

November 10, 2022

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 November 10, 2022

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 Half-year ended September 30, 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 10:00 a.m. and concluded at 11:45 a.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



SHARP & TANNAN

Chartered Accountants

Firm's Registration No. 109982W

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

To the Board of Directors of Centrum Capital Limited

1. We have reviewed the accompanying **Statement of Unaudited Consolidated Financial Results** (the 'Statement') of **Centrum Capital Limited** (the 'Parent') and its subsidiaries (the Parent and its subsidiaries together referred to as the 'Group') and its share of the net loss after tax and total comprehensive loss of its associate for the quarter ended 30th September, 2022 and for the period from 1st April, 2022 to 30th September, 2022, being submitted by the Parent pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
2. This Statement, which is the responsibility of the Parent's management and approved by the Parent's Board of Directors on 10th November, 2022, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS) 34, *Interim Financial Reporting* prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, *Review of Interim Financial Information Performed by the Independent Auditor of the Entity* issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of the Parent personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the Circular issued by the SEBI under Regulation 33(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.



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	Subsidiary Company
3	Centrum Broking Limited	Subsidiary Company
4	Centrum Microcredit Limited	Subsidiary Company
5	Centrum Housing Finance Limited	Subsidiary Company
6	Centrum Financial Services Limited	Subsidiary Company
7	Centrum International Services Pte. Ltd.	Subsidiary Company
8	Centrum Alternative Investment Managers Limited	Subsidiary Company
9	Centrum Capital Advisors Limited	Subsidiary Company
10	Centrum Capital International Limited	Subsidiary Company
11	Centrum Alternatives LLP	Subsidiary Company
12	Centrum Insurance Broker Limited	Subsidiary Company
13	Centrum Wealth Limited	Subsidiary Company
14	Centrum Investment Advisors Limited	Subsidiary Company
15	Unity Small Finance Bank Limited	Subsidiary Company
16	Ignis Capital Advisors Limited	Subsidiary Company
17	Acorn Fund Consultants Private Limited	Associate
18	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 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.
6. We did not review the interim financial results of seven (7) subsidiaries included in the Statement whose interim financial results reflect total assets of Rs. 9,99,482.81 lakhs as at 30th September, 2022 and total revenues of Rs. 37,078.36 lakhs and Rs. 64,286.62 lakhs, total net profit/(loss) after tax of Rs. 1159.11 lakhs and (Rs. 7,324.44 lakhs) and total comprehensive income/(loss) of Rs. 1,827.05 lakhs and (Rs. 7,286.10 lakhs), for the quarter ended 30th September, 2022 and for the period from 1st April, 2022 to 30th September, 2022, respectively, and cash flows of (Rs. 3,79,391.41 lakhs) for the period from 1st April, 2022 to 30th September, 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.

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. 9,832.60 lakhs as at 30th September, 2022 and total revenue of Rs. 505.34 lakhs and Rs. 900.58 lakhs, total net profit/(loss) after tax of (Rs. 91.26 lakhs) and (Rs. 438.81 lakhs) and total comprehensive income/(loss) of (Rs. 91.38 lakhs) and (Rs. 438.87 lakhs) for the quarter ended 30th September, 2022 and for the period from 1st April, 2022 to 30th September, 2022, respectively, and cash flows of Rs. 11.58 lakhs for the period from 1st April, 2022 to 30th September, 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 management of the Parent and reviewed by us.

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

7. 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 this matter.



Place: Mumbai
Date: 10th November, 2022

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


Edwin Paul Augustine
Partner
Membership No.: 043385
UDIN: 22043385BCRSUO9851

CENTRUM CAPITAL LIMITED

CIN L65990MH1977PLCO19986

Registered Office : Bombay Mutual Building, 2nd Floor, Dr.D.N.Road, Fort, Mumbai - 400001.

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

Tel. : +91 22 42159000 Fax no. : +91 22 42159533 Email ID: info@centrum.co.in Website: www.centrum.co.in

Statement of Consolidated Unaudited Financials Results for the Quarter and Half Year ended September 30, 2022

(₹ in Lakhs except per equity share data)

