



Standard Chartered Capital Limited
(formerly known as Standard Chartered Investments and Loans (India) Limited)
(Wholly owned subsidiary of Standard Chartered Bank, United Kingdom)
CIN: U65990MH2003PLC142829
Crescenzo, 6th Floor, G Block, C 38/39, BKC, Bandra (E), Mumbai - 400051, India
Website : www.standardcharteredinvestmentsloans.co.in Email : SCCapital.customercare@sc.com
Toll Free No. (91-22) 18002090505 Fax : 022-61157825

standard
chartered

STATEMENT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2022

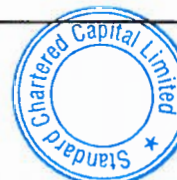
		(INR Lacs)			
S.No.	Particulars	Quarter Ended	Quarter Ended	Quarter Ended	Year Ended
		June 30, 2022	June 30, 2021	March 31, 2022	March 31, 2022
		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
				(Refer note 10)	
(I)	Revenue from operations				
	(i) Interest income	9,817	6,222	8,603	30,603
	(ii) Net gain on fair value changes	-	-	-	-
	(i) Fees and Commission Income	127	6	15	124
	Total revenue from operations	9,944	6,228	8,618	30,727
(II)	Other income	3	4	4	19
(III)	Total Income (I+II)	9,947	6,232	8,622	30,746
(IV)	Expenses				
	(i) Finance costs	5,462	3,046	4,466	15,051
	(ii) Employee benefit expenses	728	590	660	2,459
	(iii) Depreciation and amortisation	68	67	141	343
	(iv) Impairment on financial instruments	(430)	26	(1,027)	(1,087)
	(v) Other expenses	429	368	13	1,791
	Total Expenses	6,255	4,097	4,253	18,557
(V)	Profit/(Loss) before exceptional items (III-IV)	3,692	2,135	4,369	12,189
(VI)	Exceptional items	-	-	-	-
(VII)	Profit from operations before extraordinary items and tax (3-4)	-	-	-	-
(VIII)	Extraordinary items	-	-	-	-
(IX)	Profit before tax (III-IV)	3,692	2,135	4,369	12,189
(X)	Tax Expense :				
	(1) Current Tax	836	570	913	2,923
	(2) Deferred Tax	106	(18)	186	189
(XI)	Profit for the period (V-VI)	2,750	1,583	3,270	9,077
(XII)	Profit/(Loss) for the period from discontinued operations	-	-	-	-
(XIII)	Tax Expenses of discontinued operations	-	-	-	-
(XIV)	Profit/(Loss) for the period from discontinued operations (after tax) (XII-XIII)	-	-	-	-
(XV)	Profit/(loss) for the period	2,750	1,583	3,270	9,077
(XVI)	Other Comprehensive Income				
	A				
	(i) Items that will not be reclassified to profit or loss	-	-	(38)	(38)
	(ii) Income Tax relating to items that will not be reclassified to profit or loss	-	-	10	10
	Subtotal (A)	-	-	(28)	(28)
	B				
	(i) Items that will be reclassified to profit or loss	-	-	-	-
	(ii) Income Tax relating to items that will be reclassified to profit or loss	-	-	-	-
	Subtotal (B)	-	-	-	-
	Other Comprehensive Income (A + B)	-	-	(28)	(28)
(XVII)	Total Comprehensive Income (VII+VIII)	2,750	1,583	3,242	9,049
(XVIII)	Paid Up Equity Share Capital	-	-	-	45,439
(XIX)	Other Equity	-	-	-	61,153
(XX)	Earnings per share of face value of INR 10 each*:				
	(a) Basic (INR)	0.61	0.35	0.72	2.00
	(b) Diluted (INR)	0.61	0.35	0.72	2.00

* Not annualised for the quarter ended June 30, 2022, June 30, 2021 & March 31, 2022

Standard Chartered Capital Limited

(Formerly "Standard Chartered Investments and Loans(India) Limited")
Registered Office:
Crescenzo, 6th Floor, C-38/39, "G" Block, Bandra Kurla Complex,
Bandra (East), Mumbai 400051 India
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Notes :-

