Auditor of the Company for Financial Year 2025-26, under Regulation 33(3)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015;
- (d) Statement(s) of deviation / variation, pursuant to Regulation 32 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, statement of deviation / variation, if any, in the utilization of proceeds of preferential issue of Warrants convertible into Equity Shares (Refer Annexure - C); and



(e) Performance Highlights for the quarter and year ended March 31, 2026.

The Meeting of the Board of Directors of the Company commenced at 2:45 p.m. and concluded at 4:04 p.m.

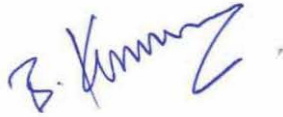
The date of the AGM of the Company for the Financial Year ended March 31, 2026 will be intimated separately.

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

Kindly acknowledge the receipt and take the same on your record.

Thanking you.

**For Centrum Capital Limited**



**Balakrishna Kumar**  
**Company Secretary & Compliance Officer**  
**Membership No. A51901**



Encl.: a/a

**Independent Auditor's Report on the Annual Consolidated Financial Results of Centrum Capital Limited, pursuant Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.**

**INDEPENDENT AUDITOR'S REPORT**

**To the Board of Directors of Centrum Capital Limited**

**Report on the Audit of the Annual Consolidated Financial Results**

**Opinion**

We have audited the accompanying Annual Consolidated Financial Results of **Centrum Capital Limited** (the 'Holding Company') and its subsidiaries (including a limited liability partnership) (the Holding Company and its subsidiaries referred to as the 'Group') and its associate company for the year ended 31st March, 2026, attached herewith, being submitted by the Holding Company pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations').

In our opinion and to the best of our information and according to the explanations given to us and based on the consideration of reports of the other auditors on Separate Audited Financial Statements / Financial Results of the subsidiaries and an associate, the aforesaid Annual Consolidated Financial Results:

(i) includes the Annual Financial Results of the following entities:

Sr. No	Name of the Entity
<b>Parent Company</b>	
1	Centrum Capital Limited
<b>Subsidiaries</b>	
1	Unity Small Finance Bank Limited
2	Centrum Wealth Limited
3	Centrum Broking Limited
4	Centrum Retail Services Limited
5	Centrum Financial Services Limited
6	Centrum Investment Advisors Limited
7	Centrum Insurance Brokers Limited
8	Modulus Alternatives Investment Managers Limited
9	Centrum Capital Advisors Limited



10	Ignis Capital Advisors Limited
11	Centrum Finverse Limited
12	Centrum Housing Finance Limited (ceased to be a subsidiary on 18th March, 2026)
	<b>Limited Liability Partnership</b>
1	Centrum Alternatives LLP (ceased to be a subsidiary on 31st March, 2026)
<b>Associate</b>	
1	Acorn Fund Consultants Private Limited

- (ii) are presented in accordance with the requirements of Regulation 33 of the Listing Regulations, as amended; and
- (iii) give a true and fair view in conformity with the applicable accounting standards, and other accounting principles generally accepted in India, of the consolidated net loss and other comprehensive income and other financial information of the Group and its associate for the year ended 31st March, 2026.

### **Basis for Opinion**

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under Section 143(10) of the Companies Act, 2013 (the 'Act'). Our responsibilities under those Standards are further described in the *Auditor's Responsibilities for the Audit of the Consolidated Financial Results* section of our report. We are independent of the Group and its associate, in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (the 'ICAI') together with ethical requirements that are relevant to our audit of the Consolidated Financial Statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us along with the consideration of reports of other auditors referred to sub-paragraph (a) and (b) of 'Other Matter' paragraph below, is sufficient and appropriate to provide a basis for our opinion.

### **Management's and Board of Directors' / Trustees' Responsibilities for the Annual Consolidated Financial Results**

The Annual Consolidated Financial Results have been prepared on the basis of the Annual Consolidated Financial Statements. The Holding Company's Board of Directors are responsible for the preparation and presentation of these Annual Consolidated Financial Results that give a true and fair view of the net loss and other comprehensive income and other financial information of the Group including its associate in accordance with the recognition and measurement principles laid down in Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. The respective Board of Directors of the companies included in the Group and its associate are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Group and its associate and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Annual Consolidated Financial Results that give a true and fair



view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the Annual Consolidated Financial Results by the Directors of the Holding Company, as aforesaid.

In preparing the Annual Consolidated Financial Results, the respective Board of Directors of the companies included in the Group and its associate are responsible for assessing the ability of the Group and its associate to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate the company or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of companies included in the Group and its associate are responsible for overseeing the financial reporting process of the Group and its associate.

### **Auditor's Responsibilities for the Audit of the Annual Consolidated Financial Results**

Our objectives are to obtain reasonable assurance about whether the Annual Consolidated Financial Results as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Annual Consolidated Financial Results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Annual Consolidated Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls;
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors;
- Conclude on the appropriateness of the Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group and its associate to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Annual Consolidated Financial Results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and its associate to cease to continue as a going concern;
- Evaluate the overall presentation, structure and content of the Annual Consolidated Financial Results, including the disclosures, and whether the Annual Consolidated Financial Results represent the underlying transactions and events in a manner that achieves fair presentation; and



- Obtain sufficient appropriate audit evidence regarding the financial results / financial statements / financial information of the entities within the Group and its associate to express an opinion on the Annual Consolidated Financial Results. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the Annual Consolidated Financial Results of which we are the independent auditors. For the other entities included in the Annual Consolidated Financial Results, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion. Our responsibilities in this regard are further described in sub-paragraph (a) and (b) of the 'Other Matter' paragraph in this audit report.

We communicate with those charged with governance of the Holding Company and such other entities included in the Annual Consolidated Financial Results of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

We also performed the procedures in accordance with the Circular issued by the SEBI under Regulation 33(8) of the Listing Regulations, as amended, to the extent applicable.

#### **Other Matter**

- a) The Annual Consolidated Financial Results includes the financial statements / financial results / financial information of ten (10) subsidiaries (including a subsidiary whose operations from 1st April, 2025 to 28th February, 2026 are reviewed by their auditors and for the period from 1st March, 2026 to 15th March, 2026 are certified by the management) and one (1) limited liability partnership whose financial statements / financial results / financial information reflect total assets of Rs. 21,57,902.43 lakhs as at 31st March, 2026, total revenue of Rs. 3,98,547.80 lakhs, total net profit / (loss) after tax of (Rs. 45,753.30 lakhs), total comprehensive income / (loss) of (Rs. 45,626.34 lakhs) and net cash inflows of Rs. 14,806.38 lakhs for the year ended 31st March, 2026 as considered in the Annual Consolidated Financial Results, which have been audited by their respective independent auditors.

The Annual Consolidated Financial Results also include the Group's share of total net profit / (loss) after tax of Rs. Nil and total comprehensive income / (loss) of Rs. Nil for the year ended 31st March, 2026, as considered in the Annual Consolidated Financial Results, in respect of the one (1) associate, whose financial statements/financial results have been audited by their respective independent auditors.

The independent auditors' reports on financial statements / financial results / financial information of these entities have been furnished to us by the management and our opinion on the Annual Consolidated Financial Results, in so far as it relates to the amounts and disclosures included in respect of these entities, is based solely on the reports of the such auditors and the procedures performed by us are as stated in section above.



- b) The Annual Consolidated Financial Results include the results for the quarter ended 31st March, 2026 and 31st March, 2025, being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year-to-date figures up to the third quarter of the current / previous financial year, which were subject to review by us.

Our opinion is not modified in respect of the above matters.



Mumbai, 21st May, 2026

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

  
Edwin Paul Augustine  
Partner  
Membership No. 043385  
UDIN: 26043385MGPOBF5384

## CENTRUM CAPITAL LIMITED

CIN L65990MH1977PLC019986

Registered and Corporate Office : Level -9, Centrum House, C.S.T. Road, Vidyanagari Marg, Kalina, Santacruz (East), Mumbai - 400098.

Tel.: +91 22 42159000 Email ID: info@centrum.co.in Website: www.centrum.co.in

## Statement of Audited Consolidated Financials Results for the Quarter and Year Ended March 31, 2026

(₹ in Lakhs) (except per equity share data)

