


CENT BANK HOME FINANCE LIMITED
Balance Sheet as at 31 March, 2020

Particulars	Note	As at 31 March, 2020	As at 31 March, 2019
		Rs. In Lakhs	Rs. In Lakhs
A EQUITY AND LIABILITIES			
1 Shareholders' funds			
(a) Share capital	2	2,500.00	2,500.00
(b) Reserves and surplus	3	10,229.75	9,207.09
		12,729.75	11,707.09
2 Non-current liabilities			
(a) Long-term borrowings	4	60,951.30	79,258.76
(b) Deferred tax liabilities	3a	1,047.50	1,250.88
(c) Long-term provisions	5	2,415.25	1,376.85
		64,414.05	81,886.49
3 Current liabilities			
(a) Short-term borrowings	6	36,352.73	31,163.24
(b) Trade payables		-	-
(b) Other current liabilities	7	15,394.07	14,657.22
(c) Short-term provisions	8	99.52	597.52
		51,846.32	46,417.98
TOTAL		1,28,990.12	1,40,011.56
B ASSETS			
1 Non-current assets			
(a) Fixed assets			
(i) Tangible assets	9	58.07	61.60
(b) Non-current investments	10	2,724.05	2,976.04
(c) Long-term loans and advances	11	1,05,086.44	1,06,346.63
(d) Other Non-current assets	12	272.91	329.23
		1,08,141.47	1,09,713.50
2 Current assets			
(a) Cash and cash equivalents	13	2,277.00	8,739.85
(b) Short-term loans and advances	14	18,042.51	21,037.69
(c) Other current assets	15	529.14	520.52
		20,848.65	30,298.06
TOTAL		1,28,990.12	1,40,011.56
Significant Accounting Policies	1		
Notes to accounts and disclosure as per NHB	23		

As per our report of even date

For LK Maheshwari & Co.
Chartered Accountants
FRN 000780C


CA. Amit Chitwar
Partner
M. No.407118


Shishram Tundwal
Managing Director
DIN: 08505855


B.S. Shekhawat
Chairman at Mumbai
DIN: 03267955


Manish Singh Payal
Company Secretary


Ashish Mittal
Chief Financial Officer

Place : Bhopal
 Date : 09/06/2020
UDIN:-20407118AAAADJ6560



CENT BANK HOME FINANCE LIMITED
Statement of Profit and Loss for the year ended 31 March, 2020

	Particulars	Note No.	For the year ended	For the year ended
			31 March, 2020	31 March, 2019
			Rs. In Lakhs	Rs. In Lakhs
A	INCOME			
1	Revenue from operations	16	14,184.58	13,910.49
2	Other income	17	24.13	174.63
3	Total revenue (1+2)		14,208.71	14,085.12
B	Expenses			
4	(a) Employee benefits expense	18	839.32	844.80
5	(b) Finance costs	19	9,896.84	9,532.74
6	(c) Depreciation and amortisation expense	9	20.35	20.36
7	(d) Other expenses	20	880.43	1,024.27
8	(e) Provision for Standard Assets	21	175.26	-82.49
9	(f) Provisions for Doubtful Debts		840.21	185.98
10	(g) Written off		0.00	37.57
11	Total expenses (4+5+6+7+8+9+10)		12,652.41	11,563.22
C	Profit before tax and extraordinary items (3-11)		1,556.30	2,521.90
D	Extraordinary items			
	Add:- Extraordinary item	22	0	0
	Less:- Prior period adjustments		21.79	120.34
E	Profit / (Loss) before tax (C-D)		1,534.51	2,401.56
F	Tax expense:			
	(a) Current year tax expense		655.67	624.31
	(b) Provision for tax of previous years		59.55	0.00
	(c) Deferred tax Liabilities/ (Assets) of current year other than d above		-322.53	-6.44
	(d) Deferred tax liability on special reserves of current Year		119.15	156.08
			511.84	773.95
G	Profit from continuing operations (E-F)		1,022.67	1,627.61
H	Profit for the year		1,022.67	1,627.61
I	Earnings per share (of Rs.10/- each):			
	(a) Basic		4.09	6.51
	(b) Diluted		4.09	6.51
J	Notes to accounts and disclosure as per NHB	23		

As per our report of even date

For LK Maheshwari & Co.
Chartered Accountants


FRN 000780C

CA. Amit Chitwar
Partner
M. No. 207118

Place : Bhopal
Date : 09/06/2020


 Shishram Tundwal
 Managing Director
 DIN: 08505855


 Manish Singh Payal
 Company Secretary


 B.S. Shekhawat
 Chairman
 at Mumbai
 DIN: 03267955


 Ashish Mittal
 Chief Financial Officer

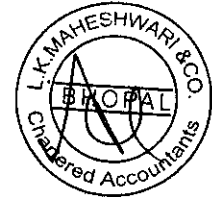
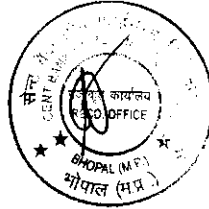


Cash Flow Statement for the year ended 31 March, 2020

Cent Bank Home Finance Limited

Registered Office: # 9, Central Bank of India Building, Arera Hills, Jail Road, Bhopal

