

CENT BANK HOME FINANCE LIMITED
Balance Sheet as at 31 March, 2021

Particulars	Note	As at 31 March, 2021 Rs. In Lakhs	As at 31 March, 2020 Rs. In Lakhs
A EQUITY AND LIABILITIES			
1 Shareholders' funds			
(a) Share capital	2	2,500.00	2,500.00
(b) Reserves	3	11,696.72	10,229.75
		14,196.72	12,729.75
2 Non-current liabilities			
(a) Long-term borrowings	4	55,399.87	60,951.30
(b) Deferred tax liabilities	3a	641.48	1,047.50
(c) Long-term provisions	5	3,045.07	2,415.25
		59,086.42	64,414.05
3 Current liabilities			
(a) Short-term borrowings	6	30,686.98	36,906.49
(b) Other current liabilities	7	14,647.48	14,840.31
(c) Short-term provisions	8	60.37	99.52
		45,394.83	51,846.32
TOTAL		1,18,677.97	1,28,990.12
B ASSETS			
1 Non-current assets			
(a) Property, Plant and Equipment			
(i) Tangible assets	9	42.29	58.07
(b) Non-current investments	10	4,224.19	3,724.05
(c) Long-term loans and advances	11	1,02,723.32	1,05,086.44
(d) Other Non-current assets	12	189.97	272.91
		1,07,179.77	1,09,141.47
2 Current assets			
(a) Cash and cash equivalents	13	689.19	1,277.00
(b) Short-term loans and advances	14	10,464.98	18,042.51
(c) Other current assets	15	344.03	529.14
		11,498.20	19,848.65
TOTAL		1,18,677.97	1,28,990.12
Significant Accounting Policies	1		
Notes to accounts and disclosure as per NHB/RBI	23 - 27		
Schedule forming part of the Financial Statements as per NHB Directions			

As per our report of even date

For B R I S K A & ASSOCIATES
 (Formerly L K Maheshwari & Co.)
 Chartered Accountants
 FRN 000780C

(Signature)
 CA. Amit Chitwar
 Partner
 M. No.407118



UDEN: 2140 7118 AAAAEA7296

For Cent Bank Home Finance Limited

(Signature)
 Alok Srivastava
 Chairman
 DIN: 05123610

(Signature)
 Shishram Tundwal
 Managing Director
 DIN: 08505855

(Signature)
 Manish Singh Payal
 Company Secretary



CENT BANK HOME FINANCE LIMITED
Statement of Profit and Loss for the year ended 31 March, 2021

	Particulars	Note No.	For the year ended	For the year ended
			31 March, 2021	31 March, 2020
			Rs. In Lakhs	Rs. In Lakhs
A	INCOME			
1	Revenue from operations	16	12,734.94	14,184.58
2	Other income	17	44.02	24.13
3	Total revenue (1+2)		12,778.96	14,208.71
B	Expenses			
4	(a) Employee benefits expense	18	809.45	839.32
5	(b) Finance costs	19	8,622.67	9,896.84
6	(c) Depreciation and amortisation expense	9	19.74	20.35
7	(d) Other expenses	20	804.06	880.43
8	(e) Provision for Standard Assets (including special provision on COVID19-refer note No 5)	21	-153.45	175.26
9	(f) Provisions for Non-Performing & Doubtful Debts		711.19	840.21
10	(g) Written off		0.00	0.00
11	Total expenses (4+5+6+7+8+9+10)		10,813.66	12,652.41
C	Profit before tax and extraordinary items (3-11)		1,965.30	1,556.30
D	Extraordinary items			
	Add:- Extraordinary Item	22	0.00	0.00
	Less:-Prior period adjustments		1.45	21.79
E	Profit / (Loss) before tax (C-D)		1,963.85	1,534.51
F	Tax expense:			
	(a) Current year tax expense		539.43	655.67
	(b) Provision for tax of previous years		363.47	59.55
	(c) Deferred tax Liabilities/ (Assets) of current year other than d below		-84.61	-322.53
	(d) Deferred tax liability on special reserves		-321.41	119.15
			496.88	511.84
G	Profit from continuing operations (E-F)		1,466.97	1,022.67
H	Profit for the year		1,466.97	1,022.67
I	Earnings per share (of Rs.10/- each):			
	(a) Basic		5.87	4.09
	(b) Diluted		5.87	4.09
J	Notes to accounts and disclosure as per NHB/RBI	23 - 27		

As per our report of even date

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For Cent Bank Home Finance Limited

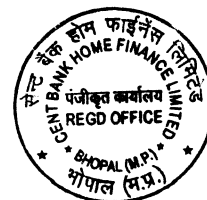

 Alok Srivastava
 Chairman
 DIN: 05123610


 Shishram Tundwal
 Managing Director
 DIN: 08505855


 Manish Singh Payal
 Company Secretary

Place : Bhopal
 Date : 19/05/2021

UDIN: 21407118 AAAA EA 7296

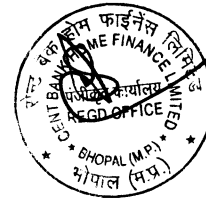
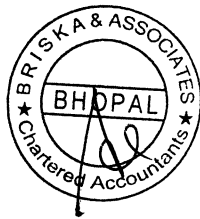