Particulars	Quarter Ended			Year Ended	
	31-Mar-26 Audited (Refer note 8)	31-Dec-25 (Unaudited)	31-Mar-25 Audited (Refer note 8)	31-Mar-26 (Audited)	31-Mar-25 (Audited)
<b>1 Revenue from operations</b>					
a. Interest income	70,446.85	69,041.90	66,180.93	2,75,135.95	2,48,514.63
b. Fees and commission income	9,778.82	8,075.55	10,756.83	33,932.89	34,852.00
c. Net gain on fair value changes	3,468.02	1,178.94	2,763.82	7,342.94	9,041.15
d. Sales of Stock-in-trade	5,428.92	3,280.28	1,700.33	14,984.83	11,478.46
e. Others	13,846.31	6,259.14	30,222.91	44,900.20	45,453.77
<b>Total Revenue from operations</b>	<b>1,02,968.92</b>	<b>87,835.81</b>	<b>1,11,624.82</b>	<b>3,76,296.81</b>	<b>3,49,340.01</b>
Other income	1,883.34	6,041.61	5,765.65	36,366.88	16,792.43
<b>Total Income</b>	<b>1,04,852.26</b>	<b>93,877.42</b>	<b>1,17,390.47</b>	<b>4,12,663.69</b>	<b>3,66,132.44</b>
<b>2 Expenses</b>					
a. Finance costs	41,893.31	43,930.81	43,970.57	1,76,684.86	1,56,360.11
b. Impairment on financial instruments (net)	30,288.59	17,555.30	21,374.20	84,932.21	59,553.98
c. Purchases of Stock-in-trade	5,025.76	3,592.64	1,499.66	14,968.86	11,564.64
d. Changes in inventories of Stock-in-trade	-	-	-	-	-
e. Employee benefits expenses	17,120.94	18,297.62	19,173.01	76,057.43	69,756.24
f. Depreciation and amortisation	6,100.21	3,215.98	3,825.17	14,780.90	11,122.47
g. Other expenses	22,711.63	23,168.70	25,282.52	90,655.82	76,622.83
<b>Total Expenses</b>	<b>1,23,140.44</b>	<b>1,09,761.05</b>	<b>1,15,125.13</b>	<b>4,58,080.08</b>	<b>3,84,980.27</b>
<b>3 Profit/ (Loss) before exceptional items and tax (1-2)</b>	<b>(18,288.18)</b>	<b>(15,883.63)</b>	<b>2,265.34</b>	<b>(45,416.39)</b>	<b>(18,847.83)</b>
Exceptional items (Refer note 4)	20,602.25	(498.18)	-	20,104.07	-
<b>4 Profit/(Loss) before tax</b>	<b>2,314.07</b>	<b>(16,381.81)</b>	<b>2,265.34</b>	<b>(25,312.32)</b>	<b>(18,847.83)</b>
<b>5 Tax Expense</b>					
Current tax	21.04	14.26	275.07	2,282.99	1,123.93
Deferred tax charge/(credit)	3,993.47	(2,832.77)	(304.06)	(878.00)	(5,003.56)
Tax adjustments for earlier years	1,426.98	(102.93)	(126.37)	1,417.34	(109.92)
<b>Total Tax Expense</b>	<b>5,441.49</b>	<b>(2,921.44)</b>	<b>(155.36)</b>	<b>2,822.33</b>	<b>(3,989.55)</b>
<b>6 Profit/ (Loss) after tax before share of profit/(loss) of associate (4-5)</b>	<b>(3,127.42)</b>	<b>(13,460.37)</b>	<b>2,420.70</b>	<b>(28,134.65)</b>	<b>(14,858.28)</b>
7 Share of profit / (loss) of associate	-	-	-	-	-
<b>8 Profit/ (Loss) for the period/year (6+7)</b>	<b>(3,127.42)</b>	<b>(13,460.37)</b>	<b>2,420.70</b>	<b>(28,134.65)</b>	<b>(14,858.28)</b>
<b>9 Other Comprehensive Income (OCI)</b>					
<b>i. Items that will not be reclassified to profit or loss</b>					
(a) Change in fair value of equity instruments designated at fair value through OCI	0.91	-	-	0.91	-
(b) Remeasurements of defined benefit plans	77.33	24.02	(92.41)	(23.71)	(77.49)
(c) Income tax relating to items that will not be reclassified to profit or loss	(16.38)	(13.89)	25.54	0.89	21.77
<b>ii. Items that will be reclassified to profit or loss</b>					
(a) Changes in fair value of FVOCI instruments	(774.06)	918.61	14.03	230.47	92.12
(b) Tax on above	194.81	(231.19)	(22.66)	(58.00)	(23.18)
<b>Total Other Comprehensive Income/(Expenses)</b>	<b>(617.39)</b>	<b>697.55</b>	<b>(75.50)</b>	<b>150.56</b>	<b>13.22</b>
<b>Total Comprehensive Income/(Loss) for the period/year</b>	<b>(3,644.81)</b>	<b>(12,762.82)</b>	<b>2,345.20</b>	<b>(27,984.09)</b>	<b>(14,845.06)</b>
<b>Profit/(Loss) for the period/year attributable to</b>					
<b>Owners of the Company</b>	<b>1,357.91</b>	<b>(9,724.48)</b>	<b>(2,050.29)</b>	<b>(13,824.55)</b>	<b>(18,748.25)</b>
<b>Non-controlling interest</b>	<b>(4,485.40)</b>	<b>(3,736.88)</b>	<b>4,470.99</b>	<b>(14,310.10)</b>	<b>3,889.97</b>
<b>Other Comprehensive Income/ (Expenses) for the period/year attributable to</b>					
<b>Owners of the Company</b>	<b>(238.18)</b>	<b>342.41</b>	<b>(58.33)</b>	<b>79.64</b>	<b>(33.34)</b>
<b>Non-controlling interest</b>	<b>(279.19)</b>	<b>355.15</b>	<b>(17.17)</b>	<b>70.92</b>	<b>46.56</b>
<b>Total Comprehensive Income/ (Loss) for the period/year attributable to</b>					
<b>Owners of the Company</b>	<b>1,119.74</b>	<b>(9,382.08)</b>	<b>(2,108.62)</b>	<b>(13,744.91)</b>	<b>(18,781.59)</b>
<b>Non-controlling interest</b>	<b>(4,764.55)</b>	<b>(3,380.74)</b>	<b>4,453.82</b>	<b>(14,239.18)</b>	<b>3,936.53</b>
<b>10 Paid-up Equity Share Capital (Face value of ₹ 1 Each)</b>	<b>4,868.29</b>	<b>4,595.79</b>	<b>4,160.33</b>	<b>4,868.29</b>	<b>4,160.33</b>
<b>11 Other Equity</b>	-	-	-	<b>26,297.44</b>	<b>23,766.09</b>
<b>12 Earning Per Equity Share (not annualised)</b>					
(i) Basic ( ₹ )	0.29	(2.23)	(0.49)	(3.13)	(4.51)
(i) Diluted ( ₹ )	0.29	(2.21)	(0.49)	(3.10)	(4.51)



*[Handwritten Signature]*



**Notes to the audited consolidated financial results:**

- 1 The above audited consolidated financial results of **Centrum Capital Limited** (the 'Holding Company') for the quarter and year ended March 31, 2026 are drawn in accordance with Regulation 33 read with Regulation 63 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended. These audited consolidated financial results have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on May 21, 2026. The statutory auditors of the Company have carried out the audit of the aforesaid consolidated financial results and have issued an unmodified opinion on the consolidated financial results.
- 2 The above audited consolidated financial results comprise the results of Centrum Capital Limited, 11 subsidiary companies and 1 associate company.
- 3 The above audited consolidated financial results have been prepared in accordance with the Indian Accounting Standards (Ind AS) notified under Section 133 of the Companies Act, 2013, read with the Companies (Indian Accounting Standards) Rules, 2015, as amended, from time to time.
- 4 Exceptional items represents :-

(₹ in Lakhs)

Particulars	31-Mar-26	31-Dec-25	31-Mar-25	31-Mar-26	31-Mar-25
	(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
Profit on Sale of Investment in Centrum Housing Finance Limited ('CHFL') Equity Shares	22,769.79	-	-	22,769.79	-
Transaction cost for sale of Investment of CHFL	(1,765.55)	-	-	(1,765.55)	-
Loss on Sale of Investments in Centrum Alternatives LLP	(403.17)	-	-	(403.17)	-
Statutory impact of new labour codes - Gratuity (refer note below)	1.18	(498.18)	-	(497.00)	-
Total	<b>20,602.25</b>	<b>(498.18)</b>	-	<b>20,104.07</b>	-

Note :

₹ 497.00 lakhs represents statutory impact of new labour codes. On November 21, 2025, the Government of India notified the four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 - consolidating 29 existing labour laws. The Ministry of Labour & Employment published draft Central Rules and FAQs to enable assessment of the financial impact due to changes in regulations. The Company has assessed and disclosed the incremental impact of these changes on the basis of the best information available, consistent with the guidance provided by the Institute of Chartered Accountants of India. Considering the materiality and regulatory-driven, non-recurring nature of this impact, the Company has presented such incremental impact as 'Statutory impact of new Labour Codes' under Exceptional items. The Government has notified the rules in this regard and the company would review or provide appropriate accounting effect, wherever applicable.

- 5 During the quarter ended March 31, 2026 :
  - a. The Holding Company has raised an amount of ₹ 4,482.00 lakhs (Previous Quarter ₹7,772.00 lakhs) by issue of debentures bearing face value of ₹ 1,00,000 each. The Asset Cover for the debentures as at March 31, 2026 are fully secured by a first *pari-passu* charge over specified assets and it exceeds hundred percent of the principal amount and
  - b. Centrum Retail Services Limited, a wholly-owned subsidiary of the Holding Company, has raised an amount of ₹ 6,260.00 lakhs; (Previous Quarter ₹7,905.00 lakhs) by issue of debentures bearing face value of ₹ 1,00,000 each. The Asset Cover for the debentures as at March 31, 2026 are fully secured by a first *pari-passu* charge over specified assets and it exceeds hundred percent of the principal amount.
- 6 During the year, the Holding Company surrendered its Registration as a Category I Merchant Banker pursuant to transfer its Merchant banking business to its step-down subsidiary necessitated by RBI regulations. Accordingly, the Holding Company is no longer required to prepare and present its consolidated financial statements in accordance with Division III of Schedule III to the Companies Act, 2013 ("the Act"), which is applicable to Non-Banking Financial Companies. Consequently, with effect from the current financial year, the Holding Company has prepared and presented its consolidated financial statements in accordance with Division II of Schedule III to the Act. The comparative figures for the previous periods and year ended March 31, 2025 have been regrouped, reclassified and restated, wherever considered necessary, to conform to the current period presentation. Such restated comparative figures relating to the subsidiary companies have been audited by the respective statutory auditors of those subsidiary companies.
- 7 The Company publishes audited standalone financial results along with the audited consolidated financial results. In accordance with the Indian Accounting Standard (Ind AS) 108, *Operating Segments*, the Holding Company has disclosed the segment information in the audited consolidated financial results - **Annexure A**
- 8 The figures for the quarter ended March 31, 2026 and March 31, 2025 as reported in this consolidated financial results are the balancing figures between audited figures in respect of the full financial year and published year-to-date figures up to the end of the third quarter of the relevant financial years, which were subject to limited review by the statutory auditors of the Company.
- 9 Figures for the previous quarters/ year have been regrouped, wherever necessary.
- 10 The audited consolidated financial results for the quarter and year ended March 31, 2026 are being uploaded on the Company's website, [www.centrum.co.in](http://www.centrum.co.in).