Particulars	Quarter ended			Half Year ended		Year ended
	30-Sep-22 (Unaudited)	30-Jun-22 (Unaudited)	30-Sep-21 (Unaudited)	30-Sep-22 (Unaudited)	30-Sep-21 (Unaudited)	31-Mar-22 (Audited)
1. Revenue from operations						
a. Interest income	21,014.23	19,069.95	8,597.25	40,084.18	16,542.88	38,452.00
b. Fees and commission Income	6,094.29	6,705.53	6,395.90	12,799.82	10,998.91	23,729.03
c. Net gain on fair value changes	-	-	257.58	-	705.02	-
d. Income from trading	2,877.20	1,685.04	-	4,562.24	-	5,812.48
e. Other operating income	153.55	249.38	11.39	402.93	289.53	1,459.71
Total revenue from operations	30,139.27	27,709.90	15,262.12	57,849.17	28,536.34	69,453.22
Other income	7,791.64	344.37	441.13	8,136.01	800.52	1,978.51
Total Income	37,930.91	28,054.27	15,703.25	65,985.18	29,336.86	71,431.73
2. Expenses						
a. Finance costs	14,474.42	16,359.60	7,018.52	30,834.02	13,606.98	32,998.70
b. Net loss on fair value changes	(453.06)	3,443.99	-	2,990.93	-	1,067.41
c. Impairment on financial instruments (net)	4,296.48	2,760.95	530.15	7,057.43	700.93	10,398.52
d. Purchase of Stock-in-trade	2,883.58	1,689.26	-	4,572.84	-	5,839.76
e. Change in inventories of Stock-in-trade	-	-	-	-	-	-
f. Employee benefits expenses	9,919.49	9,684.59	5,788.29	19,604.08	11,203.20	25,913.11
g. Depreciation and amortisation expense	1,013.95	944.15	415.05	1,958.10	832.07	2,146.81
h. Other expenses	5,283.91	4,593.95	2,624.22	9,877.86	4,215.84	11,499.29
Total Expenses	37,418.77	39,476.49	16,376.23	76,895.26	30,559.02	89,863.60
3. Profit/ (Loss) before tax (1-2)	512.14	(11,422.22)	(672.98)	(10,910.08)	(1,222.16)	(18,431.87)
4. Tax Expense						
Current tax	586.57	888.60	(91.71)	1,475.17	341.60	593.22
Deferred tax charge/(credit)	324.68	(858.93)	703.57	(534.25)	310.68	(42.94)
Tax adjustments of earlier years	73.52	-	(106.08)	73.52	(4.02)	11.77
Total Tax Expense	984.77	29.67	505.78	1,014.44	648.26	562.05
5. Profit/ (Loss) after tax before share of profit/(loss) of associates(3-4)	(472.63)	(11,451.89)	(1,178.76)	(11,924.52)	(1,870.42)	(18,993.92)
6. Share of profit / (loss) of associate	-	-	-	-	-	-
7. Profit/ (Loss) for the period/year (5+6)	(472.63)	(11,451.89)	(1,178.76)	(11,924.52)	(1,870.42)	(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	91.03	225.34	(84.24)	316.37	(93.58)	(612.82)
(b) Equity instruments through OCI	(89.06)	(107.22)	-	(196.28)	-	-
(c) Tax on above	(22.75)	(56.53)	23.20	(79.28)	21.53	165.98
ii. Items that will be reclassified to profit or loss						
(a) Exchange differences in translation	(0.12)	0.06	0.54	(0.06)	0.37	(0.29)
(b) Tax on above	-	-	-	-	-	-
Total Other Comprehensive Income/(Loss)	(20.90)	61.65	(60.50)	40.75	(71.68)	(447.13)
Total Comprehensive Income/(Loss) for the period/year	(493.53)	(11,390.24)	(1,239.26)	(11,883.77)	(1,942.10)	(19,441.06)
Net Profit/(Loss) for the period/year attributable to:						
Owners of the Company	(1,718.40)	(6,925.27)	(1,699.39)	(8,643.67)	(2,752.03)	(17,674.21)
Non-controlling interest	1,245.77	(4,526.62)	520.63	(3,280.85)	881.61	(1,319.70)
Other Comprehensive Income/ (Loss) for the period/year attributable to:						
Owners of the Company	(3.96)	28.11	(51.27)	24.15	(57.45)	(245.85)
Non-controlling interest	(16.94)	33.54	(9.23)	16.60	(14.23)	(201.28)
Total Comprehensive Income/ (Loss) for the period/year attributable to:						
Owners of the Company	(1,722.35)	(6,897.16)	(1,750.66)	(8,619.51)	(2,809.48)	(17,920.07)
Non-controlling interest	1,228.82	(4,493.08)	511.40	(3,264.26)	867.38	(1,520.98)
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 (₹)	(0.41)	(1.66)	(0.41)	(2.08)	(0.66)	(4.25)
(i) Diluted (₹)	(0.41)	(1.66)	(0.41)	(2.08)	(0.66)	(4.25)

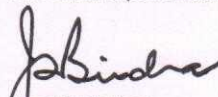


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Notes to the consolidated financial results:

- 1 The above consolidated unaudited financial results for the quarter and half year ended September 30, 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 November 09, 2022 and November 10, 2022 respectively. 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 September 30, 2022, the Group has raised an amount of ₹ 13,969 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 September 30, 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 half year ended September 30, 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 - (Refer Annexure B).
- 10 The consolidated unaudited financial results for the quarter and half year ended September 30, 2022 are being uploaded on the Company's website viz., www.centrum.co.in.
- 11 Figures for the previous quarters/year have been regrouped, wherever necessary.

