

No. CTL/DEB/21-22/Noting Certificate/277

May 3, 2021

To Whomsoever It May Concern,

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **Centrum Microcredit Limited (“the Company”)** for the Half Year ended March 31, 2021.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For **Catalyst Trusteeship Limited**

For CATALYST TRUSTEESHIP LIMITED

Authorised Signatory

Authorised Signatory

Encl: Results submitted by Company



May 03, 2021

**To,
The Manager (Listing)
BSE Limited**

P.J. Towers, Dalal Street,
Mumbai – 400 001

Scrip Code – 960396

Sub: Outcome of Board Meeting held on May 03, 2021

Madam/ Sir,

Pursuant to the provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), we wish to inform you that the Board of Directors, at their Meeting held on May 3, 2021, *inter alia*, approved the following:

- i) The audited financial results of the Company for the financial year ended March 31, 2021.

Accordingly, we are enclosing herewith the following:

- i) Audited Financial Results for the financial year ended March 31, 2021 in the specified format;
- ii) Auditors' Report for the financial year ended March 31, 2021, issued by Haribhakti & Co. LLP, Chartered Accountants, the Statutory Auditors of the Company;
- iii) Disclosures in accordance with Regulation 52(4) and 54(2) of the Listing Regulations;
- iv) Statement in accordance with Regulation 52(7) of the Listing Regulations.

We request you to take the above on record and same be treated as compliance under the applicable provisions of the Listing Regulations.

Thanking you.

**Yours truly,
For Centrum Microcredit Limited**

Prashant
Subhash
Thakker

Digitally signed
by Prashant
Subhash
Thakker

**Prashant Thakker
Executive Director & CEO**

Encl: a/a

CC: Catalyst Trusteeship Limited

STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2021

(₹ in lakh)

Sr. No	Particulars	Half Year Ended		Year Ended	
		31-03-2021 Unaudited	31-03-2020 Unaudited	31-03-2021 Audited	31-03-2020 Audited
(1)	Revenue from operations				
(a)	Interest income	4,327.47	4,951.98	9,686.54	8,149.92
(b)	Fees and commission income	13.16	34.28	20.26	44.80
(c)	Net gain on fair value changes	13.64	40.93	15.04	86.70
(d)	Net gain on derecognition of financial instruments under amortised cost category	319.71	305.00	319.71	305.00
(e)	Other operating revenue	3.28	2.49	4.20	2.49
	Total revenue from operations (a)+(b)+(c)+(d)+(e)	4,677.26	5,334.68	10,045.75	8,588.91
(2)	Other income	48.75	172.65	48.75	228.49
(3)	Total income (3) = (1) + (2)	4,726.01	5,507.33	10,094.50	8,817.40
(4)	Expenses				
(a)	Finance costs	2,767.83	2,975.76	5,814.61	4,800.96
(b)	Impairment on financial instruments (Refer note 5,7,10 & 11)	110.75	63.01	563.93	149.12
(c)	Employee benefits expenses	1,299.32	1,293.50	2,565.06	2,143.94
(d)	Depreciation, amortisation and impairment	41.92	67.03	82.36	115.40
(e)	Other expenses	519.69	562.78	938.46	974.14
	Total expenses (a)+(b)+(c)+(d)+(e)	4,739.51	4,962.08	9,964.42	8,183.56
(5)	Profit/(loss) before exceptional items and tax (3) - (4)	(13.50)	545.25	130.08	633.84
(6)	Exceptional Items	-	-	-	-
(7)	Profit/(loss) before tax (5) - (6)	(13.50)	545.25	130.08	633.84
(8)	Income tax expense:				
(a)	- Current tax	(43.15)	(26.01)	60.31	-
(b)	- Deferred tax	42.46	92.63	(21.93)	94.15
(c)	- MAT credit entitlement	-	26.01	-	-
	Total tax expense (a)+(b)+(c)	(0.69)	92.63	38.38	94.15
(9)	Profit/(loss) for the period (7) - (8)	(12.81)	452.62	91.70	539.69
(10)	Other comprehensive income				
(a)	Items that will not be reclassified to profit or loss				
	- Remeasurements of post-employment benefit obligations	16.84	4.01	11.94	(0.31)
	- Income tax relating to these items	(4.23)	(1.12)	(3.00)	0.08
(b)	Items that will be reclassified to profit or loss	-	-	-	-
	Other comprehensive income for the period (a)+(b)	12.61	2.89	8.94	(0.23)
(11)	Total comprehensive income for the period (9) + (10)	(0.20)	455.51	100.64	539.46
	Paid up Equity Share Capital (Face Value ₹10 per share)			7,052.83	7,052.83
	Other Equity			778.99	277.39
(12)	Earnings per equity share (Not annualised)				
	- Basic (INR)	(0.02)	0.75	0.13	0.92
	- Diluted (INR) *	(0.02)	0.75	0.13	0.92