For Centrum Capital Limited

  
Jaspal Singh Bindra  
Executive Chairman  
DIN : 00128320

Place: Mumbai

Date : May 21, 2026

*Sharp & Tannan*



**CENTRUM CAPITAL LIMITED**

CIN L65990MH1977PLC019986

Registered and Corporate Office : Level 9, 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 as at March 31, 2026**

(₹ in Lakhs)

Particulars	As at 31-Mar-26 (Audited)	As at 31-Mar-25 (Audited)
<b>Assets</b>		
<b>1) Non-current assets</b>		
Property, plant and equipment	54,639.34	57,466.73
Capital work-in-progress	15,340.58	12,939.94
Intangible assets under development	1,014.86	110.81
Right-of-Use assets	26,209.84	29,165.67
Goodwill on consolidation	4,779.42	4,779.42
Goodwill	-	983.75
Other Intangible assets	13,183.93	3,081.68
Financial assets :		
Investments	3,58,427.77	3,01,183.37
Loans	8,53,717.39	6,93,625.59
Other financial assets	12,423.24	6,749.91
Deferred tax assets (net)	86,314.23	87,820.21
Other non-current assets	9,233.30	7,668.75
<b>Sub-total Non-current assets</b>	<b>14,35,283.90</b>	<b>12,05,575.83</b>
<b>2) Current assets</b>		
Financial assets :		
Investments	57,362.30	2,26,927.14
Trade receivables	5,762.79	5,969.10
Cash and cash equivalents	98,721.32	90,754.51
Bank balance other than cash and cash equivalents, above	29,659.84	54,754.51
Loans	4,57,985.50	6,46,608.31
Other financial assets	14,618.37	8,101.06
Current tax assets (net)	6,846.90	5,012.24
Other current assets	42,025.73	14,724.12
Asset Held for Sale	-	514.41
<b>Sub-total Current assets</b>	<b>7,12,982.75</b>	<b>10,53,365.41</b>
<b>Total Assets</b>	<b>21,48,266.65</b>	<b>22,58,941.24</b>
<b>Equity and Liabilities</b>		
<b>Liabilities</b>		
<b>1) Equity</b>		
Equity share capital	4,868.29	4,160.33
Other equity	26,297.44	23,766.09
<b>Equity attributable to owners of the Company</b>	<b>31,165.73</b>	<b>27,926.42</b>
<b>Equity attributable to Non-Controlling Interests</b>	<b>1,00,597.67</b>	<b>1,34,640.02</b>
<b>2) Non-current liabilities</b>		
Financial liabilities :		
Borrowings	6,16,366.72	7,96,044.90
Lease liabilities	24,510.48	26,350.76
Other financial liabilities	2,57,904.23	3,13,259.51
Provisions	631.41	869.98
Other non-current liabilities	-	-
<b>Sub-total non-current liabilities</b>	<b>8,99,412.84</b>	<b>11,36,525.15</b>
<b>3) Current liabilities</b>		
Financial liabilities :		
Borrowings	9,59,383.47	8,31,965.61
Lease liabilities	5,509.60	5,378.57
Trade payables		
(i) Total outstanding dues of micro enterprises and small enterprises	3,642.05	2,178.08
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	17,665.30	14,616.12
Other payables		
(i) Total outstanding dues of micro enterprises and small enterprises	-	-
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	194.97	2,900.39
Other financial liabilities	99,582.76	76,666.72
Provisions	10,734.32	13,667.34
Other current liabilities	20,377.94	12,476.73
<b>Sub-total Current liabilities</b>	<b>11,17,090.41</b>	<b>9,59,849.58</b>
<b>Total Liabilities and Equity</b>	<b>21,48,266.65</b>	<b>22,58,941.24</b>



**CENTRUM CAPITAL LIMITED**

CIN L65990MH1977PLC019986

Registered and Corporate Office : Level-9, Centrum House, C.S.T. Road, Vidya Nagari Marg, Kalina, Santacruz (East), Mumbai - 400098.

Tel.: +91 22 42159000 Email ID: info@centrum.co.in Website: www.centrum.co.in

**Consolidated Statement of Cash Flows for the Year Ended March 31, 2026**

Particulars	Year Ended	
	31-Mar-26	31-Mar-25
	(Audited)	(Audited)
(₹ In lakhs)		
<b>A Cash Flows from Operating Activities:</b>		
Profit/(Loss) before tax	<b>(25,312.32)</b>	<b>(18,847.83)</b>
<b>Adjustments for:</b>		
Depreciation and amortisation expense	14,780.90	11,122.47
Impairment on financial Instruments	84,932.24	59,553.98
Interest income	(758.26)	(5,172.30)
Gain on sale of investments (net)	(41,095.29)	(170.87)
Net gain on fair value changes	(4,740.24)	(5,477.26)
Loss/(Gain) on sale of property, plant and equipment	1.20	-
Property, plant and equipment written-off	-	2,074.91
Loss/(Gain) on modification of Financial Instruments	39.66	(5.17)
Employees stock option provision	2,140.81	250.63
Dividend on PCNPS	2,248.50	2,248.50
Finance costs	30,119.34	32,072.06
<b>Operating profit before working capital changes</b>	<b>62,356.53</b>	<b>77,649.12</b>
<b>Adjustments for :</b>		
Decrease/(Increase) in trade receivables	471.57	(2,881.50)
Decrease/(Increase) in Loans and other financial assets	(2,45,820.26)	(3,27,107.22)
Decrease/(Increase) in asset held for sale	171.35	574.90
Decrease/(Increase) in other bank balances	17,695.97	(37,348.38)
Decrease/(Increase) in other assets	3,079.43	1,296.92
Increase/(Decrease) in deposits	1,647.24	5,50,242.77
Increase/(Decrease) trade payables	1,663.29	(2,077.18)
Increase/(Decrease) in other financial liabilities	(16,293.74)	1,503.64
Increase/(Decrease) in derivatives financial instruments (net)	-	-
Increase/(Decrease) other liabilities and provisions	(2,072.63)	(5,396.92)
<b>Cash generated from operations</b>	<b>(1,77,101.25)</b>	<b>2,56,456.15</b>
Direct taxes paid (net of refunds)	(4,341.14)	(3,213.27)
<b>Net Cash generated from Operating Activities</b>	<b>(1,81,442.39)</b>	<b>2,53,242.88</b>
<b>B Cash Flows from Investing Activities:</b>		
Purchase of property, plant and equipment and Intangible assets	(17,919.06)	(28,808.13)
Capital work-in-progress	(5,170.86)	(12,607.70)
Proceeds from sale of property, plant and equipment	18.83	33.26
Sale / (Purchase) of treasury shares	75.07	324.50
Investment in fixed deposits (net)	5,782.51	(3,929.70)
Sale / (Purchase) of investments (net) *	1,66,666.28	(1,29,577.55)
Loan given (net of repayments)	(3,994.11)	-
Interest received	391.39	4,125.04
<b>Net Cash generated from in Investing Activities</b>	<b>1,45,850.05</b>	<b>(1,70,440.28)</b>
<b>C Cash Flows from Financing Activities:</b>		
Proceeds from issuance of share capital	23,138.17	540.95
Proceeds from issue of share warrants	3,057.07	-
Proceeds/(Repayment) of borrowings	49,335.50	(22,295.37)
Payment of lease liability	(5,232.72)	(8,071.87)
Finance costs paid	(26,738.87)	(29,173.64)
<b>Net cash generated used In financing activity (C)</b>	<b>43,559.15</b>	<b>(58,999.93)</b>
<b>Net Increase in cash and cash equivalents</b>	<b>7,966.81</b>	<b>23,802.67</b>
<b>Cash and cash equivalents as at the beginning of the period</b>	<b>90,754.51</b>	<b>66,951.84</b>
<b>Cash and cash equivalents as at the end of the period</b>	<b>98,721.32</b>	<b>90,754.51</b>

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



*John*



**CENTRUM CAPITAL LIMITED**  
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**Statement of Consolidated Segment Information for the Quarter and Year Ended March 31, 2026**

Annexure 'A'

(₹ In lakhs)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		31-Mar-26	31-Dec-25	31-Mar-25	31-Mar-26	31-Mar-25
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
		(Refer note 8)		(Refer note 8)		
<b>1</b>	<b>Segment revenue (Total Revenue)</b>					
	Banking Business	83,561.01	69,478.65	93,270.78	2,82,931.45	2,76,233.25
	Institutional Business	3,093.55	3,215.51	4,173.22	14,880.58	14,175.65
	Wealth Management and Distribution	4,328.30	3,373.13	5,598.09	17,192.36	20,898.33
	Housing Finance*	3,796.35	5,713.09	5,886.31	20,594.05	21,365.86
	Unallocated	10,314.99	8,427.37	6,105.54	52,635.80	27,782.82
	Less : Eliminations	(2,125.29)	(2,371.94)	(3,409.12)	(11,937.44)	(11,115.90)
	<b>Total revenue from operations</b>	<b>1,02,968.92</b>	<b>87,835.81</b>	<b>1,11,624.83</b>	<b>3,76,296.81</b>	<b>3,49,340.01</b>
<b>2</b>	<b>Segment Results (Profit/ (Loss) before tax)</b>					
	Banking Business	(5,351.17)	(10,050.36)	8,411.46	(30,625.30)	1,337.28
	Institutional Business	221.86	(400.02)	(1,208.48)	(1,508.24)	(1,526.04)
	Wealth Management and Distribution	770.91	(806.41)	(543.56)	(476.73)	320.26
	Housing Finance*	(1,177.32)	(95.46)	834.28	(717.86)	2,630.79
	Unallocated	13,887.21	2,204.28	432.44	17,479.13	1,309.75
	Less : Eliminations	(1,089.51)	(546.08)	(701.74)	(3,742.92)	(2,717.26)
	<b>Profit / (Loss) before tax</b>	<b>7,261.99</b>	<b>(9,694.05)</b>	<b>7,224.40</b>	<b>(19,591.92)</b>	<b>1,354.78</b>
	Less :					
	a) Interest (Income)/expense (net)	6,959.29	6,324.69	5,016.72	25,973.29	20,326.16
	b) Unallocated (Income)/expenditure (net)	18,590.88	(135.12)	(57.65)	(148.82)	(123.55)
	<b>Profit/(Loss) before tax</b>	<b>(18,288.18)</b>	<b>(15,883.63)</b>	<b>2,265.34</b>	<b>(45,416.39)</b>	<b>(18,847.83)</b>
	Exceptional items	20,602.25	(498.18)	-	20,104.07	-
	<b>Profit/(Loss) before tax</b>	<b>2,314.07</b>	<b>(16,381.81)</b>	<b>2,265.34</b>	<b>(25,312.32)</b>	<b>(18,847.83)</b>
<b>3</b>	<b>Segment Assets</b>					
	Banking Business	19,68,226.68	19,34,943.35	19,36,162.19	19,68,226.68	19,36,162.19
	Institutional Business	5,645.80	14,291.39	17,061.69	5,645.80	17,061.69
	Wealth Management and Distribution	14,100.29	14,186.68	15,000.38	14,100.29	15,000.38
	Housing Finance*	-	1,61,173.49	1,66,064.62	-	1,66,064.62
	Unallocated	3,89,837.25	3,83,926.59	3,22,882.20	3,89,837.25	3,22,882.20
	Less : Eliminations	(2,29,543.37)	(2,19,875.86)	(1,98,229.83)	(2,29,543.37)	(1,98,229.83)
	<b>Total Assets</b>	<b>21,48,266.65</b>	<b>22,88,645.64</b>	<b>22,58,941.25</b>	<b>21,48,266.65</b>	<b>22,58,941.25</b>
<b>4</b>	<b>Segment Liabilities</b>					
	Banking Business	18,12,640.26	17,70,538.03	17,52,743.53	18,12,640.26	17,52,743.53
	Institutional Business	1,869.36	11,851.07	10,611.07	1,869.36	10,611.07
	Wealth Management and Distribution	5,210.61	5,998.48	5,777.00	5,210.61	5,777.00
	Housing Finance*	-	1,13,159.53	1,18,557.09	-	1,18,557.09
	Unallocated	2,81,303.99	2,88,676.82	2,47,848.40	2,81,303.99	2,47,848.40
	Less : Eliminations	(84,520.97)	(63,053.78)	(39,162.28)	(84,520.97)	(39,162.28)
	<b>Total Liabilities</b>	<b>20,16,503.25</b>	<b>21,27,170.15</b>	<b>20,96,374.81</b>	<b>20,16,503.25</b>	<b>20,96,374.81</b>
<b>5</b>	<b>Capital employed (Segment assets - Segment liabilities)</b>					
	Banking Business	1,55,586.42	1,64,405.32	1,83,418.66	1,55,586.42	1,83,418.66
	Institutional Business	3,776.45	2,440.32	6,450.62	3,776.45	6,450.62
	Wealth Management and Distribution	8,889.68	8,188.20	9,223.38	8,889.68	9,223.38
	Housing Finance*	-	48,013.96	47,507.53	-	47,507.53
	Unallocated	1,08,533.25	95,249.77	75,033.80	1,08,533.25	75,033.80
	Less : Eliminations	(1,45,022.40)	(1,56,822.08)	(1,59,067.55)	(1,45,022.40)	(1,59,067.55)
	<b>Total Capital Employed</b>	<b>1,31,763.40</b>	<b>1,61,475.49</b>	<b>1,62,566.44</b>	<b>1,31,763.40</b>	<b>1,62,566.44</b>

