

August 14, 2024

**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.: Outcome of Board Meeting held on August 14, 2024**

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

The Board of Directors of the Company at its Meeting held today, inter-alia, approved the Unaudited Financial Results (Consolidated and Standalone) for the Quarter ended June 30, 2024.

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

- (a) Unaudited Financial Results along with the Limited Review Report issued by the Statutory Auditors of the Company; and
- (b) Performance Highlights of Unity Small Finance Bank Limited for Quarter ended June 30, 2024.

The Meeting of the Board of Directors of the Company commenced at 03:00 p.m. and concluded at 03:45 p.m.

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,

Yours faithfully,

**For Centrum Capital Limited**



**Parthasarathy Iyengar**  
**Company Secretary & Compliance Officer**  
**Membership No. A21472**

Encl.: a/a

**Independent Auditor's Review Report on Consolidated Unaudited Financial Results of Centrum Capital Limited for the quarter ended 30th June, 2024 pursuant to the Regulation 33 and read with Regulation 63 of Securities and Exchange Board of India (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 **Consolidated Unaudited Financial Results** (the 'Statement') of **Centrum Capital Limited** (the 'Parent') and its subsidiaries including a limited liability partnership (the Parent and its subsidiaries together referred to as the 'Group') and an associate for the quarter ended 30th June, 2024 and for the period from 1st April, 2024 to 30th June, 2024, being submitted by the Parent pursuant to the requirements of Regulation 33 and read with Regulation 63 of the Securities and Exchange Board of India (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 14th August, 2024, 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
	<b>Parent</b>
1	Centrum Capital Limited
	<b>Subsidiaries</b>
1	Centrum Financial Services Limited
2	Centrum Broking Limited
3	Centrum Wealth Limited
4	Centrum Retail Services Limited



5	Centrum Investment Advisors Limited
6	Centrum Insurance Brokers Limited
7	Centrum Housing Finance Limited
8	Modulus Alternative Investment Managers Limited
9	Centrum Capital Advisors Limited
10	Ignis Capital Advisors Limited
11	Unity Small Finance Bank Limited
12	Centrum international Services Pte Limited ( <i>upto 17th November, 2023</i> )
13	Centrum Capital International Limited ( <i>upto 17th November, 2023</i> )
14	CCIL Investment Management Limited ( <i>upto 17th November, 2023</i> )
15	Centrum Finverse Limited ( <i>w.e.f., 3rd October, 2023</i> )
	<b>Limited Liability Partnership</b>
1	Centrum Alternatives LLP
	<b>Associate</b>
1	Acorn Fund Consultants Private Limited

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 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and 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 six (6) subsidiaries included in the Statement whose interim financial standalone / consolidated results / financial information reflects total revenues of Rs. 71,795.35 lakhs, total net loss of Rs. 10,327.10 lakhs and total comprehensive loss of Rs.10,323.32 lakhs for the quarter ended 30th June, 2024, as considered in the Statement. These interim financial standalone / consolidated financial results / financial information have been reviewed by other auditors whose reports have been furnished to us by the Parent's management and our conclusion 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.

7. The Statement includes the interim financial statements / financial information of seven (7) subsidiaries including limited liability partnership which have not been reviewed by their auditors, whose interim financial statements / financial information reflect total revenue of Rs.1,097.53 lakhs, total net profit of Rs. 119.67 lakhs and total comprehensive income of Rs. 119.67 lakhs for the quarter ended 30th June, 2024, as considered in the Statement. The



Statement also includes the Group's share of net profit/(loss) after tax of Rs Nil lakh for the quarter ended as considered in the Statement, in respect of one (1) associate. This interim financial statements / financial information has not been reviewed by their auditors and have been approved by the respective managements and furnished by the Parent's management and our conclusion on the Statement, in so far as it related to the amounts and disclosures included in respect of these subsidiaries and an associate, is based solely on such interim financial statements / financial information. According to the information and explanations given to us by the Parent's management, this interim financial statements / financial information is not material to the Group.

Our conclusion on the Statement is not modified in respect of the above matters.