Cash Flow Statement for the year ended 31 March, 2021

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, 2021		For the year ended 31 March, 2020	
		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					
			1,965.30		1,556.30
<i>Adjustments for:</i>					
Depreciation and amortisation	(+)	19.74		20.36	
Provision for NPA and other provisions	(+)	711.19		840.21	
Provision for Standard Asset (including special provision on COVID19- refer note No 5)	(+)	(153.45)		175.25	
Bad debts written off	(+)				
Profit on sale of fixed assets	(-)	0.12		0.16	
Amortization on Premium on Government Securities	(+)	0.41		1.06	
Prior period Adj.	(+)	(1.45)		(21.78)	
Operating profit / (loss) before working capital changes			2,541.62		2,571.24
<i>Changes in working capital:</i>					
<i>Adjustments for (increase) / decrease in operating assets:</i>					
Inventories					
Short-term loans and advances		7,577.53		2,995.17	
Long-term loans and advances		2,363.11		1,260.19	
Other current assets		185.14		(8.62)	
Other non-current assets		82.94		56.32	
<i>Adjustments for increase / (decrease) in operating liabilities:</i>					
Deferred Tax Liabilities		(406.02)		(203.38)	
Other current liabilities		(160.88)		764.56	
Short-term provisions		-			
Long-term provisions					
			9,641.82		4,864.24
Cash flow from extraordinary items					
Cash generated from operations			12,183.44		7,435.48
Net income tax (paid)			(496.88)		(511.84)
Net cash flow from / (used in) operating activities (A)			11,686.56		6,923.64



Cash Flow Statement for the year ended 31 March, 2021 (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, 2021		For the year ended 31 March, 2020	
	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	(3.95)		(16.87)	
Proceeds from sale of fixed assets	0.69		0.20	
Inter-corporate deposits (net)				
Bank balances not considered as Cash and cash equivalents				
- Placed	(500.00)		5,500.00	
- Matured				
Current investments not considered as Cash and cash equivalents				
- Purchased	(500.15)			
- Proceeds from sale			250.93	
Net cash flow from / (used in) investing activities (B)		(3.41)		5,734.26
				-



Cash Flow Statement for the year ended 31 March, 2021 (Contd.)

Cent Bank Home Finance Limited

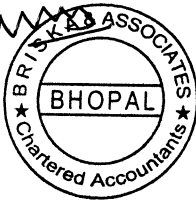
Registered Office: # 9, Central Bank of India Building, Arera Hills, Jail Road, Bhopal

Particulars	For the year ended		For the year ended	
	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	(5,551.43)		(18,307.47)	
Proceeds from other short-term borrowings	(6,219.51)		5,189.49	
Repayment of other short-term borrowings	-		-	
Dividends paid			(500.00)	
Tax on dividend			(2.77)	
Net cash flow from / (used in) financing activities (C)		(11,770.94)		(13,620.75)
Net increase / (decrease) in Cash and cash equivalents (A+B+C)		(87.79)		(962.85)
Cash and cash equivalents at the beginning of the year		277.00		1239.85
Cash and cash equivalents at the end of the year *		189.21		277.00
See accompanying notes forming part of the financial statements				

As per our report of even date

For **B R I S K A & ASSOCIATES**
 (Formerly L K Maheshwari & Co.)
 Chartered Accountants
 FRN 000780C

CA. Amit Chitwar
 Partner
 M. No.407118



Alok Srivastava

Alok Srivastava
 Chairman
 DIN: 05123610

For Cent Bank Home Finance Limited

Shishram Tundwal
 Shishram Tundwal
 Managing Director
 DIN: 08505855

Manish Singh Payal
 Manish Singh Payal
 Company Secretary

Place : Bhopal
 Date : 19/05/2021

UDEN: 31407118AAAAEA7296



Cent Bank Home Finance Limited
Notes forming part of the financial statements
Note 2 Share capital

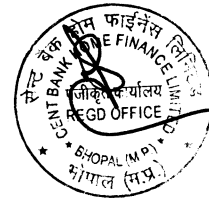
Particulars	As at 31 March, 2021		As at 31 March, 2020	
	Number of shares	Rs. In Lakhs	Number of shares	Rs. In Lakhs
(a) Authorised				
Equity shares of Rs.10/- each	5,00,00,000	5,000.00	5,00,00,000	5,000.00
(b) Issued				
Equity shares of Rs.10/- each	2,50,00,000	2,500.00	2,50,00,000	2,500.00
(c) Subscribed and fully paid up				
Equity shares of Rs.10/- each	2,50,00,000	2,500.00	2,50,00,000	2,500.00
Total	2,50,00,000	2,500.00	2,50,00,000	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, 2021								
- Number of shares	2,50,00,000	0.00	0.00	0.00	0.00	0.00	0.00	2,50,00,000
- Amount (In Rs.)	2,500.00	0.00	0.00	0.00	0.00	0.00	0.00	2,500.00
Year ended 31 March, 2020								
- Number of shares	2,50,00,000	0.00	0.00	0.00	0.00	0.00	0.00	2,50,00,000
- Amount (In Rs.)	2,500.00	0.00	0.00	0.00	0.00	0.00	0.00	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, 2021	Nos.				
Central Bank of India, the holding company	1,61,00,000	0.00	0.00	0.00	0.00
the ultimate holding company	0.00	0.00	0.00	0.00	0.00
Subsidiaries of the holding company	0.00	0.00	0.00	0.00	0.00
Associates of the holding company	0.00	0.00	0.00	0.00	0.00
Subsidiaries of the ultimate holding company	0.00	0.00	0.00	0.00	0.00
Associates of the ultimate holding company	0.00	0.00	0.00	0.00	0.00
As at 31 March, 2020					
Central Bank of India, the holding company	1,61,00,000	0.00	0.00	0.00	0.00
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, 2021		As at 31 March, 2020		
	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	1,61,00,000	64.40%	1,61,00,000	64.40%	
National Housing Bank	40,00,000	16.00%	40,00,000	16.00%	
Specified undertaking of Unit Trust of India (SUUTI)	32,00,000	12.80%	32,00,000	12.80%	
Housing & Urban Development Corporation	17,00,000	6.80%	17,00,000	6.80%	