Particulars		For the year ended 31 March, 2020		For the year ended 31 March, 2019	
		Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs
A. Cash flow from operating activities					
Net Profit / (Loss) before extraordinary items and tax			1,556.30		2,521.90
<i>Adjustments for:</i>					
Depreciation and amortisation	(+)	20.36		20.36	
Provision for NPA and other	(+)	840.21		185.96	
Provision for Standard Asset	(+)	175.25		(82.49)	
Bad debts written off	(+)	-		-	
Profit on sale of fixed assets	(-)	0.16		-	
Amortization on Premium on Government Securities	(+)	1.06		-	
Prior period Adj.	(+)	(21.78)		(120.34)	
Operating profit / (loss) before working capital changes			2,571.24		2,525.41
<i>Changes in working capital:</i>					
<i>Adjustments for (increase) / decrease in operating assets:</i>					
Inventories					
Short-term loans and advances		8,495.18		(7,715.51)	
Long-term loans and advances		1,260.19		(378.97)	
Other current assets		(8.62)		93.63	
Other non-current assets		56.32		28.62	
<i>Adjustments for increase / (decrease) in operating liabilities:</i>					
Deferred Tax Liabilities		(203.38)		149.64	
Other current liabilities		764.56		2,199.94	
Short-term provisions		-		-	
Long-term provisions		-		-	
Cash flow from extraordinary items			10,364.25		(5,623.65)
Cash generated from operations			12,935.49		(3,098.24)
Net income tax (paid)		(511.85)		(773.95)	
Net cash flow from / (used in) operating activities (A)			12,423.64		(3,872.19)

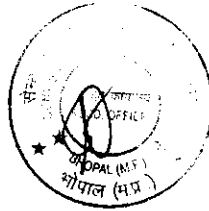


Cash Flow Statement for the year ended 31 March, 2020 (Contd.)

Cent Bank Home Finance Limited

Registered Office: # 9, Central Bank of India Building, Arera Hills, Jail Road, Bhopal

Particulars	For the year ended 31 March, 2020		For the year ended 31 March, 2019	
	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs
B. Cash flow from investing activities				
Capital expenditure on fixed assets, including capital advances	(16.87)		(29.46)	
Proceeds from sale of fixed assets	0.20		-	
Inter-corporate deposits (net)	-		-	
Bank balances not considered as Cash and cash equivalents	-		-	
- Placed	-		-	
- Matured	-		-	
Current investments not considered as Cash and cash equivalents	-		-	
- Purchased	-		-	
- Proceeds from sale	250.93		-	
Net cash flow from / (used in) investing activities (B)		234.26		(29.46)



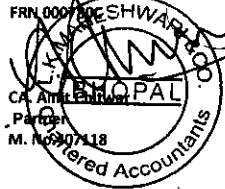
Cash Flow Statement for the year ended 31 March, 2020 (Contd.)
Cent Bank Home Finance Limited

Registered Office: # 9, Central Bank of India Building, Arera Hills, Jail Road, Bhopal

Particulars	For the year ended 31 March, 2020		For the year ended 31 March, 2019	
	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs
C. Cash flow from financing activities				
Payment of CSR fund				
Appropriation of DTL on Special reserves from Reserves and Provision of Income Tax of previous years				
Proceeds (+)/Repayment (-) of long-term borrowings	(18,307.47)		1,602.08	
Proceeds from other short-term borrowings	5,189.49		1,806.49	
Repayment of other short-term borrowings				
Dividends paid	(500.00)		(500.00)	
Tax on dividend	(2.77)		(101.79)	
Net cash flow from / (used in) financing activities (C)		(13,620.75)		2,806.78
Net increase / (decrease) in Cash and cash equivalents (A+B+C)		(962.85)		(1,094.87)
Cash and cash equivalents at the beginning of the year		1,239.85		2334.72
Cash and cash equivalents at the end of the year *		277.00		1,239.85
See accompanying notes forming part of the financial statements		277.00		1,239.85


As per our report of even date

For LK Maheshwari & Co.
Chartered Accountants



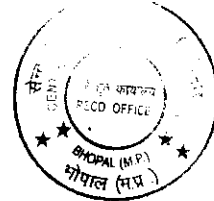
Place : Bhopal
Date : 09.06.2020


Shashram Tundwal
 Managing Director
 DIN: 08505855


B.S. Grehawar
 Chairman
 DIN: 03267955


Manish Singh Payal
 Company Secretary


Ashish Mittal
 Chief Financial Officer



Cent Bank Home Finance Limited
 Notes forming part of the financial statements

Note 2 Share capital

Particulars	As at 31 March, 2020		As at 31 March, 2019	
	Number of shares	Rs. In Lakhs	Number of shares	Rs. In Lakhs
(a) Authorised Equity shares of Rs.10/- each	50,000,000	5,000.00	50,000,000	5,000.00
(b) Issued Equity shares of Rs.10/- each	25,000,000	2,500.00	25,000,000	2,500.00
(c) Subscribed and fully paid up Equity shares of Rs.10/- each	25,000,000	2,500.00	25,000,000	2,500.00
Total	25,000,000	2,500.00	25,000,000	2,500.00

Cent Bank Home Finance Limited
 Notes forming part of the financial statements

Note 2 Share capital (contd.)

