

October 30, 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 October 30, 2024

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

The Board of Directors of the Company at its Meeting held today, inter-alia,

- a) approved the Unaudited Financial Results (Consolidated and Standalone) for the Quarter and Half Year ended September 30, 2024;
- b) approved the amendment to the objects clause of the Memorandum of Association (MOA) of the Company, subject to the approval of the Members of the Company;
- c) approved appointment of Mr. Balakrishna Kumar as Company Secretary & Compliance Officer of the Company.

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 Centrum Group for Quarter and Half Year ended September 30, 2024.
- c) In terms of Regulation 30 read with Schedule III of Listing Regulations and SEBI Circular No. SEBI/HO/CFD/CFD-PoD1/P/CIR/2023/123 dated July 13, 2023, a brief of amendment to the MOA of the Company is enclosed herewith as "**Annexure-A**".

The Meeting of the Board of Directors of the Company commenced at 02:30 p.m. and concluded at 03:20 p.m.

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

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

Thanking you,

Yours faithfully,

For Centrum Capital Limited



Shailendra Apte
Chief Financial Officer



Encl.: a/a

Independent Auditor's Review Report on Quarterly and Year-to-Date Unaudited Consolidated Financial Results of Centrum Capital Limited 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 Statement of **Unaudited Consolidated 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 its share of the net profit/(loss) after tax and total comprehensive income / loss of its associate for the quarter ended 30th September, 2024 and for the period from 1st April, 2024 to 30th September, 2024, being submitted by the Parent pursuant to the requirements of Regulation 33 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 30th October, 2024, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard ('Ind AS') 34, *Interim Financial Reporting* prescribed under the 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. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. 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:

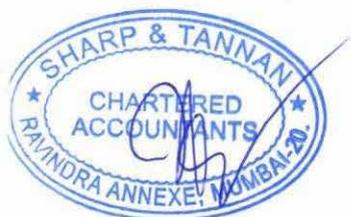
Sr. No.	Name of the Entity
	Parent
1	Centrum Capital Limited
	Subsidiaries
1	Centrum Financial Services Limited
2	Centrum Broking Limited



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 Alternatives 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 (upto 17th November, 2023)
13	Centrum Capital International Limited (upto 17th November, 2023)
14	CCIL Investment Management Limited (upto 17th November, 2023)
15	Centrum Finverse Limited (w.e.f., 3rd October, 2023)
	Limited Liability Partnership
1	Centrum Alternatives LLP
	Associate
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 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 five (5) subsidiaries included in the Statement whose interim financial standalone / consolidated results / financial information reflect total assets of Rs. 20,30,758.14 lakhs as at 30th September, 2024, and total revenues of Rs. 77,220.80 lakhs and Rs.1,48,566.17 lakhs, total net profit/(loss) of Rs. 3,663.54 lakhs and (Rs. 5,735.71 lakhs) and total comprehensive income/(loss) of Rs.3,676.87 lakhs and (Rs. 5,718.62 lakhs) for the quarter ended 30th September, 2024 and for the period from 1st April, 2024 to 30th September, 2024, respectively, as considered in the Statement. These interim financial results 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 assets of Rs. 5,026.83 lakhs as at 30th September, 2024, and total revenues of Rs. 1,358.43 lakhs and Rs. 2,451.18 lakhs, total net profit/(loss) of Rs. 78.61 lakhs and Rs. 198.29 lakhs and total comprehensive income/(loss) of Rs. 78.62 lakhs and Rs. 198.30 lakhs for the quarter ended 30th September, 2024 and for the period from 1st April 2024 to 30th September 2024, respectively, 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, 30th October, 2024

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

A handwritten signature in blue ink, appearing to read "Tirtharaj Khot".

Tirtharaj Khot
Partner

Membership No. (F) 037457
UDIN: 24037457BKGEKI7948

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 Consolidated Financials Results for the Quarter and Half Year Ended September 30, 2024

(* In Lakhs) (except per equity share data)

