

February 27, 2023

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

Sub: Reply to your email dated February 27, 2023
Ref 1: Outcome of Board Meeting held on February 13, 2023
Ref 2: NSE Scrip Code - CENTRUM

Madam/Dear Sir,

We are in receipt of your email dated February 27, 2023 wherein you have requested us to submit the unaudited results for the quarter ended December 31, 2022 in Machine Readable Form / Legible Copy.

We are herewith resubmitting the unaudited results along with the limited review report issued by the Statutory Auditors of the Company in machine readable form & legible copy. Trust this meets the requirement.

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

Kindly acknowledge receipt and take the same on your record.

Thanking you,

Yours faithfully,
For Centrum Capital Limited

Parthasarathy Iyengar
Company Secretary
Membership No. A21472

Encls: a/a

February 13, 2023

To, National Stock Exchange of India Limited Exchange Plaza, Plot No. C/1, G Block, Bandra - Kurla Complex, Bandra (East), Mumbai - 400 051.	To, BSE Limited Corporate Relations Department, 1st Floor, New Trading Ring, P. J. Towers, Dalal Street, Mumbai - 400 001.
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Sub.: Outcome of Board Meeting held on February 13, 2023

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

Madam/Dear Sir,

Pursuant to Regulation 30, 33 & 51 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), we wish to inform you that, the Board of Directors of the Company at its Meeting held today, inter-alia, has approved the Unaudited Financial Results (Consolidated and Standalone) for the Quarter and Nine-months ended December 31, 2022.

In this connection, please find enclosed the said Unaudited Financial Results along with the Limited Review Report issued by the Statutory Auditors of the Company.

The Meeting of the Board of Directors of the Company commenced at 03:00 p.m. and concluded at 05:10 p.m.

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

Kindly acknowledge receipt and take the same on your record.

Thanking you,

Yours faithfully,
For Centrum Capital Limited



Parthasarathy Iyengar
Company Secretary
Membership No. A21472



Encls: a/a

Independent Auditor's Review Report on Quarterly and Year-to-Date Consolidated Financial Results of Centrum Capital Limited pursuant to the Regulation 33 and Regulation 52 read with Regulation 63 of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, as amended

To the Board of Directors of Centrum Capital Limited

1. We have reviewed the accompanying **Statement of Unaudited Consolidated Financial Results of Centrum Capital Limited** (the 'Parent') and its subsidiaries (the Parent and its subsidiaries together referred to as the 'Group') and its share of the net loss after tax and total comprehensive loss of its associate for the quarter ended 31st December, 2022 and for the period from 1st April, 2022 to 31st December, 2022 (the 'Statement'), being submitted by the Parent pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations').
2. This Statement, which is the responsibility of the Parent's management and approved by the Parent's Board of Directors on 13th February, 2023, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS) 34, *Interim Financial Reporting* prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, *Review of Interim Financial Information Performed by the Independent Auditor of the Entity* issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of the Parent personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

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



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

Sr. No.	Name of the Entity	Relationship
1	Centrum Capital Limited	Parent
2	Centrum Retail Services Limited	Wholly-owned Subsidiary Company
3	Centrum Broking Limited	Subsidiary Company
4	Centrum Microcredit Limited	Wholly-owned Subsidiary Company
5	Centrum Housing Finance Limited	Subsidiary Company
6	Centrum Financial Services Limited	Wholly-owned Subsidiary Company
7	Centrum International Services Pte. Ltd.	Subsidiary Company
8	Centrum Alternative Investment Managers Limited (<i>now Modulus Alternative Investment Managers Limited</i>)	Wholly-owned Subsidiary Company
9	Centrum Capital Advisors Limited	Wholly-owned Subsidiary Company
10	Centrum Capital International Limited	Wholly-owned Subsidiary Company
11	CCIL Investment Management Limited	Step-down Subsidiary Company
12	Centrum Alternatives LLP	Subsidiary Company
13	Centrum Insurance Broker Limited	Step-down Wholly-owned Subsidiary Company
14	Centrum Wealth Limited	Step-down Subsidiary Company
15	Centrum Investment Advisors Limited	Step-down Subsidiary Company
16	Unity Small Finance Bank Limited	Step-down Subsidiary Company
17	Ignis Capital Advisors Limited	Wholly-owned Subsidiary Company
18	Acorn Fund Consultants Private Limited	Associate
19	Centrum ESPS Trust	Trust

5. Based on our review conducted and procedures performed as stated in paragraph 3 above, and based on the consideration of the review reports of the other auditors referred to in paragraph 7 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 read with Regulation 63 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.



