

August 13, 2021

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 August 13, 2021

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

Madam/Dear Sir,

We wish to inform you that, the Board of Directors at its Meeting held on August 13, 2021, inter-alia, has considered and approved the Unaudited Financial Results (Standalone and Consolidated) for the Quarter ended June 30, 2021. Please find enclosed the said Unaudited Financial Results along with the Limited Review Report issued by the Statutory Auditors of the Company.

The Meeting of the Board of Directors of the Company commenced at 03:30 p.m. and concluded at 04:50 p.m.

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

Thanking you.

Yours faithfully,

For Centrum Capital Limited



Alpesh Shah
Company Secretary

Encl: a/a

Centrum Capital Limited (CIN No: L65990MH1977PLC019986)

Corporate Office: Centrum House, CST Road, Vidyanagari Marg, Kalina, Santacruz (East), Mumbai – 400 098.

Tel: +91 22 4215 9000

Registered Office: 2nd Floor, Bombay Mutual Building, Dr. D. N. Road, Fort, Mumbai – 400 001. Tel: +91 22 2266 2434

Email : info@centrum.co.in Website : www.centrum.co.in

Independent Auditor's Review Report on quarterly Unaudited Standalone Financial Results of Centrum Capital Limited pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

**To the Board of Directors
Centrum Capital Limited**

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of **Centrum Capital Limited** ("the Company") for the quarter ended June 30, 2021 ("the Statement"), being submitted by the Company 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 Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 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 Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.



HARIBHAKTI & CO. LLP

Chartered Accountants

5. We draw attention to Note 4 to the Statement, which explains the uncertainties and the management's evaluation of the financial impact on the Company due to lockdown and other restrictions imposed by the local governments on account of COVID-19 pandemic situation, for which a definitive assessment of the impact is highly dependent upon the circumstances as they evolve in the subsequent period.

Our report is not modified in respect of this matter.


6. The Statement includes the interim financial results of one Trust, Centrum ESPS Trust, which has not been reviewed by their auditor, and whose interim financial results reflect total revenue of Rs. 1.11 lakhs, total net loss after tax of Rs. 8.89 lakhs and total comprehensive loss of Rs. 8.89 lakhs for the quarter ended June 30, 2021, as considered in the Statement. According to the information and explanations given to us by the Management, the interim financial results of the aforesaid Trust is not material to the Company.

Our report is not modified in respect of this matter.

For Haribhakti & Co. LLP

Chartered Accountants

ICAI Firm Registration No.103523W/W400048


Snehal Shah

Partner

Membership No.: 048539

UDIN: 21048539 AAAA EK 7809

Place: Mumbai

Date: August 13, 2021



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

Statement of Standalone unaudited Financials Results for the quarter ended June 30, 2021

(₹ in Lakhs except per equity share data)

Particulars	Quarter ended			Year Ended
	30-Jun-21 (Unaudited)	31-Mar-21 (Audited) (Refer note 2)	30-Jun-20 (Unaudited)	31-Mar-21 (Audited)
1. Revenue from operations				
a. Revenue from operations	400.73	285.73	809.68	2,640.40
b. Net Gain on fair value changes	170.84	211.00	45.46	406.35
c. Other Operating Income	383.74	219.58	91.00	567.51
Total revenue from operations	955.31	716.31	946.14	3,614.26
Other Income	912.03	669.50	280.98	1,964.41
Total Income	1,867.34	1,385.81	1,227.12	5,578.67
2. Expenses				
a. Finance Costs	1,158.81	990.76	214.38	2,877.82
b. Impairment on Financial instruments	85.72	(26.62)	211.78	24.69
c. Employee Benefits Expense	548.10	452.99	423.15	1,681.21
d. Depreciation and Amortization Expense	48.29	52.29	55.64	217.09
e. Other Expenses	395.72	326.80	378.71	1,276.08
Total Expenses	2,236.64	1,796.22	1,283.66	6,076.89
3. Profit/(Loss) before exceptional Items and tax	(369.30)	(410.41)	(56.54)	(498.22)
4. Exceptional Items	-	-	-	-
5. Profit/(Loss) before tax (3-4)	(369.30)	(410.41)	(56.54)	(498.22)
6. Tax Expense				
Current tax	-	21.63	20.00	21.63
Deferred tax	17.83	497.78	(131.31)	475.39
Tax Adjustments for earlier years	-	-	-	(92.85)
Total Tax Expense	17.83	519.41	(111.31)	404.17
7. Profit/(Loss) for the Period/Year (5-6)	(387.13)	(929.82)	54.77	(902.39)
8. Other Comprehensive Income (OCI)				
i. Item that will not be reclassified to profit or loss				
(a) Change in fair value of equity instruments designated at fair	-	-	-	(0.68)
(b) Remeasurement of Defined benefit scheme	0.76	40.47	(0.31)	(28.69)
(c) Deferred tax on above	(0.20)	(12.68)	0.09	7.46
ii. Items that will be reclassified to profit or loss	-	-	-	-
Total Other Comprehensive Income/ (Loss)	0.56	27.79	(0.22)	(21.91)
9. Total Comprehensive Income/(Loss) for the period/year (7+8)	(386.57)	(902.03)	54.55	(924.30)
10. Paid-up Equity Share Capital (Face value of Rs.1/- Each)	4,160.33	4,160.33	4,160.33	4,160.33
11. Other Equity				49,433.12
12. Earning Per Share (not annualised for interim periods) (Face				
(i) Basic (Rs.)	(0.09)	(0.22)	0.01	(0.22)
(i) Diluted (Rs.)	(0.09)	(0.22)	0.01	(0.22)