- 1 The above financial results of Standard Chartered Capital Limited (formerly known as Standard Chartered Investments and Loans (India) Limited) ("the Company") have been reviewed and recommended by the audit committee of the Board of Directors and the same has been approved at the meeting held on August 11, 2022, in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements), 2015, as amended. The Statutory Auditors of the Company have carried out limited review of financial results for the quarter ended June 30, 2022.
- 2 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.
- 3 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.
- 4 The Indian Parliament has approved the Code on Social Security, 2020 which would impact the contributions by the Company towards Provident fund and Gratuity. The Ministry of Labour and Employment has released draft rules for the Code on Social Security, 2020 on November 13, 2020 and has invited suggestions from stakeholders which are under active consideration by the Ministry. The company will evaluate the rules, assess the impact, if any, and account for the same once the rules are notified and become effective.
- 5 The outbreak of Covid-19 pandemic in 2020 and the resultant lockdowns during 2020 and 2021 have caused disruption to businesses and slowdown in economic activities. The economic activities have started to revive and pick up, which is also translating into improvement in credit growth and collections from the customers has also improved. Currently, while the number of new Covid-19 cases have reduced significantly and the Government of India has withdrawn most of the Covid-19 related restrictions, the future trajectory of the pandemic may have an impact on the results of the Company.
- 6 Disclosure pursuant to Master Direction- Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 in terms of RBI Circular RBI/DOR/2021-22/86 DOR STR REC 51/21 04 048/2021-22 dated September 24, 2021.

(INR Lacs)

Particulars	During the three months ended June 30, 2022
Details of loans not in default that are transferred or acquired	NIL
Details of stressed loans transferred or acquired	NIL

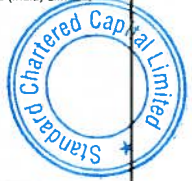
- 7 All secured Non Convertible Debentures ("NCDs") issued by the Company are secured by equitable pari-passu charge on the Company's property (wherever applicable) and/ or hypothecation on receivables under book debts to the minimum extent of 100% or such higher security as per the respective term sheets of the outstanding secured NCDs.
- 8 The Company's main business is Financing and Investing activities. All other activities revolve around the main business. Further, all activities are carried out within India. As such there are no separate reportable segments as per the provisions of Ind AS 108 on Operating Segment.
- 9 Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30, 2022 is attached as Annexure 1.
- 10 The figures for the quarter ended March 31, 2022 are balancing figures between audited figures in respect of the full financial year ended March 31, 2022 and the unaudited published year-to-date figures upto period ended December 31, 2021 of the financial year.
- 11 The previous period's/ year's figures have been regrouped / reclassified, wherever necessary, to correspond with the current period's/year's classification / disclosure.



Preshant Kumar

For and on behalf of the Board of Directors of
Standard Chartered Capital Limited
(Formerly known as Standard Chartered Investments and Loans (India) Limited)

Preshant Kumar
MD & CEO
DIN 08584379
Place Mumbai
Date August 11, 2022



Annexure 1

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 30th June 2022.

Particulars	(INR Lacs, unless otherwise stated)
a) Debt equity ratio (As at June 30, 2022) (Refer Note 1) (No. of times)	3.69
b) Debt service coverage ratio (Refer Note 2)	Not applicable
c) Interest service coverage ratio (Refer Note 2)	Not applicable
d) Outstanding redeemable preference shares (quantity and value):	Not applicable
e) Capital Redemption Reserve	Not applicable
f) Net worth: (As at June 30, 2022) (Refer Note 3)	108,249
g) Net profit after tax:	
- Quarter ended June 30, 2022	2,750
h) Earnings per share: (in Rs. per share)	
- Basic (Quarter Ended June 30, 2022)	0.61
- Diluted (Quarter Ended June 30, 2022)	0.61
i) Current ratio:	Not applicable
j) Long term debt to working capital:	Not applicable
k) Bad debts to Account receivable ratio:	Not applicable
l) Current liability ratio	Not applicable
m) Total debts to total assets (As at June 30, 2022) (Refer Note 4)	77.41%
n) Debtors turnover:	Not applicable
o) Inventory turnover:	Not applicable
p) Operating margin (%):	Not applicable
q) Net profit margin (%): (Refer Note 5)	
-Quarter ended June 30, 2022	27.65%
r) Sector specific ratios:	
Gross Stage 3 (%) (As at June 30, 2022) (Refer Note 6)	0.29%
Net Stage 3 (%) (As at June 30, 2022) (Refer Note 7)	0.15%
Tier 1 Capital	105,758
Tier 2 Capital	601
Total CRAR	106,359
Capital Risk Adequacy Ratio (%) (As at June 30, 2022) (Refer Note 8)	22.01%

Notes:

- Debt to equity ratio is derived as (Debt securities + 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 deferred tax assets, intangible assets and intangible assets under development.
- 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)
- Net Stage III% is derived as (Gross Stage III loans - Impairment allowance on Stage III loans)/(Gross loans - Impairment allowance on Stage III loans)
- Capital Risk Adequacy ratio is derived based on audited financial information as at June 30, 2022 and in accordance with applicable NBFC Master Directions issued by the Reserve Bank of India.

