

HARIBHAKTI & CO. LLP

Chartered Accountants

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of Centrum Financial Services Limited

Report on the Audit of the Financial Results

Opinion

We have audited the accompanying annual financial results of Centrum Financial Services Limited ("the Company") for the year ended March 31, 2021 ("the Statement"), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Statement:

(i) is presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and

(ii) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards, and other accounting principles generally accepted in India, of net profit and other comprehensive income and other financial information of the Company for the year ended March 31, 2021.

Basis for Opinion

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

Emphasis of Matter

We draw attention to Note 5 to the Statement which describes the staging of accounts to whom moratorium benefit was extended and uncertainty caused by COVID-19 pandemic with respect to the Company's estimates of impairment of loans to customers and recoverability of all other assets. Further, the extent to which the COVID-19 pandemic will impact the Company's financial performance is dependent on future developments, which are highly uncertain.

Our opinion is not modified in respect of this matter.



Haribhakti & Co. LLP, Chartered Accountants Regn. No. AAC- 3768, a limited liability partnership registered in India (converted on 17th June, 2014 from a firm Haribhakti & Co. FRN: 103523W)

703, Venus Atlantis, 100 Ft. Road, Corporate Road, Prahlad Nagar, Ahmedabad - 380 015 T: +91 79 4032 0441 / 4032 0442

Registered offices: 701, Leela Business Park, Andheri-Kurla Road, Andheri (E), Mumbai - 400 059, India

Other offices: Bengaluru, Chennai, Coimbatore, Hyderabad, Kolkata, Mumbai, New Delhi, Pune.

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Board of Directors' Responsibilities for the Financial Results

This Statement has been prepared on the basis of the annual financial statements. The Company's Board of Directors are responsible for the preparation and presentation of this Statement that give a true and fair view of the net profit and other comprehensive income and other financial information of the Company in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and is free from material misstatement, whether due to fraud or error.

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

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

Auditor's Responsibilities for the Audit of the Financial Results

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

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

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.



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- Conclude on the appropriateness of the Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

Other Matter

The Statement includes the results for the half year ended March 31, 2021, being the balancing figure between audited figures in respect of full financial year and the published unaudited year to date figures up to the half year ended September 30, 2020 of the current financial year which were subject to limited review by us.

For Haribhakti & Co. LLP

Chartered Accountants

ICAI Firm Registration No.103523W / W100048


Sumant Sakhardande

Partner

Membership No. 034828

UDIN: 21034828AAAACT1842

Place: Mumbai

Date : May 07, 2021



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

[Regulation 52 (8), read with Regulation 52 (4), of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015]

(Currency : Indian Rupees in lakhs)

Sl. No.	Particulars	For half year ended		For year ended	For year ended
		March 31, 2021 (Unaudited)	March 31, 2020 (Unaudited)	March 31, 2021 (Audited)	March 31, 2020 (Audited)
1.	Total Income from Operations	7,454.20	7,014.59	14,084.57	14,941.55
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	238.41	1,057.48	266.11	1,218.26
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	238.41	1,057.46	266.11	1,218.26
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	120.31	806.28	181.84	822.62
5.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	124.96	800.97	184.80	811.85
6.	Paid up Equity Share Capital	9,895.69	9,895.69	9,895.69	9,895.69
7.	Reserves (excluding Revaluation Reserve)	20,429.28	20,031.30	20,429.28	20,031.30
8.	Net worth	30,324.97	29,926.99	30,324.97	29,926.99
9.	Paid up Debt Capital / Outstanding Debt	81,735.57	75,270.02	81,735.57	75,270.02
10.	Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil
11.	Debt Equity Ratio	2.70	2.52	2.70	2.52
12.	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) -				
	1. Basic:	0.12	0.81	0.18	0.83
	2. Diluted:	0.12	0.80	0.18	0.82