J. Sindra



Notes:

- 1 The above unaudited standalone financial results for the quarter ended June 30, 2021 have been reviewed and recommended by the Audit Committee at its meeting held on August 12, 2021 and approved by the Board of Directors ("The Board") at its meeting held on August 13, 2021 and The Statutory Auditors have carried out limited review of the above unaudited standalone financials results.
- 2 The figures for quarter ended March 31, 2021 are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the nine months ended December 31, 2020. The figures up to the end of the nine months period ended December 31, 2020 were subjected to a limited review by the Statutory Auditors of the Company.
- 3 These standalone unaudited financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards 34 - Interim Financial Reporting ("Ind AS 34") prescribed under Section 133 of the Companies Act, 2013 ("the Act") read with relevant rules issued thereunder and other accounting principles generally accepted in India.
- 4 The outbreak of COVID-19 pandemic across the globe and in India has contributed to a significant impact and volatility in the global and Indian financial markets and slowdown in the economic activities. The Management has evaluated the impact of COVID-19 on its assets comprising of property, plant and equipment, investments, trade receivables, Loans and other financial assets, and has concluded that there is no significant impact on the carrying amount of these assets besides impairment, if any, and are recoverable as at the Statement date. The impact of COVID-19 pandemic is dependent on future developments which is highly uncertain, therefore, the financial impact in subsequent periods may be different than currently assessed.
- 5 **During the quarter ended June 30, 2021**
 - i) The Company has bought 3,00,00,000 nos. of compulsory convertible debentures of Centrum Microcredit Limited for an amount aggregating ₹ 4,405 lakhs.
 - ii) The Company has raised an amount of ₹ 5,313 lakhs in multiple tranches through private placement by way of issue of Principal Protected, Secured, Rated, Unlisted, Redeemable, Non-convertible, Market linked debentures bearing a face value of ₹ 1,00,000 /- each.
- 6 The Company publishes standalone financial statement along with the consolidated financial statement. In accordance with Ind AS 108, Operating Segments, the Company has disclosed the segment information in the consolidated financial statement. Accordingly, the segment information is given in the unaudited consolidated financial results of company for the quarter ended June 30, 2021.
- 7 The unaudited standalone financial results for the current quarter ended June 30, 2021 are being uploaded on the Company's website viz., www.centrum.co.in.
- 8 The previous quarter/year's figures have been regrouped/rearranged wherever necessary to conform to current quarter/current year classification.

For Centrum Capital Limited


Jaspal Singh Bindra
Executive Chairman
DIN : 00128320



Place: Mumbai

Date : August 13, 2021

HARIBHAKTI & CO. LLP

Chartered Accountants

Independent Auditor's Review Report on quarterly Unaudited Consolidated Financial Results of Centrum Capital Limited pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

To the Board of Directors
Centrum Capital Limited

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of **Centrum Capital Limited** ("the Parent") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group") and its share of the net loss after tax and total comprehensive loss of its associate for the quarter ended June 30, 2021 ("the Statement"), 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, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 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.



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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	CCAL Investment Management Limited	Subsidiary Company
12	Centrum Alternatives LLP	Subsidiary Company
13	Centrum Insurance Broker Limited	Subsidiary Company
14	Centrum Wealth Limited (Formerly known as Centrum Wealth Management Limited)	Subsidiary Company
15	Centrum Investment Advisors Limited	Subsidiary Company
16	Acorn Fund Consultants Private Limited	Associate
17	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.