*Since the potential equity shares are anti-dilutive, the effect of the same has been ignored while calculating diluted earnings per share. Note that the impact of compulsorily convertible debentures have not been considered while calculating diluted EPS where the rate of conversion would be known only at a future date and hence currently the same is unascertainable.



Notes

1. Statement of Assets and Liabilities as on 31 March 2021

Particulars	As at	As at
	31-Mar-21	31-Mar-20
	₹ in lakh	₹ in lakh
	Audited	Audited
ASSETS		
Financial assets		
Cash and cash equivalents	3,037.31	1,844.03
Bank balance other than cash and cash equivalents above	2,107.04	2,249.77
Receivables	-	-
(I) Trade receivables	9.53	14.97
(II) Other receivables	-	-
Loans	42,693.51	44,319.58
Other financial assets	184.06	241.81
TOTAL	48,031.45	48,670.16
Non-financial assets		
Current tax assets (net)	154.21	108.68
Property, plant and equipment	94.00	147.27
Right of Use - Premises	21.16	19.89
Goodwill	2,501.35	2,501.35
Other Intangible assets	8.40	11.76
Other non-financial assets	75.72	64.77
TOTAL	2,854.84	2,853.72
TOTAL ASSETS	50,886.29	51,523.88
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Payables		
(I) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	5.14	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	123.83	103.03
(II) Other payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
Debt securities	14,634.60	13,091.22
Borrowings (other than debt securities)	24,693.92	29,300.94
Subordinated Liabilities	1,501.18	1,005.38
Other financial liabilities	1,884.18	420.55
TOTAL	42,842.85	43,921.12
Non-financial Liabilities		
Provisions	12.25	33.71
Deferred tax liabilities (net)	121.90	140.83
Other non-financial liabilities	77.47	98.00
TOTAL	211.62	272.54
EQUITY		
Equity share capital	7,052.83	7,052.83
Other equity	778.99	277.39
TOTAL	7,831.82	7,330.22
TOTAL LIABILITIES AND EQUITY	50,886.29	51,523.88



Notes

2. The above results of Centrum Microcredit Limited ("the Company") have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on May 03, 2021. These financial results are available on the website of the Company viz www.centrummicrocredit.com and on the website of BSE limited (www.bseindia.com). Further, the financial results for the year ended March 31, 2021 have been audited by the Statutory Auditors.

3. The figures for the half year ended March 31, 2021 and half year ended March 31, 2020 are the balancing figures between audited figures in respect of the full financial year March 31, 2021 and March 31, 2020 and the unpublished figures for the half year ended September 30, 2020 and September 30, 2019 respectively which was subject to limited review by the statutory auditors.