Note: Items that relate to the Company as a whole or at the corporate level not attributable to particular segment are captured in 'Unallocated'.

\* Housing Finance Segment existed till March 15, 2026



*[Handwritten Signature]*



**Independent Auditor's Report on the Annual Standalone Financial Results of Centrum Capital Limited, pursuant Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.**

**INDEPENDENT AUDITOR'S REPORT**

**To the Board of Directors of Centrum Capital Limited**

**Report on the Audit of the Annual Standalone Financial Results**

**Opinion**

We have audited the accompanying Annual Standalone Financial Results of **Centrum Capital Limited** (the 'Company') for the year ended 31st March, 2026, attached herewith, in which are included financial statements of Centrum ESPS Trust (the 'Trust') being submitted by the Company pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations').

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Annual Standalone Financial Results:

- i. are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and
- ii. give a true and fair view in conformity with the applicable accounting standards, and other accounting principles generally accepted in India, of net profit and other comprehensive income and other financial information of the Company for the year ended 31st March, 2026.

**Basis for Opinion**

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under Section 143(10) of the Companies Act, 2013 (the 'Act'). Our responsibilities under those Standards are further described in the *Auditor's Responsibilities for the Audit of the Annual Standalone Financial Results* section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ('ICAI') together with the ethical requirements that are relevant to our audit of the Annual Standalone Financial Statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Management's and Board of Directors' / Trustees' Responsibilities for the Annual Consolidated Financial Results**

The Annual Standalone Financial Results has been prepared on the basis of the Annual Standalone Financial Statements. The Company's Board of Directors / Trustees are responsible for the preparation and presentation of Annual Standalone Financial Statements that give a true and fair view of the net profit and other comprehensive income and other financial information of the Company in accordance with the Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Annual Standalone Financial Statements that give a true and fair view and is free from material misstatement, whether due to fraud or error.



In preparing the Annual Standalone Financial Statements, the Board of Directors / Trustees are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors / Trustees are also responsible for overseeing the Company's / Trust's financial reporting process.

### **Auditor's Responsibilities for the Audit of the Standalone Financial Results**

Our objectives are to obtain reasonable assurance about whether the Annual Standalone Financial Results as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Annual Standalone Financial Results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Annual Standalone Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls;
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the Annual Standalone Financial Results made by the Board of Directors;
- Conclude on the appropriateness of the Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Annual Standalone Financial Results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern;
- Evaluate the overall presentation, structure and content of the Annual Standalone Financial Results, including the disclosures, and whether the Annual Standalone Financial Results represent the underlying transactions and events in a manner that achieves fair presentation; and
- Obtain sufficient appropriate audit evidence regarding the financial statements of the Trust express an opinion on the Annual Standalone Financial Results. For the Trust included in the Annual Standalone Financial results, which have been audited by their auditor, that auditor remain responsible for the direction, supervision and performance of the audit carried out by them. We remain solely responsible for our audit opinion. Our responsibilities in this regard are further described in paragraph (a) and (b) of the 'Other Matter' paragraph in this audit report.



We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a Annual Standalone Financial Results that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

**Other Matter**

- a. The Annual Standalone Financial results for the year ended 31st March, 2026 includes the financial statements of the Trust which has been audited by their auditors, whose financial statements reflect total assets of Rs. 2,522.24 lakhs as at 31st March, 2026, total revenue of Rs. 81.38 lakhs, excess of income over expenditure of Rs. 80.54 lakhs and net cash inflows Rs. 13.52 lakhs for the year ended 31st March, 2026, as considered in the Annual Standalone Financial Results. Our opinion on the Annual Standalone Financial Results, in so far as it relates to the amounts and disclosures included in respect of the Trust, is based solely on the report of that auditor.
- b. The Annual Standalone Financial Results include the results for the quarters ended 31st March, 2026 and 31st March 2025, being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year-to-date figures up to the third quarter of the current / previous financial year, which were subject to review by us.

Our opinion is not modified in respect of the above matters.



Mumbai, 21st May, 2026

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

Edwin Paul Augustine  
Partner

Membership No. 043385  
UDIN: 26043385AEMXGI4540

**CENTRUM CAPITAL LIMITED**

CIN L65990MH1977PLC019986

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**Statement of Audited Standalone Financials Results for the Quarter and Year Ended March 31, 2026**

(₹ in Lakhs) (except per equity share data)

Particulars	Quarter Ended			Year Ended	
	31-Mar-26 (Audited) (Refer Note 8)	31-Dec-25 (Unaudited)	31-Mar-25 (Audited) (Refer Note 8)	31-Mar-26 (Audited)	31-Mar-25 (Audited)
<b>1. Revenue from operations</b>					
a. Fees and commission Income	1,126.32	989.75	1,889.58	4,099.38	4,882.30
b. Net gain on fair value changes	(216.94)	(18.75)	(224.13)	(169.25)	543.42
c. Other operating income	100.00	100.00	100.00	400.00	400.00
<b>Total Revenue from operations</b>	<b>1,009.38</b>	<b>1,071.00</b>	<b>1,765.45</b>	<b>4,330.13</b>	<b>5,825.72</b>
Other income	2,284.40	1,650.84	1,200.51	6,852.53	4,960.02
<b>Total Income</b>	<b>3,293.78</b>	<b>2,721.84</b>	<b>2,965.96</b>	<b>11,182.66</b>	<b>10,785.74</b>
<b>2. Expenses</b>					
a. Finance costs	3,244.43	2,700.85	2,859.31	11,847.62	11,201.13
b. Impairment on financial instruments (net)	-	-	-	-	-
c. Employee benefits expenses	636.71	424.21	721.57	2,467.33	2,976.17
d. Depreciation and amortisation	57.07	64.96	61.48	246.11	235.42
e. Other expenses	1,102.19	463.16	1,694.96	3,200.46	3,063.81
<b>Total Expenses</b>	<b>5,040.40</b>	<b>3,653.20</b>	<b>5,337.32</b>	<b>17,761.52</b>	<b>17,476.53</b>
<b>3. Profit/(Loss) before exceptional items and tax (1-2)</b>	<b>(1,746.62)</b>	<b>(931.36)</b>	<b>(2,371.36)</b>	<b>(6,578.86)</b>	<b>(6,690.79)</b>
Exceptional items (Refer note 5)	20,790.76	(33.62)	-	20,620.82	-
<b>Profit/(Loss) before tax</b>	<b>19,044.14</b>	<b>(964.98)</b>	<b>(2,371.36)</b>	<b>14,041.96</b>	<b>(6,690.79)</b>
<b>4. Tax Expense</b>					
Current tax (Refer note 3)	558.00	-	16.00	558.00	16.00
Deferred tax charge/(credit)	842.82	315.22	(156.44)	1,991.28	165.61
Tax adjustments for earlier years	1,426.53	(2.86)	-	1,438.58	-
<b>Total Tax Expense</b>	<b>2,827.35</b>	<b>312.37</b>	<b>(140.44)</b>	<b>3,987.86</b>	<b>181.61</b>
<b>5. Profit/(Loss) for the period/year (3-4)</b>	<b>16,216.79</b>	<b>(1,277.35)</b>	<b>(2,230.93)</b>	<b>10,054.10</b>	<b>(6,872.40)</b>
<b>6. Other Comprehensive Income (OCI)</b>					
<b>i. Items that will not be reclassified to profit or loss</b>					
(a) Change in fair value of equity instruments designated at fair value through OCI	0.91	-	-	0.91	-
(b) Remeasurements of Defined benefit scheme	21.00	7.80	(24.00)	17.66	(22.27)
(c) Tax on above	(5.31)	(2.02)	6.24	(4.44)	5.79
<b>ii. Items that will be reclassified to profit or loss</b>					
<b>Total Other Comprehensive Income/ (Expense)</b>	<b>16.60</b>	<b>5.78</b>	<b>(17.76)</b>	<b>14.13</b>	<b>(16.48)</b>
<b>7. Total Comprehensive Income/(Loss) for the period/year (5+6)</b>	<b>16,233.39</b>	<b>(1,271.58)</b>	<b>(2,248.69)</b>	<b>10,068.23</b>	<b>(6,888.88)</b>
<b>8. Paid-up Equity Share Capital (Face value of ₹1 each)</b>	<b>4,868.29</b>	<b>4,595.79</b>	<b>4,160.33</b>	<b>4,868.29</b>	<b>4,160.33</b>
<b>9. Other Equity</b>				<b>63,461.67</b>	<b>28,733.51</b>
<b>10. Earnings Per Equity Share (Not annualised )</b>					
(i) Basic ( ₹ )	3.52	(0.29)	(0.54)	2.27	(1.65)
(i) Diluted ( ₹ )	3.52	(0.29)	(0.54)	2.26	(1.65)



*J. Bindra*



**Notes to the audited standalone financial results:**

- The above audited standalone financial results of **Centrum Capital Limited** (the 'Company') for the quarter and year ended March 31, 2026 are drawn up in accordance with Regulation 33 read with Regulation 63 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended. These audited standalone financial results were reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on May 21, 2026. The statutory auditors of the Company have carried out the audit of the aforesaid standalone financial results and have issued an unmodified opinion on the standalone financial results.
- The above audited standalone financial results have been prepared in accordance with the Indian Accounting Standards (Ind AS) notified under Section 133 of the Companies Act, 2013, read with the Companies (Indian Accounting Standards) Rules, 2015, as amended.
- Provision for current tax of ₹ 558.00 lakhs has been made for the year ended March 31, 2026,
- During the quarter ended March 31, 2026 :  
The Company has raised an amount of ₹ 4,482 lakhs (Previous Quarter ₹7,772.00 lakhs) by issue of debentures bearing face value of ₹ 1,00,000 each. The Asset Cover for the debentures as at March 31, 2026 are fully secured by a first *pari-passu* charge over specified assets and it exceeds hundred percent of the principal amount.