Continuation Sheet.

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6. We draw attention to Note 4 to the Statement, which explains that the extent to which the COVID-19 pandemic will impact the Group's (including its associate) financial performance due to lockdown and other restrictions imposed by the local governments including the Group's (including its associate) estimate of impairment of loans to customers and assumptions used in testing the impairment in the carrying value of loans, investments and other financial assets, are dependent on future developments, which are highly uncertain.

Our report is not modified in respect of this matter.

7. We did not review the interim financial results of three (3) subsidiaries (including one step down subsidiary) included in the unaudited consolidated financial results, whose interim financial results reflect total revenues of Rs. 6,804.56 lakhs, total net loss after tax of Rs. 58.54 lakhs and total comprehensive loss of Rs. 74.49 lakhs, for the quarter ended June 30, 2021 as considered in the unaudited consolidated financial results. These interim financial results have been reviewed by other auditors whose reports have been furnished to us by the Management and our report on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above. Our report on the Statement is not modified in respect of the above matter.

8. The unaudited consolidated financial results includes the interim financial results of Eight (8) subsidiaries and one (1) trust which have not been reviewed, whose interim financial results reflects total revenue of Rs. 1,207.87 lakhs, total net loss after tax of Rs. 64.22 lakhs and total comprehensive loss of Rs. 64.41 lakhs for the quarter ended June 30, 2021 as considered in the unaudited consolidated financial results. The unaudited consolidated financial results also includes the Group's share of net profit after tax of Rs. nil lakhs and total comprehensive income of Rs. nil lakhs for the quarter ended June 30, 2021, as considered in the unaudited consolidated financial results, in respect of one associate. 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



Continuation Sheet

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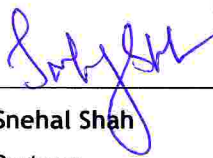
it relates to the balances and affairs of such subsidiaries located outside India is based on the conversion adjustments prepared by the management of the Parent and reviewed by us.

Our report on the Statement is not modified in respect of the above matter.

For Haribhakti & Co. LLP

Chartered Accountants

ICAI Firm Registration No.103523W/W100048



Snehal Shah

Partner

Membership No.: 048539

UDIN: 21048539AAAA EM1859

Place: Mumbai

Date: August 13, 2021



CENTRUM CAPITAL LIMITED
CIN L65990MH1977PLC019986

Registered Office : Bombay Mutual Building, 2nd Floor, Dr.D.N.Road, Fort, Mumbai - 400001.
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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 ended June 30, 2021

(₹ in Lakhs except per equity share data)