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 Company has granted moratorium on the payment of instalments falling due from March 01, 2020 till 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 EMI moratorium dated April 17, 2020. The said moratorium was reviewed and granted on a monthly basis. Further, period for which moratorium was granted had not been considered for computing days past due (DPD) as on March 31, 2021. Extension of such moratorium benefit to borrowers as per the COVID-19 Regulatory package of the RBI and DPD freeze for such period by itself is not considered to result in significant increase in credit risk as per Ind AS 109 for staging of accounts. The Company continued to recognise interest income during the moratorium period and in the absence of other credit risk indicators, the granting of a moratorium period does not result in accounts becoming past due and automatically triggering Stage 2 or Stage 3 classification criteria.

The COVID -19 pandemic has significantly affected various sectors of the Indian economy. The prolonged lockdown imposed by the government due to Covid-19 pandemic has affected the Company's business operations. The sector has experienced one of the fastest recovery from any major crisis because of the support extended by RBI. The collection efficiency for the half year ended March 31, 2021 has improved significantly as compared to half year ended September 30, 2020 as the business has resumed its normalcy post lockdown. The Company has also resumed its disbursements from August 2020 onwards. In view of the same the Company has maintained a management overlay of ₹ 324.83 lakh as on March 31, 2021 with respect to its inactive clients who have not made any repayments from April 01, 2020 onwards. The management overlay on account of COVID - 19 is based on the Company's historical experience and other emerging forward looking factors on account of the pandemic. Further, the management estimates that all other assets of the Company are recoverable. However, the actual impact may vary due to prevailing uncertainty caused by the pandemic. The Company's management is continuously monitoring the situation and the economic factors affecting the operations of the Company.

6. The Company acquired the micro finance business of Altura Financial Services Limited on November 01, 2019. Therefore, figures for the half year and year ended March 31, 2021 are not comparable with the corresponding figures for the half year and year ended March 31, 2020 respectively.

7. 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 is in accordance with the Board Approved Policy in this regard. Disclosure pursuant to RBI notification RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated 06 August 2020

Type of Borrower	(A) Number of accounts where resolution plan has been implemented under this window	(B) Exposure to accounts mentioned at (A) before implementation of the plan (₹ in lakh)	(C) Of (B), aggregate amount of debt that was converted into other securities	(D) Additional funding sanctioned, if any, including between invocation of the plan and implementation (₹ in lakh)	(E) Increase in provisions on account of the implementation of the resolution plan
Personal Loans** Corporate persons* Of which, MSMEs Others Total	27,153	5,319.28		1082.37	Refer note (a) below

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

**It represents micro business loans given to JLG borrowers.

(a) Since the Company is an Ind AS following NBFC, hence the provisioning in the financial statements on portfolio under the above resolution plan are made as per the ECL norms in accordance with the Board of Directors approved policy in this regard. Further, the provisioning as required under the COVID Resolution Framework for COVID-19 related stress circular dated 06 August, 2020 of RBI has been computed for the purpose of provisioning under IRAC norms to comply with the RBI circular dated March 13, 2020.

8. During the year, the Company issued 1,500 debentures having face value of ₹ 1 lakh per debenture amounting to ₹ 1,500 lakh and the same have been listed on the Bombay Stock Exchange on January 6, 2021. pursuant to this, the Company has published its financial results for the first time for the half year and year ended March 31, 2021.

9. In accordance with the instructions in the RBI circular dated 07 April 2021, all lending institutions shall refund/adjust 'interest on interest' to all borrowers including those who had availed working capital facilities during the moratorium period, irrespective of whether moratorium had been fully or partially availed, or not availed, pursuant to these instructions, the Indian Banks Association (IBA) in consultation with other industry participants/bodies published the methodology for calculation of the amount of such 'interest on interest'. The Company does not have any borrowers who are eligible for the benefit under the RBI circular and IBA advisory mentioned above.



10. Hon'ble Supreme Court, in a public interest litigation (Gajendra Sharma vs. Union of India & Anr). vide an interim order dated September 3, 2020, has directed that accounts which were not declared NPA till August 31, 2020 shall not be declared as NPA till further orders. However, such accounts had been classified as stage 3 in accordance with Note No. 5 above and provision had been made accordingly.