For Centrum Capital Limited



Jaspal Singh Bindra
Executive Chairman
DN : 00128320

Place: Mumbai

Date : November 10, 2022



CENTRUM CAPITAL LIMITED

CIN L65990MH1977PLC019986

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Consolidated Statement of Assets and Liabilities

(₹ in Lakhs)

Particulars	As at 30-Sep-22 (Unaudited)	As at 31-Mar-22 (Audited)
Assets		
1) Financial assets		
Cash and cash equivalents	58,949.77	4,39,877.04
Bank balance other than cash and cash equivalents above	18,109.11	23,151.84
Derivative financial instruments	1,102.24	1,402.74
Receivables		
i) Trade receivables	4,114.00	3,459.89
ii) Other receivables	39.20	-
Loans	4,43,920.29	3,57,254.84
Investments	2,84,104.87	2,86,737.08
Other financial assets	5,766.90	4,951.95
Sub-total Financial assets	8,16,106.38	11,16,835.38
2) Non-financial assets		
Current tax assets (net)	2,881.33	3,428.58
Deferred tax assets (net)	79,020.98	78,565.99
Property, plant and equipment	31,868.53	31,606.15
Right of use assets	5,531.28	3,019.14
Capital work-in-progress	1,788.17	21.43
Goodwill on consolidation	4,779.42	4,779.42
Other intangible assets	829.90	1,127.28
Other non-financial assets	12,667.25	9,808.99
Asset held for sale	494.05	318.50
Sub-total Non-financial assets	1,39,860.91	1,32,675.48
Total assets	9,55,967.29	12,49,510.86
Liabilities and Equity		
Liabilities		
1) Financial liabilities		
Derivative financial instruments	37,338.39	33,155.20
Payables		
(I) 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	10,002.56	11,298.36
(II) 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	13,617.70	6,740.50
Debt securities	1,19,721.47	1,42,330.73
Borrowings (other than Debt securities)	53,040.63	85,241.08
Deposits	1,51,753.23	3,83,790.95
Other financial liabilities	3,56,476.76	3,56,115.64
Sub-total Financial liabilities	7,41,950.74	10,18,672.46
2) Non-financial Liabilities		
Provisions	23,334.15	29,228.65
Other non-financial liabilities	3,154.20	2,664.75
Sub-total Non-financial liabilities	26,488.35	31,893.40
3) Equity		
Equity share capital	4,160.33	4,160.33
Other equity	55,199.15	63,329.70
Total equity	59,359.48	67,490.03
4) Non-controlling interest	1,28,168.72	1,31,454.97
Total Liabilities and Equity	9,55,967.29	12,49,510.86






CENTRUM CAPITAL LIMITED
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Consolidated Statement of Cash Flows

(₹ in Lakhs)

Particulars	Half Year ended	Half Year ended	Year ended
	30-Sep-22 (Unaudited)	30-Sep-21 (Unaudited)	31-Mar-22 (Audited)
A Cash Flows from Operating Activities:			
Net Profit/(Loss) before taxation	(10,910.08)	(1,222.16)	(18,431.87)
Adjustments for:			
Depreciation and amortisation expense	1,958.10	832.07	2,120.17
Impairment on financial assets	7,051.01	778.20	10,416.74
Net effect of exchange rate changes	(0.80)	(2.49)	(68.14)
Interest income	(264.56)	(284.01)	2,778.73
Loss/(Profit) on sale of investments (net)	-	(14.50)	(49.85)
Net gain on fair value changes	(8,811.77)	(1,263.42)	260.58
Loss/(Profit) on sale of property, plant and equipment	(7.93)	-	1.09
Property plant and equipment written off	-	-	15.39
Gain on modification of right of use / sub-lease	(6.86)	-	(37.32)
Employees stock option provision	379.49	205.61	(467.04)
Dividend on PCNPS	1,127.50	-	400.48
Dividend income on investments	-	-	(6.90)
Finance costs	6,471.96	5,208.08	11,313.36
Operating profit before working capital changes	(3,013.94)	4237.38	8245.42
Adjustments for :			
Decrease/(Increase) in other financial assets	(5,661.95)	(289.47)	8,434.47
Decrease/(Increase) in other non-financial assets	(3,285.76)	(797.11)	(7,535.88)
Decrease/(Increase) in other bank balances	-	-	12,503.47
Decrease/(Increase) in loans(net)	(85,456.38)	(13,452.67)	(80,476.47)
Decrease/(Increase) in trade receivables	(966.44)	(2,721.91)	(663.12)
Increase/(Decrease) in other financial liabilities	(15,422.84)	3,666.04	(31,106.86)
Increase/(Decrease) in derivatives financial instruments (net)	(6,041.89)	2,131.75	5,653.09
Increase/(Decrease) in other non financial liabilities	(2,635.03)	78.80	28,169.98
Increase/(Decrease) trade payables	6,410.00	3,563.25	3,177.14
Increase/(Decrease) other liabilities and provisions	(273.19)	432.45	837.78
Cash generated from operations	(1,16,347.42)	(3,151.49)	(52,760.97)
Direct taxes paid (including tax deducted at source)	(1,001.61)	(275.64)	(1608.76)
Net Cash generated from/ (used in) Operating Activities	(1,17,349.04)	(3,427.13)	(54,369.73)
B Cash Flows from Investing Activities:			
Purchase of property, plant and equipment, Intangible Assets and Goodwill	(6,096.43)	(3,516.59)	(4,804.50)
Proceeds from sale of property, plant and equipment	4.26	-	17.65
Sale / (Purchase) of treasury shares	87.51	-	-
Proceeds/(Investment) in fixed deposits	(1,453.07)	(1,375.40)	(1,057.32)
Acquisition / Proceeds from purchase / sale of investments (net) *	6,419.93	(5,926.62)	(28,234.75)
Loans and advances given (Net of repayments)	(9.93)	(119.35)	459.81
Interest received	712.72	755.04	5,021.92
Dividend income on investments	-	-	6.90
Net Cash generated from/(used in) Investing Activities	(335.01)	(10,182.92)	(28,590.29)
C Cash Flows from Financing Activities:			
Proceeds from issuance of share capital	-	-	74,572.29
Proceeds/(Repayment) of debt securities (net) *	(22,339.47)	13,397.47	37,812.26
Proceeds/(Repayment) of Borrowings Incl.deposits (other than debt securities) (net) *	(2,40,483.38)	13,243.59	3,58,411.92
Payment of lease liability	837.93	(340.94)	(448.70)
Finance costs	(1,258.30)	(7,297.45)	(12,813.25)
Net cash generated/(used in) financing activities	(2,63,243.22)	19,002.67	4,57,534.52
Net Increase/(decrease) in cash and cash equivalents	(3,80,927.27)	5,392.62	3,74,574.49
Cash and cash equivalents as at the beginning of the period	4,39,877.04	20,909.16	20,909.16
Cash received under BTA (dated November 1, 2021)	-	-	44,393.39
Cash and cash equivalents as at the end of the period	58,949.77	26,301.78	4,39,877.04