Particulars	Quarter ended			Year ended
	30-Jun-21 (Unaudited)	31-Mar-21 (Audited) (Refer note 2)	30-Jun-20 (Unaudited)	31-Mar-21 (Audited)
1. Revenue from operations				
a. Interest income	7,945.62	7,962.93	7,699.85	30,981.72
b. Fees and commission Income	4,603.01	5,242.67	3,371.39	16,585.65
c. Net gain on fair value changes	447.44	1,143.86	170.54	2,214.01
d. Others	278.14	93.74	12.17	240.53
Total revenue from operations	13,274.21	14,443.20	11,253.95	50,021.91
Other Income	359.39	395.76	182.10	1,292.62
Total Income	13,633.60	14,838.96	11,436.05	51,314.53
2. Expenses				
a. Finance Costs	6,588.46	6,044.38	5,708.92	23,842.87
b. Impairment on financial instruments (net)	170.78	649.13	572.02	1,697.43
c. Employee Benefits Expense	5,414.91	5,468.51	4,729.54	19,647.13
d. Depreciation and Amortisation Expense	417.02	451.11	478.04	1,919.21
e. Other Expenses	1,591.62	1,943.71	1,504.96	7,407.72
Total Expenses	14,182.79	14,556.84	12,993.47	54,514.36
3. Profit/ (Loss) before exceptional Items and tax	(549.19)	282.12	(1,557.43)	(3,199.83)
4. Exceptional Items	-	-	-	-
5. Profit/(Loss) before tax (3-4)	(549.19)	282.12	(1,557.43)	(3,199.83)
6. Tax Expense				
Current tax	433.31	99.28	192.71	562.86
Deferred tax	(392.90)	468.76	-	242.49
Tax Adjustments for earlier years	102.06	268.53	(289.99)	175.69
Total Tax Expense	142.47	836.57	(97.28)	981.04
7. Net Profit/ (Loss) after tax before share of profit/(loss) of associates and	(691.66)	(554.45)	(1,460.15)	(4,180.87)
8. Share of profit / (loss) of associates and joint ventures	-	-	-	-
9. Net Profit/ (Loss) for the period/year (7+8)	(691.66)	(554.45)	(1,460.15)	(4,180.87)
10. Other Comprehensive Income (OCI)				
i. Item that will not be reclassified to profit or loss				
(a) Remeasurement of Defined benefit scheme	(9.34)	58.64	(45.81)	(62.91)
(b) Change in fair value of equity instruments designated at fair value through	-	-	-	(0.68)
(c) Deferred tax on above	(1.67)	(12.49)	(0.93)	5.01
ii. Items that will be reclassified to profit or loss				
(a) Debt Instruments through OCI	-	-	-	-
(b) Currency exchange difference on translation, net of tax	(0.18)	4.43	0.93	4.03
(c) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-
Total Other Comprehensive Income/(Loss)	(11.19)	50.58	(45.81)	(54.55)
Total Comprehensive Income/(Loss) for the period/year	(702.85)	(503.87)	(1,505.96)	(4,235.42)
Net Profit/(Loss) for the period/year attributable to				
Owners of the company	(1,052.64)	(1,171.35)	(1,219.71)	(4,687.19)
Non-controlling interest	360.98	616.90	(240.44)	506.32
Other Comprehensive Income/ (Loss) for the period/year attributable to				
Owners of the company	(6.19)	47.08	(28.30)	(37.39)
Non-controlling interest	(5.00)	3.50	(17.50)	(17.16)
Total Comprehensive Income/ (Loss) for the period/year attributable to				
Owners of the company	(1,058.82)	(1,124.27)	(1,248.01)	(4,724.58)
Non-controlling interest	355.97	620.40	(257.95)	489.16
11. Paid-up Equity Share Capital (Face value of ₹ 1/- Each)	4,160.33	4,160.33	4,160.33	4,160.33
12. Paid-up Equity Share Capital (Face value of ₹ 1/- Each)				53,789.68
13. Earning Per Share (Face value of ₹ 1/- Each)				
(i) Basic (₹)	(0.25)	(0.28)	(0.29)	(1.13)
(ii) Diluted (₹)	(0.25)	(0.28)	(0.29)	(1.13)

J. Srinivas



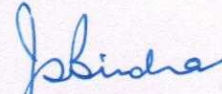
Notes:

- 1 The above unaudited consolidated financial results for the quarter ended June 30, 2021 have been reviewed and recommended by the Audit Committee at its meeting held on August 12, 2021 and approved by the Board of Directors ("The Board") at its meeting held on August 13, 2021 and The Statutory Auditors have carried out limited review of the above unaudited consolidated financials results.
- 2 The figures for quarter ended March 31, 2021 are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the nine months ended December 31, 2020. The figures up to the end of the nine months period ended December 31, 2020 were subjected to a limited review by the Statutory Auditors of the Company.
- 3 These consolidated unaudited financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards 34 - Interim Financial Reporting ("Ind AS 34") prescribed under Section 133 of the Companies Act, 2013 ("the Act") read with relevant rules issued thereunder and other accounting principles generally accepted in India.
- 4 In the year March 31, 2021, in accordance with the Reserve Bank of India ("RBI") guidelines relating to 'COVID-19 Regulatory Package' dated March 27, 2020 and subsequent guidelines on EMI moratorium dated April 17, 2020 and May 23, 2020, the Group had offered moratorium to its customers based on the requests as well as suo moto for EMI's falling due between March 1, 2020 to August 31, 2020. Further the Group had offered resolution plan to its customers pursuant to RBI's guidelines on Resolution Framework for COVID 19 related stress dated August 6, 2020 and in the current quarter the Group has offered resolution plan to its customers pursuant to RBI's guideline on "Resolution Framework-2" dated May 5, 2021.

Currently, the Group has considered various measures taken by Government, the DPD status as on June 30, 2021 and the collection efficiency of the Group and accordingly the management estimates that no additional provisioning on account of impact of COVID-19 is required as on June 30, 2021. Further, the Group's current view is that all other assets of the Group are recoverable. The management believes that the impact of the moratorium on its books has been minimal, and the affected accounts have been clearly identified and appropriately actioned, and that no additional provision overlay is required. However, the actual impact may vary due to prevailing uncertainty caused by the pandemic. The Group's management is continuously monitoring the situation and the economic factors affecting the operations of the Group.

