

Centrum Housing Finance Limited
Balance sheet as at March 31, 2021

Rs. in lakh

	Particulars	Note	As at	
			31-Mar-21	31-Mar-20
			(Audited)	(Audited)
	ASSETS			
(1)	Financial assets			
(a)	Cash and cash equivalents	5	5,039.12	2,919.76
(b)	Bank balance other than (a) above	6	12,648.42	13,096.11
(c)	Loans	7	47,279.49	45,295.82
(d)	Investments	8	1,032.55	-
(e)	Other financial assets	9	217.88	49.50
(2)	Non-financial assets			
(a)	Current tax assets (Net)	10	-	20.63
(b)	Deferred tax assets (Net)	11	225.30	99.37
(c)	Property, plant and equipment	13	179.05	188.98
(d)	Capital Work in Progress		7.94	-
(e)	Right of use of assets	14	72.88	116.05
(f)	Other intangible assets	15	18.39	23.78
(g)	Other non-financial assets	12	339.21	222.65
	Total assets		67,060.23	62,032.65
	LIABILITIES AND EQUITY			
	LIABILITIES			
(1)	Financial liabilities			
(a)	Payables			
	(I) Trade payables	16		
	(i) total outstanding dues of micro enterprises and small enterprises		-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		38.16	10.48
(b)	Debt securities	17	3,500.00	-
(c)	Borrowings (other than debt securities)	18	21,928.90	20,521.17
(d)	Lease liabilities		80.77	122.44
(e)	Other financial liabilities	19	1,322.63	2,469.91
(2)	Non-financial Liabilities			
(a)	Current tax liabilities (net)	20	26.59	-
(b)	Provisions	21	42.36	38.32
(c)	Other non-financial liabilities	22	54.08	111.49
(3)	Equity			
(a)	Equity Share capital	23	26,686.84	26,686.84
(b)	Other Equity	24	13,379.90	12,072.00
	Total equity		40,066.74	38,758.84
	Total liabilities and equity		67,060.23	62,032.65

As per our attached report of even date

As per our attached report of even date

For Haribhakti & Co. LLP

For and on behalf of The Board of Centrum Housing Finance Limited

Chartered Accountants

ICAI Firm Registration No.103523W/W100048

Snehal Shah
Partner
Membership No 48539

Sridar Venkatesan
Chairman
DIN 02241339

Sanjay Shukla
Managing Director & CEO
DIN 06577462

Place : MUMBAI
Date :

Mehul Jatania
Chief Financial Officer

Alpesh Shah
Company Secretary

Centrum Housing Finance Limited			Rs. in lakh	
Statement of Profit and Loss for the year ended March 31, 2021				
	Particulars	Note	For the Year ended	For the Year ended
			31-Mar-21	31-Mar-20
			(Audited)	(Audited)
(1)	Revenue from operations			
(a)	Interest income	25	6,699.05	4,928.69
(b)	Fees income	26	67.73	105.19
(c)	Net gain on Fair value changes	27	32.55	80.41
	Total revenue from operations (a)+(b)+(c)		6,799.33	5,114.29
(2)	Other income	28	63.14	95.01
(3)	Total income (3) = (1) + (2)		6,862.47	5,209.30
(4)	Expenses			
(a)	Finance costs	29	2,216.24	2,239.01
(b)	Impairment on financial instruments and written off	30	411.52	178.28
(c)	Employee benefits expenses	31	1,295.96	1,309.08
(d)	Depreciation, amortisation and impairment	13	141.05	131.89
(e)	Others expenses	32	1,271.40	1,091.19
	Total expenses (a)+(b)+(c)+(d)+(e)		5,336.17	4,949.46
(5)	Profit/(loss) before exceptional items and tax (3) - (4)		1,526.30	259.84
(6)	Exceptional items		-	-
(7)	Profit/(Loss) before tax for the period/year (5)-(6)		1,526.30	259.84
(8)	Income tax expense:			
(a)	- Current tax		465.51	130.83
(b)	- Deferred tax		(127.40)	(51.30)
	Total tax expense (a)+(b)		338.11	79.52
(9)	Profit/(loss) for the period /year (7) - (8)		1,188.19	180.32
(10)	Other comprehensive income			
(a)	Items that will not be reclassified to profit or loss			
	- Remeasurements gain/(loss) on defined benefit Plans		5.84	4.28
	- Income tax relating to these items		(1.47)	(1.08)
(b)	Items that will be reclassified to profit or loss		-	-
	Other comprehensive income for the period / year (a)+(b)		4.37	3.20
(11)	Total comprehensive income for the period / year (9) + (10)		1,192.56	183.52
(12)	Earnings per equity share (Face value Rs 10 each)			
	- Basic (Rs.)		0.445	0.102
	- Diluted (Rs.)		0.445	0.102
	Paid-up Equity Share Capital (Face value Rs 10 each)		26,686.84	26,686.84
	Other equity		13,379.90	12,072.00
As per our attached report of even date				
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For Haribhakti & Co. LLP		For and on behalf of The Board of Centrum Housing Finance Limited		
Chartered Accountants				
ICAI Firm Registration No.103523W/W100048				
Snehal Shah	Sridar Venkatesan	Sanjay Shukla		
Partner	Chairman	Managing Director & CEO		
Membership No 48539	DIN 02241339	DIN 06577462		
Place : MUMBAI	Mehul Jatania	Alpesh Shah		
Date :	Chief Financial Officer	Company Secretary		

