

Independent Auditor's Report on Audit of Financial Results of Standard Chartered Capital Limited for the Year ended March 31, 2026 pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To
The Board of Directors
Standard Chartered Capital Limited

Opinion

1. We have audited the accompanying Financial Results of Standard Chartered Capital Limited (the 'Company') for the year ended March 31, 2026, attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations').
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid statement:
 - are presented in accordance with the requirements of Regulation 52 of the Listing Regulation ; and
 - give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ('Ind AS') prescribed under section 133 of Companies Act, 2013 ('the Act') read along with the rules issued thereunder, circulars, guidelines and directions issued by the Reserve Bank of India ('RBI') from time to time and other accounting principles generally accepted in India, of the net profit and other Comprehensive Income and Other Financial Information for the year ended March 31, 2026.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of (the Act). Our responsibilities under those SAs 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 together with the ethical requirements that are relevant to our audit of the financial statements 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 obtained is sufficient and appropriate to provide a basis for our audit opinion.

Management & Board of Directors' Responsibility for the Financial Results

4. These financial results for the year ended March 31, 2026 have been prepared on the basis of the financial statements and approved by the Board of Directors.
5. The Company's Management and Board of Directors are responsible for the preparation and presentation of these financial results that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Ind AS prescribed under Section 133 of the Act read with

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relevant rules issued thereunder, RBI guidelines and other accounting principles generally accepted in India and in compliance with 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 the 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 financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

6. In preparing the financial results, the Management and 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 intend to liquidate the Company or to cease operations, or has no realistic alternative but to do so.
7. The Board of Directors is also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

8. Our objectives are to obtain reasonable assurance about whether the financial results 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 these financial results.
9. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - a. Identify and assess the risks of material misstatement of the financial results, 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 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.
 - b. 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 through a separate report on the complete set of financial statements on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.

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CNK & Associates LLP

Chartered Accountants

- c. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the financial results made by the Management and Board of Directors in terms of the requirement specified under Regulation 52 of the Listing regulations.
 - d. Conclude on the appropriateness of the Management's and 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 financial results 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.
 - e. Evaluate the overall presentation, structure and content of the financial results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.
10. 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.
 11. 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.

Other Matters

12. The financial results includes the results for the quarter ended March 31, 2026 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2026 and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us, as required under the Listing regulations.

For CNK & Associates LLP

Chartered Accountants

Firm Registration No: 101961W/W100036



Pankaj Tiwari

Partner

Membership No. 153110

UDIN No.: 26153110WPIUSR2758

Place: Mumbai

Date: May 20, 2026



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Standard Chartered Capital Limited
 (Wholly owned subsidiary of Standard Chartered Bank, United Kingdom)
 CIN: U65990MH2003PLC142829
 Crescenzo, 12th Floor, G Block, C 38/39, BKC, Bandra (E), Mumbai - 400051, India
 Website: www.sccapital.in Email : SCCapital.customercare@sc.com
 Toll Free No.: 18002090505

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STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026

(INR Lacs)