- 5 The Consolidated Segment Results is attached herewith as per "Annexure 1"
- 6 The unaudited consolidated financial results for the current quarter ended June 30, 2021 are being uploaded on the Company's website viz., www.centrum.co.in.
- 7 The previous quarter/year's figures have been regrouped/rearranged wherever necessary to conform to current quarter classification.

For Centrum Capital Limited



Jaspal Singh Bindra
Executive Chairman
DIN : 00128320



Place: Mumbai
Date : August 13, 2021

Consolidated Segment Results for the Quarter ended June 30, 2021

₹ In Lakhs

Sr. No.	Particulars	Quarter Ended		Year ended	
		June 30, 2021 (Unaudited)	March 31, 2021 (Audited)	June 30, 2020 (unaudited)	March 31, 2021 (Audited)
1	Segment revenue [Total income]				
	Institutional Business	1,681.85	1,726.73	1,188.77	6,618.50
	Wealth Management & Distribution	4,568.69	4,890.90	1,929.38	12,048.68
	Housing Finance	1,753.77	1,661.88	1,629.03	6,801.61
	SME/ Micro credit Lending	5,510.36	6,598.08	5,884.86	23,963.96
	Unallocated	2,471.40	2,985.93	2,306.98	9,972.44
	Less : Elimination	(2,711.86)	(3,420.33)	(1,685.07)	(9,383.28)
	Total Income	13,274.21	14,443.20	11,253.95	50,021.91
2	Segment Results [Profit/ (Loss) before tax]				
	Institutional Business	(683.40)	(838.31)	(171.66)	(575.72)
	Wealth Management & Distribution	1,049.04	1,099.30	(981.18)	147.57
	Housing Finance	409.72	280.11	413.74	1,526.30
	SME/ Micro credit Lending	1.22	885.51	(371.60)	347.44
	Unallocated	1,971.79	2,978.77	47.77	6,404.33
	Less : Elimination	(547.27)	(1,096.91)	(182.92)	(2,992.30)
	Profit / (Loss) before tax	2,201.10	3,308.46	(1,245.85)	4,857.61
	Less :				
	a) Interest (Income)/expense (Net)	2,278.40	1,690.68	232.16	7,469.63
	b) Unallocated (Income)/expenditure (Net)	471.89	1,335.66	79.42	587.81
	Total Profit/ (Loss) before exceptional item and tax	(549.19)	282.12	(1,557.43)	(3,199.83)
	Exceptional Items	-	-	-	-
	Total Profit / (Loss) before tax	(549.19)	282.12	(1,557.43)	(3,199.83)
3	Segment Assets				
	Institutional Business	4,690.66	4,572.40	4,634.87	4,572.40
	Wealth Management & Distribution	19,461.11	16,813.80	22,953.03	16,813.80
	Housing Finance	65,200.51	67,060.23	65,450.67	67,060.23
	SME/ Micro credit Lending	160,822.60	165,772.76	147,741.22	165,772.76
	Unallocated	205,888.66	187,656.80	164,425.56	187,656.80
	Less : Elimination	(137,062.91)	(125,876.93)	(123,275.85)	(125,876.93)
	Total Assets	319,000.61	315,999.07	281,929.50	315,999.07
4	Segment Liabilities				
	Institutional Business	1,059.56	1,015.12	2,081.17	1,015.12
	Wealth Management & Distribution	21,346.35	19,154.25	22,523.44	19,154.25
	Housing Finance	24,791.71	26,993.49	26,355.61	26,993.49
	SME/ Micro credit Lending	122,539.02	127,609.92	110,712.78	127,609.92
	Unallocated	110,549.31	91,382.54	68,571.00	91,382.54
	Less : Elimination	(42,170.38)	(27,781.02)	(28,617.03)	(27,781.02)
	Total Liabilities	238,115.57	238,374.30	201,626.97	238,374.30
5	Capital employed [Segment assets - Segment liabilities]				
	Institutional Business	3,631.09	3,557.28	2,553.71	3,557.28
	Wealth Management & Distribution	(1,885.23)	(2,340.45)	429.59	(2,340.45)
	Housing Finance	40,408.80	40,066.74	39,095.06	40,066.74
	SME/ Micro credit Lending	38,283.58	38,162.85	37,028.43	38,162.85
	Unallocated	95,339.34	96,274.26	95,854.56	96,274.26
	Less : Elimination	(94,892.54)	(98,095.91)	(94,658.82)	(98,095.91)
	Total Capital Employed	80,885.04	77,624.77	80,302.53	77,624.77

J. Binda