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. Since, the Company was already classifying the NPA accounts as Stage 3 and provision was made accordingly, without considering the above mentioned asset classification benefit for accounting purpose, therefore there is no change in asset classification on account of the interim order dated March 23, 2021.

11. Disclosure as required under RBI notification no. RBI/2019-20/220 DOR.No.BP.BC.63/21.04.048/2019-20 dated 17 April 2020 on COVID-19 Regulatory Package - Asset Classification and Provisioning.

Particulars	₹ (in lakh)
(i) Respective amounts in SMA/overdue categories, where the moratorium/deferment was extended*	3.04
(ii) Respective amount where asset classification benefits is extended**	NIL
(iii) Provisions made during the Q4FY2020 and Q1FY2021	1.24
In respect of accounts in default but standard where moratorium is granted, and asset classification benefit is extended, the Company has made general provisions of not less than 10 per cent of the total outstanding of such accounts as applicable as at 30 September 2020	NIL
(iv) Provisions adjusted during the respective accounting periods against slippages and the residual provisions	

*The Company has extended moratorium to eligible borrowers in terms of COVID 19 RBI Regulatory package mentioned above on monthly basis. However, for above disclosure the outstanding amount as on March 31, 2021 of the accounts which were classified as standard but overdue as on February 29, 2020 to whom moratorium was granted in the month of March 2020 have been considered and provision was required to be made in Q4 FY2020 and Q1 FY2021 as per RBI circular no. RBI/2019-20/220 DOR.No.BP.BC.63/21.04.048/2019-20 dated April 17, 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.

12 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.

13. The figures for previous period have been regrouped/rearranged wherever necessary to conform to the current period presentation.



For and on behalf of Board of Directors
Centrum Microcredit Limited

Prashant Thakker
Prashant Thakker
Executive Director & CEO
DIN 07405451



Mumbai
May 03, 2021

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of Centrum Microcredit Limited

Report on the Audit of the Financial Results

Opinion

We have audited the accompanying annual financial results of Centrum Microcredit 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 the following matters in the notes to the Statement:

1. 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.



HARIBHAKTI & CO. LLP

Chartered Accountants

- Note 11 to the Statement which describes that the moratorium is granted by the Company to the eligible borrowers on monthly basis. However, the disclosure under RBI circular no. RBI/2019-20/220 DOR.No.BP.BC.63/21.04.048/2019-20 dated April 17, 2020 is made for the outstanding amount as on March 31, 2021 of the accounts which were classified as standard but overdue as on February 29, 2020 and to whom moratorium was granted in the month of March 2020.

Our opinion is not modified in respect of these matters.

Board of Directors' Responsibility 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



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.

HARIBHAKTI & CO. LLP

Chartered Accountants

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.
- 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.



HARIBHAKTI & CO. LLP

Chartered Accountants

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 unpublished 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: 21034828AAAACP8840

Place: Mumbai

Date: May 03, 2021



May 03, 2021

To,
The Manager (Listing)
BSE Limited
P.J. Towers, Dalal Street,
Mumbai – 400 001

Scrip Code – 960396

Subject: Statement under Regulation 52(4) and 54(2) SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”).

With reference to the above subject, kindly find below the requisite details:

1) Credit Rating:

Instrument	Amount	Rating
Non-Convertible Debentures	Rs. 75,00,00,000/- (Rupees Seventy five crores only)	CARE BBB; Negative [Triple B; Outlook: Negative]
Long Term Bank Facilities	Rs. 200,00,00,000/- (Rupees Two Hundred crores only)	CARE BBB; Negative [Triple B; Outlook: Negative]
Commercial Paper	Rs. 10,00,00,000/- (Rupees Ten crores only)	CARE A3+ [A Three Plus]

There were no changes in the credit rating during the half-year ended March 31, 2021.

2) Asset Cover available: Asset cover as at March 31, 2021 is adequate as per the terms of issue of the Rated, Listed, Senior, Secured, Redeemable, Taxable, Non-convertible Debentures (NCDs).