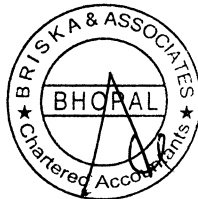
Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 3 Reserves

Particulars	As at 31 March, 2021	As at 31 March, 2020
	Rs. In Lakhs	Rs. In Lakhs
(a) Securities Premium Reserve	690.00	690.00
Closing balance	690.00	690.00
(b) General reserve		
Opening balance	948.51	815.47
Add: Transferred from Statement of Profit and Loss	125.21	133.04
Closing balance	1,073.72	948.51
(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	4,935.49	4,526.29
Add: Additions / transfers during the year	361.13	409.20
Closing balance	5,296.62	4,935.49
(d) Additional Reserve (Created under section 29C of NHB Act 1987)		
Opening balance	300.00	300.00
Add: Additions / transfers during the year	-	-
Closing balance	300.00	300.00
(e) Surplus in Statement of Profit and Loss		
Opening balance	3,355.75	2,875.33
Add: Profit for the year	1,466.97	1,022.66
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	125.21	133.04
Special Reserve	361.13	409.20
Additional reserve u/s 29C of NHB Act	-	-
Closing balance	4,336.38	3,355.75
Closing Balance	Total 11,696.72	10,229.75

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	0.00	0.00

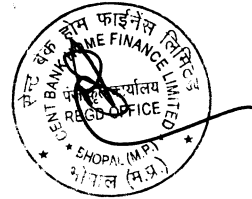


Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 3a Deferred Tax Liabilities

Particulars	As at 31 March, 2021		As at 31 March, 2020	
	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs
Deferred Tax Asset (A)	Amount		Amount	
Provision for NPA & Standard Assets	757.85	-	714.36	-
Leave Encashment	5.24	-	10.00	-
Depreciation	2.37	-	2.52	-
	-	765.46	-	726.88
	-	-	-	-
Deferred Tax Liability (Net) (B)				
Special Reserve	1,316.05	-	1,637.46	-
Unamortized Cost	90.89	-	136.92	-
Depreciation	-	1,406.94	-	1,774.38
(A)-(B)= DTL		641.48		1,047.50

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

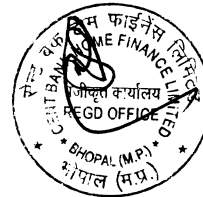
Particulars	As at 31 March, 2021	As at 31 March, 2020
	Rs. In Lakhs	Rs. In Lakhs
(a) Non Convertible Debentures (Note No:-1)		
Unsecured	-	3,000.00
(b) Term loans		
From banks		
Secured (Note No:-2)	36,830.44	47,129.66
Unsecured	-	-
(c) Deposits (Note No:-3)		
Secured	-	-
Unsecured (Note No:-4)	18,569.43	10,821.64
Total	55,399.87	60,951.30

Note No 1:- Unsecured Unlisted Redeemable Non Convertible subordinated debentures aggregating to Rs.30 Crore outstanding as at 31st March 2021, 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%.

Note No 2:- The repayment of term loans for the Next 12 Months are considered as current liabilities

Note No 3:- 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.

Note No 4:-The FD Maturities of next 12 Months are considered as current maturities



Particulars

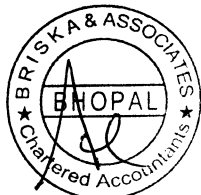
(i) Details of terms of repayment for the other long-term borrowings and security provided in respect of the secured other long-term borrowings:

Particulars	As at 31 March, 2021		As at 31 March, 2020	
	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	12,314.93	0.00	17,829.01	0.00
Central Bank of India	22,019.51	0.00	28,526.89	0.00
HDFC Bank	2,496.00	0.00	500.00	0.00
BoB	0.00	0.00	273.76	0.00
Total - Term loans from banks	36,830.44	0.00	47,129.66	0.00
Deposits:				
Deposits	-	18,569.43	-	10,821.64
Total - Deposits	0.00	18,569.43	0.00	10,821.64

Below are the details of all loans/Refinance outstanding.