S.No.	Particulars	Quarter Ended			Year Ended	
		March 31, 2026	Dec 31, 2025	Mar 31, 2025	March 31, 2026	March 31, 2025
		(Audited) Refer Note 14	(Unaudited)	(Audited) Refer Note 14	(Audited)	(Audited)
(I)	Revenue from operations					
	(i) Interest income	19,272	21,716	22,869	85,002	90,980
	(ii) Fees and Commission Income	865	148	992	1,980	2,155
	Total revenue from operations	20,137	21,864	23,861	86,982	93,135
(II)	Other income	13	5	-	31	51
(III)	Total Income (I+II)	20,150	21,869	23,861	87,013	93,186
(IV)	Expenses					
	(i) Finance costs	10,064	12,165	14,048	47,198	57,156
	(ii) Net loss on fair value changes (Refer Note 10)	470	33	-	1,018	-
	(iii) Employee benefit expenses	737	818	920	3,257	3,907
	(iv) Depreciation and amortisation	116	112	133	459	402
	(v) Impairment on financial instruments (Refer Note 10)	(255)	(168)	218	(885)	343
	(vi) Other expenses	276	426	479	1,591	2,120
	Total Expenses	11,407	13,386	15,798	52,638	63,928
(V)	Profit before exceptional items and tax (III-IV)	8,743	8,483	8,063	34,375	29,259
(VI)	Exceptional items	-	-	-	-	1,660
(VII)	Profit before tax (V-VI)	8,743	8,483	8,063	34,375	27,598
(VIII)	Tax Expense :					
	(1) Current Tax	2,021	2,225	2,180	8,456	7,009
	(2) Deferred Tax	215	(71)	(121)	304	57
(IX)	Profit for the period (VII-VIII)	6,507	6,329	6,004	25,615	20,532
(X)	Profit/(Loss) for the period from discontinued operations	-	-	-	-	-
(XI)	Tax Expenses of discontinued operations	-	-	-	-	-
(XII)	Profit/(Loss) for the period from discontinued operations (after tax) (X-XI)	-	-	-	-	-
(XIII)	Profit/(loss) for the period	6,507	6,329	6,004	25,615	20,532
(XIV)	Other Comprehensive Income					
A	(i) Items that will not be reclassified to profit or loss	40	(19)	-	21	-
	(ii) Income Tax relating to items that will not be reclassified to profit or loss	(10)	5	-	(5)	-
	Subtotal (A)	30	(14)	-	16	-
B	(i) Items that will be reclassified to profit or loss	(12)	(5)	21	6	11
	(ii) Income Tax relating to items that will be reclassified to profit or loss	3	1	-	(2)	3
	Subtotal (B)	(9)	(4)	21	4	14
	Other Comprehensive Income (A + B)	21	(18)	21	20	14
(XV)	Total Comprehensive Income (XIII+XIV)	6,528	6,311	6,025	25,635	20,546
(XVI)	Paid Up Equity Share Capital	55,968	55,968	55,968	45,439	55,968
(XVII)	Other Equity (Excluding Revaluation Reserve)	-	-	-	159,063	143,512
(XVIII)	Earnings per share of face value of INR 10 each*:					
	(a) Basic (INR)	1.16	1.13	1.07	4.58	3.78
	(b) Diluted (INR)	1.16	1.13	1.07	4.58	3.78

* Not annualised except for year ended March 31

(0) denotes amount less than INR 1 lac

Standard Chartered Capital Limited

Registered Office:

Crescenzo, 12th Floor, C-38/39, "G" Block, Bandra Kurla Complex,
 Bandra (East), Mumbai 400051, India
 CIN:U65990MH2003PLC142829



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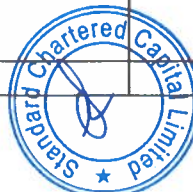


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Statement of Assets and Liabilities

		(INR Lacs)	
Sr. No.	Particulars	As at March 31, 2026 (Audited)	As at March 31, 2025 (Audited)
A	ASSETS		
1	Financial Assets		
	(a) Cash & cash equivalents	22,278	38,984
	(b) Receivables: Trade Receivables	-	559
	(c) Loans	614,561	812,120
	(d) Investments	58,185	63,449
	(e) Other financial assets	484	149
2	Non-financial Assets		
	(a) Current tax assets(net)	14,327	14,327
	(b) Deferred tax asset (net)	356	666
	(c) Property, plant and equipment	772	824
	(d) Capital Work in Progress	-	-
	(e) Intangible assets under development	21	31
	(f) Other Intangible assets	83	165
	(g) Other non-financial assets	332	250
	TOTAL ASSETS	711,399	931,524
B	LIABILITIES AND EQUITY		
1	Financial Liabilities		
	(a) i) Trade Payables		
	Total outstanding dues of micro enterprises and small enterprises	-	-
	Total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
	ii) Other Payables		
	Total outstanding dues of micro enterprises and small enterprises	39	80
	Total outstanding dues of creditors other than micro enterprises and small enterprises	270	547
	(b) Debt Securities	255,297	393,175
	(c) Borrowings (Other than debt securities)	169,762	280,309
	(d) Inter Corporate Deposits	61,486	48,130
	(e) Subordinated Liabilities	-	-
	(f) Other financial liabilities	1,976	2,347
2	Non-Financial Liabilities		
	(a) Current tax liabilities (net)	6,634	6,545
	(b) Provisions	379	320
	(c) Other non-financial liabilities	525	591
3	Equity		
	(a) Equity share capital	55,968	55,968
	(b) Other equity	159,063	143,512
	TOTAL LIABILITIES AND EQUITY	711,399	931,524