- The above is an extract of the detailed format of half yearly/annual financial results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the half yearly/annual financial results are available on the websites of the Stock Exchange(s) website viz. www.bseindia.com and the Company website viz. www.centrum.co.in
- For the items referred in sub-clauses (a), (b), (d) and (e) of the Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchange i.e. BSE Limited and can be accessed on the Company website viz. www.centrum.co.in.
- The above financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on May 07, 2021. The financial results for the year ended March 31, 2021 have been audited by the Statutory Auditors of the Company. The figures for the half year ended March 31, 2020 are the balancing figures between audited figures in respect of the full financial year and year to date figures upto half year of the current financial year which were subjected to Review by the Statutory Auditors.
- During the year ended March 31, 2021, the Company has invoked resolution plans to relieve COVID-19 pandemic related stress to eligible borrowers. The resolution plans are based on the parameters laid down in the resolution policy approved by the Board of Directors of the Company and in accordance with the guidelines issued by the RBI on August 6, 2020. The staging of accounts and provisioning for the eligible accounts where the resolution plans are invoked and implemented in accordance with the Board approved policy in this regard.

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

Sd/-
Ranjan Ghosh
Managing Director and CEO
DIN : 07592235

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STATEMENT OF FINANCIAL RESULTS FOR YEAR ENDED MARCH 31, 2021

(Currency : Indian Rupees in lakhs)

	Half year ended		For year ended	
	March 31, 2021	March 31, 2020	March 31, 2021	March 31, 2020
	(Unaudited)	(Unaudited)	(Audited)	(Audited)
(I) Revenue from Operation				
(a) Interest income	5,965.15	6,735.53	11,642.34	14,197.54
(b) Rental income	2.21	12.17	2.26	24.34
(c) Fee and commission income	589.61	257.10	1,000.79	299.88
(d) Net gain on fair value change	271.43	(307.55)	807.17	90.16
(e) Net gain on derecognition of financial instruments under amortised cost category	419.15	-	419.15	-
(f) Other operating revenue	42.07	180.74	46.50	189.11
Total	7,289.62	6,877.99	13,918.21	14,801.03
(II) Other income	164.58	136.60	166.36	140.52
Total Revenue	7,454.20	7,014.59	14,084.57	14,941.55
(III) Expenses				
(a) Finance costs	4,408.22	3,584.30	9,271.00	8,774.76
(b) Impairment on financial instruments (Refer Note 5,6,8&9)	548.59	52.74	487.12	(8.76)
(c) Employee benefits expenses	1,466.42	1,468.57	2,706.77	3,112.67
(d) Depreciation, amortization and impairment	84.46	94.44	161.21	166.21
(e) Others expenses	708.10	757.06	1,192.36	1,678.41
Total expenses	7,215.79	5,957.11	13,818.46	13,723.29
(IV) Profit / (loss) before tax for the period / year	238.41	1,057.46	266.11	1,218.26
(V) Tax Expense :				
(a) Current tax	-	-	-	-
(b) Short / (Excess) provision for earlier years	-	8.99	-	8.99
(c) Deferred Tax	118.10	242.19	84.27	386.65
	118.10	251.18	84.27	395.64
(VI) Profit / (loss) after tax for the period / year	120.31	806.28	181.84	822.62
(VII) Other comprehensive income				
(i) Remeasurement gains and (losses) on defined benefit obligations (net)	5.30	(1.03)	3.95	(8.60)
(ii) Income tax relating to items that will not be reclassified to profit or loss	(0.65)	(4.28)	(0.99)	(2.17)
Total	4.65	(5.31)	2.96	(10.77)
(VIII) Total comprehensive income for the period / year	124.96	800.97	184.80	811.85
(IX) Paid-up equity share capital (face value Rs 10/- per share)	9,895.69	9,895.69	9,895.69	9,895.69
Other Equity			20,429.28	20,031.30
(X) Earnings per equity share in Rupees (Face value Rs. 10 each)				
Basic	0.12	0.81	0.18	0.83
Diluted	0.12	0.80	0.18	0.82