6. We did not review the interim financial results of seven (7) subsidiaries included in the Statement whose interim financial results reflect total assets of Rs. 10,31,824.40 lakhs as at 31st December, 2022 and total revenues of Rs. 30,773.94 lakhs and Rs. 95,783.40 lakhs, total net profit/(loss) after tax of Rs. 365.54 lakhs and (Rs. 6,958.90 lakhs) and total comprehensive income/(loss) of Rs. 334.20 lakhs and (Rs. 6,951.90 lakhs), for the quarter ended 31st December, 2022 and for the period from 1st April, 2022 to 31st December, 2022, respectively, and cash flows of (Rs. 3,65,094.43 lakhs) for the period from 1st April, 2022 to 31st December, 2022, as considered in the Statement. These interim financial results have been reviewed by other auditors whose reports have been furnished to us by the management and our report on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above.

Our conclusion on the Statement is not modified in respect of the above matter with respect to our reliance on the work done and the reports of the other auditors.

7. The Statement includes the interim financial results of eight (8) subsidiaries and one (1) trust which have not been reviewed, whose interim financial results reflect total assets of Rs. 4,517.53 lakhs as at 31st December, 2022 and total revenue of Rs. 217.25 lakhs and Rs. 394.98 lakhs, total net profit/(loss) after tax of (Rs. 1,956.74 lakhs) and (Rs. 2,395.55 lakhs) and total comprehensive income/(loss) of (Rs. 1,956.62 lakhs) and (Rs. 2,395.49 lakhs) for the quarter ended 31st December, 2022 and for the period from 1st April, 2022 to 31st December, 2022, respectively, and cash flows of (Rs. 336.42 lakhs) for the period from 1st April, 2022 to 31st December, 2022, as considered in the Statement. According to the information and explanations given to us by the management, these interim financial results are not material to the Group including its associate.

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

Our conclusion on the Statement is not modified in respect of our reliance on the interim financial information certified by the Parent's management.



8. The comparative financial information of the Company for the previous reporting period ended 30th June, 2021 included in the Statement have been reviewed by the predecessor auditors. The report of the predecessor auditors on the comparative financial information expressed an unmodified conclusion.

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



Place: Mumbai
Date: 13th February, 2023

SHARP & TANNAN
Chartered Accountants
Firm's Registration No.109982W
by the hand of
EDWIN PAUL AUGUSTINE Digitally signed by EDWIN
PAUL AUGUSTINE
Date: 2023.02.13 17:12:30
+05'30'
Edwin Paul Augustine
Partner
Membership No.: 043385
UDIN: 23043385BGPJPZ8705

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 Consolidated Unaudited Financials Results for the Quarter and Nine Months Ended December 31, 2022

(₹ in Lakhs except per equity share data)