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Cash Flow Statement for year ended March 31, 2026

(INR Lacs)

Particulars	Year ended Mar 31, 2026	Year ended Mar 31, 2025
Cash flows from operating activities:		
Profit before tax	34,375	27,598
Adjustments for:		
Write off / Write back (Net)	(197)	11
Finance Cost on Lease	34	27
Interest on Income Tax Refund	(2)	(35)
Interest on Financing activities	46,185	57,124
Interest on Fixed Deposits & Investments	(5,844)	(7,194)
Impairment on financial instruments (Net)	(885)	343
Profit On sale of Motor Vehicle	(1)	(2)
Net change on Fair value changes	1,018	-
Depreciation and amortisation expenses	446	402
Operating profit before working capital changes	75,129	78,274
Adjustments:		
(Increase) / Decrease in trade receivables	559	(491)
(Increase) / Decrease in loans	197,559	(74,130)
Increase / (Decrease) in other financial liabilities & non financial liabilities	(707)	1,517
(Increase) / Decrease in other financial assets	(335)	(102)
(Increase) / Decrease in other non- financial assets	(82)	190
Net cash flows from operations	272,122	5,258
Income taxes(paid)/ refund	(8,359)	(6,640)
Net cash flows from/(used in) operating activities	263,764	(1,382)
Cash flows from investing activities		
Interest received on Fixed deposits and Investments	5,844	7,194
Investments in T Bill's and Non Convertible Debentures	5,265	(2,239)
Purchase of Property, plant and equipment	(10)	(65)
Sale of Motor Vehicle	12	21
Intangible Asset under development	9	1,268
Purchase of Other Intangible Assets	82	(159)
Net cash flows from/(used in) investing activities	11,202	6,020
Cash flows from financing activities		
Dividend paid on Equity Shares	(10,074)	(3,349)
Share Application Money Pending Allotment	-	-
Issue of Ordinary Share Capital	-	16,748
Proceeds of borrowings	543,000	877,340
Repayment of borrowings	(791,926)	(857,634)
Interest paid on Borrowings	(32,329)	(59,040)
Lease rental paid	(342)	(225)
Net cash flows from/(used in) financing activities	(291,671)	(26,160)
Net increase in cash and cash equivalents	(16,706)	(21,521)
Cash and cash equivalents at the beginning of the year	38,984	60,505
Cash equivalents at the end of the year	22,278	38,984

Note:

(i) The above Cash flow statement has been prepared under the "Direct Method" as set out in the Indian Accounting Standard (Ind AS-7).



Notes :-

- The above financial results of Standard Chartered Capital Limited ("the Company") have been reviewed and recommended by the audit committee of the Board of Directors and the same has been approved by Board of Directors at the meeting held on 20th May 2026, in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements), 2015, as amended. These results for the quarter and year ended March 31, 2026 have been subject to audit by the Statutory Auditors of the Company who has issued an unmodified report thereon.
- The financial results have been prepared in accordance with the Regulations 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the 'Listing Regulations') and Indian Accounting Standards ('Ind AS') notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under section 133 of the Companies Act 2013 ('the Act') read with relevant rules issued thereunder and the other accounting principles generally accepted in India. Any application guidance/Clarifications/Directions issued by Reserve Bank of India or other regulators are implemented as and when they are issued / applicable.
- There is no Debenture Redemption Reserve ('DRR') created as the Non Banking Financial Companies registered with Reserve Bank of India are not required to create DRR for the privately placed debentures.
- Disclosure pursuant to Master Direction- Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 in terms of RBI Circular RBI/DOR/2025-26/352 DOR.STR.REC.271/21.04.048 /2025-26 dated November 28, 2025 and Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 dated November 28, 2025

(i) Details of Loans not in default transferred during the year ended March 31, 2026 :

Particulars	Through Assignment	
	Corporate Loans	LAP Loans
Amount of loan account transferred (INR Lacs)	57,500	16,760
Weighted average maturity (residual maturity)(in months)	NA	NA
Weighted average holding period (upto date of transfer) (in months)	2.47	28.68
Retention of Beneficial economic interest (MRR of assignor)	Nil	Nil
Coverage of tangible security	Unsecured	100% Secured
Rating-wise distribution of rated loans	NA	NA

(ii) Details of Stressed Loans transferred during the year ended March 31, 2026 :