Mumbai, 14th August, 2024

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

Edwin Paul Augustine  
Partner

Membership No.:043385  
UDIN: 24043385BK D2WV2871

**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 Unaudited Consolidated Financials Results for the Quarter Ended June 30, 2024**

(\* in Lakhs) (except per equity share data)

Particulars	Quarter Ended			Year Ended
	30-Jun-24 Unaudited	31-Mar-24 (Audited) (Refer note 9)	30-Jun-23 Unaudited	31-Mar-24 (Audited)
<b>1 Revenue from operations</b>				
a. Interest income	57,470.70	50,858.72	35,727.04	1,72,694.87
b. Fees and commission Income	6,868.61	10,481.02	4,693.60	29,491.74
c. Net gain on fair value changes	876.32	797.49	866.31	2,638.97
d. Income from trading	3,735.80	1,601.95	2,790.42	11,551.38
e. Others	2,652.99	1,745.37	270.60	4,304.07
<b>Total revenue from operations</b>	<b>71,604.42</b>	<b>65,484.55</b>	<b>44,347.97</b>	<b>2,20,681.03</b>
Other income	895.40	317.69	732.98	3,185.40
<b>Total Income</b>	<b>72,499.82</b>	<b>65,802.24</b>	<b>45,080.95</b>	<b>2,23,866.43</b>
<b>2 Expenses</b>				
a. Finance costs	34,448.41	29,887.33	21,254.00	1,02,214.97
b. Impairment on financial instruments (net)	12,336.97	922.87	1,845.69	11,123.88
c. Purchases of Stock-in-trade	3,781.59	1,598.65	2,767.69	11,513.13
d. Changes in inventories of Stock-in-trade	-	-	-	-
e. Employee benefits expenses	16,776.30	15,411.22	13,923.01	57,609.21
f. Depreciation and amortisation expense	2,263.86	2,261.03	1,344.16	7,125.68
g. Other expenses	15,421.58	13,500.50	10,792.68	45,175.01
<b>Total Expenses</b>	<b>85,028.71</b>	<b>63,581.60</b>	<b>51,927.23</b>	<b>2,34,761.88</b>
<b>3 Profit/ (Loss) before exceptional Items and tax</b>	<b>(12,528.89)</b>	<b>2,220.64</b>	<b>(6,846.28)</b>	<b>(10,895.45)</b>
Exceptional Items	-	-	-	225.16
<b>4 Profit/(Loss) before tax</b>	<b>(12,528.89)</b>	<b>2,220.64</b>	<b>(6,846.28)</b>	<b>(10,670.29)</b>
<b>5 Tax Expense</b>				
Current tax	222.31	187.14	257.77	418.76
Deferred tax	(564.02)	(1,845.41)	(654.41)	(3,964.87)
Tax Adjustments for earlier years	-	(62.41)	-	(5.35)
<b>Total Tax Expense</b>	<b>(341.71)</b>	<b>(1,720.68)</b>	<b>(396.64)</b>	<b>(3,551.46)</b>
<b>6 Net Profit/ (Loss) after tax before share of profit/(loss) of associate (4-5)</b>	<b>(12,187.18)</b>	<b>3,941.32</b>	<b>(6,449.64)</b>	<b>(7,118.84)</b>
7 Share of profit / (loss) of associate	-	-	-	-
<b>8 Net Profit/ (Loss) for the period/year (6+7)</b>	<b>(12,187.18)</b>	<b>3,941.32</b>	<b>(6,449.64)</b>	<b>(7,118.84)</b>
<b>9 Other Comprehensive Income (OCI)</b>				
i. Item that will not be reclassified to profit or loss				
(a) Remeasurement of Defined benefit scheme	16.46	98.21	35.95	(38.95)
(b) Tax on above	(4.16)	(26.43)	(10.04)	6.57
ii. Items that will be reclassified to profit or loss				
(a) Exchange differences in translating the financial statements of foreign operations	-	0.08	0.02	0.08
(b) Changes in fair value of FVOCI instruments	(7.29)	811.83	(23.12)	(144.77)
(c) Tax on above	-	(204.32)	5.82	36.44
<b>Total Other Comprehensive Income/(Loss)</b>	<b>5.01</b>	<b>679.37</b>	<b>8.63</b>	<b>(140.63)</b>
<b>Total Comprehensive Income/(Loss) for the period/year</b>	<b>(12,182.17)</b>	<b>4,620.69</b>	<b>(6,441.01)</b>	<b>(7,259.46)</b>
<b>Net Profit/(Loss) for the period/year attributable to Owners of the Company</b>	<b>(9,118.93)</b>	<b>161.31</b>	<b>(4,944.51)</b>	<b>(9,934.87)</b>
Non-controlling interest	(3,068.25)	3,780.00	(1,505.13)	2,816.04
<b>Other Comprehensive Income/ (Loss) for the period/year attributable to Owners of the Company</b>	<b>(7.92)</b>	<b>339.38</b>	<b>(0.81)</b>	<b>(106.18)</b>
Non-controlling interest	12.93	339.98	9.44	(34.45)
<b>Total Comprehensive Income/ (Loss) for the period/year attributable to Owners of the Company</b>	<b>(9,126.85)</b>	<b>500.70</b>	<b>(4,945.32)</b>	<b>(10,041.05)</b>
Non-controlling interest	(3,055.32)	4,119.98	(1,495.69)	2,781.58
<b>10 Paid-up Equity Share Capital (Face value of ₹ 1 Each)</b>	<b>4,160.33</b>	<b>4,160.33</b>	<b>4,160.33</b>	<b>4,160.33</b>
<b>11 Other Equity</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>39,902.16</b>
<b>12 Earning Per Equity Share (Not annualised)</b> (Face value of ₹ 1 Each)				
(i) Basic ( ₹ )	(2.19)	0.04	(1.19)	(2.39)
(i) Diluted ( ₹ )	(2.19)	0.04	(1.19)	(2.39)



