

CENTRUM

Your aim is our only target

Long standing



invest

In Relationships Lie Rewards.

CENTRUM CAPITAL LIMITED | ANNUAL REPORT 2009-10



trust

partners

strong

bond

performance

reliable
sustainable

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strongest

At Centrum, we strive to go beyond...
Beyond the obvious. Beyond numbers.
Beyond just results.
Beyond just financial performance.

We believe in focusing on the means rather than just the end. At Centrum, this is the first lesson we teach our team members.

In relationships lie rewards.

Invest aggressively in relationships. Don't hesitate to go that extra mile. Every relationship is special. At Centrum, we look at the bigger picture first. For us, relationships are like a marathon and not a hundred metre race. And that is the reason why we have one of the strongest relationships in our business.

Our ability to be relationship-oriented has made Centrum the partner of choice for all our stakeholders - retail customers, corporate clients, employees and investors.

For our corporate clients, we partner with them at every step. We ensure we are with them in every service they need, from humble beginnings to emerging large caps. For our retail customers, we look beyond their wants and focus on their needs. We constantly strive to tailor customized solutions for their every need, be it equity, debt, institutional broking, retail broking, wealth management, foreign exchange, travel, infrastructure & realty advisory, margin funding or loan against securities. Our services are unique, comprehensive, product neutral and beyond the client's expectations. These relationships have and will continue to help us create sustainable value for all our stakeholders as well.

With our employees, we continuously work towards making Centrum not only a leading integrated financial services company, but also one of the best places to work in. And for our investors, we strive to create consistent growth and sustainable value year after year.

Consider this.

Till date, we have closed transactions amounting to approximately ₹ 1,600 billion. Our collective team experience of deals is worth ₹ 10 trillion. We have a direct relationship with over 500,000 HNIs and retail investors. With 80 branches, our network now extends to around 45 cities.

focusing

performance

ENRICHING CORPORATE RELATIONSHIPS

collaboration

nurturing



partnerships

customer

We believe in partnerships.

In a fast evolving financial services business, we believe collaboration is the way to grow.

And therefore, we don't treat our corporate and institutional customers like clients but our partners in growth.

For us, it is not about closing a transaction and sending the bill.

It is about nurturing relationships.

And therefore, we identify the right companies at the right time and foster them. We identify companies that we believe will be the leaders of tomorrow and partner them through their life cycle. Because, we believe that customer life cycle management would be beneficial to the client in the short and the long term.

We become a one-stop shop for all our clients, offering them a range of customised and comprehensive solutions to cater to their every need in the financial services space. We are an integrated, complete financial services company, specialising in equity, debt, infrastructure & real estate advisory, wealth management, fixed income, foreign exchange, travel, margin funding and loan against securities. Within each of these verticals, we have expanded the product portfolio to offer everything to everyone.

