



Standard Chartered Capital Limited
(formerly known as Standard Chartered Investments and Loans (India) Limited)
(Wholly owned subsidiary of Standard Chartered Bank (United Kingdom))

CIN: U69999MH2003PLC142829
Crescent, 8th Floor, G Block, C-36/38, BKC, Bandra (E), Mumbai - 400051, India
Website: www.standardcharteredinvestments.co.in Email: SCCapital.customercare@sc.com
Toll Free No. (91-22) 18002996505 Fax: 622 61157823

**standard
chartered**

STATEMENT OF UN-AUDITED FINANCIAL RESULTS FOR THE THREE MONTHS AND HALF YEAR ENDED SEPTEMBER 30, 2022

S.No	Particulars	(INR Lacs)					
		Quarter Ended	Quarter Ended	Quarter Ended	Half Yr Ended	Half Yr Ended	Year Ended
		Sep 30, 2022	June 30, 2022	Sep 30, 2021	Sep 30, 2022	Sep 30, 2021	Mar 31, 2022
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
				(Refer note 10)		(Refer note 10)	
(I)	Revenue from operations						
	(i) Interest income	11,449	9,817	8,261	21,265	14,503	30,603
	(ii) Net gain on fair value changes	-	-	-	-	-	-
	(iii) Fees and Commission income	-	127	49	127	55	124
	Total revenue from operations	11,449	9,944	8,310	21,392	14,558	30,727
(II)	Other income	3	3	7	6	11	19
(III)	Total Income (I+II)	11,452	9,947	8,317	21,398	14,569	30,746
(IV)	Expenses						
	(i) Finance costs	5,614	5,402	3,590	12,070	6,635	15,051
	(ii) Employee benefit expenses	703	720	614	1,434	1,204	2,459
	(iii) Depreciation and amortisation	79	68	73	147	140	343
	(iv) Impairment on financial instruments	56	(400)	(560)	(374)	(937)	(1,087)
	(v) Other expenses	380	429	499	809	869	1,791
	Total Expenses	7,837	6,255	3,813	14,082	7,909	18,557
(V)	Profit/(Loss) before exceptional items (III-IV)	3,615	3,692	4,505	7,317	6,760	12,189
(VI)	Exceptional items	-	-	-	-	-	-
(VII)	Profit from operations before extraordinary items and tax (3-4)	-	-	-	-	-	-
(VIII)	Extraordinary items	-	-	-	-	-	-
(IX)	Profit before tax (III-VI)	3,615	3,692	4,505	7,317	6,760	12,189
(X)	Tax Expense :						
	(i) Current Tax	928	830	940	1,774	1,510	2,823
	(ii) Deferred Tax	(15)	105	232	91	214	189
(XI)	Profit for the period (V-VII)	2,692	2,750	3,453	5,442	5,036	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	2,692	2,750	3,453	5,442	5,036	9,077
(XVI)	Other Comprehensive Income						
	(i) Items that will not be reclassified to profit or loss	-	-	-	-	-	(28)
	(ii) Income Tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	10
	Subtotal (A)	-	-	-	-	-	(28)
	(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)
(XVII)	Total Comprehensive Income (VII+VVI)	2,692	2,750	3,453	5,442	5,036	8,949
(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)	0.59	0.61	0.76	1.20	1.11	2.00
	(b) Diluted (INR)	0.59	0.61	0.76	1.20	1.11	2.00

* Not annualised for the quarter ended September 30, 2022, June 30, 2022 and September 30, 2021.

Standard Chartered Capital Limited

(Formerly "Standard Chartered Investments and Loans (India) Limited")
Registered Office:
Crescent, 8th Floor, G Block, C-36/38, BKC, Bandra Kurla Complex,
Bandra (E), Mumbai 400051, India
CIN: U69999MH2003PLC142829

Toll Free No. (91-22) 18002996505
Fax: (91-22) 61157825
Website: www.standardcharteredinvestments.co.in
Email: SCCCapital.customercare@sc.com

[Signature]



Standard Chartered Capital Limited (formerly known as Standard Chartered Investments and Loans (India) Limited) (Wholly owned subsidiary of Standard Chartered Bank, United Kingdom) CIN: U66990MH2003PLC142619 Crescenzo, 6th Floor, G Block, C 38/39, BKC, Bandra (E), Mumbai - 400051, India Website : www.standardcharteredinvestmentsloans.co.in Email : SCCCapital.customercare@sc.com Toll Free No. (91-22) 18002090505 Fax : 022-61157825			
Statement of Assets and Liabilities			
		(INR Lacs)	
Sr. No.	Particulars	As at Sep 30, 2022 (Unaudited)	As at March 31, 2022 (Audited)
A	ASSETS		
1	Financial Assets		
	(a) Cash & cash equivalents	25,315	20,025
	(b) Receivables: Trade Receivables	11	9
	(c) Loans	477,268	438,612
	(d) Investments	0	-
	(e) Other financial assets	321	226
2	Non-financial Assets		
	(a) Current tax assets (net)	13,871	13,554
	(b) Deferred tax asset (net)	703	794
	(c) Property, plant and equipment	587	623
	(d) Intangible assets under development	298	261
	(e) Capital Work in Progress	20	26
	(f) Other Intangible assets	139	151
	(g) Other non-financial assets	574	335
	TOTAL ASSETS	519,107	474,816
B	LIABILITIES AND EQUITY		
1	Financial Liabilities		
	Derivative financial instruments		
	(a) Trade Payables		
	Total outstanding dues of micro enterprises and small enterprises	-	-
	Total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
	(b) Debt Securities	265,092	267,608
	(c) Borrowings (Other than debt securities)	127,349	86,975
	(d) Inter Corporate Deposits	6,250	5,419
	(e) Subordinated Liabilities	-	-
	(f) Other financial liabilities	1,445	1,452
2	Non-Financial Liabilities		
	(a) Current tax liabilities (net)	6,214	6,214
	(b) Provisions	567	314
	(c) Other non-financial liabilities	157	242
3	Equity		
	(a) Equity share capital	45,439	45,439
	(b) Other equity	66,594	61,153
	TOTAL LIABILITIES AND EQUITY	519,107	474,816



Handwritten signature and initials.