5. Exceptional Items represents : -

(₹ in Lakhs)

Particulars	31-Mar-26	31-Dec-25	31-Mar-25	31-Mar-26	31-Mar-25
	(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
Profit on sale of investment in Centrum Housing Finance Limited ('CHFL') Equity Shares	22,769.79	-	-	22,769.79	-
Transaction cost for sale of Investment of CHFL	(1,765.55)	-	-	(1,765.55)	-
Profit on Slumpsale of Merchant Banking Division (refer note 'a')	179.00	-	-	179.00	-
Loss on sale of Investments in Centrum Alternatives LLP	(403.17)	-	-	(403.17)	-
Statutory impact of new labour codes - Gratuity (refer note 'b')	10.69	(33.62)	-	(22.93)	-
Loss on sale of investment in Centrum Broking Limited Equity Shares	-	-	-	(136.33)	-
<b>Total</b>	<b>20,790.76</b>	<b>(33.62)</b>	<b>-</b>	<b>20,620.82</b>	<b>-</b>

Note :

- ₹ 179.00 lakhs represents profit on Slumpsale of Merchant Banking Division, the Company has transferred its Merchant Banking Division on a going concern basis by way of a slump sale for a lump sum consideration of ₹179 Lakhs as per BTA agreement dated February 05, 2026 executed between Centrum Capital Limited and Centrum Broking Limited. The transfer includes all assets and liabilities pertaining to the Merchant Banking Division and represents a strategic decision by the management to realign its business operations.
  - ₹ 22.93 lakhs represents statutory impact of new labour codes. On November 21, 2025, the Government of India notified the four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 - consolidating 29 existing labour laws. The Ministry of Labour & Employment published draft Central Rules and FAQs to enable assessment of the financial impact due to changes in regulations. The Company has assessed and disclosed the incremental impact of these changes on the basis of the best information available, consistent with the guidance provided by the Institute of Chartered Accountants of India. Considering the materiality and regulatory-driven, non-recurring nature of this impact, the Company has presented such incremental impact as 'Statutory impact of new Labour Codes' under Exceptional items. The Government has notified the rules in this regard and the company would review or provide appropriate accounting effect, wherever applicable.
- During the year, the Company surrendered its Registration as a Category I Merchant Banker pursuant to transfer of its Merchant banking business to its step-down subsidiary necessitated by RBI regulations. Accordingly, the Company is no longer required to prepare and present its financial statements in accordance with Division III of Schedule III to the Companies Act, 2013 ("the Act"), which is applicable to Non-Banking Financial Companies. Consequently, with effect from the current financial year, the Company has prepared and presented its financial statements in accordance with Division II of Schedule III to the Act. The comparative figures for the previous periods and year ended March 31, 2025 have been regrouped, reclassified and restated, wherever considered necessary, to conform to the current period presentation.
  - The Company publishes audited standalone financial results along with the audited consolidated financial results. In accordance with the Indian Accounting Standard (Ind AS) 108, Operating Segments, the Company has disclosed the segment information in the unaudited consolidated financial results.
  - The figures for the quarter ended March 31, 2026 and March 31, 2025 as reported in this standalone financial results are the balancing figures between audited figures in respect of the full financial year and published year-to-date figures up to the end of the third quarter of the relevant financial years respectively, which were subject to limited review by the statutory auditors of the Company.
  - Figures for the previous quarters / year have been regrouped, wherever necessary.
  - The audited standalone financial results for the quarter and year ended March 31, 2026 are being uploaded on the Company's website, [www.centrum.co.in](http://www.centrum.co.in).

For Centrum Capital Limited

  
Jaspal Singh Bindra  
Executive Chairman  
CIN : 00128320

Place: Mumbai  
Date : May 21, 2026

*Sharp & Tannan*



**CENTRUM CAPITAL LIMITED**

CIN L65990MH1977PLC019986

Registered and Corporate Office : Level 9, 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 as at March 31, 2026**

Particulars	(` in Lakhs)	
	As at 31-Mar-26 (Audited)	As at 31-Mar-25 (Audited)
<b>Assets</b>		
<b>1) Non-current assets</b>		
Property, plant and equipment	197.42	233.45
Right-of-Use assets	443.53	642.23
Financial assets :		
Investments	72,123.05	89,670.61
Other financial assets	47.76	88.09
Deferred tax assets (net)	283.84	3,731.05
Other non-current assets	6.64	1.11
<b>Sub-total Non-current assets</b>	<b>73,102.24</b>	<b>94,366.54</b>
<b>2) Current assets</b>		
Financial assets :		
Investments	-	205.46
Trade receivables	668.83	2,318.03
Cash and cash equivalents	14,836.70	789.62
Bank balance other than cash and cash equivalents, above	6,574.80	5,998.33
Loans	39,494.38	26,783.28
Other financial assets	594.45	129.56
Current tax assets (net)	509.64	327.28
Other current assets	72.26	111.97
<b>Sub-total Current assets</b>	<b>62,751.06</b>	<b>36,663.53</b>
<b>Total Assets</b>	<b>1,35,853.30</b>	<b>1,31,030.07</b>
<b>Equity and Liabilities</b>		
<b>1) Equity</b>		
Equity share capital	4,868.29	4,160.33
Other equity	63,451.67	28,733.51
<b>Total equity</b>	<b>68,319.96</b>	<b>32,893.84</b>
<b>2) Liabilities</b>		
<b>Non-current liabilities</b>		
Financial liabilities :		
Borrowings	45,431.04	26,107.62
Lease liabilities	328.38	490.61
Other financial liabilities	1,014.28	1,031.12
Provisions	28.44	83.75
Other non-current liabilities	-	-
<b>Sub-total non-current liabilities</b>	<b>46,802.14</b>	<b>27,713.10</b>
<b>Current liabilities</b>		
Financial liabilities :		
Borrowings	16,651.78	51,750.35
Lease liabilities	144.96	138.94
Trade payables		
(i) Total outstanding dues of micro enterprises and small enterprises	-	-
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	442.78	1,047.05
Other payables		
(i) Total outstanding dues of micro enterprises and small enterprises	-	-
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	-	2,680.50
Other financial liabilities	2,640.72	13,439.72
Provisions	400.19	819.98
Other current liabilities	450.77	546.59
<b>Sub-total Current liabilities</b>	<b>20,731.20</b>	<b>70,423.13</b>
<b>Total Equity and Liabilities</b>	<b>1,35,853.30</b>	<b>1,31,030.07</b>



*Ravindra*



**CENTRUM CAPITAL LIMITED**

CIN L65990MH1977PLC019986

Registered and Corporate Office : Level -9, 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 for the Year Ended March 31, 2026**

(` in Lakhs)

	Particulars	March 31, 2026 (Audited)	March 31, 2025 (Audited)
<b>A</b>	<b>Cash flows from Operating Activities:</b>		
	<b>Profit/(Loss) before tax</b>	14,041.96	(6,690.79)
	<b>Adjustments for:</b>		
	Depreciation and amortisation	246.11	235.42
	Loss on sale of property plant and equipment	1.20	(1.65)
	Gain on modification of Right-of-Use assets/sub-lease and others	8.46	-
	Net gain on fair value changes	169.23	(543.42)
	Profit on sale of investments (net)	(22,408.39)	-
	Interest income	(5,007.14)	(3,182.04)
	Impairment on financial instruments (net)	(528.65)	(209.66)
	Interest on income tax refunds	(32.70)	(21.45)
	Guarantee income	(17.62)	(23.48)
	Finance costs	11,929.99	11,201.13
	<b>Operating profit before working capital changes</b>	<b>(1,597.55)</b>	<b>764.04</b>
	<b>Adjustments for :</b>		
	Decrease/(Increase) in Trade receivables	1,732.97	(1,862.84)
	Decrease/(Increase) in Loans	(12,738.00)	(19,042.19)
	Decrease/(Increase) in Other financial assets Non current	48.25	(11.41)
	Decrease/(Increase) in Other financial assets Current	(373.53)	-
	Decrease/(Increase) in Other assets Non current	(5.53)	-
	Decrease/(Increase) in Other assets Current	39.71	-
	Decrease/(Increase) in Other non-financial assets	-	(99.32)
	Increase/(Decrease) in Trade and Other payables	(3,284.77)	165.97
	Decrease/(Increase) in Other Current liabilities	(95.83)	-
	Increase/(Decrease) in Other financial and Non financial liabilities	37.60	1,037.18
	Increase/(Decrease) in Provisions	(457.47)	(11.13)
	<b>Cash generated from operations</b>	<b>(16,694.13)</b>	<b>(19,059.70)</b>
	Direct taxes paid (net of refunds)	(695.63)	487.31
	<b>Net cash generated from/(used in) Operating Activities</b>	<b>(17,389.76)</b>	<b>(18,572.39)</b>
<b>B</b>	<b>Cash flows from Investing Activities:</b>		
	Purchase of property, plant and equipment	(35.30)	(97.96)
	Proceeds from sale of property, plant and equipment	1.65	2.54
	Sale/(Purchase) of investments (net)*	0.91	49.80
	Sale of Investment in subsidiaries	40,219.78	1,400.00
	Proceeds on redemptions of Bank Fixed deposits	179.00	-
	Investment in Bank FDs / Proceed from redemptions of Bank FDs	(576.47)	3,114.11
	Proceeds from withdrawal of capital from Subsidiary LLP	65.00	400.00
	Sale of Treasury shares	75.07	324.50
	Investment/Redemption - Units	9.93	1,724.14
	Interest received	5,007.14	3,182.04
	<b>Net cash generated from / (used in) Investing Activities</b>	<b>44,946.71</b>	<b>10,099.17</b>
<b>C</b>	<b>Cash flows from Financing Activities:</b>		
	Proceeds/(Repayment) of Borrowings (net)*	(15,823.20)	19,025.25
	Proceeds from Issue of Share warrants	3,057.07	-
	Proceeds from allotment of equity shares	22,742.97	-
	Payments towards share issue expenses	(608.56)	-
	Payment of lease liabilities	(221.31)	(219.69)
	Finance costs	(22,656.83)	(11,812.13)
	<b>Net cash generated from / (used in) financing activities</b>	<b>(13,509.86)</b>	<b>6,993.43</b>
	<b>Net Increase/(decrease) in cash and cash equivalents</b>	<b>14,047.09</b>	<b>(1,479.79)</b>
	<b>Cash and cash equivalents as at the beginning of the year</b>	<b>789.62</b>	<b>2,269.41</b>
	<b>Cash and cash equivalents as at the end of the year</b>	<b>14,836.70</b>	<b>789.62</b>