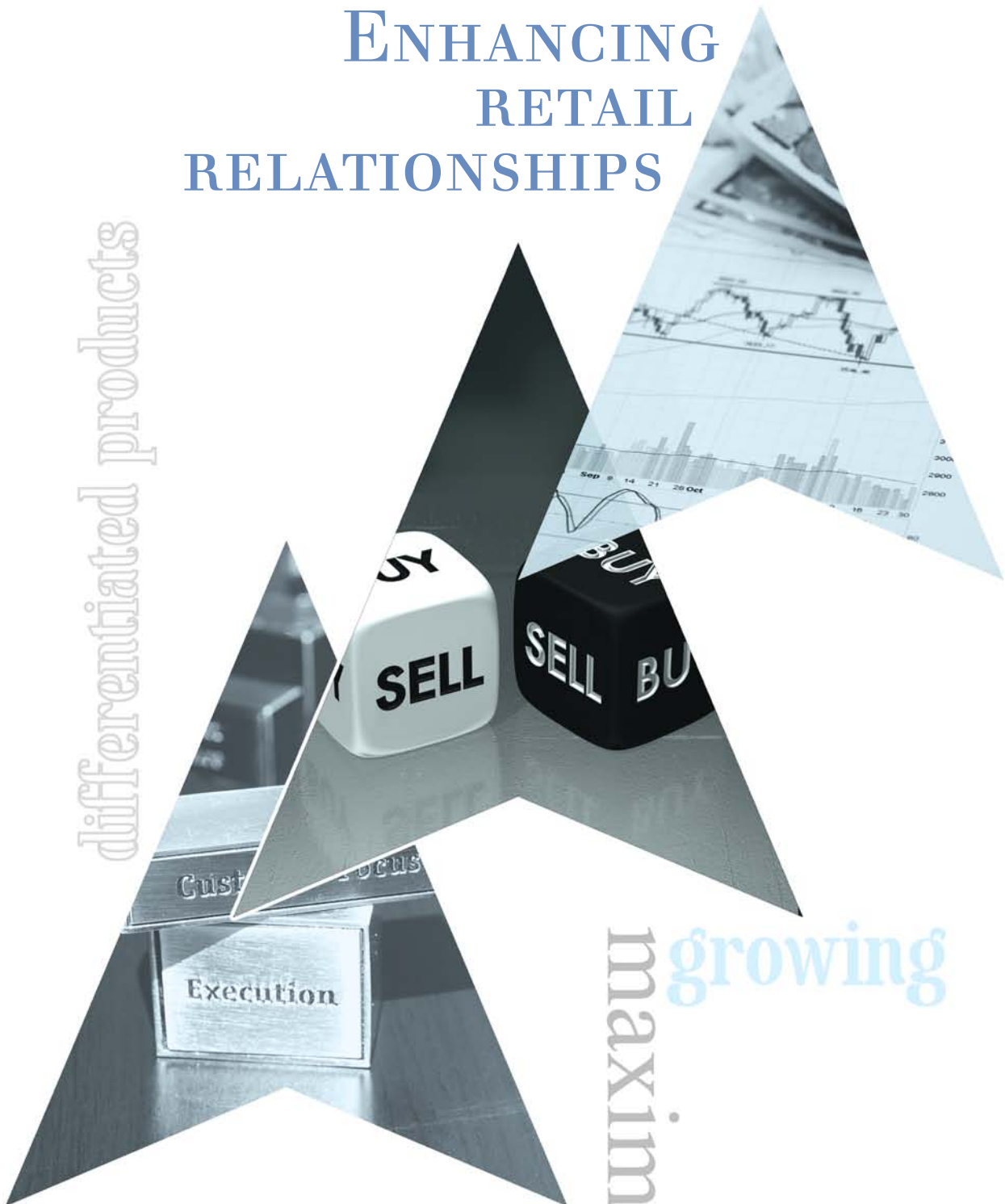
We give the client what is needed and not what is available,
because we are product neutral.

And that is why we expect our client relationships to last a life time rather than being transactional.

Therefore, it is our constant endeavour to enrich and add value to our corporate relationships at every step.

ENHANCING RETAIL RELATIONSHIPS

differentiated products



growing
maximise

Unmatched demographic dividend. Rapid urbanisation. Rising literacy levels.

Globalisation. Structural reforms. **Huge domestic demand.**

Propelled by these factors, India is projected to become the fastest growing economy by 2015. Growing in tandem will be the financial services industry.

The high savings rate and the low penetration of demat accounts are but a couple of indicators of the vast untapped potential in this space. With earnings and savings going up, spending and credit needs will also increase. As the population becomes younger, the country grows and the wealth effect spreads, it will create demand for various asset classes.

At Centrum, we believe we are in a unique position to maximise this opportunity. We offer a variety of comprehensive solutions across a range of asset classes - equity, debt, wealth management, retail broking, infrastructure & realty advisory, foreign exchange and travel.