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

Note :

1. The above Consolidated Statement of Cash Flows have been prepared under the 'Indirect Method' as set out in the Indian Accounting Standard (Ind AS) 7, Statement of Cash Flows.



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CENTRUM CAPITAL LIMITED

CIN L65990MH1977PLC019986

Registered Office : Bombay Mutual Building, 2nd Floor, Dr.D.N.Road, Fort, Mumbai - 400001.

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

Tel.: +91 22 42159000 Fax no. : +91 22 42159533 Email ID: info@centrum.co.in Website: www.centrum.co.in

Consolidated Segment-wise Revenue, Results and Total Assets and Total Liabilities for the Quarter and Half year ended September 30, 2022

₹ Lakhs)

Sr. No.	Particulars	Quarter ended			Half Year ended		Year ended
		30-Sep-22	30-Jun-22	30-Sep-21	30-Sep-22	30-Sep-21	31-Mar-22
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Segment Revenue (Total Revenue)						
	Banking Business	17,577.92	15,790.51	-	33,368.43	-	15,876.56
	Institutional Business	1,551.49	1,731.71	2,580.15	3,283.20	4,262.00	8,204.60
	Wealth Management and Distribution	5,713.89	6,075.38	5,557.31	11,789.26	10,126.00	21,986.71
	Housing Finance	2,024.55	1,958.66	1,841.23	3,983.21	3,595.00	6,999.18
	SME/ Micro Credit Lending	-	-	5,682.64	-	11,193.00	12,712.82
	Unallocated	5,229.93	4,685.62	2,321.12	9,915.55	4,792.54	14,504.43
	Less : Eliminations	(1,958.51)	(2,531.98)	(2,720.33)	(4,490.49)	(5,432.19)	(10,831.08)
	Total revenue from operations	30,139.27	27,709.90	15,262.12	57,849.17	28,536.34	69,453.22
2	Segment Results (Profit/ (Loss) before tax)						
	Banking Business	1,910.83	(11,397.05)	-	(9,486.22)	-	(7,944.89)
	Institutional Business	(950.12)	(1,191.90)	528.40	(2,142.02)	(155.00)	(566.09)
	Wealth Management and Distribution	930.17	2,354.19	1,070.96	3,284.36	2,120.00	5,058.62
	Housing Finance	428.84	429.75	500.28	858.59	910.00	1,700.68
	SME/ Micro Credit Lending	-	-	(129.14)	-	(127.92)	(522.93)
	Unallocated	1,891.98	1,070.51	(182.85)	2,962.49	1,788.94	(5,311.43)
	Less : Eliminations	(11.08)	(893.21)	(573.91)	(904.29)	(1,121.18)	(2,433.66)
	Profit / (Loss) before tax	4,200.61	(9,627.71)	1,213.74	(5,427.10)	3,414.84	(10,019.70)
	Less :						
	a) Interest (Income)/expense (net)	4,622.07	1,940.96	2,929.60	6,563.03	5,208.00	9,555.77
	b) Unallocated (Income)/expenditure (net)	(933.60)	(146.45)	(1,042.88)	(1,080.05)	(571.00)	(1,143.60)
	Profit/(Loss) before tax	512.14	(11,422.22)	(672.98)	(10,910.08)	(1,222.16)	(18,431.87)
3	Segment Assets						
	Banking Business	7,53,353.77	7,96,810.58	-	7,53,353.77	-	9,91,627.82
	Institutional Business	2,785.42	3,738.79	5,396.43	2,785.42	5,396.43	3,367.10
	Wealth Management and Distribution	20,268.55	16,764.34	20,011.48	20,268.55	20,011.48	16,596.48
	Housing Finance	78,512.64	72,518.58	65,022.88	78,512.64	65,022.88	69,596.49
	SME/ Micro Credit Lending	-	-	1,80,667.01	-	1,80,667.01	-
	Unallocated	2,73,870.78	2,64,247.41	1,92,567.00	2,73,870.78	1,92,567.00	3,31,994.90
	Less : Eliminations	(1,72,823.86)	(1,55,636.87)	(1,20,730.12)	(1,72,823.86)	(1,20,730.12)	(1,63,671.93)
	Total Assets	9,55,967.29	9,98,442.83	3,42,934.69	9,55,967.29	3,42,934.69	12,49,510.86