Particulars								
Notes:								
(i) Reconciliation of the number of shares and amount outstanding at the beginning and at the end of the reporting period:								
Particulars	Opening Balance	Fresh issue	Bonus	ESOP	Conversion	Buy back	Other changes (give details)	Closing Balance
Equity shares								
Year ended 31 March, 2020								
- Number of shares	25,000,000	-	-	-	-	-	-	25,000,000
- Amount (in Rs.)	2,500.00	-	-	-	-	-	-	2,500.00
Year ended 31 March, 2019								
- Number of shares	25,000,000	-	-	-	-	-	-	25,000,000
- Amount (in Rs.)	2,500.00	-	-	-	-	-	-	2,500.00

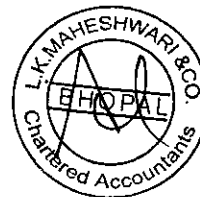
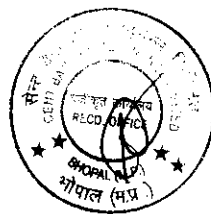
Details of shares held by the holding company, the ultimate holding company, their subsidiaries and associates:

Particulars	Equity shares	Equity shares with differential voting rights	Compulsorily convertible preference shares	Optionally convertible preference shares	Redeemable preference shares
	Number of shares				
As at 31 March, 2020	Nos.				
Central Bank of India, the holding company	16,100,000	0	0	0	0
the ultimate holding company	0	0	0	0	0
Subsidiaries of the holding company	0	0	0	0	0
Associates of the holding company	0	0	0	0	0
Subsidiaries of the ultimate holding company	0	0	0	0	0
Associates of the ultimate holding company	0	0	0	0	0
As at 31 March, 2019					
Central Bank of India, the holding company	16,100,000	0	0	0	0
the ultimate holding company					
Subsidiaries of the holding company					
Associates of the holding company					
Subsidiaries of the ultimate holding company					
Associates of the ultimate holding company					

* Shares held by the ultimate holding company, their subsidiaries and associates, except the holding company "CBI" are NIL.

(iv) Details of shares held by each shareholder holding more than 5% shares:

Class of shares / Name of shareholder	As at 31 March, 2020		As at 31 March, 2019	
	Number of shares held	% holding in that class of shares	Number of shares held	% holding in that class of shares
Equity shares				
Central Bank Of India	16,100,000	64.40%	16,100,000	64.40%
National Housing Bank	4,000,000	16.00%	4,000,000	16.00%
Specified undertaking of Unit Trust of India (SUITI)	3,200,000	12.80%	3,200,000	12.80%
Housing & Urban Development Corporation	1,700,000	6.80%	1,700,000	6.80%



Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 3 Reserves and surplus

Particulars	As at 31 March, 2020	As at 31 March, 2019
	Rs. In Lakhs	Rs. In Lakhs
(a) Securities Premium Reserve Others (give details) Closing balance	690.00	690.00
(b) General reserve Opening balance Add: Transferred from Statement of Profit and Loss Closing balance	690.00 815.47 133.04 948.51	690.00 681.47 134.00 815.47
(c) Special Reserve (Special Reserve created in terms of Section 36(1)(viii) of IT Act, 1961 and as per Section 29 C of NHB Act.) Opening balance Add: Additions / transfers during the year Closing balance	4,526.29 409.20 4,935.49	3,990.31 535.98 4,526.29
(d) Additional Reserve (Created under section 29C of NHB Act 1987) Opening balance Add: Additions / transfers during the year Closing balance	300.00 - 300.00	300.00 - 300.00
(e) Surplus in Statement of Profit and Loss Opening balance Add: Profit for the year Amounts transferred from: General reserve Other reserves (give details) Less: Appropriations a) Proposed Dividend b) Tax on dividend c) Provision for Income Tax of previous years d) Appropriation of DTL on Specials Reserves as per NHB guidelines e) Amount spent on CSR activity Transferred to: General reserve Special Reserve Additional reserve u/s 29C of NHB Act Closing balance	2,875.33 1,022.66 - - - - - - - - - - - - - - - 133.04 409.20 3,355.75	2,520.47 1,627.61 - - - - 500.00 102.77 - - - - - - - - - 134.00 535.98 2,875.33
Closing Balance	Total	
	10,229.75	9,207.09
Note: Deferred Tax Liability created as per NHB guidelines vide circular no.NHB(ND)/DRS/Policy Circular no.65/2014-15 dated August 22, 2014.		
Dividend per share (of Rs.10/- each):	(Rs)	(Rs)
Dividend per Share	0	0.00002



Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 3a Deferred Tax Liabilities

Particulars	As at 31 March, 2020		As at 31 March, 2019	
	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs
Deferred Tax Asset (A)	Amount		Amount	
Provision for NPA & Standard Assets	714.36		418.66	
Others (leave encashment)	10.00		9.86	
Depreciation	2.52	726.88	0.00	428.52
Deferred Tax Liability (Net) (B)				
Special Reserve	1,637.46		1,518.30	
Others (DSA/Brokerage Amortization)	136.92		160.25	
Depreciation	0.00	1,774.38	0.85	1,679.40
(A)-(B)= DTL		1,047.50		1,250.88

Note: Deferred Tax Liability created as per NHB guidelines vide circular no.NHB(ND)/DRS/Policy Circular no.65/2014-15 dated August 22, 2014.



Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 4 Long-term borrowings

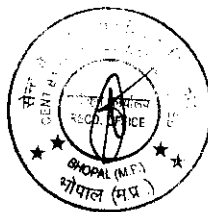
Particulars	As at 31 March, 2020	As at 31 March, 2019
	Rs. In Lakhs	Rs. In Lakhs
(a) Non Convertible Debentures *		
Unsecured	3,000.00	3,000.00
(b) Term loans		
From banks		
Secured **	47,129.66	50,731.47
Unsecured	0	0
(c) Deposits ***		
Secured	0	0
Unsecured ****	10,821.64	25,527.29
Total	60,951.30	79,258.76

* Unsecured Unlisted Redeemable Non Convertible subordinated debentures aggregating to Rs.30 Crore outstanding as at 31st March 2020, and are subordinated to present and future indebtedness of the Company. It qualifies as Tier-II Capital in accordance with National Housing Bank (NHB) guidelines for assessing capital adequacy based on balance term to maturity. These debentures are redeemable at par on maturity at 20/08/2021 with ROI @10.75%.

** The repayment of term loans for the Next 12 Months are considered as current liabilities

***With respect to Deposits, the company has created a floating charge as per the directions of NHB on the assets invested by the company under section (1) & (2) of Section 29B of the NHB Act, 1987.

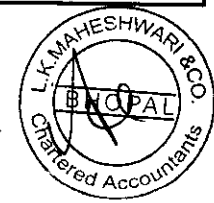
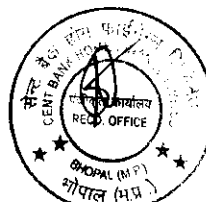
**** The FD Maturities of next 12 Months are considered as current maturities



Particulars

(i) Details of terms of repayment for the other long-term borrowings and security provided in respect of the secured other long-term borrowings:

Particulars	As at 31 March, 2020		As at 31 March, 2019	
	Secured	Unsecured	Secured	Unsecured
	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs
Term loans from banks:				
Refinance from National Housing Bank	17,829.01	0.00	24,692.99	0.00
Central Bank of India	28,526.89	0.00	22,040.74	0.00
HDFC Bank	500.00	0.00	2,284.44	0.00
BoB	273.76	0.00	1,713.29	0.00
Total - Term loans from banks	47,129.66	0	50,731.46	0
Deposits:				
Deposits	0	10,821.64	0.00	25,527.29
Total - Deposits	0	10,821.64	0	25,527.29
Below are the details of all loans/Refinance outstanding.				
Name of Institution / (Security for loan)	Amt sanctioned	Amt. outstanding as on 31st March 2020	Rate of interest %	Repayment terms
NHB Refinance	Rs. In Lakhs	Rs. In Lakhs		
	126.00	3.80	8.25	28 Qtrly Inst
	1,091.00	218.00	8.2	28 Qtrly Inst
	886.00	134.00	6.87	28 Qtrly Inst
	598.00	303.50	6.87	40 Qtrly Inst
	2,391.00	1,213.00	6.87	40 Qtrly Inst
	150.00	84.55	6.87	40 Qtrly Inst
	2,850.00	1,607.30	6.87	40 Qtrly Inst
	2,196.00	1,600.00	9.1	60 Qtrly Inst
	2,058.00	830.00	8.95	60 Qtrly Inst
	1,017.00	365.00	8.85	60 Qtrly Inst
	1,729.00	710.50	6.12	28 Qtrly Inst
	3,500.00	2,420.20	5.11	60 Qtrly Inst
	3,010.00	2,597.92	9.55	60 Qtrly Inst
	2,900.00	2,301.36	9.55	60 Qtrly Inst
	1,300.00	536.84	9.55	60 Qtrly Inst
	800.00	745.76	9.55	60 Qtrly Inst
	1,000.00	932.16	9.65	60 Qtrly Inst
	5,040.00	3,926.32	4.93	28 Qtrly Inst
	950.00	809.24	4.93	28 Qtrly Inst
		21,339.45		
Central Bank of India				
	10,000.00	4,638.92	8.6	60 monthly Inst
	10,000.00	5,591.92	8.7	60 monthly Inst
	10,000.00	6,978.94	8.7	28 Qtrly Inst
	10,000.00	8,459.11	8.3	60 monthly Inst
	10,000.00	10,000.00	8.30	60 monthly Inst
		35,668.89		
HDFC Bank				
	2,500.00	500.00	8.35	20 Qtrly inst.
	2,500.00	500.00	8.35	20 Qtrly inst.
	2,500.00	312.50	8.35	20 Qtrly inst.
	2,500.00	312.50	8.35	20 Qtrly inst.
	2,500.00	562.50	8.35	20 Qtrly inst.
	-	562.50	8.35	20 Qtrly inst.
		2,750.00		
Bank of Baroda	10,000.00	1,701.76	9.45	60 monthly Inst
		1,701.76		
Grand Total		61,460.10		
less: Current liabilities (repayment in next 12 months)		14,330.44		
Total Non Current liabilities		47,129.66		
Note: Company has not defaulted in repayment of term loan installments and payment of deposits.				



Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 5 Long-term provisions

Particulars	As at 31 March, 2020	As at 31 March, 2019
	Rs. In Lakhs	Rs. In Lakhs
(a) Provision for Bad & Doubtful Debts (NPA)	1,917.51	1,077.30
(b) Provision on Standard asset as per NHB norms	363.20	299.55
(c) 5% Provision on Standard assets (Overdue accouts on which moratorium period permitted)	107.27	-
(D) Provision for Sarfaesi Charges	27.27	-
Total	2,415.25	1,376.85

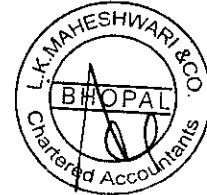
a) Provision for Bad & Doubtful Debts (NPA) has been done as per the prudential norms of National Housing Bank.

b) Provision on standard assets has been made as per the National Housing Bank norms.

Housing Sector: Provision on Accounts Prior to August 2017 will be done @ 0.40% ,From August 2017, it will be 0.25%

Non Housing Sector: LAP- 0.40%, Commercial Property-1% and Project loan- 0.75%

c) Special Provision of 5 % on Standard Accounts has been made due to Covid-19 on which moratorium period Permitted as per RBI Circular no: RBI/2019-20/220 dated 17th April 2019



Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 6 Short-term borrowings

	Particulars	As at 31 March, 2020	As at 31 March, 2019
		Rs. In Lakhs	Rs. In Lakhs
	(a) Loans repayable on demand From banks Secured #	174.98	8,458.33
	(b) Deposits * Unsecured	36,177.75	22,704.91
	Total	36,352.73	31,163.24
Notes:			
(i) Details of security for the secured short-term borrowings:			
	Particulars	Nature of security	As at 31 March, 2019
			Rs. In Lakhs
	Loans repayable on demand from banks: #		
	Central Bank of India	Book Debts assigned	8,458.33
	Total - from banks		174.98
# Short term borrowings is overdraft facility (Limit of Rs.100 crores bearing ROI @base rate granted by Central Bank of India.			
* With respect to Deposits, the company has created a floating charge as per the directions of NHB on the assets invested by the company under section (1) & (2) of Section 29B of the NHB Act, 1987. (Current Maturities of deposits due in next 12 Months considered as Current Liability)			

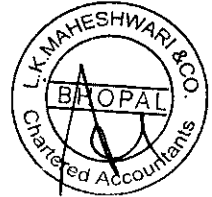


Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 7 Other current liabilities

Particulars	As at 31 March, 2020	As at 31 March, 2019
	Rs. In Lakhs	Rs. In Lakhs
(a) Current maturities of long-term debt (Refer Note below)	14,330.44	13,726.53
(b) Unpaid matured deposits and interest accrued thereon	553.76	427.60
(c) Other payables		
(i) Contractually reimbursable expenses	-	-
(ii) Advances from customers	4.04	3.80
(iii) Bank balance	-	-
(iv) Others	-	-
(includes sundry creditors, provision for salary, CERSAI payable, Earnest money deposits other misc payables.	505.83	499.29
Total	15,394.07	14,657.22
Note:	As at 31 March, 2020	As at 31 March, 2019
	Rs. In Lakhs	Rs. In Lakhs
(a) Term loans		
From banks		
Secured	14,330.45	13,726.54
Unsecured	-	-
Total	14,330.45	13,726.54

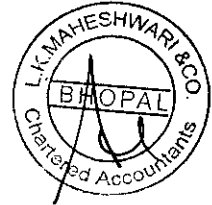
Current maturities of long term debt relates to long term loans mentioned in note no-4, long term borrowing. Details of security & guarantee is mentioned in aforesaid loan.



Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 8 Short-term provisions

Particulars	As at 31 March, 2020	As at 31 March, 2019
	Rs. In Lakhs	Rs. In Lakhs
(a) Provision - Others:		
(i) Provision for proposed equity dividend	-	500.00
(ii) Provision for tax on proposed dividends	-	2.78
(iii) Provision on Standard asset as per NHB norms	65.19	60.85
(iv) Provision for dimunation in Investments	-	-
(v) Provision for other employee benefits#	34.33	33.89
(vi) CSR expenses provided for	-	-
Total	99.52	597.52
# a) Leave encashment for employee's had been calculated on the basis of leave entitlement during the year.		

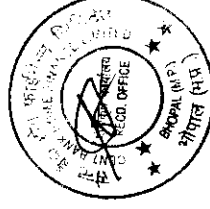
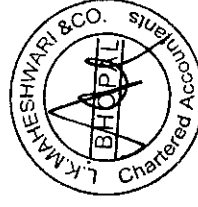


Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 9 Fixed assets

Tangible assets	Gross block										Accumulated depreciation and Impairment			
	Balance as at 1 April, 2019	Additions	Disposals	Acquisitions through business combinations	Other adjustments	Balance as at 31 March, 2020	Depreciation Rate	Depreciation / amortisation expense for the year	Eliminated on disposal of assets	Balance as at 31 March, 2020	Balance as at 31 March, 2020 (Net Block)	Balance as at 31 March, 2019 (Net Block)		
	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	%	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs		
(a) Furniture and Fixtures Owned	106.18	3.73	-	-	-	109.91	9.50%	3.81	-	87.00	22.91	22.99		
(b) Vehicles Owned	11.66	-	-	-	-	11.66	11.88%	1.38	-	5.94	5.72	7.10		
(c) Office equipment Owned	29.84	4.60	0.83	-	-	33.61	18.00%	3.13	0.78	26.33	7.28	5.86		
(d) Computer	123.07	8.54	1.91	-	-	129.70	31.87%	12.03	1.91	107.54	22.16	25.65		
Total	270.75	16.87	2.74	-	-	284.88	0.72	20.35	2.69	225.81	58.07	61.6		
Previous year	241.29	29.46	-	-	-	270.75	-	20.36	-	209.16	61.80	52.50		

Note 9 Fixed assets (contd.)