(all amounts in INR Lacs)

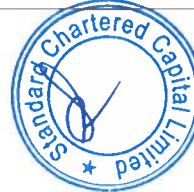
Particulars	To permitted transferees	
	Stressed Loans	NPA
Number of accounts	13	6
Aggregate principal outstanding of loans transferred*	3,157	768
Weighted average residual tenor of the loans transferred	NA	NA
Net book value of loans transferred (at the time of transfer)	3,125	522
Aggregate consideration	3,018	526
Additional consideration realized in respect of accounts transferred in earlier years	-	-

*Aggregate principal outstanding means Exposure at default

- Disclosure related to Project Finance for the quarter ended March 31, 2026 as per the Reserve Bank of India (Non-Banking Financial Company - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, is given below :

Sl. No	Item Description	Number of accounts	Total outstanding (in INR Lacs)
1	Projects under implementation accounts at the beginning of the quarter.	10	121,199
2	Projects under implementation accounts sanctioned during the quarter.	-	-
3	Projects under implementation accounts where DCCO has been achieved during the quarter	-	-
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	9*	100,458*
5	Out of '4' - accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked.	-	-
5.1	Out of '5' - accounts in respect of which Resolution plan has been implemented.	-	-
5.2	Out of '5' - accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' - accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost over run associated with extension in original/extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' - accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be has been invoked.	-	-
8.1	Out of '8' - accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' - accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' - accounts in respect of which Resolution plan has failed.	-	-

* Includes movement of INR 20,741 Lacs during the quarter ended March 31, 2026 in project under implementation accounts existing at the beginning of the quarter after considering prepayment of one account.



- 6 Pursuant to Regulation 54 of SEBI (Listing obligations and Disclosure Requirements) Regulations 2015, all secured Non Convertible Debentures (NCDs) issued by the Company are fully secured by a pari-passu charge over the book debts and receivables of the Company with a minimum security cover of atleast 100% of the outstanding amount as per the respective term sheets of the outstanding secured NCDs. The Company has, at all times, for the secured NCDs, maintained sufficient asset cover as stated in the respective information memorandum towards the principal amount, interest accrued thereon, and such other sums as mentioned therein.
- 7 During the year ended March 31, 2026, the company has issued Secured Non Convertible Debentures (NCDs) aggregating to INR 75,000 lacs. Further, pursuant to Regulation 54 of SEBI (Listing obligations and Disclosure Requirements) Regulations 2015, all secured Non Convertible Debentures (NCDs) issued by the Company are fully secured by a pari-passu charge over the book debts and receivables of the Company with a minimum security cover of atleast 100% of the outstanding amount as per the respective term sheets of the outstanding secured NCDs. The Company has, at all times, for the secured NCDs, maintained sufficient asset cover as stated in the respective information memorandum towards the principal amount, interest accrued thereon, and such other sums as mentioned therein.
- 8 The Company is engaged primarily in the business of financing and accordingly there are no separate reportable segments as per IND AS 108 "Operating Segment". The Company has its operations within India and all revenues are generated within India.
- 9 Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended March 31, 2026 is attached as Annexure 1.
- 10 During Q1 FY 26, pursuant to the execution of the Deed of Assignment with Standard Chartered Bank- India Branch, the company had classified the LAP portfolio as "Assets Held for Sale" as per Ind AS 105, Non-current Assets Held for Sale and Discontinued Operations and measured it as per Ind-AS 109- Financial Instruments based on independent valuation report. During Q3 FY 26, the Company had transferred its entire LAP portfolio (except for one loan account) to SCB India Branch for an aggregate consideration of INR 20,304 lacs and had recognised loss of INR 512 lacs. The Company had reversed ECL provisions of INR 537 lacs pertaining to the said portfolio in Q1 FY26.
- In respect of the loan account pending transfer, the asset has been remeasured at fair value as at March 31, 2026 and continues to be presented under 'Assets Held for Sale'.
- 11 The Board of Directors at its meeting held on 20th May 2026, has recommended distribution of dividend of up to INR 2.24 per equity share of the face value of INR 10 out of the profits of the financial year 2025-26 (Previous year dividend: INR 1.80 per share), subject to shareholders approval.
- 12 Pursuant to issuance of the new Labour Codes, the Company has created necessary provision towards employee benefits liability based on certain estimates and assumptions for the year ended March 31, 2026. The supporting state rules and certain key clarifications are awaited, and the interpretations and industry practices are still developing. The above impact estimates will be re-assessed and finalized based on the final state rules, industry practices and any revisions to the Company's staff emoluments from time to time
- 13 The Company has not entered into any Co-Lending Arrangements as of March 31, 2026
- 14 The financial results for the quarter ended March 31, 2026 are balancing figures between the audited figures as per the financial statements for year ended March 31, 2026 and the reviewed published results for the nine months ended December 31, 2025 and similarly the results for quarter ended March 31, 2025 are balancing figures between the figures as per the audited financial statements for year ended March 31, 2025 and the published figures for nine months ended December 31, 2024.
- 15 The previous period's figures have been regrouped / reclassified, wherever necessary, to correspond with the current period's classification / disclosure.