3) Debt Equity Ratio: 5.17

4) Previous due date for the payment of Interest / Principal for the half year ended March 31, 2021:

Date of Payment	Opening Principal o/s (in Rs.)	Principal Redemption	Interest (in Rs.)	Pay-out (in Rs.)	Closing Principal (in Rs.)
31-03-2021	15,00,00,000	0	42,53,425	42,53,425	15,00,00,000

The above mentioned interest on NCDs was paid on the due date.

5) Next due date for the payment of Interest / Principal for the half year ending September 30, 2021:

Date of Payment	Opening Principal o/s (in Rs.)	Principal Redemption (in Rs.)	Interest (in Rs.)	Pay-out (in Rs.)	Closing Principal o/s (in Rs.)
30-06-2021	15,00,00,000	0	43,00,685	43,00,685	15,00,00,000
30-09-2021	15,00,00,000	3,75,00,000	43,47,945	4,18,47,945	11,25,00,000

CENTRUM MICROCREDIT LIMITED (Formerly known as CENTRUM MICROCREDIT PRIVATE LIMITED)

CIN: U67100MH2016PLC285378

Registered Office: Level 9, Centrum House, C.S.T. Road, Vidyanagari Marg, Kalina, Santacruz (E) Mumbai – 400 098

Telephone: +91 22 42159000 **Email:** cs@centrum.co.in

- 6) **Debt service coverage ratio:** As per the first proviso to Regulation 52(4) of the Listing Regulations, the requirement of disclosing Debt service coverage ratio is not applicable to the Company being a Non-Banking Financial Company registered with the Reserve Bank of India.
- 7) **Interest service coverage ratio:** As per the first proviso to Regulation 52(4) of the Listing Regulations, the requirement of disclosing Interest service coverage ratio is not applicable to the Company being a Non-Banking Financial Company registered with the Reserve Bank of India.
- 8) **Outstanding Redeemable Preference Shares as on March 31, 2021:**

Quantity	Value (in Rs.)
50,00,000	5,00,00,000/-

The Preference Shares issued by the Company are not listed on any Exchange.

- 9) **Capital Redemption Reserve / Debenture Redemption Reserve:** Not Applicable since the Company is a Non-banking financial Company registered with the Reserve Bank of India.
- 10) **Net worth as on March 31, 2021:** Rs. 7831.83 lakhs
- 11) **Net Profit after Tax:** The net profit after tax for the year ended March 31, 2021 is Rs. 91.70 lakhs and net loss after tax for the half-year ended March 31, 2021 is Rs. 12.81 lakhs.
- 12) **Earnings per Share for the year ended March 31, 2021:** Basic & diluted: Rs. 0.13 per share
- 13) The NCDs are secured by way of a first ranking exclusive and continuing charge created over the book debts/loan receivables of the Company with security cover of at least 1.25 (one decimal two five) times the value of the Outstanding Principal Amount.

We request you to take the above information on record.

Thanking you,

**Yours truly,
For Centrum Microcredit Limited**

Prashant Subhash Thakker
Digitally signed
by Prashant
Subhash
Thakker

**Prashant Thakker
Executive Director & CEO**

Encl: a/a

CC: Catalyst Trusteeship Limited

May 03, 2021

To,
The Manager (Listing)
BSE Limited
P.J. Towers, Dalal Street,
Mumbai – 400 001

Scrip Code – 960396

Sub: Submission of Statement under Regulation 52(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015.

Madam/ Sir,

We wish to inform that the proceeds raised from the issue of Rated, Listed, Senior, Secured, Redeemable, Taxable, Non-convertible Debentures (NCDs), have been utilized for the purposes as mentioned in the Offer Document / Disclosure Document and there is no material deviation in the utilization of such proceeds.

We request you to take the above information on record.

Thanking you,

Yours truly,
For Centrum Microcredit Limited

Prashant Subhash Thakker Digitally signed
by Prashant
Subhash
Thakker

Prashant Thakker
Executive Director & CEO