Particulars	Quarter Ended			Half Year ended		Year Ended
	30-Sep-24 (Unaudited) (Refer Note 9)	30-Jun-24 (Unaudited)	30-Sep-23 (Unaudited) (Refer Note 9)	30-Sep-24 (Unaudited)	30-Sep-23 (Unaudited)	31-Mar-24 (Audited)
1. Revenue from operations						
a. Interest income	61,603.62	57,470.70	41,233.12	1,19,074.32	76,960.16	1,72,694.87
b. Fees and commission Income	7,929.29	6,868.61	7,368.46	14,797.90	12,062.06	29,491.74
c. Net gain on fair value changes	4,034.24	876.32	350.32	4,910.56	1,216.63	2,638.97
d. Income from trading	2,031.03	3,735.80	3,952.97	5,766.83	6,743.39	11,551.38
e. Others	2,764.62	2,652.99	405.81	5,417.61	676.41	4,304.07
Total revenue from operations	78,362.80	71,604.42	53,310.68	1,49,967.22	97,658.65	2,20,681.03
Other income	8,408.04	895.40	435.25	9,303.44	1,168.23	3,185.40
Total Income	86,770.84	72,499.82	53,745.93	1,59,270.66	98,826.88	2,23,866.43
2. Expenses						
a. Finance costs	36,252.85	34,448.41	24,266.12	70,701.26	45,520.12	1,02,214.97
b. Impairment on financial instruments (net)	11,761.85	12,336.97	1,818.91	24,098.82	3,664.60	11,123.88
c. Purchases of Stock-in-trade	1,987.73	3,781.59	3,947.38	5,769.32	6,715.07	11,513.13
d. Changes in inventories of Stock-in-trade	-	-	-	-	-	-
e. Employee benefits expenses	16,156.43	16,776.30	13,876.86	32,932.73	27,799.87	57,609.21
f. Depreciation and amortisation expense	2,341.17	2,263.86	1,654.23	4,605.03	2,998.39	7,125.68
g. Other expenses	16,760.00	15,421.58	10,220.67	32,181.58	21,013.35	45,175.01
Total Expenses	85,260.03	85,028.71	55,784.17	1,70,288.74	1,07,711.40	2,34,761.88
3. Profit/ (Loss) before exceptional Items and tax	1,510.81	(12,528.89)	(2,038.24)	(11,018.08)	(8,884.52)	(10,895.45)
Exceptional Items	-	-	-	-	-	225.16
4. Profit/(Loss) before tax	1,510.81	(12,528.89)	(2,038.24)	(11,018.08)	(8,884.52)	(10,670.29)
5. Tax Expense						
Current tax	355.19	222.31	196.82	577.50	454.59	418.76
Deferred tax	391.58	(564.02)	594.24	(172.44)	(60.17)	(3,964.87)
Tax adjustments for earlier years	(0.00)	-	(6.24)	(0.00)	(6.24)	(5.35)
Total Tax Expense	746.77	(341.71)	784.82	405.06	388.18	(3,551.46)
6. Net Profit/ (Loss) after tax before share of profit/(loss) of associate	764.04	(12,187.18)	(2,823.05)	(11,423.14)	(9,272.70)	(7,118.83)
7. Share of profit / (loss) of associate	-	-	-	-	-	-
8. Net Profit/ (Loss) for the period/year (6+7)	764.04	(12,187.18)	(2,823.05)	(11,423.14)	(9,272.70)	(7,118.84)
9. Other Comprehensive Income (OCI)						
i. Items that will not be reclassified to profit or loss						
(a) Remeasurements of Defined benefit scheme	(19.92)	16.46	(71.97)	(3.46)	(36.02)	(38.95)
(b) Tax on above	5.02	(4.16)	17.79	0.86	7.75	6.57
ii. Items that will be reclassified to profit or loss						
(a) Exchange differences in translating the financial statements of foreign operations	-	-	(0.06)	-	(0.04)	0.08
(b) Changes in fair value of FVOCI instruments	27.82	(7.29)	(439.76)	20.53	(462.88)	(144.77)
(c) Tax on above	-	-	110.68	-	116.50	36.44
Total Other Comprehensive Income/ (Expense)	12.92	5.01	(383.32)	17.93	(374.69)	(140.63)
10. Total Comprehensive Income/(Loss) for the period/year	776.96	(12,182.17)	(3,206.38)	(11,405.21)	(9,647.39)	(7,259.46)
Net Profit/(Loss) for the period/year attributable to;						
Owners of the Company	(2,350.85)	(9,118.93)	(2,343.96)	(11,469.78)	(7,288.47)	(9,934.87)
Non-Controlling interest	3,114.89	(3,068.25)	(479.11)	46.64	(1,984.24)	2,816.04
Other Comprehensive Income/ (Expense) for the period/year attributable to;						
Owners of the Company	(0.87)	(7.92)	(212.81)	(8.79)	(213.62)	(106.18)
Non-Controlling interest	13.79	12.93	(170.51)	26.72	(161.07)	(34.45)
Total Comprehensive Income/ (Loss) for the period/year attributable to;						
Owners of the Company	(2,351.72)	(9,126.85)	(2,556.76)	(11,478.57)	(7,502.08)	(10,041.05)
Non-Controlling interest	3,128.68	(3,055.32)	(649.62)	73.36	(2,145.31)	2,781.58
11. 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
12. Other Equity						39,902.16
13. Earning Per Equity Share (Not annualised)						
(Face value of ₹ 1 Each)						
(i) Basic (₹)	(0.57)	(2.19)	(0.56)	(2.76)	(1.75)	(2.39)
(ii) Diluted (₹)	(0.57)	(2.19)	(0.56)	(2.76)	(1.75)	(2.39)



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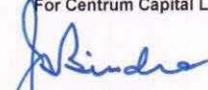


Notes to the unaudited consolidated financial results:

- 1 The unaudited consolidated financial results of **Centrum Capital Limited** (the 'Holding Company'/ the 'Parent Company') for the quarter and half year ended September 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 consolidated financial results were reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on October 30, 2024. The above unaudited consolidated financial results were reviewed by the statutory auditors of the Company 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 (the 'Parent'), 12 subsidiaries, 1 limited liability partnership and 1 associate (Parent and its subsidiaries together refer to 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.
- 4 During the quarter ended September 30, 2024 :
 - (a) The Holding Company has issued 165 Secured, Unrated, Unlisted, Redeemable, Non-convertible debentures in dematerialised form bearing a face value of ₹ 1,00,00,000 each for an aggregate amount of up to ₹ 16,500 lakhs.
 - (b) Centrum Financial Services Limited, a subsidiary of the Holding Company has raised an amount of ₹ 11,282 lakhs; (*Previous Quarter ₹ 5,858 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; and
 - (c) Centrum Retail Services Limited, a wholly-owned subsidiary of the Holding Company has raised an amount of ₹ 3,788 lakhs; (*Previous Quarter ₹ 2,002 lakhs*) debentures bearing a face value of ₹ 1,00,000 each all are fully secured by a first *pari-passu* charge over identified receivables.
- 5 The Asset Cover for existing debentures of the Group are fully secured by a first *pari-passu* charge over specified assets as at September 30, 2024 and is more than 1.1 times of the principal amount.
- 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 and half year ended Septemebre 30, 2024 are being uploaded on the Company's website viz., www.centrum.co.in.
- 9 The figures for the quarter ended September 30, 2024 and September 30, 2023 are the balancing figures between unaudited figures for the half year ended September 30, 2024 and September 30, 2023 and the published figures for the quarter June 30, 2024 and June 30, 2023 respectively.
- 10 Figures for the previous periods / year have been regrouped, wherever necessary.