**Notes to the Unaudited Condolided Financial Results:**

- 1 The above unaudited consolidated financial results of **Centrum Capital Limited** (the 'Holding Company') for the quarter ended June 30, 2024 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 unaudited 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 August 14, 2024. The statutory auditors of the Company have carried out the audit of the aforesaid unaudited consolidated financial results and have issued an unmodified review conclusion on the consolidated financial results.
- 2 The above unaudited consolidated financial results comprise the results of Centrum Capital Limited, 12 subsidiary companies, 1 limited liability partnership and 1 associate company (collectively referred as the 'Group').
- 3 The above unaudited 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 The Asset Cover for existing debentures of the Group are fully secured by a first *pari-passu* charge over specified assets as at June 30, 2024 and its exceeds hundred percent of the principal amount.
- 5 During the quarter ended June 30, 2024 :
  - (a) Centrum Financial Services Limited, a subsidiary of the Holding Company has raised an amount of ₹ 5,858 lakhs; (*Previous Quarter ₹ 10,271 lakhs*) debentures bearing a face value of ₹ 1,00,000 each and all are fully secured by a first *pari-passu* charge over identified receivables.
  - (b) Centrum Retail Services Limited, a wholly-owned subsidiary of the Holding Company has raised an amount of ₹ 2,002 lakhs; (*Previous Quarter ₹ 2,917 lakhs*) debentures bearing a face value of ₹ 1,00,000 each all are fully secured by a first *pari-passu* charge over identified receivables; and
  - (c) The Company's entire investment in the equity shares of Modulus Alternatives Investments Managers Limited, a subsidiary, has been sold to Centrum Financial Services Limited, a subsidiary.
- 6 The Code on Social Security, 2020 (the 'Code') relating to employee benefits employment and post-employment benefits received the President's assent on September 28, 2020. The Code has been published in the Gazette of India. The Ministry of Labour and Employment has released the draft Rules for the Code on November 13, 2020 and has invited suggestions from the stakeholders. However, the date on which the Code/Rules will come to the effect has not been notified. The Group will assess the impact of the Code when it comes into effect and will record any related impact in the period when the Code becomes effective.
- 7 The Company publishes unaudited standalone financial results along with the unaudited 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 unaudited consolidated financial results - Annexure A.
- 8 The unaudited consolidated financial results for the quarter ended June 30, 2024 are being uploaded on the Company's website, [www.centrum.co.in](http://www.centrum.co.in).
- 9 The figures for the quarter ended March 31, 2024 as reported in the unaudited 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 ended December 31, 2023, which were subject to limited review by the statutory auditors of the Company.
- 10 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 : August 14, 2024



## 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

## Statement of Unaudited Consolidated Segment Information for the Quarter Ended June 30, 2024

(₹ in lakhs)