For and on behalf of the Board of Directors of
Standard Chartered Capital Limited



Nirmal Kishore
MD & CEO
DIN: 10260505
Place: Mumbai
Date: May 20, 2026

Additional Disclosures pursuant to Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended March 31, 2026.

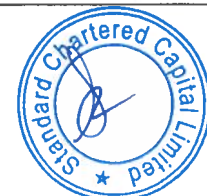
(INR Lacs, unless otherwise stated)

Particulars	Year ended Mar 31, 2026	Year ended Mar 31, 2025
a) Debt equity ratio (As at March 31, 2026) (Refer Note 1) (No. of times)	2.26	3.62
b) Debt service coverage ratio (Refer Note 2)	Not applicable	Not applicable
c) Interest service coverage ratio (Refer Note 2)	Not applicable	Not applicable
d) Outstanding redeemable preference shares (quantity and value):	-	-
e) Capital Redemption Reserve	-	-
f) Net worth (As at March 31, 2026) (Refer Note 3)	212,334	196,368
g) Net profit after tax:	25,615	20,532
h) Earnings per share: (INR per share)*		
Basic	4.58	3.78
Diluted	4.58	3.78
i) Current ratio (Refer Note 2)	Not applicable	Not applicable
j) Long term debt to working capital (Refer Note 2)	Not applicable	Not applicable
k) Bad debts to Account receivable ratio (Refer Note 2)	Not applicable	Not applicable
l) Current liability ratio (Refer Note 2)	Not applicable	Not applicable
m) Total debts to total assets (As at March 31, 2026) (Refer Note 4)	68.39%	77.47%
n) Debtors turnover (Refer Note 2)	Not applicable	Not applicable
o) Inventory turnover (Refer Note 2)	Not applicable	Not applicable
p) Operating margin (%) (Refer Note 2)	Not applicable	Not applicable
q) Net profit margin (%) (Refer Note 5)	29.44%	22.03%
r) Sector specific ratios:		
i) Gross Stage 3 (%) (As at March 31, 2026) (Refer Note 6)	0.12%	0.07%
ii) Net Stage 3 (%) (As at March 31, 2026) (Refer Note 7)	0.04%	0.04%
iii) Capital Risk Adequacy Ratio (%) (As at March 31, 2026) (Refer Note 8)	30.56%	21.59%
Tier 1 Capital	30.48%	21.46%
Tier 2 Capital	0.08%	0.13%

* Not annualised

Notes:

- Debt to equity ratio is derived as (Debt securities[Gross] + Borrowings other than debt securities+ Inter-corporate deposits)/(Equity).
- The Company is registered under the Reserve Bank of India Act, 1934 as Non-Banking Financial Company, hence these ratios are generally not applicable as per proviso to Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- Networth is derived as Equity reduced by impairment reserve, deferred tax assets, intangible assets, intangible assets under development and deferred revenue expenditure.
- Total debt to total assets is derived as (Debt securities + Borrowings other than debt securities+ Inter-corporate deposits)/(Total assets).
- Net profit margin is derived as (Net profit for the period / Total income for the period).
- Gross Stage III % is derived as Gross Stage III loans / Gross loans. This ratio is computed for amortised cost, assets held for sale and FVTPL portfolio.
- Net Stage III% is derived as Gross Stage III loans - Impairment allowance on Stage III loans / Gross loans - Impairment allowance on Stage III loans. This ratio is computed for amortised cost, assets held for sale and FVTPL portfolio.
- Capital Risk Adequacy ratio is derived based on audited financial information as at March 31, 2026 and in accordance with applicable NBFC Master Directions issued by the Reserve Bank of India.