Place: Mumbai
Date : October 30, 2024

For Centrum Capital Limited


Jaspal Singh Bindra
Executive Chairman
DIN : 00128320



CENTRUM CAPITAL LIMITED

CIN L65990MH1977PLC019986

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

Consolidated Statement of Assets and Liabilities as at September 30, 2024

(₹ in Lakhs)

Particulars	As at 30-Sep-24 (Unaudited)	As at 31-Mar-24 (Audited)
Assets		
1) Financial assets		
Cash and cash equivalents	76,035.16	66,951.84
Bank balances other than cash and cash equivalents, above	15,210.63	12,451.84
Derivative Financial Instruments		-
Receivables		
i) Trade receivables	5,618.96	4,259.94
ii) Other receivables	-	-
Loans	11,36,931.30	10,75,533.62
Investments	5,77,054.03	3,91,384.59
Other financial assets	13,305.39	11,999.40
Sub-total Financial assets	18,24,155.47	15,62,581.23
2) Non-financial assets		
Current tax assets (net)	3,087.44	3,062.25
Deferred tax assets (net)	82,993.38	82,820.09
Property, plant and equipment	34,730.26	35,528.11
Capital work-in-progress	26,516.02	22,255.27
Right-of-Use assets	23,558.49	367.53
Intangible assets under development	226.57	138.98
Goodwill on consolidation	4,779.42	4,779.42
Goodwill	983.75	983.75
Other intangible assets	3,226.05	2,745.35
Other non-financial assets	20,711.50	22,118.55
Asset held for sale	1,732.51	1,060.57
Sub-total Non-financial assets	2,02,545.39	1,75,859.87
Total Assets	20,26,700.86	17,38,441.10
Liabilities and Equity		
Liabilities		
1) Financial liabilities		
Derivative financial instruments	38,585.65	40,694.58
Payables		
(I) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	848.58	12.82
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	17,659.39	18,815.65
(II) Other payables		
(i) total outstanding dues of micro enterprises and small enterprises	2,909.18	2,909.18
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1,47,128.67	1,29,980.27
Debt securities	3,06,309.91	3,06,381.96
Borrowings (other than Debt securities)	9,16,526.25	6,41,089.40
Deposits	4,08,019.30	3,91,640.14
Other financial liabilities		
Sub-total Financial liabilities	18,37,986.93	15,31,524.00
2) Non-financial Liabilities		
Provisions	13,454.85	23,542.32
Other non-financial liabilities	10,277.07	9,076.14
Sub-total Non-financial liabilities	23,731.92	32,618.46
3) Equity		
Equity share capital	4,160.33	4,160.33
Other equity	30,643.11	39,902.16
Total Equity	34,803.44	44,062.49
4) Non-Controlling Interest	1,30,178.57	1,30,236.15
Total Liabilities and Equity	20,26,700.86	17,38,441.10



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CENTRUM CAPITAL LIMITED

CIN L65990MH1977PLC019986

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

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Consolidated Statement of Cash Flows for the Half Year Ended September 30, 2024

(₹ in lakhs)

Particulars	Half Year Ended		Year Ended
	September 30, 2024 (Unaudited)	September 30, 2023 (Unaudited)	March 31, 2024 (Audited)
A Cash Flows from Operating Activities:			
Profit/(Loss) before tax	(11,018.08)	(8,884.52)	(10,670.29)
Adjustments for:			
Depreciation and amortisation expense	4,605.03	2,998.39	7,125.67
Impairment on financial Instruments	23,528.04	3,461.74	8,599.67
Net effect of exchange rate changes	-	29.27	-
Interest income	(116.70)	(384.02)	(1,282.57)
Loss/(profit) on sale of investments (net)	(12.66)	(361.62)	(246.22)
Net gain on fair value changes	(3,324.86)	(813.42)	(1,671.46)
Loss/ (gain) on direct assignment	-	-	1,555.00
Loss/(profit) on sale of property, plant and equipment	-	0.36	7.77
Property, plant and equipment written-off	-	-	1.12
Gain on modification of Right-of-Use asset / sub-lease	-	-	(3.32)
Employees stock option provision	(285.31)	238.98	452.61
Dividend on PCNPS	1,127.33	1,127.31	2,260.72
Dividend on investments	-	(1.00)	(0.01)
Finance costs	12,680.12	10,275.67	20,669.78
Operating profit before working capital changes	27,182.90	7,687.14	26,798.47
Adjustments for :			
Decrease/(Increase) in Other financial assets	(4,365.17)	(7,874.87)	(5,562.69)
Decrease/(Increase) in Other non-financial assets	888.96	(2,014.18)	(3,181.75)
Decrease/(Increase) in Asset held for sale	341.64	(282.76)	(219.94)
Decrease/(Increase) in Other bank balances	2,870.27	288.32	(460.88)
Decrease/(Increase) in Loans (net)	(86,552.95)	(1,71,532.27)	(4,01,088.64)
Increase/(Decrease) in Deposits	2,75,436.85	1,27,938.92	3,80,862.88
Decrease/(Increase) in Trade receivables	(1,222.60)	(87.83)	(1,226.99)
Increase/(Decrease) in Other financial liabilities	20,488.21	17,241.47	19,588.05
Increase/(Decrease) in Derivatives financial instruments (net)	(191.15)	56.41	29.82
Increase/(Decrease) in Other non-financial liabilities	55.50	(1,463.13)	78.25
Increase/(Decrease) Trade payables	(64.99)	3,162.43	2,302.74
Increase/(Decrease) Other liabilities and provisions	(8,953.74)	(6,238.66)	(4,920.29)
Cash generated from operations	2,25,913.72	(33,119.00)	12,999.03
Direct taxes paid (net of refunds)	(727.77)	(431.26)	(1,013.95)
Net Cash generated from/ (used in) Operating Activities	2,25,185.95	(33,550.26)	11,985.08
B Cash flows from Investing Activities:			
Purchase of property, plant and equipment, Intangible assets and goodwill	(2,666.61)	(3,453.60)	(10,184.61)
Capital work-in-progress	(26,167.28)	(883.80)	(33.39)
Proceeds from sale of property, plant and equipment	-	0.18	28.93
Purchase consideration paid on business combination	-	-	(875.00)
Investment in bank deposits (net)	(2,975.86)	(2,101.80)	1,549.00
Acquisition / proceeds from purchase / sale of investments (net) *	(1,80,507.41)	(86,697.30)	(1,46,463.78)
Loan given (net of repayments)	1,800.00	295.81	-
Interest received	3,725.41	1,552.29	957.84
Dividend on investments	-	1.00	0.01
Net Cash generated from/(used in) Investing Activities	(2,06,791.75)	(91,287.22)	(1,55,021.00)
C Cash flows from Financing Activities:			
Proceeds from Issue of shares	525.95	-	(199.98)
Proceeds/(Repayment) of Debt securities (net) *	40,758.01	(398.49)	24,500.17
Proceeds/(Repayment) of Borrowings (other than debt securities) (net) *	(36,891.48)	1,23,370.59	1,35,560.82
Payment of Lease liability	(3,179.14)	(778.50)	(1,520.08)
Finance costs	(10,524.21)	(2,236.04)	(8,003.20)
Net cash generated from / (used in) Financing Activities	(9,310.88)	1,19,957.56	1,50,337.73
Net Increase/ (decrease) in cash and cash equivalents	9,083.32	(4,879.91)	7,301.81
Cash and cash equivalents as at the beginning of the period/ year	66,951.84	59,863.76	59,863.76
Cash received under Business Transfer Agreement (net)	-	-	(213.72)
Cash and cash equivalents as at the end of the period/ year	76,035.16	54,983.85	66,951.84