Sr. No.	Particulars	Quarter Ended			Year Ended
		30-Jun-24	31-Mar-24	30-Jun-23	31-Mar-24
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
<b>1</b>	<b>Segment revenue (Total Revenue)</b>		(Refer note 9)		
	Banking Business	54,988.54	49,017.65	30,138.77	1,56,635.87
	Institutional Business	2,349.57	4,709.98	1,724.20	11,546.72
	Wealth Management and Distribution	4,212.56	4,066.71	4,198.99	16,816.58
	Housing Finance	4,753.01	4,660.77	4,235.95	17,488.68
	Unallocated	7,444.77	5,393.45	6,565.39	26,873.24
	Less : Eliminations	(2,144.03)	(2,364.01)	(2,515.33)	(8,680.06)
	<b>Total revenue from operations</b>	<b>71,604.42</b>	<b>65,484.55</b>	<b>44,347.97</b>	<b>2,20,681.03</b>
<b>2</b>	<b>Segment Results [Profit/ (Loss) before tax]</b>				
	Banking Business	(6,337.92)	5,866.53	(3,783.65)	1,780.27
	Institutional Business	130.25	(451.02)	(654.97)	(1,227.03)
	Wealth Management and Distribution	(1,266.84)	1,297.78	(320.26)	283.98
	Housing Finance	271.24	609.60	433.40	1,726.58
	Unallocated	6.60	595.34	2,288.01	6,066.71
	Less : Eliminations	(684.95)	(279.06)	(623.39)	(1,367.44)
	<b>Profit / (Loss) before tax</b>	<b>(7,881.62)</b>	<b>7,639.16</b>	<b>(2,660.86)</b>	<b>7,263.07</b>
	Less :				
	a) Interest (Income)/expense (net)	4,646.12	4,166.00	4,429.57	17,403.31
	b) Unallocated (Income)/expenditure (net)	1.15	1,252.52	(244.16)	755.21
	<b>Profit/(Loss) before tax</b>	<b>(12,528.89)</b>	<b>2,220.64</b>	<b>(6,846.28)</b>	<b>(10,895.45)</b>
	Exceptional items	-	-	-	225.16
	<b>Profit/(Loss) before tax</b>	<b>(12,528.89)</b>	<b>2,220.64</b>	<b>(6,846.28)</b>	<b>(10,670.29)</b>
<b>3</b>	<b>Segment Assets</b>				
	Banking Business	15,63,220.60	14,49,554.15	10,32,762.49	14,49,554.15
	Institutional Business	6,696.08	17,650.87	5,143.48	17,650.87
	Wealth Management and Distribution	25,564.02	13,486.30	21,820.16	13,486.30
	Housing Finance	1,59,321.14	1,48,940.11	1,40,663.92	1,48,940.11
	Unallocated	2,94,198.62	2,83,818.41	2,75,803.45	2,83,818.41
	Less : Eliminations	(1,84,574.38)	(1,75,008.73)	(1,72,398.66)	(1,75,008.73)
	<b>Total Assets</b>	<b>18,64,426.08</b>	<b>17,38,441.10</b>	<b>13,03,794.84</b>	<b>17,38,441.10</b>
<b>4</b>	<b>Segment Liabilities</b>				
	Banking Business	13,92,302.19	12,74,386.69	8,65,287.70	12,74,386.69
	Institutional Business	4,188.98	12,874.19	3,317.03	12,874.19
	Wealth Management and Distribution	16,002.65	5,181.74	14,284.10	5,181.74
	Housing Finance	1,13,566.98	1,03,455.38	97,127.38	1,03,455.38
	Unallocated	2,00,033.55	1,85,473.31	1,66,197.94	1,85,473.31
	Less : Eliminations	(26,089.87)	(17,228.84)	(23,752.65)	(17,228.84)
	<b>Total Liabilities</b>	<b>17,00,004.48</b>	<b>15,64,142.46</b>	<b>11,22,461.50</b>	<b>15,64,142.46</b>
<b>5</b>	<b>Capital employed (Segment assets - Segment liabilities)</b>				
	Banking Business	1,70,918.41	1,75,167.46	1,67,474.79	1,75,167.46
	Institutional Business	2,507.10	4,776.69	1,826.44	4,776.69
	Wealth Management and Distribution	9,561.37	8,304.56	7,536.06	8,304.56
	Housing Finance	45,754.16	45,484.73	43,536.53	45,484.73
	Unallocated	94,165.07	98,345.10	1,09,605.51	98,345.10
	Less : Eliminations	(1,58,484.51)	(1,57,779.89)	(1,48,646.01)	(1,57,779.89)
	<b>Total Capital Employed</b>	<b>1,64,421.60</b>	<b>1,74,298.64</b>	<b>1,81,333.34</b>	<b>1,74,298.64</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'.