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	31-Dec-22 (Unaudited) (Refer Note 10)	30-Sep-22 (Unaudited)	31-Dec-21 (Unaudited) (Refer Note 10)	31-Dec-22 (Unaudited)	31-Dec-21 (Unaudited)	31-Mar-22 (Audited)
1. Revenue from operations						
a. Interest income	23,200.45	21,014.23	8,790.23	63,284.63	25,333.10	38,452.00
b. Fees and commission Income	6,415.87	6,094.29	6,638.28	19,215.69	17,637.19	23,729.03
c. Net gain on fair value changes	1,227.80	453.06	528.85	-	1,233.87	-
d. Sale of Stock-in-trade	2,345.91	2,877.20	477.46	6,908.16	477.46	5,812.48
e. Other operating income	244.75	153.55	20.84	647.68	310.37	1,459.71
Total revenue from operations	33,434.78	30,592.33	16,455.67	90,056.16	44,991.99	69,453.22
Other income	1,402.43	7,791.64	861.75	9,538.44	1,662.27	1,978.51
Total Income	34,837.21	38,383.97	17,317.43	99,594.60	46,654.26	71,431.73
2. Expenses						
a. Finance costs	16,414.45	14,474.42	7,194.53	47,248.47	20,801.51	32,998.70
b. Net loss on fair value changes	-	-	-	1,763.13	-	1,067.41
c. Impairment on financial instruments (net)	404.40	4,296.48	1,846.38	7,461.83	2,547.31	10,398.52
d. Purchases of Stock-in-trade	2,338.02	2,883.58	490.86	6,910.86	490.86	5,839.76
e. Changes in inventories of Stock-in-trade	-	-	(14.56)	-	(14.56)	-
f. Employee benefits expenses	11,089.40	9,919.49	6,397.58	30,693.48	17,600.78	25,913.11
g. Depreciation and amortisation expense	965.92	1,013.95	431.50	2,924.02	1,263.57	2,146.81
h. Other expenses	7,094.94	5,283.91	3,227.64	16,972.80	7,443.48	11,499.29
Total Expenses	38,307.13	37,871.83	19,573.93	1,13,974.59	50,132.95	89,863.60
3. Profit/(Loss) before tax	(3,469.92)	512.14	(2,256.50)	(14,379.99)	(3,478.69)	(18,431.87)
4. Tax Expense						
Current tax	420.71	586.57	176.01	1,895.88	517.61	593.22
Deferred tax charge/(credit)	78.01	324.68	658.05	(456.24)	968.72	(42.94)
Tax adjustments of earlier years	(116.12)	73.52	(1.60)	(42.60)	(5.62)	11.77
Total Tax Expense	382.60	984.77	832.46	1,397.04	1,480.71	562.05
5. Profit/ (Loss) after tax before share of profit/(loss) of associate(3-4)	(3,852.53)	(472.63)	(3,088.96)	(15,777.03)	(4,959.40)	(18,993.92)
6. Share of profit / (loss) of associate	-	-	-	-	-	-
7. Profit/ (Loss) for the period/year (5+6)	(3,852.53)	(472.63)	(3,088.96)	(15,777.03)	(4,959.40)	(18,993.92)
8. Other Comprehensive Income (OCI)						
i. Items that will not be reclassified to profit or loss						
(a) Remeasurement of defined benefit scheme	(155.20)	91.03	30.59	161.16	(62.99)	(612.82)
(b) Equity instruments through OCI	85.87	(89.06)	25.42	(110.41)	25.42	-
(c) Tax on above	39.24	(22.75)	(2.76)	(40.04)	18.77	165.98
ii. Items that will be reclassified to profit or loss						
(a) Exchange differences in translating the financial statements of foreign operation	0.12	(0.12)	(0.85)	0.06	(0.48)	(0.29)
(b) Tax on above	-	-	-	-	-	-
Total Other Comprehensive Income/(Expense)	(29.97)	(20.90)	52.40	10.77	(19.28)	(447.13)
Total Comprehensive Income/(Loss) for the period/year	(3,882.50)	(493.53)	(3,036.56)	(15,766.26)	(4,978.68)	(19,441.06)
Net Profit/(Loss) for the period/year attributable to;						
Owners of the Company	(2,857.18)	(1,718.40)	(2,545.11)	(11,500.83)	(5,297.14)	(17,674.21)
Non-controlling interest	(995.34)	1,245.77	(543.87)	(4,276.20)	337.74	(1,319.70)
Other Comprehensive Income/ (Expense) for the period/year attributable to;						
Owners of the Company	(20.58)	(3.96)	37.04	3.57	(20.41)	(245.85)
Non-controlling interest	(9.39)	(16.94)	15.36	7.20	1.13	(201.28)
Total Comprehensive Income/ (Loss) for the period/year	(2,877.76)	(1,722.35)	(2,508.07)	(11,497.27)	(5,317.55)	(17,920.07)
Owners of the Company	(1,004.73)	1,228.82	(528.51)	(4,268.99)	338.87	(1,520.98)
Non-controlling interest	4,160.33	4,160.33	4,160.33	4,160.33	4,160.33	4,160.33
9. Paid-up Equity Share Capital (Face value of ₹1 each)	4,160.33	4,160.33	4,160.33	4,160.33	4,160.33	4,160.33
10. Other Equity						63,329.70
11. Earnings Per Equity Share (not annualised) (Face value of ₹1 each)						
(i) Basic (₹)	(0.69)	(0.41)	(0.38)	(2.76)	(1.04)	(4.25)
(i) Diluted (₹)	(0.69)	(0.41)	(0.38)	(2.76)	(1.04)	(4.25)



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Notes to the consolidated unaudited financial results:

- 1 The above consolidated unaudited financial results for the quarter and nine months ended December 31, 2022 have been reviewed and recommended by the Audit Committee and approved by the Board of Directors of Centrum Capital Limited (the 'Company') at their meetings held on February 13, 2023. The statutory auditors of the Company have carried out the limited review of the aforesaid consolidated financials results and have issued an unmodified opinion on aforesaid results.
- 2 The above consolidated unaudited financial results comprise the results of Centrum Capital Limited (the 'Parent'), 16 subsidiaries and 1 associate (Parent and its subsidiaries together refer to as the 'Group').
- 3 The consolidated unaudited financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS) 34, *Interim Financial Reporting* prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India.
- 4 During the quarter ended December 31, 2022, the Group has raised an amount of ₹ 7,302 lakhs in multiple tranches through private placement by way of issue of Principal Protected Secured Redeemable Non-Convertible Market Linked Debentures (MLDs) bearing a face value of ₹ 1,00,000 each are fully secured by a first *pari-passu* charge over specified assets. The Asset Cover as at December 31, 2022 exceeds hundred percent of the principal amount.
- 5 **Note on amalgamation of PMC Bank with Unity Small Finance Bank Limited (the 'Unity Bank')-**
 - a Pursuant to the Reserve Bank of India (RBI) granting in-principle approval to Centrum Financial Services Limited (CFSL) to establish a small finance bank, Unity Small Finance Bank Limited (Unity Bank) was incorporated by CFSL on August 25, 2021. Further, Unity Bank commenced its operations from November 1, 2021 after grant of banking licence by RBI. In compliance with the conditions set out by RBI, the entire business of CFSL and Centrum Microcredit Limited (CML) (Non-Banking Finance Companies of Centrum Group) were transferred to Unity Bank as a going concern, by way of slump sale on November 1, 2021 for a consideration of ₹ 31,600 lakhs and ₹ 11,000 lakhs respectively. CFSL also subscribed to Rs. 35,949 lakhs equity shares at ₹ 10 per share and 190,00,00,000 warrants at ₹ 0.01 per warrant issued by Unity Bank on a rights basis.
 - b In exercise of the powers conferred by Section 45(7) of the Banking Regulation Act, 1949, the Central Government sanctioned The Punjab and Maharashtra Co-operative Bank Limited (Amalgamation with Unity Small Finance Bank Limited) Scheme, 2022 vide Notification dated January 25, 2022 for amalgamation of the The Punjab and Maharashtra Co-operative Bank Limited (PMC Bank) with the Unity Bank which came into force on January 25, 2022. In accordance with the Scheme of Amalgamation, Unity Bank has valued the assets and reckoned the liabilities on the appointed date of amalgamation of PMC Bank with the Unity Bank, i.e., January 25, 2022, on the basis of audited balance sheet of PMC Bank as at January 24, 2022. The difference between the value of assets and liabilities reckoned amounting to ₹ 28,471 lakhs has been accounted as Capital Reserve on amalgamation.
 - c There have been certain instances of fraud by Housing Development and Infrastructure Limited (HDIL) and its group companies in the erstwhile PMC Bank. Unity Bank has made full provision in respect of the advances given to HDIL and its group companies.
 - d Considering the terms and conditions of the said Scheme of Amalgamation, the Unity Bank does not expect any liability or outflow of resources in the matters of: (1) Public Interest Litigations filed by the erstwhile depositors of PMC Bank against promoters of HDIL, erstwhile PMC Bank; (2) the Scheme of Amalgamation referred to; and (3) by the creditors of erstwhile PMC Bank.
- 6 The Group publishes consolidated financial results along with the standalone financial results. In accordance with Indian Accounting Standard (Ind AS) 108, *Operating Segments*, the Group has disclosed the segment information in the consolidated financial results for the quarter and nine months ended December 31, 2022 - (Refer Annexure A)
- 7 The Indian Parliament has approved the Code on Social Security, 2020 (the 'Code') which would impact the contributions by the Group towards Provident Fund and Gratuity. The Ministry of Labour and Employment has released draft rules for the Code on Social Security, 2020 on November 13, 2020, and has invited suggestions from stakeholders which are under active consideration by the Ministry. The Group will assess the impact and its valuation once the subject rules are notified and will give appropriate impact in its financial results in the period in which, the Code becomes effective and the related rules to determine the financial impact are published.
- 8 The Group has taken into account both the external and internal information for assessing possible impact of Covid-19 on various element of its financial results, including recoverability of its assets.
- 9 Disclosure under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended - (Refer Annexure B).
- 10 The figures for the current quarter ended December 31, 2022 and quarter ended December 31, 2021 are the balancing figures between the published year to date figures in respect of the period ended December 31, 2022 and 31st December 31, 2021 respectively and published figures upto the quarter ended September 30, 2022 and September 30, 2021 respectively, which were subjected to limited review.
- 11 The consolidated unaudited financial results for the quarter and nine months ended December 31, 2022 are being uploaded on the Company's website viz., www.centrum.co.in.
- 12 Figures for the previous quarters/year have been regrouped, wherever necessary.

For Centrum Capital Limited


Jaspal Singh Bindra
Executive Chairman
DIN : 00128320

Place: Mumbai
Date : February 13, 2023



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 Segment-wise Revenue, Results and Total Assets and Total Liabilities for the Quarter and Nine Months Ended December 31, 2022

(₹ Lakhs)