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



*[Handwritten Signature]*



May 21, 2026

**National Stock Exchange of India Limited**

Exchange Plaza,  
Plot No. C/1, G Block,  
Bandra - Kurla Complex, Bandra (East),  
Mumbai - 400 051.

**BSE Limited**

Corporate Relations Department,  
1st Floor, New Trading Ring,  
P. J. Towers, Dalal Street,  
Mumbai - 400 001.

Dear Sir/Madam,

**Sub.: Declaration pursuant to Regulation 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, regarding Audit Report with Unmodified Opinion**

**Ref: Scrip Code – 501150 and NSE Symbol – CENTRUM**

In compliance with the provisions of Regulation 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, we hereby declare that, M/s. Sharp & Tannan, Chartered Accountants (Firm Registration No. 109982W), Statutory Auditors of the Company have issued Audit Reports with Unmodified Opinion on the Audited Financial Results of the Company (Consolidated and Standalone), for the Financial Year ended March 31, 2026.

This is for your information and record.

Thanking You.

Yours faithfully,

**For Centrum Capital Limited**



**Balakrishna Kumar**  
**Company Secretary & Compliance Officer**  
**Membership No. A51901**



**Annexure - A**

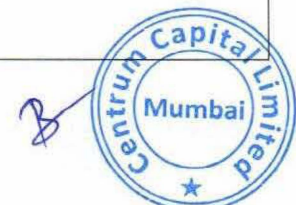
Disclosures as per the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026, are given below:

**Issuance of securities:**

Sr. No.	Particulars	Details pertaining to issuance of securities
a.	type of securities proposed to be issued (viz. equity shares, convertibles etc.);	Equity Shares, fully/partly convertible debentures, securities convertible into equity shares, non-convertible debentures and/or warrants.
b.	type of issuance (further public offering, rights issue, depository receipts (ADR/GDR), qualified institutions placement, preferential allotment etc.);	Public issue, preferential allotment, private placement including qualified institutional placement ("QIPs"), rights issue, Global Depository Receipts (the "GDRs"), American Depository Receipts (the "ADRs"), foreign currency convertible bonds (the "FCCBs"), a composite issue of non-convertible debentures and warrants
c.	total number of securities proposed to be issued or the total amount for which the securities will be issued (approximately);	upto Rs. 1000 Crore (Rupees One Thousand Crore only)
d.	in case of preferential issue the listed entity shall disclose the following additional details to the stock exchange(s): i. names of the investors; ii. post allotment of securities - outcome of the subscription, issue price / allotted price (in case of convertibles), number of investors; iii. in case of convertibles - intimation on conversion of securities or on lapse of the tenure of the instrument;	The issue of securities may be consummated in one or more tranches at such time or times at such price as may be determined by the Board in its absolute discretion, taking into consideration prevailing market conditions and other relevant factors.
e.	in case of bonus issue the listed entity shall disclose the following additional details to the stock exchange(s):  i. whether bonus is out of free reserves created out of profits or share premium account; ii. bonus ratio; iii. details of share capital - pre and post bonus issue; iv. free reserves and/ or share premium required for implementing the bonus issue; v. free reserves and/ or share premium available for capitalization	Not Applicable



	<p>and the date as on which such balance is available;</p> <p>vi. whether the aforesaid figures are audited;</p> <p>vii. estimated date by which such bonus shares would be credited/dispatched</p>	
f.	<p>in case of issuance of depository receipts (ADR/GDR) or FCCB the listed entity shall disclose following additional details to the stock exchange(s):</p> <p>i. name of the stock exchange(s) where ADR/GDR/FCCBs are listed (opening – closing status) / proposed to be listed;</p> <p>ii. proposed no. of equity shares underlying the ADR/GDR or on conversion of FCCBs;</p> <p>iii. proposed date of allotment, tenure, date of maturity and coupon offered, if any of FCCB's;</p> <p>iv. issue price of ADR/GDR/FCCBs (in terms of USD and in INR after considering conversion rate);</p> <p>v. change in terms of FCCBs, if any;</p> <p>vi. details of defaults, if any, by the listed entity in payment of coupon on FCCBs &amp; subsequent updates in relation to the default, including the details of the corrective measures undertaken (if any);</p>	<p>The issue of securities may be consummated in one or more tranches at such time or times at such price as may be determined by the Board in its absolute discretion, taking into consideration prevailing market conditions and other relevant factors.</p>
g.	<p>in case of issuance of debt securities or other non-convertible securities the listed entity shall disclose following additional details to the stock exchange(s):</p> <p>i. size of the issue;</p> <p>ii. whether proposed to be listed? If yes, name of the stock exchange(s);</p> <p>iii. tenure of the instrument - date of allotment and date of maturity;</p> <p>iv. coupon/interest offered, schedule of payment of coupon/interest and principal;</p> <p>v. charge/security, if any, created over the assets;</p> <p>vi. special right/interest/privileges attached to the instrument and changes thereof;</p> <p>vii. delay in payment of interest / principal amount for a period of more</p>	<p>The issue of Redeemable Non-Convertible Debentures ('NCDs'), up to Rs.1,000 Crore (Rupees One Thousand Crore Only) may be consummated in one or more tranches at such time or times at such price as may be determined by the Board in its absolute discretion, taking into consideration prevailing market conditions and other relevant factors.</p>



	<p>than three months from the due date or default in payment of interest / principal;</p> <p>viii. details of any letter or comments regarding payment/ non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any;</p> <p>ix. details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures;</p>	
h.	any cancellation or termination of proposal for issuance of securities including reasons thereof.	Not Applicable



**Annexure - B**

Disclosures as per the SEBI Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/1/3762/2026 dated January 30, 2026, are given below:

Disclosures in respect of re-appointment of Statutory Auditors of the Company

Sr No.	Particulars	Re-appointment of Statutory Auditors
a.	Reason for change viz. <del>appointment, re-appointment, resignation, removal, death or otherwise</del>	The Board of Directors have at their meeting held today i.e. May 21, 2026, approved the re-appointment of M/s. Sharp & Tannan, Chartered Accountants (Firm Registration No. 109982W), as the Statutory Auditors of the Company, subject to approval of members of the Company at the ensuing 48 <sup>th</sup> Annual General Meeting ("AGM").
b.	Date of <del>appointment / re-appointment / Cessation (as applicable)</del> and Term of appointment	Re-appointment shall be effective from the conclusion of the 48 <sup>th</sup> AGM.  <b>Term of re-appointment</b> - Second term of five consecutive years commencing from the conclusion of the 48 <sup>th</sup> AGM till the conclusion of 53 <sup>rd</sup> AGM of the Company to be held for the Financial Year 2030-31.
c.	Brief profile (in case of appointment)	M/s. Sharp & Tannan, founded in 1935, has grown from a small practice in Mumbai to one of India's leading full-service accounting and consulting firms. Now with 10 offices, over 500 employees, and 22 partners, the Firm offers expertise in audit, assurance, GRC, taxation and business consulting, serving some of the country's largest businesses. Rooted in a legacy of trust, integrity and professionalism, M/s. Sharp & Tannan continues to deliver tailored solutions of collective experience and deep local and global insights.  M/s. Sharp & Tannan has consented to their appointment and confirmed that their appointment if made, would be in accordance with Section 139 read with Section 141 of the Act. M/s. Sharp & Tannan has also confirmed that they have subjected themselves to the peer-review process of the Institute of Chartered Accountants of India ('ICAI') and hold a valid certificate issued by the 'Peer Review Board of ICAI'.
d.	Disclosure of relationships between directors (in case of appointment of a director)	Not Applicable



**Statement on Deviation or Variation in utilization of funds raised for Preferential Issue**

Name of listed entity	Centrum Capital Limited
Mode of Fund Raising	Preferential Issue of Warrants convertible into Equity Shares
Date of Raising Funds	March 27, 2026
Amounts Raised	<p>The Company has received Rs. 58,28,77,500 (Rupees Fifty Eight Crore Twenty Eight Lakh Seventy Seven Thousand Five Hundred Only), being 75% of the Issue Price received in accordance with the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 (“SEBI ICDR Regulations”), for allotment of equity shares on exercise of 2,72,50,000 (Two Crores Seventy Two Lakhs Fifty Thousand) warrants into 2,72,50,000 (Two Crores Seventy Two Lakhs Fifty Thousand) equity shares having face value of Re. 1/- each, at an issue price of Rs. 28.52/- (Rupees Twenty-Eight and Fifty-Two Paise only) (including a premium of Rs. 27.52/-) each.</p> <p>The aforesaid amount raised was utilised in quarter ended March 31, 2026.</p> <p>The Company had received Rs. 49,99,99,984.25, (Rupees Forty Nine Crore Ninety Nine Lakh Ninety Nine Thousand Nine Hundred Eighty Four and Paise Twenty Five Only) on August 1, 2025 i.e. 25% of the issue size in accordance with the SEBI ICDR Regulations for allotment of 7,01,26,225 (Seven Crore One Lakh Twenty Six Thousand Two Hundred and Twenty Five Only) Warrants fully convertible into Equity Shares.</p>
Report for the quarter ended	March 31, 2026
Monitoring Agency	Applicable. The report of Brickwork Ratings India Private Limited, Monitoring Agency, was submitted to the Stock Exchange on May 14, 2026.
Monitoring Agency Name, if applicable	Brickwork Ratings India Private Limited
Is there a Deviation / Variation in use of Funds Raised	No
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	Not Applicable
If Yes, Date of shareholder Approval	Not Applicable
Explanation for the Deviation / Variation	Not Applicable
Comments of the Audit Committee after Review	None
Comments of the Auditors, if any	None
Objects for which funds have been raised and where there has been a deviation, in the following table	Not Applicable



Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the quarter according to Applicable Object	Remarks, if any
No Deviation / Variation						

Deviation or variation could mean:

- (a) Deviation in the objects or purposes for which the funds have been raised or
- (b) Deviation in the amount of funds actually utilized as against what was originally disclosed or
- (c) Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc.