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



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CENTRUM CAPITAL LIMITED
CIN L65990MH1977PLC019986

Registered and Corporate Office : Level-9, Centrum House, C.S.T. Road, Vidya Nagari Marg, Kalina, Santacruz (East), Mumbai - 400098.
Tel.: +91 22 42159000 Email ID: info@centrum.co.in Website: www.centrum.co.in

Statement of Unaudited Consolidated Segment Results for the Quarter and Half Year Ended September 30, 2024

Annexure 'A'

Sr. No.	Particulars	Quarter Ended			Half Year Ended		(₹ in lakhs)
		30-Sep-24	30-Jun-24	30-Sep-23	30-Sep-24	30-Sep-23	Year Ended
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	31-Mar-24 (Audited)
1	Segment revenue (Total Revenue)						
	Banking Business	60,978.38	54,988.54	35,644.34	1,15,966.92	65,783.11	1,56,635.87
	Institutional Business	3,784.07	2,349.57	2,524.55	6,133.65	4,248.75	11,546.72
	Wealth Management and Distribution	5,548.87	4,212.56	4,445.25	9,761.44	8,644.24	16,816.58
	Housing Finance	4,982.09	4,753.01	4,299.69	9,735.10	8,535.64	17,488.68
	Unallocated	5,868.48	7,444.77	8,138.89	13,313.24	14,704.28	26,873.24
	Less : Eliminations	(2,799.09)	(2,144.04)	(1,742.04)	(4,943.13)	(4,257.37)	(8,680.06)
	Total revenue from operations	78,362.80	71,604.42	53,310.68	1,49,967.22	97,658.65	2,20,681.03
2	Segment Results [Profit/ (Loss) before tax]						
	Banking Business	5,750.42	(6,337.92)	(675.10)	(587.50)	(4,458.75)	1,780.27
	Institutional Business	(429.10)	130.25	139.63	(298.84)	(515.34)	(1,227.03)
	Wealth Management and Distribution	1,333.42	(1,266.84)	388.45	66.59	68.19	283.98
	Housing Finance	774.11	271.24	547.08	1,045.35	980.48	1,726.58
	Unallocated	213.72	6.60	1,971.10	220.31	4,259.11	6,066.71
	Less : Eliminations	(729.92)	(684.95)	93.03	(1,414.88)	(530.36)	(1,367.44)
	Profit / (Loss) before tax	6,912.65	(7,881.62)	2,464.19	(968.97)	(196.67)	7,263.07
	Less :						
	a) Interest (Income)/expense (net)	5,401.55	4,646.12	4,522.60	10,047.67	8,952.17	17,403.31
	b) Unallocated (Income)/expenditure (net)	0.29	1.16	(20.17)	1.45	(264.32)	755.21
	Profit/(Loss) before tax	1,510.81	(12,528.89)	(2,038.24)	(11,018.08)	(8,884.52)	(10,895.45)
	Exceptional items	-	-	-	-	-	225.16
	Profit/(Loss) before tax	1,510.81	(12,528.89)	(2,038.24)	(11,018.08)	(8,884.52)	(10,670.29)
3	Segment Assets						
	Banking Business	17,20,387.38	15,63,220.60	11,58,999.77	17,20,387.38	11,58,999.77	14,49,554.15
	Institutional Business	16,850.53	6,696.08	5,229.74	16,850.53	5,229.74	17,650.87
	Wealth Management and Distribution	15,113.51	25,564.02	22,213.42	15,113.51	22,213.42	13,486.30
	Housing Finance	1,62,947.98	1,59,321.14	1,41,235.79	1,62,947.98	1,41,235.79	1,48,940.11
	Unallocated	3,13,994.78	2,94,198.62	2,80,692.91	3,13,994.78	2,80,692.91	2,83,818.41
	Less : Eliminations	(2,02,593.32)	(1,84,574.38)	(1,71,863.85)	(2,02,593.32)	(1,71,863.85)	(1,75,008.73)
	Total Assets	20,26,700.86	18,64,426.08	14,36,507.78	20,26,700.86	14,36,507.78	17,38,441.10
4	Segment Liabilities						
	Banking Business	15,43,531.14	13,92,302.19	9,93,282.25	15,43,531.14	9,93,282.25	12,74,386.69
	Institutional Business	12,335.80	4,188.98	3,723.19	12,335.80	3,723.19	12,874.19
	Wealth Management and Distribution	7,007.38	16,002.65	13,970.48	7,007.38	13,970.48	5,181.74
	Housing Finance	1,17,142.90	1,13,566.98	97,153.67	1,17,142.90	97,153.67	1,03,455.38
	Unallocated	2,25,513.05	2,00,033.55	1,73,315.37	2,25,513.05	1,73,315.37	1,85,473.31
	Less : Eliminations	(43,811.42)	(26,089.87)	(20,784.67)	(43,811.42)	(20,784.67)	(17,228.84)
	Total Liabilities	18,61,718.85	17,00,004.48	12,60,660.29	18,61,718.85	12,60,660.29	15,64,142.46
5	Capital employed (Segment assets - Segment liabilities)						
	Banking Business	1,76,856.24	1,70,918.41	1,65,717.52	1,76,856.24	1,65,717.52	1,75,167.46
	Institutional Business	4,514.73	2,507.10	1,506.55	4,514.73	1,506.55	4,776.69
	Wealth Management and Distribution	8,106.13	9,561.37	8,242.94	8,106.13	8,242.94	8,304.56
	Housing Finance	45,805.08	45,754.16	44,082.12	45,805.08	44,082.12	45,484.73
	Unallocated	88,481.73	94,165.07	1,07,377.54	88,481.73	1,07,377.54	98,345.10
	Less : Eliminations	(1,58,781.91)	(1,58,484.51)	(1,51,079.18)	(1,58,781.91)	(1,51,079.18)	(1,57,779.89)
	Total Capital Employed	1,64,982.01	1,64,421.60	1,75,847.49	1,64,982.01	1,75,847.49	1,74,298.64