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31-Dec-22	30-Sep-22	31-Dec-21	31-Dec-22	31-Dec-21	31-Mar-22
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Segment Revenue (Total Revenue)						
	Banking Business	19,529.72	17,450.58	4,105.00	52,682.86	4,105.00	15,876.56
	Institutional Business	1,854.05	1,551.49	1,411.11	5,137.25	5,673.10	8,204.60
	Wealth Management and Distribution	5,240.44	5,996.50	7,010.16	17,237.82	17,136.16	21,986.71
	Housing Finance	2,334.81	2,056.61	1,694.96	6,338.72	5,289.96	6,999.18
	SME/ Micro Credit Lending	-	-	2,007.15	-	13,200.15	12,712.82
	Unallocated	6,561.58	4,935.16	3,608.99	15,044.39	8,401.51	14,504.43
	Less : Eliminations	(2,085.82)	(1,398.01)	(3,381.71)	(6,384.88)	(8,813.89)	(10,831.08)
	Total revenue from operations	33,434.78	30,592.33	16,455.67	90,056.16	44,991.99	69,453.22
2	Segment Results [Profit/ (Loss) before tax]						
	Banking Business	(10,405.76)	1,910.83	(2,272.31)	(19,891.98)	(2,272.31)	(7,944.89)
	Institutional Business	(2,023.28)	(950.12)	(671.01)	(4,165.30)	(826.00)	(566.09)
	Wealth Management and Distribution	1,673.28	930.17	2,276.91	4,957.64	4,396.91	5,058.62
	Housing Finance	2,087.85	428.84	302.28	2,946.44	1,212.28	1,700.68
	SME/ Micro Credit Lending	-	-	(395.01)	-	(522.93)	(522.93)
	Unallocated	1,619.13	1,891.98	760.34	4,581.61	2,549.28	(5,311.43)
	Less : Eliminations	526.82	(11.08)	(709.79)	(377.47)	(1,830.97)	(2,433.66)
	Profit / (Loss) before tax	(6,521.97)	4,200.61	(708.59)	(11,949.06)	2,706.26	(10,019.69)
	Less :						
	a) Interest (Income)/expense (net)	5,430.73	4,622.07	2,713.24	11,993.75	7,921.26	9,555.77
	b) Unallocated (Income)/expenditure (net)	(8,482.77)	(933.60)	(1,165.33)	(9,562.81)	(1,736.31)	(1,143.60)
	Profit/(Loss) before tax	(3,469.92)	512.14	(2,256.50)	(14,379.99)	(3,478.69)	(18,431.87)
3	Segment Assets						
	Banking Business	7,87,463.38	7,53,353.77	2,41,034.15	7,87,463.38	2,41,034.15	9,91,627.82
	Institutional Business	2,228.83	2,785.42	6,016.13	2,228.83	6,016.13	3,367.10
	Wealth Management and Distribution	19,522.47	20,268.55	22,576.00	19,522.47	22,576.00	16,596.48
	Housing Finance	96,075.29	78,512.64	63,001.70	96,075.29	63,001.70	69,596.49
	SME/ Micro Credit Lending	-	-	-	-	-	-
	Unallocated	2,77,268.66	2,73,870.78	2,54,492.06	2,77,268.66	2,54,492.06	3,31,994.90
	Less : Eliminations	(1,72,733.72)	(1,72,823.86)	(1,69,357.71)	(1,72,733.72)	(1,69,357.71)	(1,63,671.93)
	Total Assets	10,09,824.91	9,55,967.29	4,17,762.33	10,09,824.91	4,17,762.33	12,49,510.85
4	Segment Liabilities						
	Banking Business	6,22,158.28	5,86,742.51	1,35,543.76	6,22,158.28	1,35,543.76	8,99,057.38
	Institutional Business	1,015.05	1,266.81	1,108.80	1,015.05	1,108.80	789.56
	Wealth Management and Distribution	11,714.61	13,363.94	22,480.25	11,714.61	22,480.25	15,086.73
	Housing Finance	53,430.75	36,119.11	21,935.77	53,430.75	21,935.77	27,933.67
	SME/ Micro Credit Lending	-	-	-	-	-	-
	Unallocated	1,65,342.81	1,59,865.66	1,22,391.23	1,65,342.81	1,22,391.23	1,28,253.06
	Less : Eliminations	(29,312.44)	(28,918.93)	(33,973.10)	(29,312.44)	(33,973.10)	(20,554.56)
	Total Liabilities	8,24,349.06	7,68,439.10	2,69,486.71	8,24,349.06	2,69,486.71	10,50,565.85
5	Capital Employed (Segment assets - Segment liabilities)						
	Banking Business	1,65,305.10	1,66,611.26	1,05,490.39	1,65,305.10	1,05,490.39	92,570.44
	Institutional Business	1,213.78	1,518.61	4,907.33	1,213.78	4,907.33	2,577.53
	Wealth Management and Distribution	7,807.86	6,904.61	95.75	7,807.86	95.75	1,509.75
	Housing Finance	42,644.54	42,393.52	41,065.93	42,644.54	41,065.93	41,662.81
	SME/ Micro Credit Lending	-	-	-	-	-	-
	Unallocated	1,11,925.85	1,14,005.13	1,32,100.83	1,11,925.85	1,32,100.83	2,03,741.84
	Less : Eliminations	(1,43,421.29)	(1,43,904.94)	(1,35,384.61)	(1,43,421.29)	(1,35,384.61)	(1,43,117.37)
	Total Capital Employed	1,85,475.85	1,87,528.19	1,48,275.62	1,85,475.85	1,48,275.62	1,98,945.00



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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

Disclosures in compliances with Regulation 52(4) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations 2015, as amended.