Name of Institution /(Security for loan)	Amt sanctioned	Amt. outstanding as on 31st March 2021	Rate of interest %	Repayment terms
	Rs. In Lakhs	Rs. In Lakhs		
NHB Refinance				
Specific Charge over book debts of company				
	1,091.00	54.00	5.85	28 Qtrly Inst
	886.00	2.00	6.87	28 Qtrly Inst
	598.00	222.50	6.87	40 Qtrly Inst
	2,391.00	965.00	6.87	40 Qtrly Inst
	150.00	69.15	6.87	40 Qtrly Inst
	2,850.00	1,314.90	6.87	40 Qtrly Inst
	2,196.00	751.00	9.20	60 Qtrly Inst
	2,058.00	625.00	9.20	60 Qtrly Inst
	1,017.00	214.00	9.10	60 Qtrly Inst
	1,729.00	532.50	6.12	28 Qtrly Inst
	3,500.00	2,061.00	5.11	60 Qtrly Inst
	3,010.00	2,295.84	7.65	60 Qtrly Inst
	2,900.00	2,061.00	9.55	60 Qtrly Inst
	1,300.00	1,123.68	7.65	60 Qtrly Inst
	800.00	645.52	7.65	60 Qtrly Inst
	1,000.00	864.32	7.75	60 Qtrly Inst
	5,040.00	3,179.64	4.93	28 Qtrly Inst
	950.00	668.48	4.93	28 Qtrly Inst
	3,300.00	922.80	6.90	18 Qtrly Inst
	-	-	-	0
	36,766.00	18,572.33		
Central Bank of India				
Specific Charge over book debts of company				
	10,000.00	3,209.91	7.10	60 monthly Inst
	10,000.00	3,805.88	7.10	60 monthly Inst
	10,000.00	5,193.22	8.00	28 Qtrly Inst
	10,000.00	6,672.53	8.00	60 monthly Inst
	10,000.00	9,047.13	8.65	60 monthly Inst
	1,000.00	831.84	7.30	18 monthly Inst
	51,000	28,760.51		
HDFC Bank				
Specific Charge over book debts of company				
	2,500.00	250.00	8.35	20 Qtrly inst.
	2,500.00	250.00	8.35	20 Qtrly inst.
	2,000.00	2,000.00	7.25	72 monthly Inst
	1,000.00	1,000.00	7.25	72 monthly Inst
	-	-	-	-
	8,000	3,500.00		
Grand Total		50,832.84		
less: Current liabilities (repayment in next 12 months)		14,002.40		
Total Non Current liabilities		36,830.44		

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

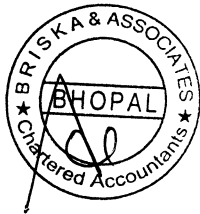
Particulars	As at 31 March, 2021	As at 31 March, 2020
	Rs. In Lakhs	Rs. In Lakhs
(a) Provision for Bad & Doubtful Debts (NPA)	2,628.70	1,917.51
(b) Provision on Standard asset as per NHB norms	345.40	363.20
(c) 5% Provision on Standard assets (Overdue accouts on which moratorium period permitted)	-	107.27
(D) Provision for Sarfaesi Charges	70.97	27.27
Total	3,045.07	2,415.25

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%

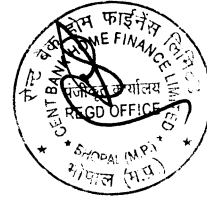
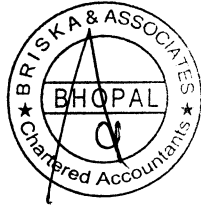
c) Special Provision of 5 % on Standard Accounts has been made due to Covid-19 on which moratorium period Permitted as per RBI Circular no: RBI/2019-20/220 dated 17th April 2020



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

Note 6 Short-term borrowings

	Particulars	As at 31 March, 2021	As at 31 March, 2020
		Rs. In Lakhs	Rs. In Lakhs
	(a) Loans repayable on demand From banks Secured (Note No:- 1)	1,001.59	174.98
	(b) Deposits (Note No:- 2) Unsecured	22,655.16	36,731.51
	(c) Non Convertible Debentures	3,000.00	
	(d) Term Loans (Current)	4,030.23	
	Total	30,686.98	36,906.49
Notes:			
(i) Details of security for the secured short-term borrowings:			
	Particulars	Nature of security	
	Loans repayable on demand from banks:(Note No:-1)		
	Central Bank of India	Book Debts assigned	
	Total - from banks		
		1,001.59	174.98
Note No 1 :- Short term borrowings is overdraft facility (Limit of Rs.100 crores bearing ROI @base rate granted by Central Bank of India.			
Note No 2 :- 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)			



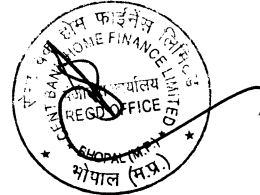
Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 7 Other current liabilities

Particulars	As at 31 March, 2021	As at 31 March, 2020
	Rs. In Lakhs	Rs. In Lakhs
(a) Current maturities of long-term debt (Refer Note No 1 below)	14,002.40	14,330.44
(b) Unpaid matured deposits and interest accrued thereon	118.57	100.52
(c) Other payables (Refer Note No 2 below)	-	-
(i) Contractually reimbursable expenses	1.01	4.04
(ii) Advances from customers	-	-
(iii) Bank balance	-	-
(iv) Others	525.50	405.31
(includes sundry creditors, provision for salary, CERSAI payable, Earnest money deposits other misc payables.	-	-
Total	14,647.48	14,840.31
Note No:1	As at 31 March, 2021	As at 31 March, 2020
	Rs. In Lakhs	Rs. In Lakhs
(a) Term loans		
From banks		
Secured	14,002.40	14,330.44
Unsecured	-	-
Total	14,002.40	14,330.44

(b) 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.