Independent Auditor's Review Report on Unaudited Standalone Financial Results of Centrum Capital Limited for the quarter ended 30th June, 2024 pursuant to the Regulation 33 read with Regulation 63 of the Securities Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015, as amended.

To the Board of Directors of Centrum Capital Limited

1. We have reviewed the accompanying Unaudited Standalone Financial Results (the 'Statement') of Centrum Capital Limited (the 'Company') for the quarter ended 30th June, 2024 and for the period from 1st April, 2024 to 30th June, 2024, in which are included financial results of Centrum ESPS Trust (the 'Trust') being submitted by the Company pursuant to the requirements of Regulation 33 and read with Regulation 63 of the Securities Exchange Board of India (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 14th August, 2024, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS) 34, *Interim Financial Reporting* prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to 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 provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated in paragraph 3 above, and based on the consideration of the matter referred to in paragraph 5 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 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 statements of one (1) trust which have not been reviewed by their auditors, whose interim financial statements reflect total revenue of Rs. 10.60 lakhs, excess of income over expenditure of Rs. 10.40 lakhs for the quarter ended 30th June, 2024 and for the period from 1st April, 2024 to 30th June, 2024 respectively, as considered in the Statement. The interim financial statements have been approved and furnished by the Company's management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of the trust, is based solely on such interim financial statements. According to the information and explanations given to us by the Company's management, this interim financial statements is not material to the Company.





Our conclusion is not modified in respect of this matter.



Mumbai, 14th August, 2024

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

Edwin Paul Augustine  
Partner

Membership No :043385

UDIN: 24043385BKDZW03567

**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

**Statement of Unaudited Standalone Financials Results for the Quarter Ended June 30, 2024**

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

Particulars	Quarter Ended		Year Ended	
	30-Jun-24 (Unaudited)	31-Mar-24 (Audited) (Refer note 8)	30-Jun-23 (Unaudited)	31-Mar-24 (Audited)
<b>1. Revenue from operations</b>				
a. Fees and commission Income	742.31	1,995.27	447.19	4,950.05
b. Net gain on fair value changes	13.26	130.17	65.84	371.95
c. Other operating income	100.00	100.00	100.00	400.00
<b>Total revenue from operations</b>	<b>855.57</b>	<b>2,225.44</b>	<b>613.03</b>	<b>5,722.00</b>
Other income	958.17	975.57	1,002.71	3,964.84
<b>Total Income</b>	<b>1,813.74</b>	<b>3,201.01</b>	<b>1,615.74</b>	<b>9,686.84</b>
<b>2. Expenses</b>				
a. Finance costs	2,503.05	2,443.22	2,368.07	9,516.85
b. Impairment on financial instruments (net)	(383.76)	4.90	(2.50)	60.32
c. Employee benefits expenses	820.28	652.50	731.57	2,869.76
d. Depreciation and amortisation expense	50.97	42.33	41.65	167.82
e. Other expenses	358.74	888.88	260.24	2,215.15
<b>Total Expenses</b>	<b>3,349.28</b>	<b>4,031.83</b>	<b>3,399.03</b>	<b>14,829.90</b>
<b>3. Profit/(Loss) before exceptional Items and tax (1-2)</b>	<b>(1,535.54)</b>	<b>(830.82)</b>	<b>(1,783.29)</b>	<b>(5,143.06)</b>
Exceptional Items	-	-	-	(955.53)
<b>Profit/(Loss) before tax</b>	<b>(1,535.54)</b>	<b>(830.82)</b>	<b>(1,783.29)</b>	<b>(6,098.59)</b>
<b>4. Tax Expense</b>				
Current tax (Refer note 3)	-	4.18	-	4.18
Deferred tax charge/(credit)	(152.47)	(160.18)	(130.85)	(873.67)
Tax adjustments for earlier years	-	(95.51)	-	(95.51)
Total Tax Expense	(152.47)	(251.51)	(130.85)	(965.00)
<b>5. Profit/(Loss) for the period/year (3-4)</b>	<b>(1,383.07)</b>	<b>(579.31)</b>	<b>(1,652.44)</b>	<b>(5,133.59)</b>
<b>6. Other Comprehensive Income (OCI)</b>				
<b>i. Items that will not be reclassified to profit or loss</b>				
(a) Remeasurements of Defined benefit scheme	1.67	(7.10)	1.67	(2.09)
(b) Tax on above	(0.43)	1.83	(0.43)	0.54
<b>ii. Items that will be reclassified to profit or loss</b>				
<b>Total Other Comprehensive Income/ (Expense)</b>	<b>1.24</b>	<b>(5.27)</b>	<b>1.24</b>	<b>(1.55)</b>
<b>7. Total Comprehensive Income/(Loss) for the period/year (5+6)</b>	<b>(1,381.83)</b>	<b>(584.58)</b>	<b>(1,651.20)</b>	<b>(5,135.14)</b>
<b>8. Paid-up Equity Share Capital (Face value of ₹1 each)</b>	<b>4,160.33</b>	<b>4,160.33</b>	<b>4,160.33</b>	<b>4,160.33</b>
<b>9. Other Equity</b>				<b>35,186.27</b>
<b>10. Earnings Per Equity Share (Not annualised)</b>				
(Face value of ₹ 1 Each)				
(i) Basic ( ₹ )	(0.33)	(0.14)	(0.40)	(1.23)
(i) Diluted ( ₹ )	(0.33)	(0.14)	(0.40)	(1.23)

