

# KKC & Associates LLP

Chartered Accountants

(Formerly Khimji Kunverji & Co LLP)

## **Independent Auditor's Report on financial results of Standard Chartered Capital Limited (Formerly, Standard Chartered Investments and Loans (India) Limited) pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended**

To  
The Board of Directors of  
Standard Chartered Capital Limited  
(Formerly, Standard Chartered Investments and Loans (India) Limited)

### **Report on the audit of the Financial Results**

1. We have audited the accompanying statement of financial results of Standard Chartered Capital Limited (Formerly, Standard Chartered Investments and Loans (India) Limited) ("the Company") for the year-to-date results for the period from 1 April 2021 to 31 March 2022 ("the Statement"), 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:
  - 2.1. are presented in accordance with the requirements of the Listing Regulations in this regard; and
  - 2.2. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian accounting standards ("Ind AS"), the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time ("RBI Guidelines") and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for year to date results for the period from 1 April 2021 to 31 March 2022.

### **Basis for Opinion**

3. We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Companies Act, 2013 ("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 opinion.

### **Management's Responsibilities for the Financial Results**

4. The Statement has been prepared on the basis of the annual financial statements. The Company's Board of Directors are responsible for the preparation and presentation of the Statement that give a true and fair view of the net profit and loss 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 relevant rules issued thereunder, the circulars,

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guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time ("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 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 Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

5. In preparing the Statement, the 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 intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.
6. The Board of Directors are also responsible for overseeing the Company's financial reporting process.

### **Auditor's Responsibilities for the Audit of the Financial Results**

7. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is 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 the Statement.
8. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
  - 8.1. Identify and assess the risks of material misstatement of the Statement, 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.
  - 8.2. 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.
  - 8.3. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
  - 8.4. Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists

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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 Statement 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.

- 8.5. Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.
9. 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.
10. 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

11. Attention is drawn to the fact that the audited financial results of the Company for the year ended 31 March 2021 were audited by erstwhile auditors whose report dated 14 June 2021, expressed an unmodified opinion on those audited financial results and the financial statements. Our opinion is not modified in respect of this matter.
12. The Statement includes the results for the quarter ended 31 March 2022 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which was subject to limited review by us. Our opinion is not modified in respect of this matter.
13. The Statement includes the unaudited results for the quarter ended 31 March 2021 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the previous financial year, which was subject to limited review. Our opinion is not modified in respect of this matter.

For KKC & Associates LLP

Chartered Accountants

(Formerly Khimji Kunverji & Co LLP)

ICAI Firm Registration No.: 105146W/W100621



**Vinit K Jain**

Partner

ICAI Membership No: 145911

UDIN: 22145911AJSUGT7114



Place: Mumbai

Date: 27 May 2022

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**Standard Chartered Capital Limited**  
(formerly known as Standard Chartered Investments and Loans (India) Limited)  
(A wholly owned subsidiary of Standard Chartered Bank, United Kingdom)

**standard  
chartered**

CIN: U65990MH2003PLC142829  
Crescenzo, 6th Floor, G Block, C 38/39, BKC, Bandra (E), Mumbai - 400051, India  
Website : www.standardcharteredinvestmentsloans.co.in Email: SCCapital.customer@sc.com  
Toll Free No.: (91-22) 1800 209 0505 Fax : 022-61157825

**STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2022**

(INR Lacs)						
S.No.	Particulars	Quarter Ended			Year Ended	
		March 31, 2022	Dec 31, 2021	March 31, 2021	March 31, 2022	March 31, 2021
		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)
	(Refer Note 12)			(Refer Note 12)		
(I)	Revenue from operations					
	(i) Interest income	8,603	7,396	5,798	30,603	25,310
	(ii) Net gain on fair value changes					
	(iii) Fees and Commission Income	15	55	2	124	107
	Total revenue from operations	8,618	7,451	5,800	30,727	25,417
(II)	Other Income	4	4	5	19	98
(III)	Total Income (I+II)	8,622	7,455	5,805	30,746	25,515
(IV)	Expenses					
	(i) Finance costs	4,466	3,948	2,034	15,051	12,225
	(ii) Employee benefit expenses	660	595	468	2,459	1,894
	(iii) Depreciation and amortisation	141	63	64	343	258
	(iv) Impairment on financial instruments	(1,027)	877	743	(1,087)	1,355
	(v) Other expenses	13	911	270	1,791	1,174
	Total Expenses	4,253	6,394	4,109	18,557	18,906
(V)	Profit/(Loss) before exceptional items (III-IV)	4,369	1,061	1,696	12,189	6,609
(VI)	Exceptional items					
(VII)	Profit from operations before extraordinary items and tax (3-4)					
VIII	Extraordinary items					
(V)	Profit before tax (III-IV)	4,369	1,061	1,696	12,189	6,609
(VI)	Tax Expense :					
	(1) Current Tax	913	500	549	2,923	2,358
	(2) Deferred Tax	186	(210)	(129)	189	(145)
(VII)	Profit for the period (V-VI)	3,270	771	1,186	9,077	6,396
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	3,270	771	1,186	9,077	6,396
(VIII)	Other Comprehensive Income					
A	(i) Items that will not be reclassified to profit or loss	(38)	-	31	(38)	31
	(ii) Income Tax relating to items that will not be reclassified to profit or loss	10	-	(9)	10	(9)
	Subtotal (A)	(28)	-	22	(28)	22
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)	-	22	(28)	22
(IX)	Total Comprehensive Income (VII+VIII)	3,242	771	1,208	9,049	6,418
(X)	Paid Up Equity Share Capital	45,439	45,439	45,439	45,439	45,439
(XI)	Other Equity				61,153	52,102
(XII)	Earnings per share of face value of Rs 10 each*:					
	(a) Basic (Rs )	0.72	0.17	0.26	2.00	1.41
	(b) Diluted (Rs )	0.72	0.17	0.26	2.00	1.41

\* Not annualised for the quarter ended March 31, 2022, Dec 31, 2021 & March 31, 2021

Standard Chartered Capital Limited  
(Formerly "Standard Chartered Investments and Loans (India) Limited")  
Registered Office:  
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<b>Standard Chartered Capital Limited</b> <b>(formerly known as Standard Chartered Investments and Loans (India) Limited)</b> (A 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 Phone :+91 22 61158495 Fax : 022-61157825			
<b>Statement of Assets and Liabilities</b> (INR Lacs)			
Sr. No.	Particulars	As at March 31, 2022 (Audited)	As at March 31, 2021 (Audited)
<b>A</b>	<b>ASSETS</b>		
<b>1</b>	<b>Financial Assets</b>		
	(a) Cash & cash equivalents	20,025	7,763
	(b) Receivables: Trade Receivables	9	3
	(c) Loans	438,812	298,140
	(d) Investments	-	5,252
	(e) Other financial assets	226	171
<b>2</b>	<b>Non-financial Assets</b>		
	(a) Current tax assets (net)	9,349	13,510
	(b) Deferred tax asset (net)	794	973
	(c) Property, plant and equipment	623	346
	(d) Intangible assets under development	261	623
	(e) Capital Work in Progress	26	-
	(f) Other Intangible assets	151	192
	(g) Other non-financial assets	335	265
	<b>TOTAL ASSETS</b>	<b>470,611</b>	<b>327,238</b>
<b>B</b>	<b>LIABILITIES AND EQUITY</b>		
<b>1</b>	<b>Financial Liabilities</b>		
(a)	Derivative financial instruments		
	<b>(a) Trade Payables</b>		
	Total outstanding dues of micro enterprises and small enterprises	-	-
	Total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
	(b) Debt Securities	267,608	175,308
	(c) Borrowings (Other than debt securities)	86,975	42,786
	(d) Inter Corporate Deposits	5,419	3,097
	(e) Subordinated Liabilities	-	-
	(f) Other financial liabilities	1,452	1,860
<b>2</b>	<b>Non-Financial Liabilities</b>		
	(a) Current tax liabilities (net)	2,009	6,214
	(b) Provisions	314	273
	(c) Other non-financial liabilities	242	159
<b>3</b>	<b>Equity</b>		
	(a) Equity share capital	45,439	45,439
	(b) Other equity	61,153	52,102
	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>470,611</b>	<b>327,238</b>



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**Standard Chartered Capital Limited**

(A wholly owned subsidiary of Standard Chartered Bank, United Kingdom)

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(INR Lacs)