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



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Independent Auditor's Review Report on Quarterly and Year-to-Date Unaudited Standalone Financial Results of Centrum Capital Limited 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 Statement of **Unaudited Standalone Financial Results** (the 'Statement') of **Centrum Capital Limited** (the 'Company') for the quarter ended 30th September, 2024 and for the period from 1st April, 2024 to 30th September, 2024, in which are included financial statements of Centrum ESPS Trust (the 'Trust') being submitted by the Company pursuant to the requirements of Regulation 33 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 30th October, 2024, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard (Ind AS) 34, *Interim Financial Reporting* prescribed under the 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. We did not review the interim financial statements of one (1) Trust included in the Statement whose interim financial statements reflect total assets of Rs. 2428.95 lakhs as at 30th September, 2024 and total revenue of Rs. 14.16 lakhs and Rs. 26.27 lakhs, excess of income over expenditure of Rs. 14.15 lakhs and Rs. 26.06 lakhs for the quarter ended 30th September, 2024 and for the period from 1st April, 2024 to 30th September, 2024 respectively, and cash outflows of Rs. 37.80 lakhs for the period from 1st April, 2024 to 30th September, 2024 as considered in the Statement. These interim financial statements have been reviewed by their auditors whose report has been furnished to us 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 this Trust is based solely on the report of their 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.



Mumbai, 30th October, 2024

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

A handwritten signature in blue ink, appearing to read "Tirtharaj Khot".

Tirtharaj Khot
Partner
Membership No. (F) 037457
UDIN: 24037457BKGEKH6812

CENTRUM CAPITAL LIMITED
CIN L65990MH1977PLC019986

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Statement of Unaudited Standalone Financials Results for the Quarter and Half Year Ended September 30, 2024

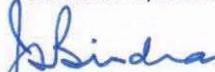
(₹ in Lakhs) (except per equity share data)

Particulars	Quarter Ended			Half Year Ended		Year Ended
	30-Sep-24 (Unaudited) (Refer Note 8)	30-Jun-24 (Unaudited)	30-Sep-23 (Unaudited) (Refer Note 8)	30-Sep-24 (Unaudited)	30-Sep-23 (Unaudited)	31-Mar-24 (Audited)
1. Revenue from operations						
a. Fees and commission Income	1,100.62	742.31	1,273.68	1,842.93	1,720.87	4,950.05
b. Net gain on fair value changes	211.80	13.26	153.59	225.06	219.43	371.95
c. Other operating income	100.00	100.00	100.00	200.00	200.00	400.00
Total revenue from operations	1,412.42	855.57	1,527.27	2,267.99	2,140.30	5,722.00
Other income	1,317.12	958.17	975.59	2,275.29	1,978.30	3,964.84
Total Income	2,729.54	1,813.74	2,502.86	4,543.28	4,118.60	9,686.84
2. Expenses						
a. Finance costs	2,890.91	2,503.05	2,235.58	5,393.96	4,603.65	9,516.85
b. Impairment on financial instruments (net)	31.97	(383.76)	7.71	(351.79)	5.21	60.32
c. Employee benefits expenses	713.11	820.28	743.92	1,533.39	1,475.49	2,869.76
d. Depreciation and amortisation expense	63.87	50.97	42.17	114.84	83.82	167.82
e. Other expenses	533.02	358.74	383.38	891.76	643.62	2,215.15
Total Expenses	4,232.88	3,349.28	3,412.76	7,582.16	6,811.79	14,829.90
3. Profit/(Loss) before exceptional Items and tax (1-2)	(1,503.34)	(1,535.54)	(909.90)	(3,038.88)	(2,693.19)	(5,143.06)
Exceptional Items	-	-	-	-	-	(955.53)
Profit/(Loss) before tax	(1,503.34)	(1,535.54)	(909.90)	(3,038.88)	(2,693.19)	(6,098.59)
4. Tax Expense						
Current tax (Refer note 3)	-	-	-	-	-	4.18
Deferred tax charge/(credit)	223.90	(152.47)	(92.23)	71.43	(223.09)	(873.67)
Tax adjustments for earlier years	-	-	-	-	-	(95.51)
Total Tax Expense	223.90	(152.47)	(92.23)	71.43	(223.09)	(965.00)
5. Profit/(Loss) for the period/year (3-4)	(1,727.24)	(1,383.07)	(817.67)	(3,110.31)	(2,470.10)	(5,133.59)
6. Other Comprehensive Income (OCI)						
i. Items that will not be reclassified to profit or loss						
(a) Remeasurements of Defined benefit scheme	(0.52)	1.67	1.67	1.15	3.34	(2.09)
(b) Tax on above	0.13	(0.43)	(0.43)	(0.30)	(0.86)	0.54
ii. Items that will be reclassified to profit or loss	-	-	-	-	-	-
Total Other Comprehensive Income/ (Expense)	(0.39)	1.24	1.24	0.85	2.48	(1.55)
7. Total Comprehensive Income/(Loss) for the period/year (5+6)	(1,727.63)	(1,381.83)	(816.43)	(3,109.46)	(2,467.62)	(5,135.14)
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						35,186.27
10. Earnings Per Equity Share (Not annualised)						
(Face value of ₹ 1 Each)						
(i) Basic (₹)	(0.42)	(0.33)	(0.20)	(0.75)	(0.59)	(1.23)
(i) Diluted (₹)	(0.42)	(0.33)	(0.20)	(0.75)	(0.59)	(1.23)