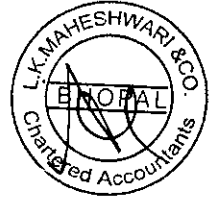


Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 9a Fixed assets (contd.)

Particulars

B.	Depreciation and amortisation relating to continuing operations:		
	Particulars	For the year ended 31 March, 2020 Rs. In Lakhs	For the year ended 31 March, 2019 Rs. In Lakhs
	Depreciation and amortisation for the year on tangible assets as per Note 9	20.35	20.36
	Depreciation and amortisation relating to continuing operations	20.35	20.36



Cent Bank Home Finance Limited
 Notes forming part of the financial statements

Note 10 Non-current investments

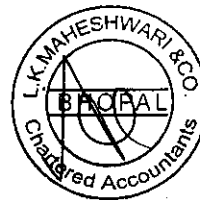
Particulars	As at 31 March, 2020			As at 31 March, 2019		
	Quoted #	Unquoted #	Total	Quoted	Unquoted	Total
	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs
(a) (i) of subsidiaries (ii) of associates	-	-	-	-	-	-
Total - Trade (A)	-	-	-	-	-	-
Particulars	As at 31 March, 2020			As at 31 March, 2019		
	Quoted	Unquoted	Total	Quoted	Unquoted	Total
	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs
(b) investment in government or trust securities (i) government securities* (ii) trust securities	-	2,724.05	2,724.05	-	2,976.04	2,976.04
Particulars	As at 31 March, 2020			As at 31 March, 2019		
	Quoted	Unquoted	Total	Quoted	Unquoted	Total
	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs
(c) Other non-current investments (specify nature)	-	-	-	-	-	-
Aggregate amount of quoted investments	-	-	-	-	-	-
Aggregate amount of unquoted investments	-	2,724.05	2,724.05	-	2,976.04	2,976.04
	-	2,724.05	2,724.05	-	2,976.04	2,976.04

Investments are in the nature of long term investments, in Government securities and Bonds of Central Bank of India and are stated at cost adjust by Premium/Discount. There is no Diminution in value of investment.

*Note- The investment are considered for SLR Calculation

S.No.	Particulars	31st March 2020	31st March 2020	31st March 2019	
		Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs
1	100599, 8.54% Govt. Securities 2020 @ Rs.100/- each State Govt. Security (MP.GS 2020)	-	-	-	100.60
2	8.39% U.P. Govt. Securities 2020 @ Rs.100/- each U P SDL 2020	-	-	-	149.96
3	8.28% Central Govt. Securities 2027 @ Rs.100/- each (GOI 2027)	118.51	139.31	-	118.51
4	8.28% Central Govt. Securities 2027 @ Rs.100/- each (GOVT. STOCK 2027)	194.83	219.38	-	194.83
5	8.30% Central Govt. Securities 2042 @ Rs.100/- each (CENT GOVT) (GOIBONDS)	246.28	257.77	-	246.28
6	8.28% Central Govt. Securities 2027 @ Rs.100/- each (CENT GOVT) (GOIBONDS)	505.25	548.45	-	505.25
7	8.15% Central Govt. Securities 2026 @ Rs.100/- each (CENT GOVT) (GOIBONDS)	100.20	108.71	-	100.20
8	8.24% Central Govt. Securities 2033 @ Rs.100/- each (CENT GOVT.) (GOIBONDS)	505.95	583.20	-	505.95
9	8.24% Central Govt. Securities 2033 @ Rs.100/- each (CENT GOVT) (GOIBONDS)	253.10	281.80	-	253.10
10	7.88% Central Govt. Securities 2030 @ Rs.100/- each (CENT GOVT) (GOIBONDS)	500.88	544.00	-	500.88
11	7.88% Central Govt. Securities 2030 @ Rs.100/- each (CENT GOVT) (GOIBONDS)	200.35	217.80	-	200.35
12	7.81% Central Govt. Securities 2030 @ Rs.100/- each (CENT GOVT) (GOIBONDS)	100.14	108.18	-	100.14
	Less: Amortization on Premium on Government Securities	(1.44)	-	-	-
	Grand Total	2,724.05	2,986.20	-	2,976.04

Note: The investment which are maturing within 12 months are considered as Current Investment



Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 11 Long-term loans and advances

Particulars	As at 31 March, 2020	As at 31 March, 2019
	Rs. In Lakhs	Rs. In Lakhs
(a) Security deposits		
Secured, considered good	36.90	39.49
(b) Loans and advances to employees	-	0.41
Less: Provision for doubtful loans and advances	-	-
(C) Other (Sarfaesi charges recoverable)	95.19	74.11
(d) Refund due from Revenue Authorities	158.27	316.72
(e) HOUSING LOANS & NON-HOUSING LOANS		
Secured by tangible assets, considered good	100,050.03	103,253.64
Substandard	2,176.46	857.85
Doubtful & Loss	2,569.59	1,804.41
Total (e)	104,796.08	105,915.90
Less: Provision for loans and advances	2,387.98	1,376.85
Total (f)	102,408.10	104,539.05
Total (a+b+c+d+e)	105,086.44	106,346.63

Long Term loans and advances includes Housing loan, Top-up loan, Mortgage loan, Loan Against property, Project loan & loan for purchase of commercial property given to the borrowers and which includes the principal amount as well as interest charged reduced by EMI paid to the date. EMI Amount receivable within 12 months from the date has been classified in short term loans and advances.



Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 12 Other non-current assets

Particulars	As at 31 March, 2020	As at 31 March, 2019
	Rs. In Lakhs	Rs. In Lakhs
(a) Unamortised expenses: Loan acquisition cost		
(i) Unamortized Loan acquisition cost	509.47	561.90
Add: Expenses during the year	108.19	135.65
Less: Amortized during the year	211.44	188.08
Closing Balance	406.22	509.47
Less: To be Amortized during next year, '(Current Portion)	167.54	204.05
Balance Non Current	238.68	305.42
(b) Unamortised expenses: Brokerage on borrowings		
(i) Unamortized Brokerage on borrowings	40.82	53.01
Add: Expenses during the year	46.88	38.23
Less: Amortized during the year	23.74	50.42
Closing Balance	63.96	40.82
Less: To be Amortized during next year '(Current Portion)	29.73	17.01
Balance Non Current	34.23	23.81
TOTAL	272.91	329.23



Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 13 Cash and cash equivalents

Particulars	As at 31 March, 2020	As at 31 March, 2019
	Rs. In Lakhs	Rs. In Lakhs
(a) Cash on hand	17.26	36.44
(b) Cheques in Hand	-	-
(c) Balances with banks	-	-
(i) In current accounts	259.74	203.41
(ii) In deposit accounts (Refer Note (i)# (ii)below)	2,000.00	8,500.00
Total	2,277.00	8,739.85
(i)# The whole amount denotes cash & cash equivalents as per AS-3 cash flow statements		
	As at 31 March, 2020	As at 31 March, 2019
(ii) Bank deposit classification	Rs. In Lakhs	Rs. In Lakhs
Maturity Period		
With in 3 Months	0.00	1000.00
Less than 12 Months	2000.00	7500.00
Total	2,000.00	8,500.00

Note: The Bank deposit includes deposits made for SLR requirement

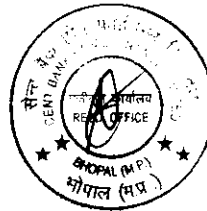


Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 14 Short-term loans and advances

Particulars	As at 31 March, 2020	As at 31 March, 2019
	Rs. In Lakhs	Rs. In Lakhs
(a) Loans and advances		
Secured, considered good (A)	18,022.70	21,028.53
Less: Provision for doubtful loans and advances/standard (B)	65.19	60.85
	17,957.51	20,967.68
(C) Loans and advances to employees		
Secured, considered good	-	-
Unsecured, considered good	-	-
Less: Provision on loans and advances (Standard) (C)	-	-
(D) Prepaid expenses - Unsecured, considered good (For e.g. Insurance premium, Annual maintenance contracts, Advance rent etc.)	19.81	9.16
Total (A+C+D)	18,042.51	21,037.69

Note: Amount shown in balance sheet is without provision. Provision have been shown in short term provision .
 Rs 1802270220 is taken under short term loan & advances and Rs 6519029 taken to short term provision.

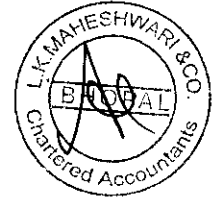
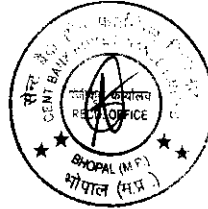


Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 15 Other current assets

Particulars	As at 31 March, 2020	As at 31 March, 2019
	Rs. In Lakhs	Rs. In Lakhs
(a) Accruals		
(i) Interest accrued on deposits	27.38	200.31
(ii) Interest accrued on investments	39.44	39.02
	-	-
(b) Others		
(i) Unamortized loan acquisition cost	167.54	204.05
(ii) Unamortized Brokerage on Borrowings	29.73	17.01
(iii) Others (Includes SARFAESI Charges Recoverable, CERSAI charges recoverable & misc receivable also)	115.10	60.13
C Current Investment in Government Securities*	149.95	-
	-	-
Total	529.14	520.52
Grand Total	529.14	520.52

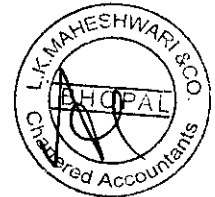
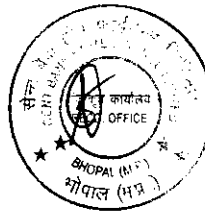
* Note: Current investment are due for maturity during the Financial Year 2020-21



Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 16 Revenue from operations

	Particulars	For the year ended	For the year ended
		31 March, 2020	31 March, 2019
		Rs. In Lakhs	Rs. In Lakhs
(a)	Interest income on individual loans & project loans	13,003.51	12,962.14
(b)	Interest on Bank deposits and Investment	866.02	495.68
(c)	Other operating revenues		
	Interest on demand loan, vehicle loans, personal loan, fees & other charges	315.05	452.67
	Total	14,184.58	13,910.49
# Details of revenue from operations:			
	Particulars	For the year ended	For the year ended 31
		31 March, 2020	March, 2019
		Rs. In Lakhs	Rs. In Lakhs
(i)	Interest Income comprises:		
	Individual Loans	12,999.22	12,942.13
	Corporate bodies/builders	4.28	20.01
	Total	13,003.50	12,962.14
(ii)	Other operating revenues comprise:		
	Processing, Administration fees and other charges	312.41	450.87
	Interest on demand loan against fixed deposit	2.64	1.80
	Interest on Vehicle loan	-	-
	Interest on personal loan	-	-
	Total - Other operating revenues	315.05	452.67

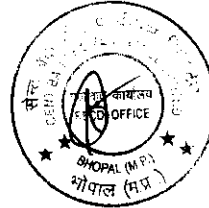


Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 17 Other income

	Particulars	For the year ended	For the year ended 31
		31 March, 2020	March, 2019
		Rs. In Lakhs	Rs. In Lakhs
(a)	Other non-operating income (net of expenses directly attributable to such income) (Refer Note (i) below)	24.13	152.37
(b)	SGST Collected	0.00	11.13
(c)	CGST Collected	0.00	11.13
Total		24.13	174.63

Note	Particulars	For the year ended	For the year ended 31
		31 March, 2020	March, 2019
		Rs. In Lakhs	Rs. In Lakhs
(i)	Other non-operating income comprises:		
	Profit on sale of fixed assets	0.16	0.00
	Miscellaneous income	23.97	152.37
Total - Other non-operating income		24.13	152.37



Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 18 Employee benefit expense

Particulars	For the year ended 31 March, 2020	For the year ended 31 March, 2019
	Rs. In Lakhs	Rs. In Lakhs
Salaries and wages	783.36	806.06
Contributions to provident and other funds	35.01	24.76
Staff welfare expenses	20.95	13.98
Total	839.32	844.80
# Salary & wages includes salaries of Cent Bank as well as Central Bank employees on deputation to the company.		



Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 19 Finance Costs

Particulars	For the year ended 31	For the year ended 31
	March, 2020	March, 2019
	Rs. In Lakhs	Rs. In Lakhs
(a) Interest expense on Borrowings #	9,796.86	9,515.64
(b) Other borrowing costs (Bank Charges)	99.98	17.10
	0.00	0.00
(c) Net (gain) / loss on foreign currency transactions and translation (considered as finance cost)	0.00	0.00
	0.00	0.00
Total	9,896.84	9,532.74

Interest expenses includes interest on term loan from Central Bank of India, HDFC Bank, Bank of Baroda, NHB Refinance, Debentures & Interest on deposits



Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 20 Other expenses

Particulars	For the year ended 31 March, 2020	For the year ended 31 March, 2019
	Rs. In Lakhs	Rs. In Lakhs
Power and fuel/electricity expenses	23.28	25.26
Rent including lease rentals	151.65	150.19
Repairs and maintenance - Buildings	17.96	12.97
Repairs and maintenance - Others	9.01	8.84
Insurance	0.31	3.27
Communication	16.44	19.16
Travelling and conveyance	56.32	51.13
Printing and stationery	10.01	12.54
Office Expenses*	29.00	65.33
Penalty on sevice tax	0.00	3.20
Advertisement & Publicity	5.36	5.74
CGST Paid	0.00	11.13
SCGT Paid	0.00	11.13
Legal and professional	98.97	135.51
Payments to auditors (Refer Note (i) below)	9.02	7.25
Internal audit expenses/stock audit fees	0.35	14.79
CSR Expenditure	42.40	38.95
CSS Implementation and support charges	107.98	102.39
RCU/FI verification Expenses	20.44	29.99
Directors Sitting fees	8.61	8.73
Miscellaneous expenses #	38.14	68.27
Brokerage	23.74	50.42
DSA Commission (amount amortized)	211.44	188.08
Sub -Total	880.43	1,024.27
Particulars	For the year ended 31 March, 2020	For the year ended 31 March, 2019
	In Rs.	In Rs.
(i) Payments to the auditors comprises :-		
Fees Paid		
For statutory audit	3.54	3.00
For tax audit	1.77	1.50
For Certification	3.71	2.75
Total	9.02	7.25



Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 21. Provision for Standard Assets

Particulars	For the year ended 31 March, 2020	For the year ended 31 March, 2019
	Rs. In Lakhs	Rs. In Lakhs
Provision on standard assets as per NHB norms	175.25	(82.49)
Total	175.25	(82.49)

b) Provision on standard assets has been made as per the National Housing Bank norms.

Housing Sector: Provision on Accounts Prior to August 2017 will be done @ 0.40% ,From August 2017, it will be 0.25%

Non Housing Sector: LAP- 0.40%, Commercial Property-1% and Project loan- 0.75%

c) Special Provision of 5 % on Standard Accounts has been made due to Covid-19 on which moratorium period Permitted as per RBI Circular no: RBI/2019-20/220 dated 17th April 2020

Note 22. Extra Ordinary Items

Particulars	For the year ended 31 March, 2020	For the year ended 31 March, 2019
	In Rs.	In Rs.
	-	-
	-	-
Total	-	-