4	Segment Liabilities						
	Banking Business	5,86,742.51	6,31,604.87	-	5,86,742.51	-	8,99,057.38
	Institutional Business	1,266.81	1,014.15	938.74	1,266.81	938.74	789.56
	Wealth Management and Distribution	13,363.94	12,373.52	21,682.99	13,363.94	21,682.99	15,086.73
	Housing Finance	36,119.11	30,475.09	24,211.31	36,119.11	24,211.31	27,933.67
	SME/ Micro Credit Lending	-	-	1,42,571.25	-	1,42,571.25	-
	Unallocated	1,59,865.66	1,47,197.79	99,026.11	1,59,865.66	99,026.11	1,28,253.06
	Less : Eliminations	(28,918.93)	(11,962.77)	(23,087.15)	(28,918.93)	(23,087.15)	(20,554.56)
	Total Liabilities	7,68,439.09	8,10,702.65	2,65,343.25	7,68,439.09	2,65,343.25	10,50,565.86
5	Capital Employed (Segment assets - Segment liabilities)						
	Banking Business	1,66,611.26	1,65,205.72	-	1,66,611.26	-	92,570.44
	Institutional Business	1,518.61	2,724.64	4,457.69	1,518.61	4,457.69	2,577.53
	Wealth Management and Distribution	6,904.61	4,390.82	(1,671.51)	6,904.61	(1,671.51)	1,509.75
	Housing Finance	42,393.52	42,043.49	40,811.57	42,393.52	40,811.57	41,662.81
	SME/ Micro Credit Lending	-	-	38,095.76	-	38,095.76	-
	Unallocated	1,14,005.13	1,17,049.62	93,540.82	1,14,005.13	93,540.82	2,03,741.84
	Less : Eliminations	(1,43,904.94)	(1,43,674.10)	(97,642.97)	(1,43,904.94)	(97,642.97)	(1,43,117.37)
	Total Capital Employed	1,87,528.19	1,87,740.19	77,591.36	1,87,528.19	77,591.36	1,98,945.00



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

Particulars	Consolidated					
	Quarter ended			Half Year ended		Year ended
	30-Sep-22	30-Jun-22	30-Sep-21	30-Sep-22	30-Sep-21	31-Mar-22
Debt Equity Ratio (Total Debt/Equity)	4.71	4.46	2.53	4.71	2.53	4.20
Debt Service Coverage Ratio (in times) (Earnings before Interest,Tax and Exceptional Items)/(Finance Costs)	0.59	0.24	0.62	0.62	0.38	0.08
Interest Service Coverage Ratio (in times) (Earnings before Interest,Tax and Exceptional Items)/Finance Costs	0.49	0.24	1.73	0.40	1.31	-0.31
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 Lakh)	59,359.48	60,801.00	58,105.21	59,359.48	58,105.21	67,490.03
Net Profit / (Loss) after tax (₹ in Lakh)	(472.63)	(11,451.89)	(1,178.76)	(11,924.52)	(1,870.42)	(18,993.92)
Earnings per equity share (Face Value ₹ 1)						
-Basic	(0.41)	(1.66)	(0.41)	(2.08)	(0.66)	(4.25)
-Diluted	(0.41)	(1.66)	(0.41)	(2.08)	(0.66)	(4.25)
Current Ratio (times) (Current Assets/Current Liabilities)	15.09	68.73	17.65	15.09	17.65	17.26
Long term debt to working capital ratio (Total debt)/(Current Assets Less Current Liabilities)	(266.26)	(24.91)	(19.71)	(266.26)	(19.71)	(13.06)
Bad debts to Account receivable ratio; (ECL on Trade receivables/Average Trade Receivables)	0.08	0.16	5.97	0.18	6.00	0.20
Current Liability ratio (Current Liabilities/Total Liabilities)	0.13	0.08	0.14	0.13	0.14	0.15
Total debts to total assets (Total Debts/Total Assets)	1.71	1.72	1.29	1.71	1.29	1.67
Debtors Turnover (times) (Sales of services/Average Trade Receivables)	2.73	2.30	21.60	4.14	38.45	992.97
Inventory Turnover (times)	NA	NA	NA	NA	NA	NA
Operation Profit Margin Ratio (%) (Earnings before Interest,Tax and Exceptional Items less Other)	(71)	(115)	101	(90)	55	(46)
Net Profit Margin Ratio (%) (Profit after Tax/ Total Income)	(186)	(219)	(41)	(200)	(42)	(116)