Note No: 2 Other Payables due are Payables due to organizations other than Micro enterprise and small enterprise



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

Note 8 Short-term provisions

Particulars	As at 31 March, 2021	As at 31 March, 2020
	Rs. In Lakhs	Rs. In Lakhs
(a) Provision - Others:		
(i) Provision for proposed equity dividend		
(ii) Provision for tax on proposed dividends		
(iii) Provision on Standard asset as per NHB norms	36.81	65.19
(iv) Provision for dimunation in Investments		
(v) Provision for other employee benefits#	23.56	34.33
(vi) CSR expenses provided for		-
Total	60.37	99.52

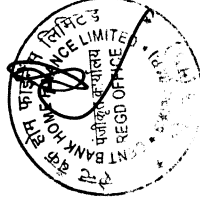
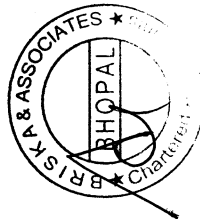
a) Leave encashment for employee's had been calculated on the basis of leave entitlement during the year.



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

Note 9 Property, Plant and Equipment

Tangible assets	Gross block										Accumulated depreciation and impairment					
	Balance as at 1 April, 2020	Additions	Disposals	Acquisitions through business combinations	Other adjustments	Balance as at 31 March, 2021	Balance as at 1 April, 2020	Depreciation Rate	Depreciation / amortisation expense for the year	Eliminated on disposal of assets	Balance as at 31 March, 2021	Balance as at 31 March, 2021 (Net Block)	Balance as at 31 March, 2021 (Net Block)	Balance as at 31 March, 2020 (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	Rs. In Lakhs	Rs. In Lakhs		
(a) Furniture and Fixtures	109.91	0.69	-	-	-	110.60	87.00	9.50%	4.07	-	91.07	19.53	22.91			
(b) Vehicles	11.66	-	-	-	-	11.66	5.95	11.88%	2.57	-	8.51	3.15	5.71			
(c) Office equipment	33.61	2.36	-	-	-	35.97	26.32	19.00%	1.38	-	27.70	8.27	7.29			
(d) Computer	129.70	0.90	0.73	-	-	129.87	107.54	31.67%	11.72	-	118.54	11.34	22.16			
Total for FY 2020-21	284.88	3.95	0.73	-	-	288.10	226.81		19.74	0.73	245.82	42.29	58.07			
Previous year (2019-20)	270.75	16.87	2.74	-	-	284.88	209.15		20.35	2.69	228.81	58.07	61.60			

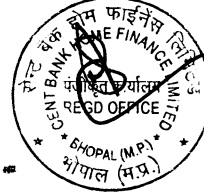
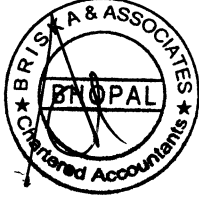


Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 9a Property, Plant and Equipment (contd.)

Particulars

B.	Depreciation and amortisation relating to continuing operations:		
	Particulars	For the year ended 31 March, 2021 Rs. In Lakhs	For the year ended 31 March, 2020 Rs. In Lakhs
	Depreciation and amortisation for the year on tangible assets as per Note 9	19.74	20.35
	Depreciation and amortisation relating to continuing operations	19.74	20.35



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

Note 10 Non-current investments

Particulars	As at 31 March, 2021			As at 31 March, 2020		
	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, 2021			As at 31 March, 2020		
	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	-	2,724.19	2,724.19	-	2,724.05	2,724.05
Particulars	As at 31 March, 2021			As at 31 March, 2020		
	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)	-	1,500.00	1,500.00	-	1,000.00	1,000.00
Aggregate amount of quoted investments	-	-	-	-	-	-
Aggregate amount of unquoted investments	-	2,724.19	2,724.19	-	2,724.05	2,724.05
	-	4,224.19	4,224.19	-	3,724.05	3,724.05

Note:-1 Bank Deposits which are maturing after 12 months are considered as Current Investment

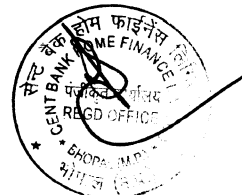
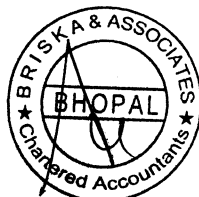
Particulars	31st March 2021	31st March 2020
Deposits With Central Bank Of India	1,500.00	-
Deposits With Jana Bank	-	1,000.00
Total	1,500.00	1,000.00

Note 2:- 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 Diminuation in value of investment.

***Note- The investment are considered for SLR Calculation**

S.No.	Particulars	31st March 2021	31st March 2020
		Rs. In Lakhs	Rs. In Lakhs
1	8.28% Central Govt. Securities 2027 @ Rs.100/- each (GOI 2027)	118.51	118.51
2	8.28% Central Govt. Securities 2027 @ Rs.100/- each (GOVT. STOCK 2027)	194.83	194.83
3	8.30% Central Govt. Securities 2042 @ Rs.100/- each (CENT GOVT) (GOIBONDS)	246.28	246.28
4	8.28% Central Govt. Securities 2027 @ Rs.100/- each (CENT GOVT) (GOIBONDS)	505.25	505.25
5	8.15% Central Govt. Securities 2026 @ Rs.100/- each (CENT GOVT) (GOIBONDS)	100.20	100.20
6	8.24% Central Govt. Securities 2033 @ Rs.100/- each (CENT GOVT.) (GOIBONDS)	505.95	505.95
7	8.24% Central Govt. Securities 2033 @ Rs.100/- each (CENT GOVT) (GOIBONDS)	253.10	253.10
8	7.88% Central Govt. Securities 2030 @ Rs.100/- each (CENT GOVT) (GOIBONDS)	500.88	500.88
9	7.88% Central Govt. Securities 2030 @ Rs.100/- each (CENT GOVT) (GOIBONDS)	200.35	200.35
10	7.61% Central Govt. Securities 2030 @ Rs.100/- each (CENT GOVT) (GOIBONDS)	100.14	100.14
	Less : Amortization on Premium on Government Securities	(1.30)	(1.44)
	Grand Total	2,724.19	2,724.05