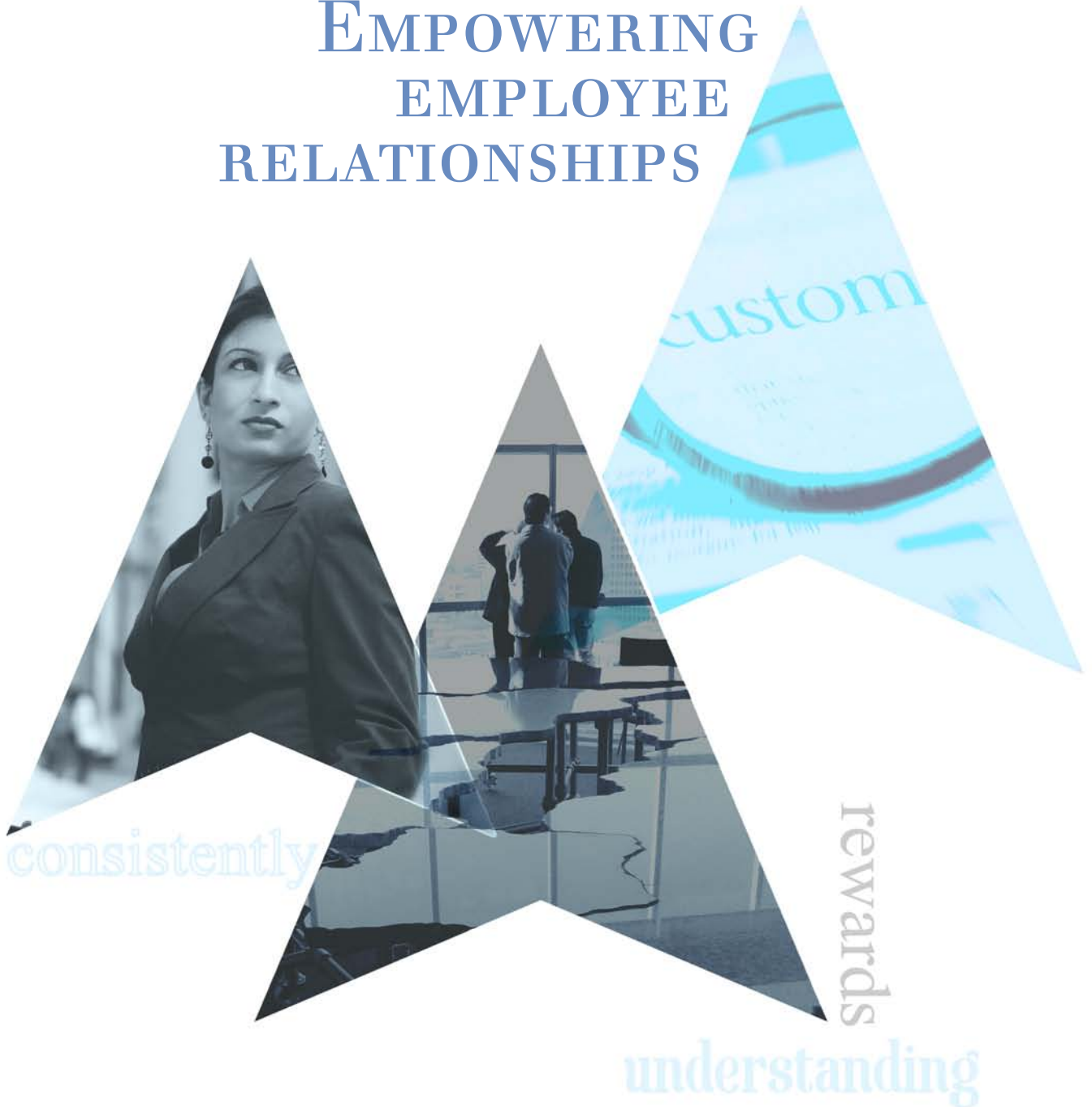
At Centrum, **it is about relationship banking** and not transaction banking. Our customer comes first always and our goal is to realise his aim. Over the years, we have created one of the most enviable relationships in the financial services business through differentiated products, customised solutions and integrated offerings in every area.

In an endeavour to push the boundaries of customer service even further, we plan to offer our entire bouquet of retail services - broking, wealth management, foreign exchange and travel - under one umbrella brand. In this regard, we have already started building the blocks required to take this business to the next level.

Going forward, we will add more products. **We will add more branches.** And our customers will be able to access all our retail offerings at one location.

We will continue to enhance our relationships with our customers.

EMPOWERING EMPLOYEE RELATIONSHIPS



We believe that relationship banking is not just about the clients.

Partnerships are not just with customers.

Our relationship orientation focuses on our employees as well.

Our employees are our partners too.

In a talent-driven business like ours, it makes sense to invest in high quality talent and build a world-class team. Over the last few years, we have hired some of the best talent to lead all our businesses.

We have a team of around 1,000 people. This includes highly qualified and committed CAs, CS and MBAs who have years of experience in executing complicated transactions in the equity, debt and foreign exchange markets. All our employees have a deep understanding of the investor psyche and have collective experience of deals worth ₹ 10 trillion.

We believe that employee growth should mirror the Company's growth and therefore, we consistently invest in training our employees through regular seminars and conferences.