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



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SHARP & TANNAN

Chartered Accountants

Firm's Registration No. 109982W

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

To the Board of Directors of Centrum Capital Limited

1. We have reviewed the accompanying **Statement of Unaudited Standalone Financial Results** (the 'Statement') of **Centrum Capital Limited** (the 'Company') for the quarter ended 30th September, 2022 and for the period from 1st April, 2022 to 30th September, 2022, being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, as amended.
2. This Statement, which is the responsibility of the Company's management and approved by the Company's Board of Directors on 10th November, 2022, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS) 34, *Interim Financial Reporting* prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, *Review of Interim Financial Information Performed by the Independent Auditor of the Entity* issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of the Company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, as amended, 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. 2,377.80 lakhs as at 30th September, 2022, total revenue of Rs. 2.04 lakhs and Rs. 2.10 lakhs for the quarter and six months ended 30th September, 2022, total net profit after tax of Rs. 1.27 lakhs and Rs. 1.65 lakhs for the quarter and six months ended 30th September, 2022, total comprehensive loss of Rs. 1.27 lakhs and Rs. 1.65 lakhs for the quarter and six months ended 30th September, 2022 and cash flows of Rs. 86.83 lakhs period ended 30th September, 2022, as considered in the Statement. According to the information and explanations given to us by the management, this interim financial statement is not material to the Company.



Page 1 of 2

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Shreedhar T. Kunte: Ramnath D. Kare Edwin P. Augustine Raghunath P. Acharya
Firdosh D. Buchia Tirtharaj A. Khot Pavan K. Aggarwal

Also at Pune. Associate Offices : New Delhi, Chennai, Bangalore, Baroda, Goa & Ahmedabad

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 these matter.



Place: Mumbai
Date: 10th November, 2022

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

A handwritten signature in blue ink, appearing to read 'Augustine'.

Edwin Paul Augustine
Partner

Membership No.: 043385
UDIN: 22043385BCRSMN1146

CENTRUM CAPITAL LIMITED

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Statement of Standalone Unaudited Financials Results for the Quarter and Half Year ended September 30, 2022

(₹ in Lakhs)

Particulars	Quarter ended			Half Year ended		Year ended
	30-Sep-22 (Unaudited)	30-Jun-22 (Unaudited)	30-Sep-21 (Unaudited)	30-Sep-22 (Unaudited)	30-Sep-21 (Unaudited)	31-Mar-22 (Audited)
1. Revenue from operations						
a. Revenue from operations	188.49	212.66	1,097.39	401.15	1,498.12	2,808.76
b. Net gain on fair value changes	-	-	78.38	-	249.22	624.24
c. Other operating income	100.00	200.00	-	300.00	250.00	250.00
Total revenue from operations	288.49	412.66	1,175.77	701.15	1,997.34	3,683.00
Other Income	900.59	464.12	880.56	1,364.71	1,926.32	2,936.24
Total Income	1,189.08	876.78	2,056.33	2,065.86	3,923.66	6,619.24
2. Expenses						
a. Finance costs	2,027.32	1,245.81	1,538.40	3,273.13	2,697.21	5,875.88
b. Net loss on fair value changes	321.05	396.96	-	718.01	-	-
c. Impairment on financial instruments (net)	(6.56)	15.66	(36.60)	9.10	49.12	856.23
d. Employee benefits expenses	754.03	993.71	440.25	1,747.74	988.35	1,986.44
e. Depreciation and amortisation expense	43.89	42.93	48.70	86.82	96.99	185.46
f. Other expenses	335.92	265.10	230.68	601.02	626.40	1,330.81
Total Expenses	3,475.66	2,960.16	2,221.43	6,435.82	4,458.07	10,234.82
3. Profit/(Loss) before tax (1-2)	(2,286.58)	(2,083.38)	(165.11)	(4,369.96)	(534.41)	(3,615.58)
4. Tax Expense						
Current tax (Refer note 4)	-	-	-	-	-	-
Deferred tax charge/(credit)	(105.76)	(55.87)	138.58	(161.63)	156.41	(137.34)
Tax adjustments of earlier years	-	-	(106.08)	-	(106.08)	(119.10)
Total Tax Expense	(105.76)	(55.87)	32.50	(161.63)	50.33	(256.44)
5. Profit/(Loss) for the Period/Year (3-4)	(2,180.82)	(2,027.51)	(197.61)	(4,208.33)	(584.74)	(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	(0.39)	3.34	0.37	6.18
(b) Equity instruments through OCI	-	-	-	-	-	-
(c) Tax on above	(0.43)	(0.43)	0.10	(0.87)	(0.10)	(1.61)
ii. Items that will be reclassified to profit or loss	-	-	-	-	-	-
Total Other Comprehensive Income/ (Loss)	1.24	1.24	(0.29)	2.47	0.27	4.57
7. Total Comprehensive Income/(Loss) for the period/year (5+6)	(2,179.57)	(2,026.28)	(197.90)	(4,205.86)	(584.47)	(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 (₹)	(0.52)	(0.49)	(0.05)	(1.01)	(0.14)	(0.81)
(i) Diluted (₹)	(0.52)	(0.49)	(0.05)	(1.01)	(0.14)	(0.81)