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, 2021	As at 31 March, 2020
	Rs. In Lakhs	Rs. In Lakhs
(a) Security deposits		
Secured, considered good	43.35	36.90
(b) Loans and advances to employees	-	-
Less: Provision for doubtful loans and advances	-	-
(C) Other (Sarfaesi charges recoverable)	70.97	95.19
(d) Refund due from Revenue Authorities	63.31	158.27
(e) HOUSING LOANS & NON-HOUSING LOANS	-	-
Secured by tangible assets, considered good	96,345.57	1,00,050.03
Substandard	1,871.30	2,176.46
Doubtful & Loss	4,328.82	2,569.59
Total (e)	1,02,545.69	1,04,796.08
Less: Provision for loans and advances	2,974.10	2,387.98
Total (f)	99,571.59	1,02,408.10
Total (a+b+c+d+e)	1,02,723.32	1,05,086.44

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, 2021	As at 31 March, 2020
	Rs. In Lakhs	Rs. In Lakhs
(a) Unamortised expenses: Loan acquisition cost		
(i) Unamortized Loan acquisition cost	406.22	509.47
Add: Expenses during the year	38.12	108.19
Less: Amortized during the year (Note No. 20)	168.95	211.44
Closing Balance	275.39	406.22
Less: To be Amortized during next year, '(Current Portion)	126.01	167.54
Balance Non Current	149.38	238.68
(b) Unamortised expenses: Brokerage on borrowings		
(i) Unamortized Brokerage on borrowings	63.96	40.82
Add: Expenses during the year	59.04	46.88
Less: Amortized during the year (Note No. 20)	37.30	23.74
Closing Balance	85.70	63.96
Less: To be Amortized during next year '(Current Portion)	45.11	29.73
Balance Non Current	40.59	34.23
TOTAL	₹ 189.97	272.91



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

Note 13 Cash and cash equivalents

Particulars	As at 31 March, 2021	As at 31 March, 2020
	Rs. In Lakhs	Rs. In Lakhs
(a) Cash on hand	26.11	17.26
(b) Cheques in Hand	-	-
(c) Balances with banks	-	-
(i) In current accounts	163.08	259.74
(ii) In deposit accounts (Refer Note (i)# (ii)below)	500.00	1,000.00
Total	689.19	1,277.00
(i)# The whole amount denotes cash & cash equivalents as per AS-3 cash flow statements		
	As at 31 March, 2021	As at 31 March, 2020
(ii) Bank deposit classification	Rs. In Lakhs	Rs. In Lakhs
Maturity Period		
With in 3 Months	0.00	0.00
Less than 12 Months	500.00	1,000.00
Total	500.00	1,000.00

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, 2021	As at 31 March, 2020
	Rs. In Lakhs	Rs. In Lakhs
(a) Loans and advances		
Secured, considered good (A)	10,447.47	18,022.70
Less: Provision for doubtful loans and advances/standard (B)	36.81	65.19
	10,410.66	17,957.51
(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.)	17.51	19.81
Total (A+C+D)	10,464.98	18,042.51

Note: Amount shown in balance sheet is without provision. Provision have been shown in short term provision .
 Rs 10,447.47 Lakhs (PY 18,022.70 Lakhs) is taken under short term loan & advances and Rs 36.81 Lakhs (PY 65.19 Lakhs) taken to short term provision.

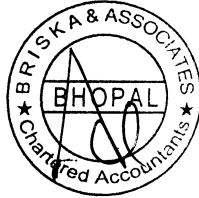


Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 15 Other current assets

Particulars	As at 31 March, 2021	As at 31 March, 2020
	Rs. In Lakhs	Rs. In Lakhs
(a) Accruals		
(i) Interest accrued on deposits	13.94	27.38
(ii) Interest accrued on investments	38.72	39.44
	-	-
	-	-
(b) Others		
(i) Unamortized loan acquisition cost	126.02	167.54
(ii) Unamortized Brokerage on Borrowings	45.11	29.73
(iii) Others (Includes SARFAESI Charges Recoverable, CERSAI charges recoverable & misc receivable also)	120.24	115.10
C Current Investment in Government Securities*	-	149.95
Total	344.03	529.14
Grand Total	344.03	529.14

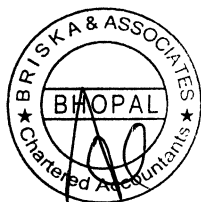
* Note: Current investment are due for maturity during the Financial Year 2020-21



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, 2021	31 March, 2020
		Rs. In Lakhs	Rs. In Lakhs
(a)	Interest income on individual loans & project loans	12,094.16	13,003.51
(b)	Interest on Bank deposits and Investment	457.44	866.02
(c)	Other operating revenues		
	Interest on demand loans, vehicle loans, personal loan, fees & other charges	183.34	315.05
	Total	12,734.94	14,184.58
# Details of revenue from operations:			
	Particulars	For the year ended	For the year ended 31
		31 March, 2021	March, 2020
		Rs. In Lakhs	Rs. In Lakhs
(i)	Interest Income comprises:		
	Individual Loans	12,094.16	12,999.22
	Corporate bodies/builders	-	4.29
	Total	12,094.16	13,003.51
(ii)	Other operating revenues comprise:	182.82	312.41
	Processing, Administration fees and other charges	0.52	2.64
	Interest on demand loan against fixed deposit	0.00	0.00
	Interest on Vehicle loan	0.00	0.00
	Interest on personal loan		
	Total - Other operating revenues	183.34	315.05