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



Centrum Financial Services Limited

Notes:

1. Statement of Assets and Liabilities

(Currency : Indian Rupees in lakhs)

	As at March 31, 2021	As at March 31, 2020
	(Audited)	(Audited)
ASSETS		
(I) Financial Assets		
(a) Cash and cash equivalents	9,627.74	5,624.56
(b) Bank balances other than cash and cash equivalents	4,097.14	2,220.30
(c) Derivative financial instruments	3,824.61	1,638.80
(d) Receivables		
(i) Trade Receivables	430.95	-
(e) Loans	82,312.78	84,388.70
(f) Investments	5,880.87	4,642.70
(g) Other financial assets	583.64	1,072.99
	1,06,757.73	99,588.05
(II) Non Financial Assets		
(a) Current tax assets (Net)	2,207.88	2,039.60
(b) Deferred tax assets (Net)	130.67	215.94
(c) Investment property	-	3,397.85
(d) Property, plant and equipment	3,467.70	152.73
(e) Right-of-use assets	32.34	10.02
(f) Goodwill	1,442.02	1,442.02
(g) Other intangible assets	168.72	207.31
(h) Other non financial assets	679.40	390.58
	8,128.73	7,856.05
Total Assets	1,14,886.46	1,07,444.10
LIABILITIES AND EQUITY		
LIABILITIES		
(I) Financial Liabilities		
(a) Derivative financial instruments	6,482.90	3,401.88
(b) Payables		
i) Trade Payables		
total outstanding dues of micro enterprises and small enterprises	-	5.94
total outstanding dues of creditors other than micro enterprises and small enterprises	227.65	220.23
ii) Other Payables		
total outstanding dues of micro enterprises and small enterprises	-	-
total outstanding dues of creditors other than micro enterprises and small enterprises	6.63	12.15
(c) Debt securities	68,694.68	52,076.26
(d) Borrowings (Other than debt securities)	6,557.99	19,535.16
(e) Deposits	-	256.72
(f) Lease liabilities	32.04	11.01
(g) Other financial liabilities	1,543.47	1,142.60
	83,545.36	76,661.95
(II) Non-Financial Liabilities		
(a) Current tax liabilities (Net)	89.08	89.08
(b) Provisions	105.96	89.42
(c) Other non-financial liabilities	821.09	676.66
	1,016.13	855.16
EQUITY		
(a) Equity Share capital	9,895.69	9,895.69
(b) Other Equity	20,429.28	20,031.30
	30,324.97	29,926.99
Total Liabilities and Equity	1,14,886.46	1,07,444.10



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Notes:

- 2 The above financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on May 07, 2021. The financial results for the year ended March 31, 2021 have been audited by the Statutory Auditors of the Company. The figures for the half year ended March 31, 2020 are the balancing figures between audited figures in respect of the full financial year and year to date figures upto half year of the current financial year which were subjected to Review by the Statutory Auditors.
- 3 The above financial results have been prepared in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the "Regulations") and the Indian Accounting Standards ('Ind AS') notified under Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016 as applicable, prescribed under Section 133 of the Companies Act 2013 ('the Act') read with relevant rules issued thereunder and the other accounting principles generally accepted in India.
- 4 The Company is primarily engaged in the business of financing and there are no separate reportable segments identified as per the Ind AS 108 - Segment Reporting.
- 5 The outbreak of COVID-19 pandemic across the globe and in India had a significant impact on the global and Indian financial markets and slowdown in economic activities. The Company has granted moratorium up to six months on the payment of instalments falling due between March 01, 2020 and August 31, 2020 to all eligible borrowers based on the Board approved moratorium policy read with the Reserve Bank of India (RBI) guidelines dated March 27, 2020 and May 23, 2020 relating to 'COVID-19 - Regulatory Package' and RBI guidelines on Asset Classification and Provisioning dated April 17, 2020. Further, period for which moratorium is granted has not been considered for computing days past due (DPD) as on March 31, 2021. Extension of such moratorium benefit to the borrowers as per the COVID-19 Regulatory Package of the Reserve Bank of India (RBI) and DPD freeze for such period, by itself, was not assessed/considered to result in significant increase in the credit risk as per Ind AS 109 for staging of accounts. The Company had made provisions as per the adopted ECL model for impairment on financial instruments.
- Currently, the Company has considered the moratorium, various other measures taken by Government and the DPD status from the end of the moratorium period and the collection efficiency of the Company and accordingly have assessed that no additional provisioning on account of impact of COVID 19 is required as on March 31, 2021. Further, the Company's current view is that all other assets of the Company are recoverable. The impact of COVID -19 is dynamic, evolving and uncertain and impact assessment is based on the current situation. However, the actual impact may vary due to prevailing uncertainty caused by the pandemic.
- 6 Hon'ble Supreme Court, in a public interest litigation (Gajendra Sharma vs. Union Bank of India & Anc) vide an interim order dated September 3, 2020 had directed that accounts which were not declared NPA till August 31, 2020 shall not be declared as NPA till further orders. Basis the said interim order, until December 31, 2020, the Company did not classify any additional borrower account as NPA as per RBI or other regulatory prescribed norms after August 31, 2020 which were not NPA as of August 31, 2020.
- The interim order stood vacated on March 23, 2021 vide the judgement of the Hon'ble Supreme Court in the matter of Small Scale Industrial manufacturers Association v/s UOI & Ors. and other connected matters. In accordance with the instructions in paragraph 5 of the RBI circular no. RBI/2021-22/17 DOR.STR. REC. 4/ 21.04.048/ 2021-22, dated April 07, 2021 issued in this connection, the Company has now classified the borrower account as per the extant RBI norms/IRAC norms and as per the ECL model under Ind AS Financial Statements as on March 31, 2021.
- 7 In accordance with the instructions in aforementioned RBI circular dated April 7, 2021, and the Indian Banks Association (IBA) advisory letter dated April 19, 2021, the Company has put in place the Board approved policy to refund / adjust the interest on interest charged during the moratorium period of March 01, 2020 to August 31, 2020 to eligible borrowers under the abovementioned circular and advisory. The Company had estimated the benefit to be extended to the eligible borrowers and created a liability /credited the Borrowers account towards the estimated interest relief and reduced the same from interest income.
- 8 Disclosure as per the circular no DOR.No.BP.BC.63/21.04.048/2019-20 dated April 17, 2020 issued by Reserve Bank of India on "COVID 19 regulatory package - Asset Classification and provisioning" are given below
- For the year ended March 31, 2021
- i) Amounts in SMA/overdue categories where moratorium/deferment was extended in terms of paragraph 2 and 3 of the above circular amounts to Rs.41,770.62 Lakhs*
- ii) Respective amount where asset classification benefit is extended : NIL**
- iii) Provisions made during year ended March 31, 2021 in terms of paragraph 5 of the above circular :
The Company has provision for impairment loss under ECL model for the year ended March 31, 2021 (Refer Note 5,6,7 above). Further, the Company has considered the additional provisions for the purpose of RBI circular mentioned in this note for provision computation under IRAC Norms as required under RBI Circular dated March 13, 2020
- iv) Provisions adjusted against the respective accounting periods for slippages and residual provisions in terms of paragraph 6 of the above circular : NA
- * Outstanding as on March 31, 2021 on account of SMA categories cases where moratorium benefit is extended by the Company up to August 31, 2020
- ** There are nil accounts as on March 31, 2021 where the asset classification benefit is extended for cases which were entitled to a moratorium until August 31, 2020, as the asset classification is based on the actual performance of the account post moratorium period is over



- 9 During the year ended March 31, 2021, the Company has invoked resolution plans to relieve COVID-19 pandemic related stress to eligible borrowers. The resolution plans are based on the parameters laid down in the resolution policy approved by the Board of Directors of the Company and in accordance with the guidelines issued by the RBI on August 6, 2020. The staging of accounts and provisioning for the eligible accounts where the resolution plans are invoked and implemented in accordance with the Board approved policy in this regard. The eligible borrowers where the resolution plans have been invoked but not yet implemented, are classified in accordance with the Company's existing provisioning policy and the allowance for expected credit loss is made accordingly.