Particulars	Consolidated					
	Quarter Ended			Nine Months Ended		Year Ended
	31-Dec-22	30-Sep-22	31-Dec-21	31-Dec-22	31-Dec-21	31-Mar-22
Debt Equity Ratio (Total Debt/Equity)	6.67	4.71	3.95	6.67	3.95	6.54
Debt Service Coverage Ratio (in times) (Earnings before Interest, Tax and Exceptional Items)/(Current Debt obligation)	(52.84)	0.59	1.29	0.71	1.87	(0.06)
Interest Service Coverage Ratio (in times) (Earnings before Interest, Tax and Exceptional Items)/Finance Costs	1.68	0.49	1.56	1.87	3.07	(0.28)
Outstanding Redeemable Preference Shares (Quantity And Value)	Nil	Nil	Nil	Nil	Nil	Nil
Capital Redemption Reserve/Debenture Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil
Net worth (₹ in Lakhs)	58,237.48	59,359.48	72,446.00	58,237.48	72,446.00	67,490.03
Net Profit / (Loss) after tax (₹ in Lakhs)	(3,852.53)	(472.63)	(3,088.96)	(15,777.03)	(4,959.40)	(18,993.92)
Earnings per Equity Share (Face Value ₹ 1 each)						
-Basic	(0.69)	(1.66)	(0.38)	(2.76)	(1.04)	(4.25)
-Diluted	(0.69)	(1.66)	(0.38)	(2.76)	(1.04)	(4.25)
Current Ratio (times) (Current Assets/Current Liabilities)	6.68	15.09	9.15	6.68	9.15	17.75
Long-term Debt To Working Capital Ratio (Total debt)/(Current Assets less Current Liabilities)	7.47	(266.26)	(180.61)	7.47	(180.61)	(66.47)
Bad Debts to Account Receivable Ratio; (ECL on Trade receivables/Average Trade Receivables)	2.89	0.08	(16.16)	3.59	(3.79)	0.20
Current Liability Ratio (Current Liabilities/Total Liabilities)	0.41	0.13	0.32	0.41	0.32	0.16
Total Debts to Total Assets (Total Debts/Total Assets)	2.10	1.71	1.89	2.10	1.89	1.67
Debtors Turnover (times) (Sales of Services/Average Trade Receivables)	5.77	2.73	49.55	16.88	142.94	992.97
Inventory Turnover (times)	NA	NA	NA	NA	NA	NA
Operation Profit Margin Ratio (%) (Earnings before Interest, Tax and Exceptional Items less Other Income) / Total Income	(72.51)	(71.00)	(49.16)	(102.13)	(7.52)	(46.00)
Net Profit Margin Ratio (%) (Profit after Tax/ Total Income)	(209.54)	(186.00)	(172.46)	(217.32)	(94.46)	(116.00)

(Note : The ratios are to be read and interpreted considering that the Group has diversified nature of businesses).




Independent Auditor's Review Report on Quarterly and Year-to-Date Standalone Financial Results of Centrum Capital Limited pursuant to the Regulation 33 and Regulation 52 read with Regulation 63 of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, as amended

To the Board of Directors of Centrum Capital Limited

1. We have reviewed the accompanying **Statement of Unaudited Standalone Financial Results of Centrum Capital Limited** (the 'Company') for the quarter ended 31st December, 2022 and for the period from 1st April, 2022 to 31st December, 2022 (the 'Statement'), being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations').
2. This Statement, which is the responsibility of the Company's management and approved by the Company's Board of Directors on 13th February, 2023, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS) 34, *Interim Financial Reporting* prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, *Review of Interim Financial Information Performed by the Independent Auditor of the Entity* issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of the Company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 read with Regulation 63 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.
5. The Statement includes the interim financial statement of one trust which has not been reviewed by their auditors, whose interim financial statements reflect total assets of Rs. 2,377.72 lakhs as at 31st December, 2022, total revenue of Rs. 0.35 lakhs and Rs. 2.45 lakhs, total net profit after tax of Rs. 0.12 lakhs and Rs. 1.73 lakhs for the quarter and nine months ended 31st December, 2022, and cash flows of Rs. 86.50 lakhs for the period ended 31st December, 2022, as considered in the Statement. According to the information and explanations given to us by the Company's management, this interim financial statement is not material to the Company.

Our conclusion on the Statement is not modified in respect of our reliance on the interim financial information certified by the Company's management.