To,
The Board of Directors,
Standard Chartered Capital Limited,
Crescenzo, 12th Floor,
G Block, C 38/39, BKC, Bandra (E),
Mumbai 400051, India

Sub: Independent Auditor's certificate on the Statement of Maintenance of Security Coverage including compliance with respect to covenants in respect of Secured Listed Non-Convertible Debt Securities of Company as on March 31, 2026.

We are issuing this certificate in our capacity as Statutory Auditors of Standard Chartered Capital Limited (the "Company") having its Registered office at Crescenzo, 12th Floor, G Block, C 38/39, BKC, Bandra (E), Mumbai 400051, India, pursuant to the terms of our engagement letter dated November 03, 2025 and in response to an email dated May 15, 2026 from the Company, requesting us to certify the accompanying statements of the computation of security cover as at March 31, 2026 and compliance with covenants in respect of the listed Non-Convertible Debentures ('NCDs') of the Company outstanding as at March 31, 2026 (collectively referred to as the 'Statements') based on audited Financial Statements as on March 31, 2026. We have been informed that this certificate is to be submitted by the Company to the Debenture Trustee as per regulation 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended till date (together referred to as the "Regulations").

Management's Responsibility

1. The preparation of the Statement, including the creation and maintenance of all accounting and other records supporting its contents, is solely the responsibility of the Management of the Company. The Company's Management is responsible for the designing, implementing, and maintaining internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation and making estimates that are reasonable in the circumstances.
2. The management of the company is responsible for maintenance of adequate Security cover, adherence with all the other terms and condition mentioned in the regulation/guidelines issued by the SEBI with respect to secured listed non-convertible debt securities including compliance of all the terms of offer document/ Information Memorandum and/or Debenture Trust Deed, including compliance with all the covenants, in respect of secured listed non-convertible debt securities, including creation of security. This further includes collecting, collating, and validating data and designing, implementing, monitoring internal controls suitable for ensuring compliance with all the applicable requirements in this matter.



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501-502, Narain Chambers, M.G. Road, Vile Parle (E), Mumbai 400 057. Tel: +91 22 6250 7600

Website: www.cnkindia.com

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Auditor's Responsibility

3. Our responsibility, for the purpose of this certificate, is limited to provide a limited assurance as to whether anything has come to our attention that causes us to believe that:
 - a. The particulars contained in the aforesaid Statement are not in agreement with the audited financial statements as at March 31, 2026 and other relevant records and documents maintained by the Company and
 - b. The Company has not complied with covenants/terms of the issue in respect of listed debt securities of the Company including maintenance of adequate security cover as mentioned in the Offer Documents/Information Memorandum/Debenture Trust Deeds.
4. The Financial Statements for the year ended March 31, 2026 have been audited by us pursuant to the requirements of the Companies Act, 2013, on which we have issued an unmodified audit opinion vide our report dated May 20, 2026. Our audit of the Financial Results was conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Act and other applicable authoritative pronouncements issued by the Institute of Chartered Accountants of India (the 'ICAI'). These Standards require that we plan and perform the audit to obtain reasonable assurance as to whether the Financial Results are free of material misstatement. Our audit was not planned and performed in connection with any transactions to identify matters that may be of potential interest to third parties.
5. The procedures performed in a limited assurance engagement vary in nature and timing from and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained from a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.
6. We conducted the examination in accordance with the Guidance Note on reports or certificates for special purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the code of the Ethics issued by the Institute of Chartered Accountants of India.
7. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for firms that perform Audits and reviews of Historical Financial Information, and other assurance and related service engagements.

Conclusion

8. Based on the procedure performed and evidence obtained from the aforementioned audited books of accounts, other relevant records and documents as referred to in Paragraph (4) above and according to the information, explanations given to us, nothing has come to our attention that causes us to believe that:
 - a. The particulars contained in the aforesaid Statement are not in agreement with the audited financial statements as at March 31, 2026 and other relevant records and documents maintained by the Company and



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CNK & Associates LLP

Chartered Accountants

- b. The Company has not complied with covenants/terms of the issue in respect of listed debt securities of the Company including maintenance of adequate security cover as mentioned in the Offer Documents/Information Memorandum/Debenture Trust Deeds.