Disclosure as per the format prescribed as per the notification no. RBI/2020-21/16 DOR.NO.BP.BC/3.21.04.048/2020-21 dated August 6, 2020 for the year ended March 31, 2021

Type of Borrower	(Rs in Lakhs)				
	(A)	(B)	(C)	(D)	(E)
	Number of accounts where resolution plan has been implemented under this window	exposure to accounts mentioned at (A) before implementation of the plan	Of (B) aggregate amount of debt that was converted into other securities	Additional funding sanctioned, if any, including invocation of the plan and implementation	Increase in provisions on account of the implementation of resolution plan**
Personal Loans	-	-	-	-	-
Corporate Loans	1	2,139.65	-	-	11.13
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	1	2,139.65	-	-	11.13

* As defined in Section 3 (7) of the Insolvency and Bankruptcy Code, 2016

**The above increase in provision of Rs. 11.13 Lakhs on account of the implementation of the resolution plan is as per Ind AS

Disclosure as per the format prescribed as per the notification no. RBI/2020-21/17 DOR.NO.BP.BC/3.21.04.048/2020-21 dated August 6, 2020 on "Micro, Small and Medium Enterprise (MSME) Sector - Restructuring of Advances" having exposure less than or equal to Rs 25 Crores for the year ended March 31, 2021

Number of accounts restructured	(Rs in Lakh)
	Amount
3	395.46

- 10 The Code on Social Security, 2020 (the Code) has been enacted, which would impact contribution by the Company towards Provident Fund and Gratuity. The effective date from which changes are applicable is yet to be notified and the rules thereunder are yet to be announced. The actual impact on account of this change will be evaluated and accounted for when notification becomes effective.

- 11 The figures for the previous half year / year have been regrouped / rearranged wherever necessary to conform to the current year presentation.

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



Ranjan Ghosh
Managing Director and CEO
DIN : 07592235

Date : May 7, 2021
Mumbai

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Annexure :1

1. The secured redeemable principal protected non-convertible market linked debentures (MLDs) issued by the Company are fully secured by a first pari-pasu charge over the specified immovable property and present and future book debts, investments & receivables of the Company. The Non-convertible Debentures (excluding MLDs) issued by the Company are fully secured by first ranking pari passu charge against the Company's Identified Receivables. Complete details regarding the security created is provided under the Information Memorandum / Debenture Trust Deed.
2. Asset cover as at March 31, 2021 is adequate as per the terms issue of Non-convertible Debentures (including MLDs).
3. Debenture redemption reserve is not required in respect of privately placed debentures in terms of Rule18(7)(b)(iii) of Companies (Share Capital and Debenture) Rules, 2014.
4. Debt equity ratio as on March 31, 2021 is 2.70
5. **Asset Coverage Ratio, Debt Service Coverage Ratio and Interest Service Coverage Ratio**
As per the proviso of regulation 52(4) of the Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations 2015, the Company being Non-Banking Finance Company ('NBFC') is not required to disclose Asset Coverage Ratio, Debt Service Coverage Ratio and Interest Service Coverage Ratio. Accordingly, these disclosures are not made.
6. Net worth of the Company is Rs. 30,324.97 Lakhs
7. Outstanding redeemable preference shares (quantity and value) : Not applicable
8. Capital redemption reserve / Debenture redemption reserve : Not applicable
9. Net profit after tax for the half year ended March 31, 2021 is Rs. 120.31 Lakhs