Notes to the Unaudited Standalone Financial Results:

- The unaudited standalone financial results of Centrum Capital Limited (the 'Company') for the quarter and half year ended September 30, 2024 are drawn up in accordance with the 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 October 30, 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 September 30, 2024, the Company has issued 165 Secured, Unrated, Unlisted, Redeemable, Non-convertible Debentures in dematerialised form bearing a face value of ₹ 1,00,00,000 each for an aggregate amount of ₹ 16,500 lakhs.
- The Asset Cover for the existing debentures are fully secured by a first *pari-passu* charge over specified assets as at September 30, 2024 and is more than 1.1 times of the principal amount.
- 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 Company has disclosed the segment information in the unaudited consolidated financial results.
- The unaudited standalone financial results for the quarter ended September 30, 2024 are being uploaded on the Company's website viz., www.centrum.co.in.
- The figures for quarter ended September 30, 2024 and September 30, 2023 are the balancing figures between the unaudited figures in respect to half year ended September 30, 2024 and September 30, 2023 and the reviewed figures of quarter ended June 30, 2024 and June 30, 2023 respectively.
- Figures for the previous periods / year have been regrouped, wherever necessary.

For Centrum Capital Limited


Jaspal Singh Bindra
Executive Chairman
DIN : 00128320

Place: Mumbai
Date : October 30, 2024



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Standalone Statement of Assets and Liabilities as at September 30, 2024

(₹ in Lakhs)

Particulars	As at 30-Sep-24 (Unaudited)	As at 31-Mar-24 (Audited)
Assets		
1) Financial assets		
Cash and cash equivalents	372.00	2,269.41
Bank balances other than cash and cash equivalents, above	1,701.78	9,112.44
Derivative financial instruments	-	-
Receivables		
Trade receivables	251.09	608.09
Loans	25,570.64	7,778.52
Investments	90,444.40	92,481.02
Other financial assets	123.23	147.37
Sub-total Financial assets	1,18,463.14	1,12,396.85
2) Non-financial assets		
Current tax assets (net)	599.62	809.15
Deferred tax assets (net)	3,819.14	3,890.87
Property, plant and equipment	252.67	205.68
Right-of-Use assets	667.71	0.00
Other intangible assets	0.85	1.79
Other non-financial assets	34.24	13.76
Sub-total Non-financial assets	5,374.23	4,921.24
Total Assets	1,23,837.37	1,17,318.09
Liabilities and Equity		
Liabilities		
1) Financial liabilities		
Derivative financial instruments	22,685.06	26,135.22
Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small	134.86	175.92
Other payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small	2,680.50	2,680.50
Debt securities	42,115.92	30,569.55
Borrowings (other than debt securities)	2,947.61	1,354.98
Other financial liabilities	16,039.68	15,949.30
Sub-total Financial liabilities	86,603.63	76,865.47
2) Non-financial liabilities		
Provisions	75.65	71.84
Other non-financial liabilities	753.63	1,034.18
Sub-total Non-financial liabilities	829.28	1,106.02
3) Equity		
Equity share capital	4,160.33	4,160.33
Other equity	32,244.13	35,186.27
Total Equity	36,404.46	39,346.60
Total Liabilities and Equity	1,23,837.37	1,17,318.09



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Standalone Statement of Cash Flows for the Half Year Ended September 30, 2024

(₹ in Lakhs)

Particulars	September 30, 2024 (Unaudited)	September 30, 2023 (Unaudited)	March 31, 2024 (Audited)
A Cash flows from Operating Activities:			
Profit/(Loss) before tax	(3,038.88)	(2,693.19)	(6,098.59)
Adjustments for:			
Depreciation and amortisation expense	114.84	83.82	167.82
Loss on sale of property plant and equipment	-	0.36	1.23
Gain on modification of Right-of-Use assets/sub-lease and others	-	-	(3.32)
Net gain on fair value changes	(225.05)	(146.88)	(371.95)
Loss on sale of investments	-	(72.55)	955.53
Interest income	(1,424.53)	(1,117.31)	(2,494.44)
Employees stock options	-	68.54	68.54
Dividend on investments	-	(1.00)	-
Impairment on financial instruments	(410.78)	5.21	60.32
Guarantee income	(11.00)	(10.89)	(21.26)
Finance costs	5,389.92	4,603.65	9,516.85
Operating profit before working capital changes	394.52	719.76	1,780.74
Adjustments for :			
Decrease/(Increase) in Trade receivables	367.79	(177.94)	(470.77)
Decrease/(Increase) in Loans	(16,721.50)	2,595.69	10,869.20
Decrease/(Increase) in Other financial assets	(21.54)	(41.49)	(1.65)
Decrease/(Increase) in Other non-financial assets	(17.03)	(8.52)	11.38
Decrease/(Increase) in Derivative financial instruments (net)	-	70.71	89.69
Decrease/(Increase) in Trade payables and other payables	(41.06)	(20.19)	(1,892.32)
Decrease/(Increase) in Other non-financial liabilities	(283.74)	(955.31)	64.29
Decrease/(Increase) in Provisions	3.81	7.59	(5.60)
Cash generated from operations	(16,318.75)	2,190.30	10,444.95
Direct taxes paid (net of refunds)	209.82	(170.52)	(372.90)
Net cash generated from / (used in) Operating Activities	(16,108.93)	2,019.78	10,072.04
B Cash flows from Investing Activities:			
Purchase of property, plant and equipment	(81.83)	(0.26)	(4.04)
Proceeds from sale of property, plant and equipment	-	0.18	2.96
Sale/(Purchase) of investments (net)*	-	619.70	684.32
Investment in subsidiaries	-	-	(1,542.78)
Sale of investment in subsidiaries	1,400.00	-	215.05
Redemption of Preference shares of subsidiary	-	-	374.58
Investment in Bank deposits	7,410.67	2,012.24	(4,784.99)
Proceeds from withdrawal of capital from Subsidiary LLP	400.00	-	-
Interest received	349.70	1,049.15	2,494.44
Investment/Redemption - Units	880.58	-	287.43
Proceeds from subsidiary - ESOP	-	476.65	608.13
Sale of treasury shares	163.86	-	338.00
Dividend on investments	-	1.00	-
Net cash generated from / (used in) Investing Activities	10,522.98	4,158.66	(1,326.89)
C Cash Flows from Financing Activities:			
Proceeds/(Repayment) of Debt Securities (net)*	7,082.22	767.00	(50.00)
Proceeds/(Repayment) of Borrowings (other than Debt securities) (net) *	961.65	(6,534.93)	(6,514.93)
Payment of lease liability	(113.38)	(60.00)	(120.00)
Finance costs	(4,241.93)	(165.16)	(323.62)
Net cash generated from / (used in) Financing Activities	3,688.57	(5,993.09)	(7,008.56)
Net Increase/(decrease) in cash and cash equivalents	(1,897.39)	185.36	1,736.59
Cash and cash equivalents as at the beginning of the period/ year	2,269.39	532.80	532.80
Cash and cash equivalents as at the end of the period/ year	372.00	718.16	2,269.39