The annexure to this certificate has been certified by the management and we have signed/initialed by us for identification purposes only.

Restriction on Use

9. This certificate has been issued at the request of the Board of Directors of the Company, for onward submission to the Stock Exchange and Debenture Trustee in compliance of regulation 56(1)(d) of the Regulations and should not be used for any other purpose, or referred to any of the document, or distributed to anyone without our prior written consent. We have no responsibility to update this certificate for any events and circumstances after the date of this certificate.

For CNK & Associates LLP

Chartered Accountants

Firm's Registration No.: 101961 W / W 100036



Pankaj Tiwari

Partner

Membership No. 153110

Certificate No.: REF/CERT/C/156/26-27

UDIN: 26153110LUYMLU1700

Place: Mumbai

Date: May 20, 2026



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Annexure I: Statement of Security Cover

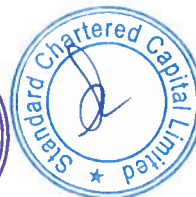
(Rs. in lacs)

A	B	C ¹	D ²	E ³	F ⁴	G ⁵	H ⁶	I ⁷	J	K	L	M	N	O	
															Particulars
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari-passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items Covered in column F)		Debt amount considered more than once (due to exclusive plus pari-passu charge)		Market Value for Assets charged on Exclusive basis	Carrying/book value for exclusive charge assets where market value is not ascertainable or applicable	Market Value for pari-passu charge Assets ⁸	Carrying value/book value for pari-passu charge assets where market value is not ascertainable or applicable	Total Value (K + L + M + N)	
		Book Value	Book Value	Yes/ No	Book Value	Book Value								Relating to Column F	
ASSETS															
	Property, Plant and Equipment						210		210						
	Capital Work-in-Progress						-		-						
	Right of Use Assets						562		562						
	Goodwill						-		-						
	Intangible Assets						83		83						
	Intangible Assets under Development						21		21						
	Investments						58,185		58,185						
	Loans	Loans / advances given (net of provisions, NPAs and sell down portfolio)			2,79,758		3,34,803		6,14,561						
	Inventories						-		-						
	Trade Receivables						0		0						
	Cash and Cash Equivalents						22,278		22,278						
	Bank Balances other than Cash and Cash Equivalents						-		-						
	Others						15,499		15,499						
	Total				2,79,758		4,31,641		7,11,399						
LIABILITIES															
	Debt securities to which this certificate pertains			Yes	1,00,102				1,00,102						
	Other debt sharing pari-passu charge with above debt (Refer Note 3)			No	1,69,762				1,69,762						
	Other Debt (Inter Corporate Deposits)						61,486		61,486						
	Subordinated debt								-						
	Borrowings								-						
	Bank		Not to be filled						-						
	Debt securities to which this certificate pertains (Commercial Papers)						1,55,196		1,55,196						
	Others						8,831		8,831						
	Trade payables								-						
	Lease Liabilities						612		612						
	Provisions						379		379						
	Others								-						
	Total				2,69,864		2,26,504		4,96,368						
	Cover on Book Value				1.04										
	Cover on Market Value⁸	Exclusive Security Cover Ratio	NA		Pari-Passu Security Cover Ratio (Refer Note 3)	1.04									

Notes

- Assets shared by pari passu debt holder are restricted to the extent of minimum security coverage required i.e. 1x under Debenture Trust Deed /Offer document.
- We confirm that the Company has complied with the covenant mentioned in the disclosure documents of the Secured Redeemable Non-Convertible Debentures for the period ended March 31, 2026.
- Represents borrowings from Bank having Pari-passu security cover ratio exceeding 1x.

UDIN: 26153110LUMCU1700
Ref No: REF/CERT/C/156/26-27



By order of the Board
For Standard Chartered Capital Limited

Sangita Daburi
Sangita Daburi
Head of Finance

Place: Mumbai
Date: May 21, 2026

Standard Chartered Capital Limited

Registered Office: 12th Floor, Parinee Crescenzo, Plot No. C - 38/39, G - Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051, Maharashtra, India
CIN: U65990MH2003PLC142829 | Toll Free No.: (91-22) 1800 209 0505 | Fax: (91-22) 6115 7825
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Sr.No. 13150