



<b>Standard Chartered Investments and Loans (India) Limited</b>					
(Registered office : Crescenzo – 3A Floor, C-38/39, "G" Block, Bandra-Kurla Complex Bandra [East], Mumbai 400051)					
Audited Financial results for the year ended 31 March 2012					
(Rupees in lakhs)					
Sr. no	Particulars	For the half year ended	For the half year ended	For the year ended	For the year ended
		31 March 2012	31 March 2011	31 March 2012	31 March 2011
		Unaudited	Unaudited	Audited	Audited
1	Interest earned (a)+(b)+(c)	2,862	2,087	5,714	4,934
	(a) Interest on loans and advances	2,471	1,737	4,983	4,096
	(b) Income on investments	-	22	-	107
	(c) Others	391	328	731	731
2	Other income	513	173	912	669
3	<b>Total income (1+2)</b>	<b>3,375</b>	<b>2,260</b>	<b>6,626</b>	<b>5,603</b>
4	Interest and other borrowing cost	431	473	1,011	836
5	Operating expenses (i)+(ii)	122	741	444	1,726
	i) Staff Cost	68	138	188	279
	ii) Other operating expenses (a+b)	54	603	256	1,447
	a) Bad debts (net of recoveries)	(17)	(26)	(46)	74
	b) Administrative and other expenses	71	629	302	1,373
6	<b>Total expenditure (4+5) excluding provisions and contingencies</b>	<b>553</b>	<b>1,214</b>	<b>1,455</b>	<b>2,562</b>
7	Operating profit before provisions and contingencies (3-6)	2,822	1,046	5,171	3,041
8	Provisions (other than tax) and contingencies	32	111	14	111
9	Exceptional Items	-	-	-	-
10	<b>Profit (+)/Loss (-) from ordinary activities before prior period item and tax (7-8-9)</b>	<b>2,790</b>	<b>935</b>	<b>5,157</b>	<b>2,930</b>
11	Prior period income (Note 10)	315	-	315	-
12	<b>Profit (+)/Loss (-) from ordinary activities after prior period item (10+11)</b>	<b>3,105</b>	<b>935</b>	<b>5,472</b>	<b>2,930</b>
13	Tax Expense (Note 5)	852	339	1,596	947
14	<b>Net Profit (+)/Loss(-) from ordinary activities after tax (12-13)</b>	<b>2,253</b>	<b>596</b>	<b>3,876</b>	<b>1,983</b>
15	Extraordinary Items (net of tax expenses)	-	-	-	-
16	<b>Net profit (+)/Loss(-) for the period (14-15)</b>	<b>2,253</b>	<b>596</b>	<b>3,876</b>	<b>1,983</b>
17	Paid-up equity share capital (Face value of Rs 10 each)	45,439	45,439	45,439	45,439
18	Reserves excluding Revaluation reserve (as per balance sheet of previous accounting year) (Note 6)	2,447	1,672	2,447	1,672
19	Analytical Ratios				
	(i) Capital Adequacy Ratio	81.12%	86.04%	81.12%	86.04%
	(ii) Earning Per Share (EPS) (Basic & Diluted) (Rs.)	0.50	0.13	0.85	0.44
20	NPA Ratios				
	a) Gross/ Net NPA	Nil	Nil	Nil	Nil
	b) % of Gross /Net NPA	Nil	Nil	Nil	Nil
	c) Return on Assets	3.14%	0.92%	5.40%	3.04%

**Notes:**

- The above financials have been reviewed by the audit committee and approved by the Board of Directors at its meeting held on 28 May 2012.
- The Company is engaged in the business of non banking financial services.
- The statutory auditors have carried out statutory audit for the year ended 31 March 2012 and 31 March 2011.
- Details of number of investors complaints for the half year ended 31 March 2012:  
Beginning — Nil Received — Nil Disposed — Nil Pending --- Nil
- Tax expense includes, current tax and deferred tax.
- Reserves include statutory reserve as per section 45IC of Reserve bank of India Act, 1934 and balance in profit and loss account.
- Embedded derivative linked to the Privately Placed Debenture (PPD) and investments in equity index futures and options are fair valued at balance sheet date.
- The Company has discontinued fresh disbursements of small ticket personal loans since July 2008 and has closed down all branches and disposed of fixed assets. The discontinuation plan has been substantially completed.
- Previous period / year figures have been regrouped / reclassified wherever necessary.
- The Company has recognised premium on redemption of preference shares amounting to Rs 31,452 pertaining to the period 3 September 2009 to 31 March 2011.

For Standard Chartered Investments and Loans (India) Limited



Dhiren Parekh  
Managing Director

Mumbai  
28 May 2012

Standard Chartered Investments and Loans (India) Ltd.

Registered Office

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