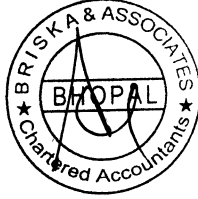


Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 17 Other income

	Particulars	For the year ended	For the year ended 31
		31 March, 2021	March, 2020
		Rs. In Lakhs	Rs. In Lakhs
(a)	Other non-operating income (net of expenses directly attributable to such income) (Refer Note (i) below)	44.02	24.13
(b)	SGST Collected	0.00	0.00
(c)	CGST Collected	0.00	0.00
	Total	44.02	24.13

Note No	Particulars	For the year ended	For the year ended 31
		31 March, 2021	March, 2020
		Rs. In Lakhs	Rs. In Lakhs
(i)	Other non-operating income comprises:		
	Profit on sale of fixed assets	0.12	0.16
	Miscellaneous income	4.26	8.32
	Recovery in Write off Accounts	39.64	15.65
	Total - Other non-operating income	44.02	24.13



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

Note 18 Employee benefit expense

Particulars	For the year ended 31 March, 2021	For the year ended 31 March, 2020
	Rs. In Lakhs	Rs. In Lakhs
Salaries and wages	763.52	783.36
Contributions to provident and other funds	35.10	35.01
Staff welfare expenses	10.83	20.95
Total	809.45	839.32

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 March, 2021	For the year ended 31 March, 2020
	Rs. In Lakhs	Rs. In Lakhs
(a) Interest expense on Borrowings #	8,495.86	9,796.86
(b) Other borrowing costs (Bank Charges)	126.81	99.98
(c) Net (gain) / loss on foreign currency transactions and translation (considered as finance cost)	0.00	0.00
Total	8,622.67	9,896.84

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

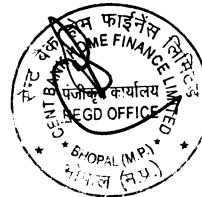


Cent Bank Home Finance Limited
Notes forming part of the financial statements

Note 20 Other expenses

Particulars	For the year ended 31 March, 2021	For the year ended 31 March, 2020
	Rs. In Lakhs	Rs. In Lakhs
Power and fuel/electricity expenses	18.82	23.28
Rent including lease rentals	139.19	151.65
Repairs and maintenance - Buildings	19.87	17.96
Repairs and maintenance - Others	8.09	9.01
Insurance	0.24	0.31
Communication	16.46	16.44
Travelling and conveyance	14.51	56.32
Printing and stationery	7.97	10.01
Office Expenses*	23.00	29.00
Penalty on service tax	3.45	0.00
Advertisement & Publicity	1.91	5.36
Legal and professional	95.94	98.97
Payments to auditors (Refer Note (i) below)	10.71	9.02
Internal audit expenses/stock audit fees	14.07	0.35
CSR Expenditure	41.74	42.40
CSS Implementation and support charges	106.34	107.98
RCU/FI verification Expenses	6.05	20.44
Directors Sitting fees	9.81	8.61
Miscellaneous expenses #	59.64	38.14
Brokerage (amount amortized)	37.30	23.74
DSA Commission (amount amortized)	168.95	211.44
Sub -Total	804.06	880.43

Particulars	For the year ended 31 March, 2021	For the year ended 31 March, 2020
	In Rs.	In Rs.
(i) Payments to the auditors comprises :-		
(A) Fees Paid to Statutory Auditor		
For statutory audit	4.36	3.54
For tax audit	0.00	0.00
For Certification	4.71	3.71
Total(A)	9.07	7.25
(B) Fees Paid to Other Auditors		
For tax audit	1.64	1.77
Total(B)	1.64	1.77
Grand Total(A+B)	10.71	9.02



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

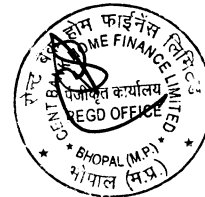
Note 21. Provision for Standard Assets

Particulars	For the year ended 31 March, 2021	For the year ended 31 March, 2020
	Rs. In Lakhs	Rs. In Lakhs
Provision on standard assets as per NHB norms	(153.45)	175.26
Total	(153.45)	175.26

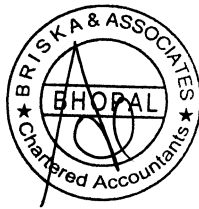
- (a) In the Year 2020-21 Provision/Reversal of Provision on standard assets has been made as per the NHB/RBI norms.
- (b) Housing Sector: Provision on Accounts Prior to August 2017 will be done @ 0.40% ,From August 2017, it will be 0.25%
- (c) Non Housing Sector: LAP- 0.40%, Commercial Property-1% and Project loan- 0.75%
- (d) In the Year 2019-20 and for the quarter ended 30th June 2020, Special Provision of 10% 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 which has been reversed/adjusted at the end of the year 2020-21

Note 22. Extra Ordinary Items

Particulars	For the year ended 31 March, 2021	For the year ended 31 March, 2020
	In Rs.	In Rs.
	-	-
	-	-
Total	-	-