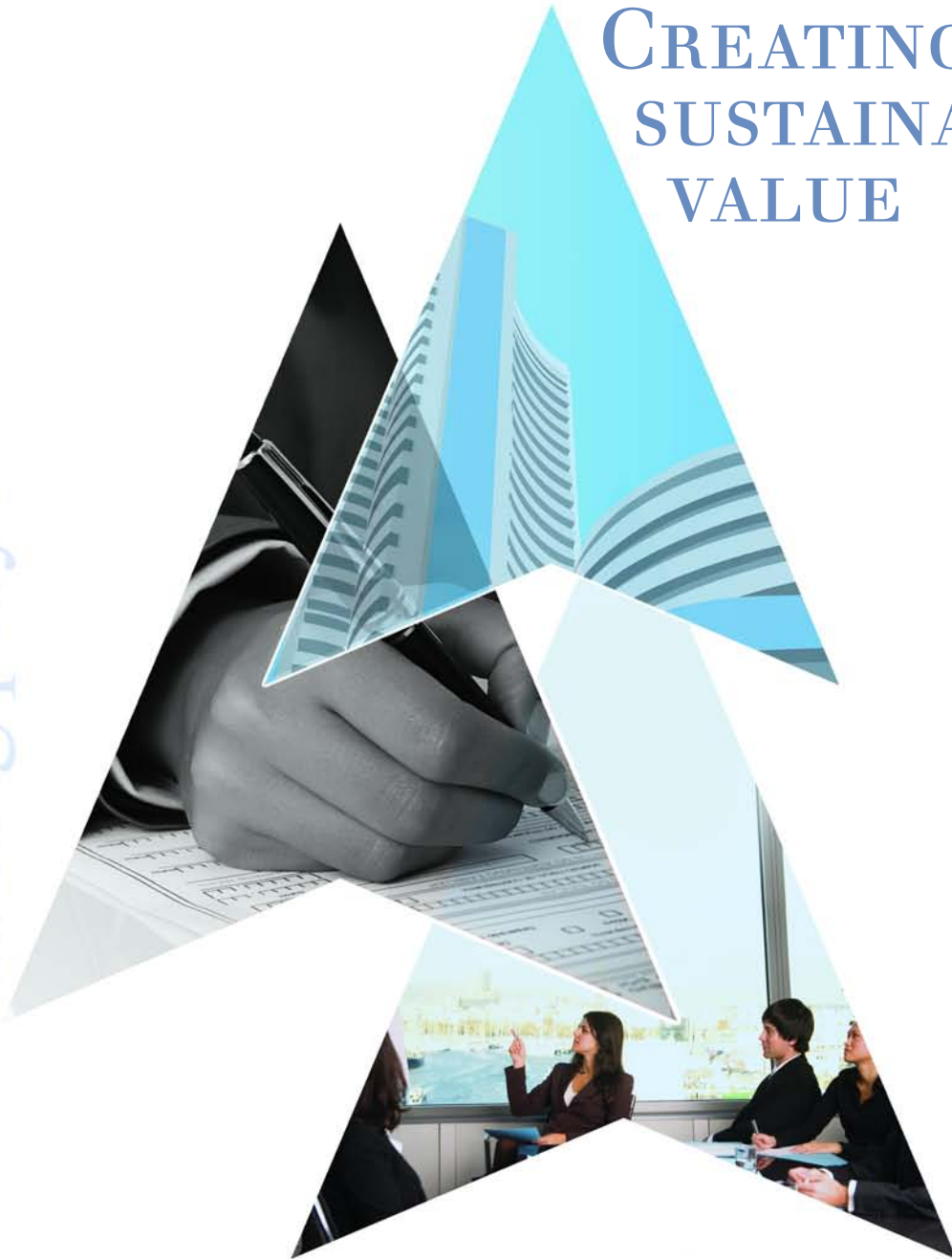
We also believe that the quality of the infrastructure and technology one provides to the employees is directly proportional to the productivity of the business. With state-of-the-art infrastructure and cutting-edge technology and processes, we have been able to add scale to our business easily.

Our aim is to make **Centrum one of the best places to work**. And thus, we strive to create a challenging environment for our employees to propel their growth. We keep our team consistently motivated through a performance-based compensation policy, an attractive incentive structure and regular rewards and recognition.

Because it is only by empowering employee relationships that we can reap the rewards of growth and progress.

CREATING SUSTAINABLE VALUE

leading player



premier

integrated