**Notes to the Unaudited Standalone Financial Results:**

- The unaudited standalone financial results of **Centrum Capital Limited** (the 'Company') for the quarter ended June 30, 2024 are drawn up in accordance with Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended. These unaudited standalone financial results were reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on August 14, 2024. The above unaudited standalone financial results were reviewed by the statutory auditors of the Company and have issued an unmodified review conclusion on the standalone financial results.
- The unaudited 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.
- No provision for current tax is required to be made in view of loss for the quarter.
- During the quarter ended June 30, 2024, the Company's entire investment in the equity shares of Modulus Alternatives Investments Managers Limited, a subsidiary, has been sold to Centrum Financial Services Limited, a subsidiary.
- The Asset Cover for existing debentures are fully secured by a first *pari-passu* charge over specified assets as at June 30, 2024 and its exceeds hundred percent of the principal amount.
- The Company publishes unaudited standalone financial results along with the unaudited consolidated financial results. In accordance with Indian Accounting Standard (Ind AS) 108, *Operating Segments*, the Company has disclosed the segment information in the unaudited consolidated financial results.
- The unaudited standalone financial results for the quarter ended June 30, 2024 are being uploaded on the Company's website viz., www.centrum.co.in.
- The figures for quarter ended March 31, 2024 as reported in the unaudited standalone financial results are the balancing figures between the audited figures in respect of the full financial year and the published year-to-date unaudited figures up to the third quarter ended December 31, 2023, which were subject to a limited review by the statutory auditors.
- Figures for the previous periods / year have been regrouped, wherever necessary.

For Centrum Capital Limited

*Jaspal Singh Bindra*  
Jaspal Singh Bindra  
Executive Chairman  
DIN : 00128320

Place: Mumbai  
Date : August 14, 2024



## **Unity Small Finance Bank**

Centrum promoted Unity Small Finance Bank delivered sustainable financial and operational performance for Q1FY25. The Bank continues to focus on developing a retail focussed franchise for assets and liabilities. The Bank's recent Ratings upgrade to 'A' for long term credit rating by ICRA, underscores our relentless dedication to supporting the growth aspirations of the Bank and reflects the strength of our business fundamentals. The Bank has existing short term rating of A1+ from CRISIL.

During the quarter, the Bank grew its Liability base and has deposits of Rs 7,633 crores and diversified loan portfolio (net advances) of Rs 8,106 crores, thereby improving the CD Ratio substantially. The Bank added 10 Banking Outlets / Asset Offices in Q1FY25 and today operates out of 389 Banking Outlets / asset offices across 20 States & UTs.

The Bank remains well capitalised for both organic and in-organic growth opportunities with our CRAR at 29%, which is well above the regulatory requirement and Shareholders' Funds at Rs 1,879 crores. The Bank has been maintaining comfortable liquidity position, even as the advances are growing at a steady pace. The bank has demonstrated robust operational and financial performance along with diversification across geographies and products, leading to healthy growth, across parameters for Q1FY2025.

Unity Bank remains committed to increasing investments in technology and will roll out several more digital offerings during the year.