**For Centrum Capital Limited**



**Shailendra Apte**  
Chief Financial Officer



May 21, 2026

### Centrum Capital Limited – Performance Highlights - Q4 FY2026

Centrum Capital Limited delivered a strong and profitable performance in Q4 FY2026, with its consolidated businesses driving growth across key segments, reflecting improved operating momentum and a continued focus on strengthening core platforms. The Group enters FY 2027 with renewed vigour having built a strong foundation to scale operations, in spite of macro-economic headwinds.

#### A Strong Financial Foundation with a Sustained Effort towards De-Leveraging

- Centrum Capital's standalone **Profit After Tax (PAT) for Q4 FY26 stood at Rs 162 crore**, compared to a Net Loss of Rs 13 crore in Q3 FY26, **reflecting a strong growth of 1,370% QoQ**.
- For the **Financial Year (FY26)**, standalone PAT stood at **Rs 101 crore**, as against a Net Loss of Rs 69 crore in FY25, registering a **robust growth of 246% YoY**.
- **Earnings Per Share for FY26 turned positive to Rs 2.27 from Rs (1.65) in FY25**, marking a sharp recovery.
- **Consolidated Revenue for Q4FY26 stands at Rs 1,049 crore up 12% QoQ and at Rs 4,127 crore for Financial Year (FY26) up 13% YoY**.
- **Consolidated EBITDA for Q4FY26 at Rs 503 crore up 64 % QoQ and at Rs 1,662 crore for FY26 up 12% YoY**, reflecting strong operational performance.
- Divestment of Centrum Housing Finance Limited to Weaver Services successfully completed, post receiving all regulatory approvals.
- Combined capital raised during the year from promoter equity, external investments and the housing finance divestment is **approx. Rs 650 crores (interest-free cash flows)**. Funds have been earmarked for debt repayment - further strengthening our balance sheet and reducing interest costs.
- Centrum Wealth Client Assets stands approx. Rs 40,000 crore.
- Private Credit vertical - Modulus Alternatives launched its third performing credit fund of Rs 2,000 crores.

#### Unity Small Finance Bank – Sustained Growth Backed by Strong Capitalisation

- Unity Bank grew its **net income by over 13%** in the quarter, driven by slowing interest expenses on repriced deposits, as well as an increase in fee-based income from processing fees and distribution of third-party products.
- The Bank recorded **~20% growth** in disbursements during the quarter, driven by strong traction across Inclusive Banking, Commercial Banking, and Digital businesses. The Digital segment stood out, with Unity Bank issuing nearly 2 lakh cards under the Roarbank offering, reflecting strong customer adoption. Inclusive Banking has also regained momentum, supported by fresh disbursements as the business moves past the credit stress experienced in recent quarters.
- The Bank remains well capitalised, with a **Capital Adequacy Ratio (CRAR) of ~26% comfortably above regulatory requirements**, and a **Liquidity Coverage Ratio (LCR) of 142%**. Importantly, **CASA has improved to 22.5% as of Q4 FY2026** from 15% as of March 2025, contributing to a sustainable reduction in cost of funds.
- The Bank's migration to Finacle is now complete and stable, allowing the bank to seamlessly scale operations, improve customer experience, client service and efficiency.

### Modulus Alternatives – Consistent Fund Performance

- **India Credit Opportunities Fund III** - Our third private credit fund (target size: Rs 2,000 crore) has seen strong early traction. Onboarding of institutional LPs, family offices, and UHNIs is progressing well, with first close targeted in Q1 FY2027.
- **India Credit Opportunities Fund II** - Continues to deliver steady performance, tracking a gross IRR of 16%+, supported by disciplined underwriting and active portfolio management.

### Investment Banking – Continued Execution Strength Across Debt, ECM, and Infrastructure Advisory

- **Debt Structuring & Advisory** - The business closed transactions aggregating Rs 1,015 crore in Q4 FY2026. The business maintains a robust execution pipeline, with ~Rs 5,000 crore under active mandates, and expects closures of ~Rs 2,300 crore in H1 FY2027.
- **Equity Capital Markets** - Completed two transactions during the quarter — a bridge financing for a diagnostic company ahead of a PE raise, and a majority stake transaction in the consumer gifting space. The team is currently executing a strong pipeline of 12+ mandates across M&A, fundraising, and advisory, with 5 IPOs in the marketing phase targeted for completion in Q1 FY2027.
- **Infrastructure Advisory** - Successfully structured and closed a Rs 360 crore bridge financing for the completion of three road projects for a leading infrastructure company. The business also continued bid advisory across four projects spanning roads, rare earth, water, and logistics sectors under a retainer mandate. Additionally, facilitated ~Rs 70 crore in debt financing for rooftop solar IPP projects for a fast-growing EPC and IPP player, in partnership with a leading infrastructure-focused NBFC.

### Retail Broking – Expanding Reach and Enhancing Operations

- The business strengthened its bancassurance franchise through the launch of a 3-in-1 Account (Savings, Demat & Trading) in partnership with Bandhan Bank. The offering enables customers to seamlessly access equities, derivatives and IPO investments through the Centrum GalaxC app, enhancing customer convenience and broadening distribution reach.
- In a key technology milestone, the business successfully completed the migration of all customer-facing applications to AWS, significantly enhancing the platform's scalability, resilience, security and operational reliability to support future growth and higher transaction volumes.

### Institutional Equities – Strengthening Momentum

- Institutional Equities witnessed a gradual improvement in revenue momentum during the quarter, driven by higher market activity and increased participation in capital market transactions. Brokerage income remained stable, while the F&O desk has largely stabilised and is expected to contribute meaningfully to revenue growth going forward.
- The capital markets pipeline remains robust across IPOs, QIPs, preferential issues, and secondary placements, providing strong visibility for revenue generation in FY2027. The division continues to focus on differentiated mid-cap and small-cap ideas, while leveraging AI-led research initiatives to enhance coverage, turnaround time, and client servicing capabilities.
- During Q4 FY2026, the team conducted multiple conferences, roadshows, and channel engagements across key sectors including FMCG, Pharma, Infrastructure, Auto, Defence, Consumer, and Building Materials, strengthening investor connect and market positioning.

## Centrum Wealth – Strengthening Client Solutions, Platform and Reach

- In response to equity market volatility amid geopolitical developments, the Wealth business recalibrated client portfolios towards fixed income, alternatives, and private credit to enhance stability and risk-adjusted returns.
- The business made significant investments in a tech-enabled, end-to-end wealth platform to deliver data-driven, personalized investment solutions based on client history and behavioural insights.
- Strengthened pan-India sales, product structuring and servicing capabilities to capitalise on the anticipated growth in the wealth management sector and deepen client outreach.
- The business received five recognitions across global platforms — PWM Global Private Banking Innovation Awards, Euromoney, The Asset Triple A, and Asian Private Banker — spanning wealth management, fund performance, client service, and independent wealth advisory.

## Looking Ahead

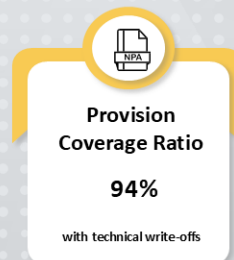
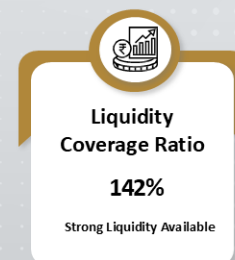
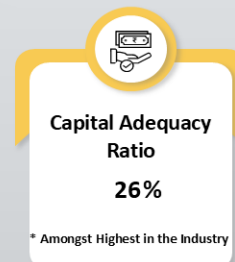
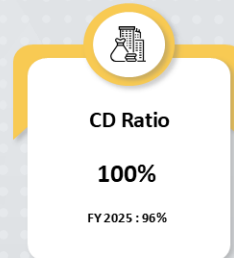
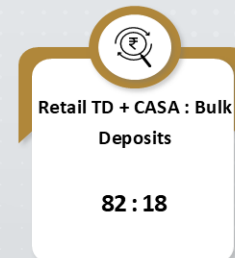
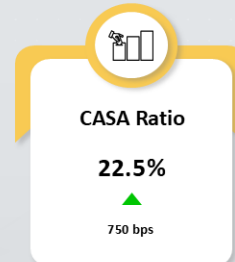
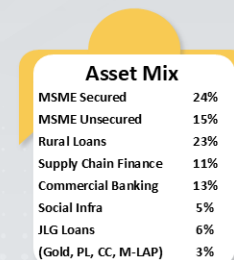
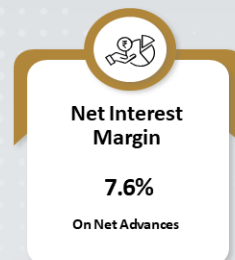
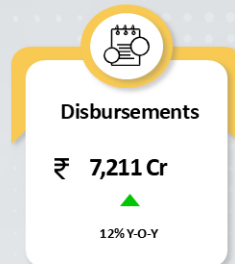
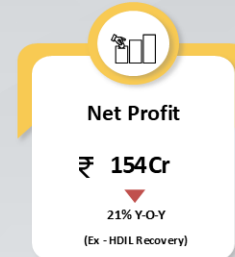
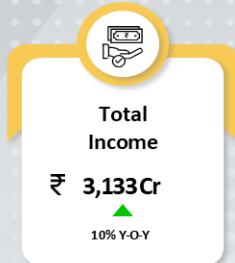
Centrum Group is well-positioned to capitalise on emerging opportunities across credit, capital markets, and wealth management, supported by a scalable platform and diversified revenue streams. The Group will continue to focus on disciplined growth, deepening client relationships, leveraging technology and driving cross-business synergies to build a sustainable and agile financial services platform.