Basic : Rs. 0.12

Diluted : Rs. 0.12

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

No. Instrument	Amt. (Rs. in Lakhs)	Rating
Bank Loan Long-term*	30,000	CARE BBB+; Stable
Commercial Paper	10,000	CARE A1+ (CE)
Commercial Paper	10,000	ICRA A1+ (CE)
Long Term Market Linked Debentures #	54,240	CARE PP-MLD BBB+; Stable
Pass Through Certificates	4,250	CRISIL A1+ (SO); CRISIL A4 (SO)
Non-convertible Debentures (excluding MLDs) *	35,000	CARE BBB+; Stable

*Outlook changed from CARE A- Negative to CARE BBB+ ; Stable on September 30, 2020

#Outlook changed from CARE PP MLD A- Negative to CARE PP-MLD BBB+; Stable on September 30, 2020

12. Previous due date for the payment of Interest / Principal for the half year ended March 31, 2021 redeemed by the Company is provided in Annexure 1A
13. The due dates of interest and principal payment on Non-Convertible Debentures (including MLDs) issued by the Company is provided in Annexure 1B

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

Ranjan Ghosh
Managing Director and CEO
DIN : 07592235

Date : May 7, 2021
Mumbai

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

Annexure - IA

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

(Currency : Indian Rupees in lakhs)

MLD / NCD Series	ISIN	Allotment Date	Maturity Date	No. of Debentures	Total Nominal Value
MLD/37	INE244R07801	08-Oct-18	06-Nov-20	2350	2,350
MLD/38	INE244R07819	23-Oct-18	23-Nov-20	505	505
MLD/38 A	INE244R07819	22-Nov-18	23-Nov-20	455	455
MLD/38 B	INE244R07819	19-Dec-18	23-Nov-20	476	476
MLD/38 C	INE244R07819	28-Dec-18	23-Nov-20	870	870
MLD/38 D	INE244R07819	08-Jan-19	23-Nov-20	200	200
MLD/38 E	INE244R07819	15-Jan-19	23-Nov-20	138	138
MLD/38 F	INE244R07819	12-Feb-19	23-Nov-20	230	230
MLD/44	INE244R07876	14-Jun-19	15-Dec-20	270	270
MLD/44A	INE244R07876	04-Jul-19	15-Dec-20	480	480
MLD/44C	INE244R07876	19-Jul-19	15-Dec-20	650	650
MLD/44D	INE244R07876	23-Jul-19	15-Dec-20	500	500
MLD/44E	INE244R07876	29-Jul-19	15-Dec-20	460	460
MLD/44F	INE244R07876	30-Jul-19	15-Dec-20	252	252
MLD/44G	INE244R07876	01-Aug-19	15-Dec-20	200	200
MLD/44H	INE244R07876	08-Aug-19	15-Dec-20	464	464
MLD/44I	INE244R07876	20-Aug-19	15-Dec-20	438	438
MLD/44J	INE244R07876	27-Aug-19	15-Dec-20	575	575
MLD/44K	INE244R07876	06-Sep-19	15-Dec-20	248	248
MLD/44L	INE244R07876	09-Sep-19	15-Dec-20	300	300
MLD/44M	INE244R07876	13-Sep-19	15-Dec-20	400	400
MLD/44N	INE244R07876	18-Sep-19	15-Dec-20	155	155
MLD/44O	INE244R07876	20-Sep-19	15-Dec-20	196	196
MLD/44P	INE244R07876	27-Sep-19	15-Dec-20	180	180
MLD/44Q	INE244R07876	23-Oct-19	15-Dec-20	930	930
MLD/44R	INE244R07876	31-Oct-19	15-Dec-20	324	324

Below are the details for the Non-convertible Debentures

(Currency : Indian Rupees in lakhs)