6. The comparative financial information of the Company for the previous reporting period ended 30th June, 2021 included in the Statement have been reviewed by the predecessor auditors. The report of the predecessor auditors on the comparative financial information expressed an unmodified conclusion.

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



Place: Mumbai
Date: 13th February, 2023

SHARP & TANNAN
Chartered Accountants
Firm's Registration No.109982W
by the hand of
EDWIN PAUL Digitally signed by
EDWIN PAUL AUGUSTINE
Date: 2023.02.13 17:05:45
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AUGUSTINE
Edwin Paul Augustine
Partner
Membership No.: 043385
UDIN: 23043385BGPJPY6990

CENTRUM CAPITAL LIMITED
CIN L65990MH1977PLC019986

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Statement of Standalone Unaudited Financials Results for the Quarter and Nine Months Ended December 31, 2022

(₹ in Lakhs except per equity share data)

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	31-Dec-22	30-Sep-22	31-Dec-21	31-Dec-22	31-Dec-21	31-Mar-22
	Unaudited (Refer Note 7)	Unaudited	Unaudited (Refer Note 7)	Unaudited	Unaudited	Audited
1. Revenue from operations						
a. Revenue from operations	515.36	188.49	325.15	916.51	1,823.27	2,808.76
b. Net gain on fair value changes	-	-	235.46	-	484.68	624.24
c. Other operating income	100.00	100.00	69.97	400.00	577.31	250.00
Total revenue from operations	615.36	288.49	630.58	1,316.51	2,885.26	3,683.00
Other Income	799.22	900.59	288.55	2,163.93	1,957.53	2,936.24
Total Income	1,414.58	1,189.08	919.13	3,480.44	4,842.79	6,619.24
2. Expenses						
a. Finance costs	2,375.92	2,027.32	1,328.79	5,649.05	4,026.00	5,875.88
b. Net loss on fair value changes	521.82	321.05	-	1,239.83	-	-
c. Impairment on financial instruments (net)	27.57	(6.56)	244.33	36.67	293.45	856.23
d. Employee benefits expenses	763.74	754.03	577.21	2,511.48	1,565.56	1,986.44
e. Depreciation and amortisation expense	42.25	43.89	48.37	129.07	145.36	185.46
f. Other expenses	340.66	335.92	272.34	941.68	898.74	1,330.81
Total Expenses	4,071.98	3,475.65	2,471.04	10,507.78	6,929.11	10,234.82
3. Profit/(Loss) before tax (1-2)	(2,657.40)	(2,286.58)	(1,551.91)	(7,027.34)	(2,086.32)	(3,615.58)
4. Tax Expense						
Current tax (Refer note 4)	-	-	-	-	-	-
Deferred tax charge/(credit)	(112.33)	(105.76)	(110.08)	(273.96)	46.33	(137.34)
Tax adjustments of earlier years	(123.84)	-	-	(123.84)	(106.08)	(119.10)
Total Tax Expense	(236.17)	(105.76)	(110.08)	(397.80)	(59.75)	(256.44)
5. Profit/(Loss) for the period/year (3-4)	(2,421.24)	(2,180.82)	(1,441.83)	(6,629.54)	(2,026.57)	(3,359.14)
6. Other Comprehensive Income (OCI)						
i. Items that will not be reclassified to profit or loss						
(a) Remeasurement of defined benefit scheme	1.67	1.67	6.81	5.01	7.18	6.18
(b) Equity instruments through OCI	-	-	-	-	-	-
(c) Tax on above	(0.43)	(0.43)	(1.77)	(1.30)	(1.87)	(1.61)
ii. Items that will be reclassified to profit or loss	-	-	-	-	-	-
Total Other Comprehensive Income	1.24	1.24	5.04	3.71	5.31	4.57
7. Total Comprehensive Income/(Loss) for the period/year (5+6)	(2,420.00)	(2,179.57)	(1,436.79)	(6,625.83)	(2,021.26)	(3,354.57)
8. Paid-up Equity Share Capital (Face value of ₹ 1 each)	4,160.33	4,160.33	4,160.33	4,160.33	4,160.33	4,160.33
9. Other Equity						46,118.58
10. Earning per equity share (Face value of Rs.1 each)						
(i) Basic (₹)	(0.58)	(0.52)	(0.35)	(1.59)	(0.49)	(0.81)
(ii) Diluted (₹)	(0.58)	(0.52)	(0.35)	(1.59)	(0.49)	(0.81)

Notes to the standalone unaudited financial results:

- The above standalone unaudited financial results for the quarter and nine months ended December 31, 2022 have been reviewed and recommended by the Audit Committee and approved by the Board of Directors of **Centrum Capital Limited** (the 'Company') at meeting held on February 13, 2023. The statutory auditors of the Company have carried out the limited review of the aforesaid standalone financials results and have issued an unmodified opinion on aforesaid results.
- The standalone unaudited financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS) 34, *Interim Financial Reporting* prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India.
- During the quarter ended December 31, 2022, the Company has raised an amount of ₹ 3,385 lakhs in multiple tranches through private placement by way of issue of Principal Protected Secured Redeemable Non-Convertible Market Linked Debentures (MLDs) bearing a face value of ₹ 1,00,000 each are fully secured by a first *pari-passu* charge over specified assets. The Asset Cover as at December 31, 2022 exceeds hundred percent of the principal amount.
- No provision for current tax has been made in view of the loss for the quarter.
- Disclosure under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. (Refer Annexure A).
- The Company publishes standalone unaudited financial results along with the consolidated unaudited financial results. In accordance with Indian Accounting Standard (Ind AS) 108, *Operating Segments*, the Company has disclosed the segment information in the consolidated unaudited financial results.
- The figures for the current quarter ended December 31, 2022 and quarter ended December 31, 2021 are the balancing figures between the published year to date figures in respect of the period ended December 31, 2022 and December 31, 2021 respectively and published figures upto the quarter ended September 30, 2022 and September 30, 2021 respectively, which were subjected to limited review.
- The standalone unaudited financial results for the quarter and nine months ended December 31, 2022 are being uploaded on the Company's website viz., www.centrum.co.in.
- Figures for the previous periods / year have been regrouped wherever necessary.

Place: Mumbai
Date : February 13, 2023

For Centrum Capital Limited

Jaspal Singh Bindra
Jaspal Singh Bindra
Executive Chairman
DIN : 00128320



CENTRUM CAPITAL LIMITED
CIN L65990MH1977PLC019986

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Disclosures in compliances with Regulation 52(4) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations 2015, as amended.

Particulars	Standalone					
	Quarter Ended			Nine Months Ended		Year Ended
	31-Dec-22 (Unaudited)	30-Sep-22 (Unaudited)	31-Dec-21 (Unaudited)	31-Dec-22 (Unaudited)	31-Dec-21 (Unaudited)	31-Mar-22 (Audited)
Debt Equity Ratio (Total Debt/Equity)	1.73	1.52	1.18	1.73	1.18	1.17
Debt Service Coverage Ratio (in times) (Earnings before Interest, Tax and Depreciation) / (Current Debt Obligations)	(54.17)	(0.03)	(0.08)	(0.85)	0.15	0.29
Interest Service Coverage Ratio (in times) (Earnings before Interest, Tax and Depreciation) / Finance Costs	(0.10)	(0.13)	(0.17)	(0.22)	0.48	0.38
Outstanding Redeemable Preference Shares (Quantity And Value)	Nil	Nil	Nil	Nil	Nil	Nil
Capital Redemption Reserve/Debt Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil
Net worth (₹ in Lakh)	44,227.96	46,416.79	53,030.47	44,227.96	53,030.47	50,278.91
Net Profit after tax (₹ in Lakh)	(2,421.24)	(2,180.82)	(1,441.83)	(6,629.54)	(2,026.57)	(3,359.14)
Earnings per Equity Share (Face Value ₹ 1)						
-Basic	(0.58)	(0.52)	(0.14)	(1.59)	(0.05)	(0.81)
-Diluted	(0.58)	(0.52)	(0.14)	(1.59)	(0.05)	(0.81)
Current Ratio (times) (Current Assets/Current Liabilities)	3.10	0.95	1.01	3.10	1.01	0.39
Long-term Debt To Working Capital Ratio (Total debt)/(Current Assets less Current Liabilities)	6.39	(267.18)	795.95	6.39	795.95	(13.97)
Bad Debts To Account Receivable Ratio; (ECL on Trade receivables/Average Trade Receivables)	0.04	(0.03)	(0.24)	0.05	0.15	0.10
Current Liability Ratio (Current Liabilities/Total Liabilities)	0.07	0.07	0.12	0.07	0.12	0.11
Total Debts To Total Assets (Total Debts/Total Assets)	0.61	0.58	0.54	0.61	0.54	0.51
Debtors Turnover (times) (Sales of services/Average Trade Receivables)	0.70	0.48	1.31	1.24	7.34	7.20
Inventory Turnover (times)	NA	NA	NA	NA	NA	NA
Operation Profit Margin Ratio (%) (Earnings before Interest, Tax and Exceptional Items less Other Income) / Total Income	(73.41)	(98.06)	(55.67)	(98.06)	(0.37)	(10.00)
Net Profit Margin Ratio (%) (Profit after Tax/ Total Income)	(171.16)	(183.00)	(156.78)	(190.48)	(41.85)	(51.00)



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