Notes to the standalone financial results:

- The above standalone unaudited financial results for the quarter and half year ended September 30, 2022 have been reviewed and recommended by the Audit Committee and approved by the Board of Directors of **Centrum Capital Limited** (the 'Company') at meetings held on November 09, 2022 and November 10, 2022 respectively. 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 September 30, 2022, the Company has raised an amount of ₹ 5,968 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 September 30, 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 (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 standalone unaudited financial results for the quarter and half year ended September 30, 2022 are being uploaded on the Company's website viz., www.centrum.co.in.
- Figures for the previous quarters/year have been regrouped, wherever necessary.

Place: Mumbai
Date : November 10, 2022

For Centrum Capital Limited

Jaspal Singh Bindra
Jaspal Singh Bindra
Executive Chairman
DIN : 00128320



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Standalone Statement of Assets and Liabilities

(₹ in Lakhs)

Particulars	30-Sep-2022 (Unaudited)	31-Mar-2022 (Audited)
Assets		
1) Financial assets		
Cash and cash equivalents	561.74	2,022.94
Bank balance other than above	7,117.02	1,583.02
Derivative financial instruments	342.04	440.73
Receivables		
i) Trade receivables	109.80	300.61
ii) Other receivables	-	-
Loans	2,906.30	820.46
Investments	1,06,498.00	1,06,996.77
Other financial assets	530.66	115.36
Sub-total Financial assets	1,18,065.56	1,12,279.89
2) Non-financial assets		
Current tax assets (net)	855.58	726.31
Deferred tax assets (net)	2,745.99	2,585.23
Property, plant and equipment	276.81	310.29
Right of use assets	147.96	197.41
Other intangible assets	6.96	9.96
Other non-financial assets	162.50	24.13
Sub-total Non-financial assets	4,195.80	3,853.33
Total assets	1,22,261.36	1,16,133.22
Liabilities and Equity		
Liabilities		
1) Financial liabilities		
Derivative financial instruments	22,764.27	17,497.16
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	664.47	62.39
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	4,680.50	6,740.50
Debt securities	32,466.79	27,109.69
Borrowings (other than debt securities)	8,576.02	9,464.78
Other financial liabilities	6,519.04	4,820.47
Sub-total Financial liabilities	75,671.09	65,694.99
2) Non-financial Liabilities		
Provisions	57.01	46.15
Other non-financial liabilities	116.47	113.17
Sub-total Non-financial liabilities	173.48	159.32
3) Equity		
Equity share capital	4,160.33	4,160.33
Other equity	42,256.46	46,118.58
Total Equity	46,416.79	50,278.91
Total Liabilities and Equity	1,22,261.36	1,16,133.22



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Standalone Statement of Cash Flows

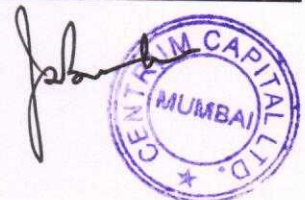
(₹ in Lakhs)