NCD Series	ISIN	Allotment Date	Relevant Date	No. of Debentures	Total Nominal Value	Purpose
CFSL/NCD/2020-21/01	INE244R07967	29-Jun-20	29-Dec-20	100	1,000	Interest Payment
CFSL/NCD/2020-21/SLS/01	INE244R07983	18-Aug-20	16-Nov-20	400	4,000	Interest Payment and Redemption
CFSL/NCD/2020-21/04	INE244R07991	22-Sep-20	22-Mar-21	250	2,500	Interest Payment
CFSL/NCD/2020-21/05	INE244R07AA7	30-Sep-20	29-Dec-20	250	2,500	Interest Payment and Redemption

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Annexure - IB

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

(Currency : Indian Rupees in lakhs)

No.	Particulars	Type	ISIN No.	Quoted / Unquoted	Amt. as at March 31, 2021	Issue Date	Date of Maturity
1	MLD39	-	INE244R07827	Quoted	1,955.00	02-Nov-18	12-May-22
2	MLD40	-	INE244R07835	Quoted	1,315.00	05-Dec-18	14-Jun-22
3	MLD39A	-	INE244R07827	Quoted	257.01	12-Dec-18	12-May-22
4	MLD 41	-	INE244R07843	Quoted	1,893.00	25-Jan-19	04-Aug-22
5	MLD 41A	-	INE244R07843	Quoted	2,342.68	31-Jan-19	04-Aug-22
6	MLD 41B	-	INE244R07843	Quoted	536.93	06-Feb-19	04-Aug-22
7	MLD 41C	-	INE244R07843	Quoted	1,483.82	28-Feb-19	04-Aug-22
8	MLD 41D	-	INE244R07843	Quoted	207.73	15-Mar-19	04-Aug-22
9	MLD 41E	-	INE244R07843	Quoted	1,135.21	26-Mar-19	04-Aug-22
10	MLD 41F	-	INE244R07843	Quoted	560.74	12-Apr-19	04-Aug-22
11	MLD 43	-	INE244R07868	Quoted	1,594.00	24-Apr-19	01-Nov-22
12	MLD 41G	-	INE244R07843	Quoted	257.93	30-Apr-19	04-Aug-22
13	MLD 41H	-	INE244R07843	Quoted	206.44	02-May-19	04-Aug-22
14	MLD 41I	-	INE244R07843	Quoted	879.27	24-May-19	04-Aug-22
15	MLD 43A	-	INE244R07868	Quoted	568.00	30-May-19	01-Nov-22
16	MLD 41J	-	INE244R07843	Quoted	625.08	07-Jun-19	04-Aug-22
17	MLD 41K	-	INE244R07843	Quoted	265.99	12-Jun-19	04-Aug-22
18	MLD 45	-	INE244R07884	Quoted	755.00	21-Jun-19	28-Oct-21
19	MLD 43B	-	INE244R07868	Quoted	205.00	26-Jun-19	01-Nov-22
20	MLD 41L	-	INE244R07843	Quoted	630.35	27-Jun-19	04-Aug-22
21	MLD 41M	-	INE244R07843	Quoted	210.24	12-Jul-19	04-Aug-22
22	MLD 43C	-	INE244R07868	Quoted	177.27	17-Jul-19	01-Nov-22
23	MLD 41N	-	INE244R07843	Quoted	417.66	25-Jul-19	04-Aug-22
24	MLD 41O	-	INE244R07843	Quoted	701.38	31-Jul-19	04-Aug-22
25	MLD 41P	-	INE244R07843	Quoted	315.33	02-Aug-19	04-Aug-22
26	MLD 43D	-	INE244R07868	Quoted	275.00	16-Aug-19	01-Nov-22
27	MLD 41Q	-	INE244R07843	Quoted	697.87	22-Aug-19	04-Aug-22
28	MLD 41R	-	INE244R07843	Quoted	572.49	29-Aug-19	04-Aug-22