Centrum Housing Finance Limited
Statement of cash flow for the year ended March 31, 2021

Rs. in lakh

Particulars	As at	
	31-Mar-21	31-Mar-20
	(Audited)	(Audited)
A. CASH FLOW FROM OPERATING ACTIVITIES		
Profit before tax	1,526.30	259.84
Adjustments for :		
Depreciation and amortisation	141.04	131.89
Loss/(profit) on sale of investments	-	(82.21)
Net gain on fair value changes	(32.55)	1.80
Impairment on financials instruments (ECL)	409.83	177.37
Employee stock option Scheme	106.57	105.16
	624.90	334.00
Adjustments for :		
Increase / (Decrease) in financial asset	(1,706.05)	(23,531.32)
Increase / (Decrease) in Other financial asset	(168.39)	(21.00)
Increase / (Decrease) in Non financial asset	(104.63)	(59.17)
Increase in Trade payables	27.68	1.60
Increase / (Decrease) in Other financial liabilities	(1,136.11)	1,540.91
Increase / (Decrease) in Provisions	9.89	17.44
Increase / (Decrease) in Non financial liabilities	(57.41)	23.00
Cash used in operations	(3,135.02)	(22,028.55)
Taxes paid (net off refunds)	(418.29)	(120.07)
Net Cash Used In Operating Activities (A)	(1,402.11)	(21,554.79)
B. CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of property, plant & equipment (Including capital advance)	(58.98)	(53.35)
Interest received from ICDs	(239.77)	(174.01)
Purchase of mutual fund units	(1,000.00)	(16,185.00)
Sale proceeds from mutual fund units	-	17,056.09
Net Cash Used In Investing Activities (B)	(1,298.75)	643.73
C. CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from Issue of shares (including Security premium)- Net	-	18,714.47
Lease payments	(96.27)	(90.02)
Proceeds from Borrowings	8,400.00	9,100.00
Repayment of Borrowings	(6,983.51)	(5,024.48)
Proceeds from Debt securities	3,500.00	-
Dividend Paid (Including Dividend Distribution Tax)	-	(12.06)
Net Cash Generated From Financing Activities (C)	4,820.22	22,687.92
Net Increase / (Decrease) In Cash And Cash Equivalents (A+B+C)	2,119.36	1,776.86
Cash And Cash Equivalents As At The Beginning Of The Year	2,919.77	1,142.90
Cash And Cash Equivalents As At The End Of The Year	5,039.12	2,919.77
Operation cash flow from interest	4,570.71	2,694.99
Interest Paid	2,128.34	2,630.36
Interest Received	6,699.05	5,325.35

* For disclosure relating to changes in liability arising from financing activity - Refer note no. 35

As per our attached report of even date

For Haribhakti & Co. LLP
Chartered Accountants

ICAI Firm Registration No.103523W/W100048

For and on behalf of The Board of Centrum Housing Finance Limited

 Snehal Shah
 Partner
 Membership No 48539

 Sridar Venkatesan
 Chairman
 DIN 02241339

 Sanjay Shukla
 Managing Director & CEO
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Place : MUMBAI

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