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



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Centrum Group Delivers Healthy Quarterly & Half Yearly Performance for H1 FY2025

- Consolidated Revenue stands at Rs 868 crore up 61% Q-o-Q and at Rs 1,593 crore for H1FY25 up 61% Y-o-Y.
- Increased revenue driven by growth in Banking, Housing Finance, Wealth and Alternative Investment Businesses.
- Consolidated EBITDA at Rs 401 crore up 68 % Q-o-Q and at Rs 643 crore for H1FY25 up 61% Y-o-Y.
- Centrum Wealth Client Assets stands over Rs 42,000 crore.
- Centrum Housing Finance AUM at ~Rs 1,500 crore.

Mumbai, October 30, 2024 – The Centrum Group, one of India’s leading diversified banking & financial services and insurance (BFSI) organization, announces its financial results for the quarter and half year (6 months) ending 30th September, 2024.

Key Parameters at a Glance

Particulars (Amt in ₹ crore)	Quarter Ended on (3 months)			Half Year Ended on (6 months)		
	30 th Sept'24	30 th Sept'23	Growth %	30 th Sept'24	30 th Sept'23	Growth %
Consolidated Revenue	868	537	61%	1,593	988	61%
Revenue from Operations	784	533	47%	1,500	977	54%
EBITDA	401	239	68%	643	396	62%
Net Profit / (Loss)	8	(28)	127%	(114)	(93)	(23%)

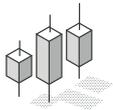
*Financials are prepared in accordance with the Indian Accounting Standards (Ind AS) notified under Section 133 of the Companies Act, 2013, read with the Companies (Indian Accounting Standards) Rules, 2015, as amended, from time to time. Q-o-Q means comparison between quarter ending 30th September 2024 vs 30th September 2023. Y-o-Y means comparison between 6 months ending 30th September 2024 vs 30th September 2023.

About Centrum Group: One of India’s fast growing and diverse financial services groups, Centrum has been serving the financial and advisory needs of institutions and HNIs for two and a half decades. Our Institutional services include Investment Banking and Broking to FIs, Pension Funds, Indian Mutual Funds, Domestic Institutions etc. We also provide Wealth Management Services to HNIs and Family Offices, Affordable Housing finance in tier 2 & 3 cities and Retail Broking services. Our AIF has funds across Private Debt and Venture Capital. We have been providing MSME Loans and Micro finance through Unity Small Finance Bank, our most recent venture. We are a pan India BFSI Group with a strong leadership team of seasoned professionals with a successful track record.

CENTRUM

CENTRUM GROUP CONSOLIDATED FINANCIALS Q2FY2025 HEALTHY GROWTH ACROSS PARAMETERS

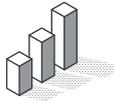
Consolidated Revenue



₹ **868 cr.**

▲ 61% Q-O-Q

EBITDA



₹ **401 cr.**

▲ 68% Q-O-Q

Net Profit



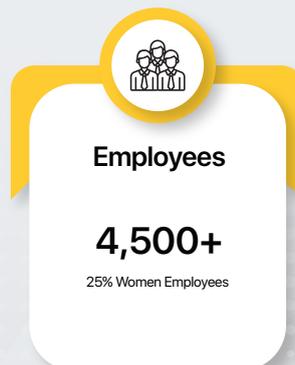
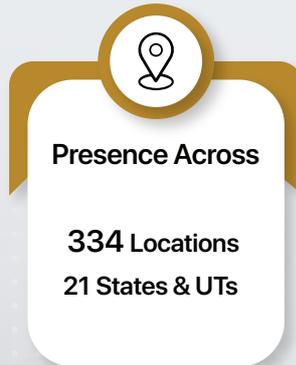
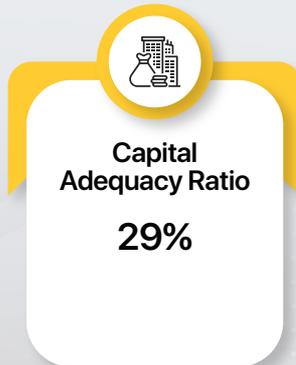
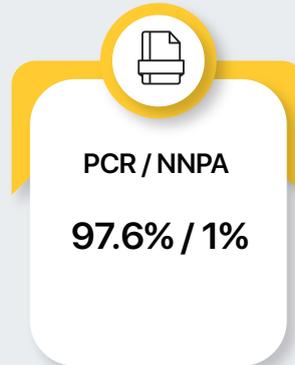
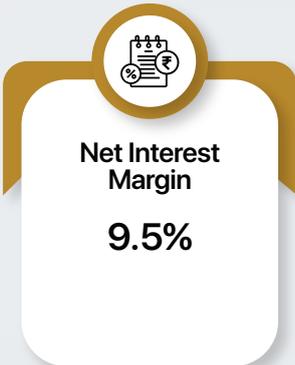
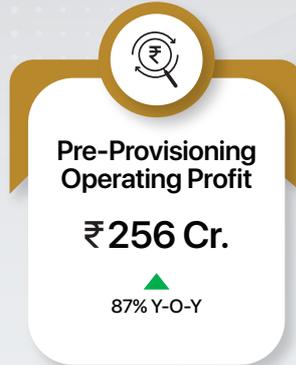
₹ **8 cr.**

▲ 127% Q-O-Q

All numbers in INR. Financials are prepared in accordance with the Indian Accounting Standards (Ind AS) notified under Section 133 of the Companies Act, 2013, read with the Companies (Indian Accounting Standards) Rules, 2015, as amended, from time to time. Q-o-Q means comparison between quarter ending 30th September 2024 vs 30th September 2023.