***Disclaimer** - The “Performance Highlights” portion of this Outcome of the Board Meeting held on May 21, 2026 contain statements about expected future events, financial and operating results of the businesses, which are forward-looking. By their nature, forward-looking statements require the businesses to make assumptions and are subject to inherent risks and uncertainties. Readers are cautioned not to place undue reliance on forward-looking statements as a number of factors could cause assumptions, actual future results, and events to differ from those expressed in the forward-looking statements. Accordingly, this portion is subject to the disclaimer and qualified in its entirety by the assumptions and qualifications.*

*Financials are prepared in accordance with the Indian Accounting Standards (Ind AS) notified under Section 133 of the Companies Act, 2013, read with the Companies (Indian Accounting Standards) Rules, 2015, as amended, from time to time. Q-o-Q means comparison between quarter ending 31st March 2026 vs 31st December 2025. Y-o-Y means comparison between 12 months ending 31st March 2026 vs 31st March 2025.*

# UNITY BANK - FY2026

## RESILIENT TODAY. READY FOR TOMORROW.



\* All numbers are for 12 months ending 31st March 2026. Financial results have been prepared in accordance with the Banking Regulations Act 1949, generally accepted accounting principles in India, including Accounting Standards as prescribed under Section 133 of the Companies Act, 2013 and the guidelines issued by the Reserve Bank of India (RBI) from time to time.

**CENTRUM promoted Unity Small Finance Bank announces Quarterly (Q4) and Annual (FY 2026)**

**Performance.**

*Driving Business Performance through Granularity, Diversification, Strong Capital Position & Technology*

**Investments.**

- **Total Income remained steady at ₹803 crore for the quarter and ₹3,133 crore for FY2026 up 10% YoY.**
- **Net Income rose 13% QoQ to ₹568 crore and 8% YoY to ₹2,103 crore for FY26, driven by lower deposit costs and higher fee-based income.**
- **Strong Net Interest Margin (NIM) of 7.6%, reflecting healthy yield portfolio for FY 26.**
- **Net Profit stands at Rs 154 crore for FY 26.**
- **Strong CRAR of 26%.**
- **Disbursements remained robust at ₹2,237 crore up 19% QoQ and at ₹7,211 crore for FY2026, up 12% YoY, backed by sustained business expansion.**
- **Total Deposits stand at ₹12,045 crore for FY 26, with CASA Ratio at 22.5% up from 15% in FY 25. CASA + Retail Term Deposits form 82% of Total Deposits.**
- **Net Advances stand at ₹11,570 crore for FY 26. Secured Loans form 41% of the portfolio. New products launched - Commercial Banking, Social Infrastructure Loans, Gold Loans and Micro LAP.**

Unity Small Finance Bank Limited (Unity Bank), a new age bank, promoted by Centrum Financial Services Ltd.,(Centrum Group) announces its financial results for the quarter (Q4) and full year (12 months) ending 31<sup>st</sup> March, 2026.

**Key Parameters at a Glance**

Particulars (Amt in ₹ crs)	Quarter Ended (3 months)			Year Ended (12 months)		
	31 <sup>st</sup> Mar'26	31 <sup>st</sup> Dec'25	Growth %	31 <sup>st</sup> Mar'26	31 <sup>st</sup> Mar'25	Growth %
Total Income	803	756	6%	3,133	2,837	10%
Net Income	568	503	13%	2,103	1,955	8%
Net Interest Income (NII)	324	312	4%	1,222	1,187	3%
Pre Provisioning Operating Profit (PPoP)	232	146	59%	688	728	(5%)
Net Profit*	106	7	1414%	154	195	(21%)
Disbursements	2,237	1,879	19%	7,211	6,461	12%

\* (ex- HDIL recovery)

- **Rebalanced Asset Growth Approach and New Product Initiatives** - Adopting a calibrated approach amid sector pressures, the Bank rebalanced the portfolio towards secured lending, alongside a robust risk and collections framework. New secured products introduced include gold loans and micro-LAP, with expansion into social infrastructure (education and healthcare) and the launch of a SME-focused commercial banking business, diversified the portfolio. **The asset mix stands as - MSME secured 24%, MSME unsecured 15%, Rural loans 23%, Commercial Banking 13%, Supply Chain Finance 11% Social Infra 5%, JLG Loans 6% and Others (Gold, M-LAP, Cards & Personal Loans) 3%.** Q4FY26 saw a distinct improvement in credit quality. **PCR (with technical write-offs) stands at 94%, amongst the highest in the banking industry.** The Bank has maintained its GNPA within the same levels as FY25.
- **Growing CASA Ratio** – Liability growth remained focused on an improving deposit mix, resulting in a steady increase in **CASA ratio to 22.5% (from 15% in FY25).** The Bank continues to prioritise granular retail deposits and plans to further reduce its cost of funds and improve the deposit mix.
- **Strong Capital and Liquidity Position** - The Bank maintains a well-funded Balance Sheet with **Shareholder's Funds at a healthy Rs 1,987 crores, a CRAR of 26% (amongst the highest in the banking industry), significantly above the required 15% and a comfortable Liquidity Coverage Ratio (LCR: 142%).** The Bank has adequate capital to pursue growth. Additionally, tie ups for inter-bank credit lines from various leading banks and refinance lines from SIDBI, MUDRA and NABARD are in place. The Bank received strong credit ratings from leading agencies, validating its financial performance, asset quality and prudent risk management (**Short term rating A1+ from CRISIL; Long term rating A from ICRA**)
- **Technology Upgrade:** FY26 marked a shift from foundational build to scaled execution in the Bank's technology transformation, with the successful migration to the Finacle core platform forming a key milestone. With a stable core in place, the Bank began consolidating systems such as loan management and treasury to improve standardisation and speed to market. On the digital side, upgraded mobile and internet banking platforms and the launch of cash management, wealth, and gold loan offerings supported broader customer engagement. This enables a scalable and robust foundation for growth, strengthens risk controls, and unlocks advanced data analytics capabilities to drive targeted cross-selling and deepen customer relationships
- **Strong Corporate Governance-** The Bank continued to strengthen its governance framework through the induction of key board members, including Shantanu Mitra as Independent Director—former Managing Director & CEO of SMFG India Credit—with nearly four decades of experience in consumer banking and risk management, and Pushpinder Singh, ex – NPCI & Bank of India, who brings over three decades of experience across banking and technology. In addition, Abhishek Baxi, the Bank's Chief Financial Officer, was appointed as Executive Director.
- **Outlook FY27** – The Bank enters FY27 with a strengthened balance sheet and an improving operating environment, positioning it to accelerate growth. We recently launched our Credit Cards business with two differentiated offerings—'Roarbank', a fully digital, credit-led product, and a co-branded EMI card with BharatPe. Both have seen encouraging traction, with Roarbank scaling to approximately 2 lakh cards. Our focus will remain on scaling new growth drivers such as personal loans, commercial banking, credit cards and gold loans, alongside diversification into secured segments such as affordable housing. Alongside organic growth in Business and Inclusive Banking, the asset book is expected to grow by **40%+ YoY** by March 2027.

Leveraging its geographically and demographically diversified customer base, the Bank aims to deepen customer engagement, enhance lifecycle value and improve wallet share on liabilities, with an increased focus on third-party product distribution. Total Deposits are targeted to grow by **30%+ YoY by March 2027**, supported by sustained momentum in CASA and granular retail term deposits.

The recently received AD-I license will support additional fee income streams through forex and cross-border services. We are also evaluating new initiatives such as Credit Line on UPI as well as secured credit cards.

We remain firmly committed to strengthening asset quality through superior credit underwriting, sharper risk selection, and enhanced collection efficiency—aimed at sustainably reducing credit costs. Our newly established centralized credit function will play a pivotal role in shaping the Bank's credit strategy, ensuring uniform adherence to policy. The centralized credit function will further streamline credit processes and strengthen risk discipline, complementing ongoing investments in digital initiatives, service excellence, and talent development.

The year gone by served as a strategic pause that allowed us to consolidate, strengthen, and prepare for the next phase of expansion. This foundation now positions the Bank for sustained profitability and long-term growth.

*\* All numbers for Unity Bank are for the quarter and 12 months ending 31<sup>st</sup> March 2026. Financial results have been prepared in accordance with the Banking Regulations Act 1949, generally accepted accounting principles in India, including Accounting Standards as prescribed under Section 133 of the Companies Act, 2013, and the guidelines issued by the Reserve Bank of India (RBI) from time to time. Q-o-Q means comparison between quarter ending 31<sup>st</sup> March 2026 vs 31<sup>st</sup> December 2025. Y-o-Y means comparison between 12 months ending 31<sup>st</sup> March 2026 vs 31<sup>st</sup> March 2025.*

## About Centrum Group

*One of India's fast growing and diverse financial services groups, Centrum has been serving the financial and advisory needs of institutions and HNIs for two and a half decades. Centrum Capital Limited is listed on the BSE and NSE. Our institutional services include Investment Banking and Broking to FIs, Pension Funds, Indian Mutual Funds, and Domestic Institutions. We also provide Wealth Management Services to HNIs and Family Offices, and Retail Broking services. Our AIF has funds across Private Credit. We received a Banking license in 2021 and formed Unity Small Finance Bank, offering services across Consumer Banking, Business Banking, Inclusive Banking, Digital Banking, and Commercial Banking. We are a pan India BFSI Group with a strong leadership team of seasoned professionals with a successful track record.*

## About Unity Small Finance Bank Limited

*Unity Small Finance Bank Limited is a Scheduled Commercial Bank, promoted by Centrum Financial Services Ltd. (Subsidiary of BSE & NSE listed – Centrum Capital Ltd.) with Resilient Innovations Pvt Ltd as a joint investor. Driven by its mission to have the highest standards of Corporate Governance, Unity Bank has in place a strong Board comprising of industry veterans. It offers services across Consumer Banking, Business Banking, Inclusive Banking, Digital Banking, Commercial Banking and Treasury Services. The Bank endeavors to offer comprehensive banking services, along with ease of accessibility, reach and speed, using a combination of advanced technology and expert banking services for a superior customer experience. For more information about Unity Bank and its services, please visit [unity.bank.in](http://unity.bank.in)*

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