29	MLD 41S	-	INE244R07843	Quoted	633.26	12-Sep-19	04-Aug-22
30	MLD 46	-	INE244R07892	Quoted	597.00	26-Sep-19	28-Apr-23
31	MLD 41T	-	INE244R07843	Quoted	93.37	01-Oct-19	04-Aug-22
32	MLD 41U	-	INE244R07843	Quoted	174.60	18-Oct-19	04-Aug-22
33	MLD 41V	-	INE244R07843	Quoted	107.98	25-Oct-19	04-Aug-22
34	MLD 46A	-	INE244R07892	Quoted	200.40	30-Oct-19	28-Apr-23
35	MLD 47	-	INE244R07900	Quoted	685.00	08-Oct-19	12-May-21
36	MLD 48	-	INE244R07918	Quoted	370.00	15-Nov-19	24-May-23
37	MLD 46B	-	INE244R07892	Quoted	262.96	20-Nov-19	28-Apr-23
38	MLD 47A	-	INE244R07900	Quoted	331.29	22-Nov-19	12-May-21
39	MLD 48A	-	INE244R07918	Quoted	269.67	25-Nov-19	24-May-23
40	MLD 48B	-	INE244R07918	Quoted	401.32	28-Nov-19	24-May-23
41	MLD 47B	-	INE244R07900	Quoted	392.22	29-Nov-19	12-May-21
42	MLD 41W	-	INE244R07843	Quoted	343.39	20-Dec-19	04-Aug-22
43	MLD 41X	-	INE244R07843	Quoted	338.01	24-Dec-19	04-Aug-22
44	MLD 47C	-	INE244R07900	Quoted	204.06	23-Jan-20	12-May-21
45	MLD 47D	-	INE244R07900	Quoted	205.06	11-Feb-20	12-May-21
46	MLD 49	-	INE244R07926	Quoted	125.00	29-Apr-20	11-Sep-21
47	MLD 50	-	INE244R07934	Quoted	150.00	30-Apr-20	08-Nov-23
48	MLD 51	-	INE244R07942	Quoted	150.57	08-May-20	16-Nov-23
49	MLD 51 A	-	INE244R07942	Quoted	281.88	22-May-20	16-Nov-23
50	MLD 51 B	-	INE244R07942	Quoted	235.00	01-Jun-20	16-Nov-23
51	MLD 52	-	INE244R07959	Quoted	685.00	18-May-20	03-Jan-22
52	MLD 52A	-	INE244R07959	Quoted	684.90	28-May-20	03-Jan-22
53	MLD 52B	-	INE244R07959	Quoted	331.39	12-Jun-20	03-Jan-22
54	MLD 52C	-	INE244R07959	Quoted	527.84	16-Jun-20	03-Jan-22
55	MLD 53	-	INE244R07AC3	Quoted	2,540.00	27-Nov-20	16-Dec-22
56	MLD 53A	-	INE244R07AC3	Quoted	780.34	11-Dec-20	16-Dec-22
57	MLD 53B	-	INE244R07AC3	Quoted	2,639.52	18-Dec-20	16-Dec-22
58	MLD 53C	-	INE244R07016	Quoted	2,195.23	30-Dec-20	16-Dec-22
59	MLD 53D	-	INE244R07AC3	Quoted	202.20	04-Jan-21	16-Dec-22
60	NCD/2020-21/01	-	INE244R07967	Quoted	1,000.00	29-Jun-20	29-Jun-23
61	NCD/2020-21/SBI/01	-	INE244R07975	Quoted	5,000.00	30-Jul-20	30-Jan-22
62	NCD/2020-21/04	-	INE244R07991	Quoted	2,500.00	22-Sep-20	22-Mar-22
63	NCD/2020-21/06	-	INE244R07AB5	Quoted	2,500.00	04-Nov-20	04-May-22
64	NCD/2020-21/07	-	INE244R07AD1	Quoted	2,500.00	14-Dec-20	14-Jun-22
65	NCD/2020-21/08	-	INE244R07AE9	Quoted	5,000.00	31-Dec-20	30-Jun-22
66	NCD/2020-21/09	-	INE244R08023	Unquoted	5,000.00	25-Mar-21	24-Mar-28