Annex III			
Schedule forming part of the Financial Statements for the year ended 31st March, 2021			
(Rs In Lakhs)			
Particulars		Amount	Amount
Liabilities side		outstanding	overdue
1	Loans and advances availed by the HFC inclusive of interest accrued thereon but not paid:		
(a)	Debentures : Secured		
	: Unsecured	3,000.00	-
	(other than falling within the meaning of public deposits*)		
(b)	Deferred Credits	-	-
(c)	Term Loans	27,104.15	-
(d)	Inter-corporate loans and borrowing	28,760.51	-
(e)	Commercial Paper	-	-
(f)	Public Deposits*	41,343.16	-
(g)	Other Loans (specify nature)	-	-
	* Please see Note 1 below		
2	Break-up of (1)(f) above (Outstanding public deposits inclusive of interest accrued thereon but not paid):		
(a)	In the form of Unsecured debentures	-	-
(b)	In the form of partly secured debentures i.e. debentures where there is a shortfall in the value of security	-	-
(c)	Other (Public deposits)	41,343.16	-
	* Please see Note 1 below		
Assets side		Amount outstanding	
3	Break-up of Loans and Advances including bills receivables [other than those included in (4) below]:		
(a)	Secured		110,288.70
(b)	Unsecured		
Note:- in order to match with figures at point nu 6 the said figures are shown as net off provisions			
4	Break up of Leased Assets and stock on hire and other assets counting towards asset financing activities		
(i)	Lease assets including lease rentals under sundry debtors		
(a)	Financial lease		
(b)	Operating lease		
(ii)	Stock on hire including hire charges under sundry debtors		
(a)	Assets on hire		
(b)	Repossessed Assets		
(iii)	Other loans counting towards asset financing activities		
(a)	Loans where assets have been repossessed		
(b)	Loans other than (a) above		



5 Break-up of Investments			
Current Investments			
1 Quoted			
(i)	Shares		
	(a) Equity		-
	(b) Preference		-
(ii)	Debentures and Bonds		-
(iii)	Units of mutual funds		-
(iv)	Government Securities		-
(v)	Others (please specify)		-
2 Unquoted			
(i)	Shares		
	(a) Equity		-
	(b) Preference		-
(ii)	Debentures and Bonds		-
(iii)	Units of mutual funds		-
(iv)	Government Securities		-
(v)	Others (Deposits with bank classified as Cash and Cash equivalents in Note-10 of Balance sheet)		500.00
Long Term investments			
1 Quoted			
(i)	Share		
	(a) Equity		-
	(b) Preference		-
(ii)	Debentures and Bonds		-
(iii)	Units of mutual funds		-
(iv)	Government Securities		2,724.19
(v)	Others (please specify)		-
2 Unquoted			
(i)	Shares		
	(a) Equity		-
	(b) Preference		-
(ii)	Debentures and Bonds		-
(iii)	Units of mutual funds		-
(iv)	Government Securities		-
(v)	Others (Public Deposits)		1,500.00

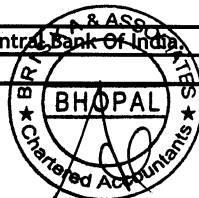
6 Borrower group-wise classification of assets financed as in (3) and (4) above:			
(Please see Note 2 below)			
Category		Amount net of provisions	
		Secured	Unsecured
1 Related Parties **			
(a)	Subsidiaries		
(b)	Companies in the same group		
(c)	Other related parties		
2 Other than related parties		110,288.70	-
Total		110,288.70	-
			110,288.70

7 Investor group-wise classification of all investments (current and long term) in shares and securities (both quoted and unquoted) :			
(Please see Note 3 below)			
Category		Market Value / Break up or fair value or NAV	Book Value (Net of Provisions)
1 Related Parties **			
(a)	Subsidiaries	-	-
(b)	Companies in the same group	-	-
(c)	Other related parties(Note 1)		2,724.19
2 Other than related parties(Note 2)			
Total		-	2,724.19

Note 1:-Securities held with Central government of India are considered as related party transactions

Note 2:-Excluding term deposits with Holding Company that is Central Bank Of India.

** As per notified Accounting Standard (Please see Note 3)



8 Other information			Amount
		Particulars	
(i)	Gross Non-Performing Assets		
	(a)	Related parties	
	(b)	Other than related parties	6,200.12
(ii)	Net Non-Performing Assets		
	(a)	Related parties	
	(b)	Other than related parties	3,571.39
(iii)	Assets acquired in satisfaction of debt		

Notes:

- 1 As defined in Paragraph 4.1.30 of these Directions.
- 2 Provisioning norms shall be applicable as prescribed in these Directions.
- 3 All notified Accounting Standards are applicable including for valuation of investments and other assets as also assets acquired in satisfaction of debt. However, market value in respect of quoted investments and break up / fair value / NAV in respect of unquoted investments shall be disclosed irrespective of whether they are classified as long term or current in (5) above.

As per our report of even date

For B R I S K A & ASSOCIATES
(Formerly L K Maheshwari & Co.)
Chartered Accountants
FRN 000780C

CA. Amit Chitwar
Partner
M. No.407118



For Cent Bank Home Finance Limited

Alok Srivastava
Chairman
DIN: 05123610

Shishram Tundwal
Managing Director
DIN: 08505855

Manish Singh Payal
Company Secretary

Place : Bhopal
Date : 19.05.2021

UDIN: 21407118AAAAEA7296