Standard Chartered Capital Limited (formerly known as Standard Chartered Investments and Loans (India) Limited) (A wholly owned subsidiary of Standard Chartered Bank, United Kingdom) CIN: U65990MH2003PLC142829		
Cash Flow Statement for half year ended September 30, 2022		
	(INR Lacs)	
Particulars	Half Year ended September 30, 2022	Half Year ended September 30, 2021
Cash flows from operating activities:		
Profit before tax	7,307	6,760
Adjustments for:		
Write off / Write back (Net)	86	103
Finance Cost on Lease	10	8
Provision for Employee Benefits	-	156
Early Termination of Leases	(2)	(9)
Interest on Fixed Deposits	(264)	(43)
Impairment on financial instruments (Net)	(374)	(937)
Depreciation and amortisation expenses	147	140
Operating profit before working capital changes	6,910	6,178
Working Capital Adjustments:		
(Increase)/decrease in trade receivables	(2)	(22)
(Increase)/decrease in Loans	(38,083)	(58,573)
Increase/ (Decrease) in other financial liabilities	317	(743)
Increase/ (Decrease) in other non financial liabilities	(172)	-
Increase/(Decrease) in other financial assets	(95)	(8)
Increase/(Decrease) in other non- financial assets	(209)	(6)
Net cash flows from operations	(31,334)	(53,174)
Income taxes/ paid/ refund	(2,091)	(843)
Net cash flows from/(used in) operating activities	(33,425)	(54,017)
Cash flows from investing activities		
Interest received on Fixed deposits	264	43
Proceeds on maturity of investment held at amortised cost	-	5,280
Purchase of Property, plant and equipment	(69)	(32)
Purchase of intangible assets	(83)	-
Net cash flows from/(used in) investing activities	112	5,291
Cash flows from financing activities		
Issue of Inter Corporate Deposits	1,000	3,000
Repayment of Inter Corporate Deposits	(169)	(3,092)
Repayment of Non Convertible Debentures	(15,000)	-
Interest payment on Non Convertible Debentures	(1,424)	(1,391)
Proceeds from Issue of Commercial Papers	252,908	217,203
Repayment of Commercial Papers	(239,000)	(175,000)
Issue of Borrowings (Working Capital Loans)	61,500	50,000
Repayment of Borrowings (Working Capital Loans)	(21,125)	(31,541)
Lease rental paid (finance charge on lease rentals)	(87)	(19)
Net cash flows from/(used in) financing activities	38,602	59,160
Net increase in cash and cash equivalents	5,290	10,434
Cash and cash equivalents at the beginning of the year	20,025	7,763
Cash equivalents at the end of the year	25,315	18,197
Note:		
The above Cash flow statement has been prepared under the "Indirect Method" as set out in the Indian Accounting Standard (Ind AS-7)		



Handwritten signature/initials.



Notes :-

- The audited 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 November 14, 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 September 30, 2022.
- 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/Directives issued by Reserve Bank of India or other regulatory authorities 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.
- 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 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 implement for the same once the rules are notified and become effective.
- 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.
- Disclosures pursuant to Master Direction- Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 in terms of RBI Circular RB/DOR/2021/22/89 DOR STR REC 51/21/24 DAB/2021-22 dated September 24, 2021.

(BRL Lacs)

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

- 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.
- 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.
- Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended September 30, 2022 is attached as Annexure 1.
- The previous period's year's figures have been regrouped / reclassified, wherever necessary, to correspond with the current period's year's classification / disclosures.

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

Prakash Kumar
MD & CEO
DIN: 05594379
Place: Mumbai
Date: November 14, 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 September 2022

Particulars	(INR Lacs, unless otherwise stated)
a) Debt equity ratio (As at September 30, 2022) (Refer Note 1) (No. of times)	3.56
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 September 30, 2022) (Refer Note 3)	110,894
g) Net profit after tax:	
- Quarter ended September 30, 2022	2,692
h) Earnings per share: (in Rs. per share)	
- Basic (Quarter Ended September 30, 2022)	0.59
- Diluted (Quarter Ended September 30, 2022)	0.59
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 September 30, 2022) (Refer Note 4)	76.80%
n) Debtors turnover:	Not applicable
o) Inventory turnover:	Not applicable
p) Operating margin (%):	Not applicable
q) Net profit margin (%): (Refer Note 5)	Not applicable
-Quarter ended September 30, 2022	23.51%
r) Sector specific ratios:	
Gross Stage 3 (%) (As at September 30, 2022) (Refer Note 6)	0.26%
Net Stage 3 (%) (As at September 30, 2022) (Refer Note 7)	0.08%
Tier 1 Capital	106,583
Tier 2 Capital	1,283
Total CRAR	107,866
Capital Risk Adequacy Ratio (%) (As at September 30, 2022) (Refer Note 8)	21.92%

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 September 30, 2022 and in accordance with applicable NBFC Master Directions issued by the Reserve Bank of India.