	30-Sep-22 (Unaudited)	30-Sep-21 (Unaudited)	31-Mar-22 (Audited)
A Cash Flows from Operating Activities:			
Profit/(Loss) before tax	(4,369.96)	(534.41)	(3,615.58)
Adjustments for:			
Depreciation and amortisation expense	86.82	96.99	185.46
Loss on sale of property plant and equipment	10.11	-	5.75
Gain on modification of right to use/sublease	-	-	(16.60)
Net gain on fair value changes	718.01	(249.22)	(624.24)
Interest income	(677.49)	(1,611.63)	(2,191.63)
Employees stock options provision	86.31	5.92	13.01
Dividend income on investments	-	-	(6.90)
Impairment on financial instruments	9.10	49.12	856.23
Guarantee income	(21.68)	(17.91)	(43.62)
Finance costs	3,273.13	2,697.21	5,875.88
Operating profit before working capital changes	(885.65)	436.07	437.75
Adjustments for :			
Decrease/(Increase) in trade receivables	184.86	(73.09)	(0.80)
Decrease/(Increase) in loans	(1,798.74)	21,031.97	20,973.23
Decrease/(Increase) in other financial assets	(442.39)	2,179.96	1,116.43
Decrease/(Increase) in other non-financial assets	(138.37)	11.62	36.47
Decrease/(Increase) in derivative financial instruments (net)	98.69	-	-
Decrease/(Increase) in payables	(1,457.92)	-	79.96
Decrease/(Increase) in other financial liabilities	-	535.68	-
Decrease/(Increase) in other non-financial liabilities	3.30	7.05	18.76
Decrease/(Increase) in provisions	14.20	(8.89)	9.71
Cash generated from operations	(4,422.02)	24,120.37	22,671.51
Direct taxes paid (net of refunds)	(129.27)	170.80	20.96
Net cash generated from/(used in) Operating Activities	(4,551.29)	24,291.17	22,692.47
B Cash Flows from Investing Activities:			
Purchase of property, plant and equipment	(15.19)	(6.36)	(7.26)
Proceeds from sale of property, plant and equipment	4.26	-	0.20
Investment made in subsidiaries during the year	-	(29,782.66)	(30,059.85)
Investment made in debenture of subsidiary	-	(1,771.73)	(5,934.67)
Investment made in bank fixed deposits	(5,506.66)	-	-
Investment made in bonds	-	(1,532.81)	(2,665.61)
Proceeds from sale of bonds	-	-	1,283.96
Proceeds from withdrawal of capital from subsidiary LLP	20.00	-	35.00
Investment made in mutual funds	-	(4,500.00)	(4,500.00)
Proceeds from redemption of mutual funds	-	4,507.61	4,507.58
Sale/(Purchase) of treasury shares (net) *	87.51	-	-
Investment made in private trusts	(46.76)	(50.00)	(372.34)
Interest received on investments	364.43	-	609.47
Dividend on investments	-	-	82.10
Net cash generated from / (used in) Investing Activities	(5,092.41)	(33,135.95)	(37,021.42)
C Cash Flows from Financing Activities:			
Proceeds/(Repayment) of debt securities (net)*	10,624.21	3,791.77	12,679.38
Proceeds/(Repayment) of borrowings (other than debt securities) (net) *	(838.56)	7,203.09	7,764.32
Payment of lease liabilities	(50.27)	(61.20)	(120.00)
Finance costs	(1,552.88)	(2,744.29)	(4,986.22)
Net cash generated from / (used in) Financing Activities	8,182.50	8,189.37	15,337.48
Net Increase/(decrease) in cash and cash equivalents	(1,461.20)	(655.41)	1,008.53
Cash and cash equivalents as at the beginning of the period	2,022.94	1,014.41	1,014.41
Cash and cash equivalents as at the end of the period	561.74	359.00	2,022.94

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

Note :

1. The above Standalone Statement of Cash Flows have been prepared under the 'Indirect Method' as set out in the Indian Accounting Standard (Ind AS) 7, *Statement of Cash Flows*.



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			Half Year ended		Year ended
	30-Sep-22	30-Jun-22	30-Sep-21	30-Sep-22	30-Sep-21	31-Mar-22
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Debt Equity Ratio (Total Debt/Equity)	1.52	1.46	0.87	1.52	0.87	1.17
Debt Service Coverage Ratio (in times) (Earnings before Interest,Tax and Exceptional Items) / (Finance Costs +Repayments of long term debt made during the year)	(0.03)	(0.67)	0.20	(0.12)	0.22	0.29
Interest Service Coverage Ratio (in times) (Earnings before Interest,Tax and Exceptional Items)/Finance Costs	(0.13)	(0.67)	0.89	(0.34)	0.80	0.38
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 Lakh)	46,416.79	48,365.25	53,030.47	46,416.79	53,030.47	50,278.91
Net Profit after tax (₹ in Lakh)	(2,180.82)	(2,027.51)	(197.61)	(4,208.33)	(584.74)	(3,359.15)
Earnings per equity share (Face Value ₹ 1)						
-Basic	(0.52)	(0.49)	(0.05)	(1.01)	(0.14)	(0.81)
-Diluted	(0.52)	(0.49)	(0.05)	(1.01)	(0.14)	(0.81)
Current Ratio (times) (Current Assets/Current Liabilities)	0.95	0.49	0.57	0.95	0.57	0.39
Long term debt to working capital ratio (Total debt)/(Current Assets Less Current Liabilities)	(267.18)	(25.73)	(20.40)	(267.18)	(20.40)	(13.97)
Bad debts to Account receivable ratio; (ECL on Trade receivables/Average Trade Receivables)	(0.03)	0.04	(0.15)	0.02	(0.11)	0.10
Current Liability ratio (Current Liabilities/Total Liabilities)	0.07	0.07	0.10	0.07	0.10	0.11
Total debts to total assets (Total Debts/Total Assets)	0.58	0.57	0.43	0.58	0.43	0.51
Debtors Turnover (times) (Sales of services/Average Trade Receivables)	0.48	0.53	3.30	1.02	4.51	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	(98)	(148)	24	(119)	6	(10)
Net Profit Margin Ratio (%) (Profit after Tax/ Total Income)	(183)	(231)	(10)	(204)	(15)	(51)