UNITY BANK - H1 FY2025

HEALTHY GROWTH ACROSS PARAMETERS



* All numbers are for 6 months ending 30th September 2024. Y-O-Y means comparison between Half year ending 30th September 2024 vs 30th September 2023. Financial results have been prepared in accordance with the Banking Regulations Act 1949, generally accepted accounting principles in India, including Accounting Standards as prescribed under Section 133 of the Companies Act 2013, Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), 2015, as amended and the guidelines issued by the Reserve Bank of India (RBI) from time to time.

CENTRUM Promoted UNITY SMALL FINANCE BANK Delivers Healthy Quarterly & Half Yearly Performance for H1 FY2025

- *Sustained growth in Total Income and Net Profitability. Deposits & Net Advances too rise significantly in spite of a challenging macro environment.*
- *Total Income stands at Rs 640 crore up 78% Q-o-Q.*
- *Net Profit rises significantly to Rs 187 crore up 36% Q-o-Q.*
- *Steady growth in Total Deposits scaling Rs 9,235 crore with retail deposits comprising 72%.*
- *Net Advances stand at Rs 8,692 crore with Rs 2,598 crore of disbursements in H1FY25. (30% of AUM)*
- *Comfortable capital adequacy with CRAR at 29% significantly higher than the regulatory requirement.*
- *Annualized Return on Assets (ROA) at 2.9% and Return on Equity (ROE) at 31.1%.*

Mumbai, October 30, 2024 – Unity Small Finance Bank Limited (Unity Bank), a new age bank, promoted by Centrum Financial Services Ltd., announces its financial results for the quarter and half year (6 months) ending 30th September, 2024.

Key Parameters at a Glance

Particulars (Amt in ₹ crs)	Quarter Ended on (3 months)			Half Year Ended on (6 months)		
	30 th Sept'24	30 th Sept'23	Growth %	30 th Sept'24	30 th Sept'23	Growth %
Total Income	640	361	78%	1,170	673	74%
Net Income	449	269	67%	799	515	55%
Net Interest Income (NII)	320	232	38%	613	443	38%
Pre Provisioning Operating Profit (PPoP)	170	84	103%	256	137	87%
Net Profit	187	138	36%	220	186	18%
Total Deposits				9,235	3,918	136%
Net Advances				8,692	5,947	46%

Adequate Growth Capital - The Bank maintains a well-funded Balance Sheet with **Shareholder's Funds at a healthy Rs 1,995 crores** and a comfortable **Liquidity Coverage Ratio (LCR: 351%)**. The Bank has adequate growth capital to continue its organic growth as well as evaluate in-organic opportunities. Additionally tie ups for inter-bank credit lines from various leading banks and refinance lines from SIDBI, MUDRA and NABARD are in place.

Greater Geographic Spread – In H1FY25, Unity Bank established banking outlets in Punjab, Telangana and Kerala, and will enter Tamil Nadu, Rajasthan and Haryana in the coming quarter. Additionally, with the roll out of several digital initiatives such as its mobile banking app, unsecured personal loans and partner tie ups for raising liabilities, the bank has built a diversified retail customer base across products. Going forward the bank will enhance and leverage its digital platforms to reach a larger customer base.

Conservative Approach – Given the dynamic macro environment, the Bank has adopted a conservative approach and maintained a **Provision Coverage Ratio (with w/off) of 97.6%**. Despite an increase in Net Advances, Net NPAs stood at a comfortable 1%.

Way Forward - Unity Bank remains committed to increasing investments in technology and will roll out several more offerings during the year. The Bank has partnered with reputed fintechs to pilot two credit cards, which will be rolled out in the coming quarter. Additionally, significant marketing initiatives will be rolled out to help increase reach and acquire customers across business segments.

** All numbers are for the quarter and 6 months ending 30th September 2024. Financial results have been prepared in accordance with the Banking Regulations Act 1949, generally accepted accounting principles In India, Including Accounting Standards as prescribed under Section 133 of the Companies Act 2013. Regulation 52 or the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements). 2015, as amended and the guidelines Issued by the Reserve Bank of India (RBI) from time to time. Q-o-Q means comparison between quarter ending 30th September 2024 vs 30th September 2023. Y-o-Y means comparison between 6 months ending 30th September 2024 vs 30th September 2023.*

About Unity Small Finance Bank Limited

*Unity Small Finance Bank Limited is a Scheduled Commercial Bank, promoted by Centrum Financial Services Ltd. (**Subsidiary of BSE & NSE listed – Centrum Capital Ltd.**) with Resilient Innovations Pvt Ltd as a joint investor. It strives to be a new age Bank with a business model of collaboration and open architecture, uniting all its stakeholders to deliver a seamless digital banking experience. Driven by its mission to have the highest standards of Corporate Governance, Unity Bank has in place a strong Board comprising of industry veterans. It offers services across Branch Banking, Business Banking, Inclusive Banking, Digital Banking and Treasury Services. For more information about Unity Bank and its services, please visit www.theunitybank.com*

For further information, please contact:-

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Brief of Amendment to the Memorandum of Association of the Company

Pursuant to Section 4 and 13 and other applicable provisions, if any, of the Companies Act, 2013("Act"), and rules made thereunder and subject to the approval of the Members of the Company, the Board accorded its approval for the inclusion of the following sub-clause 12A after sub-clause 12 under Part (A) of Clause III of the existing Memorandum of Association:

"To carry on business of trading by way of broking, trading, buying, selling and hedging and to act as brokers and traders in commodities and commodity derivatives, and to act as, finance brokers, providers of service for commodity related activities buy, sell, take hold deal in, convert, modify, add value, transfer or otherwise dispose of commodities and commodity derivatives, and to carry on the business of commodity warehousing, processing and consumption."