Particulars	Year ended March 31, 2022	Year ended March 31, 2021
<b>Cash flows from operating activities</b>		
Profit before tax	12,189	8,609
Adjustments for:		
Write off / Write back (Net)	218	190
Finance Cost on Lease	13	8
Early Termination of Leases	(9)	(9)
Interest on Fixed Deposits	(252)	(360)
Interest accrued on Investments	-	(280)
Impairment on financial instruments (Net)	(1,087)	1,355
Depreciation and amortisation expenses	343	258
	<b>11,415</b>	<b>9,771</b>
Working capital changes:		
(Increase)/decrease in trade receivables	(5)	66
(Increase)/decrease in Loans	(139,590)	(93,760)
Increase/ (Decrease) in other financial & non financial liabilities	(622)	683
Increase/(Decrease) in other financial assets	(55)	973
Increase/(Decrease) in other non- financial assets	(287)	(321)
Net cash flows from operations	<b>(129,144)</b>	<b>(82,588)</b>
Income taxes( paid)/ refund	(2,965)	(1,565)
<b>Net cash flows from/(used in) operating activities</b>	<b>(132,109)</b>	<b>(84,153)</b>
<b>Cash flows from investing activities</b>		
Interest received on Fixed deposits	253	360
Proceeds on maturity of investment held at amortised cost	5,280	11,517
Investments in Debt Securities	-	(5,000)
Purchase of Property, plant and equipment	(70)	(17)
Purchase of intangible assets	129	(257)
<b>Net cash flows from/(used in) investing activities</b>	<b>5,592</b>	<b>6,603</b>
<b>Cash flows from financing activities</b>		
Issue of Inter Corporate Deposits	7,210	3,700
Repayment of Inter Corporate Deposits	(4,875)	(5,626)
Proceeds from Issue of Non Convertible Debentures	-	20,849
Proceeds from Issue of Commercial Papers	402,300	322,423
Repayment of Commercial Papers	(310,000)	(286,500)
Issue of Borrowings (Working Capital Loans)	124,200	37,700
Repayment of Borrowings (Working Capital Loans)	(80,012)	(25,860)
Lease rental paid	(42)	(24)
<b>Net cash flows from/(used in) financing activities</b>	<b>138,779</b>	<b>66,662</b>
<b>Net increase in cash and cash equivalents</b>	<b>12,262</b>	<b>(10,888)</b>
Cash and cash equivalents at the beginning of the year	7,763	18,651
Cash in hand at the end of the end of the year	-	-
<b>Cash equivalents at the end of the year</b>	<b>20,025</b>	<b>7,763</b>



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## Notes :-

- 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 27 May, 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 the audit of financial results for the year ended March 31, 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, 2018, 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.
- 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.
- 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 during the financial year. 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.
- Disclosure on Resolution Framework 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses in terms of RBI Circular RBI/DOR/2021-22/31 DOR STR REC 11/21 04 048/2021-22 dated May 05, 2021 (Resolution Framework-2.0): Not applicable as the company has not done any restructuring under Resolution Framework - 2.0.
- 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 March 31, 2022
Details of loans not in default that are transferred or	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 year ended March 31, 2022 is attached as Annexure 1.
- Disclosures pertaining to Fund raising by issuance of Debt Securities by Large Corporate.

The Company, as per the SEBI circular SEBI/HO/DDHS/CIR/P/2018/144, and the definitions therein, is a Large Corporate and hence is required to disclose the following information about its borrowings.

## i) Initial disclosures as per Annexure A files for FY 2021-22

Particulars	Details
1) Name of the Company	Standard Chartered Capital Limited
2) CIN	U65990MH2003PLC142829
3) Outstanding borrowings of the Company as on March 31, 2022* (INR Lacs)	362,583
4) Highest credit rating during the previous FY along with the name of the Credit Rating Agency	AAA (stable)
5) Name of the Stock Exchange in which the fine shall be paid, in case of shortfall in the required borrowing under the framework	BSE

\* Figure represent principle outstanding amount

## ii) Annual disclosure as per Annexure - B2

Particulars	Details (INR Lacs)
1) 2-year block period	FY 2021-22 and FY 2022-23
2) Incremental borrowing done in FY22 (a)*	20,000
3) Mandatory borrowing to be done through issuance of debt securities in FY22 (b) = (25% of a)	5,000
4) Actual borrowings done through debt securities in FY (c)	-
5) Shortfall in the mandatory borrowing through debt securities, if any for FY22 carried forward to FY23 (d) = (b) - (c)	5,000
6) Quantum of (d) which has been met from (c); (e)	-
7) Shortfall, if any in the mandatory borrowing through debt securities for FY22 which was carried forward to FY23	5,000

\* Figures pertain to long-term borrowing basis original maturity of more than one year (excludes External Commercial Borrowings, intercorporate borrowings between parent and subsidiaries)

- The figures for the quarter ended 31 March 2022 are balancing figures between audited figures in respect of the full financial year and the unaudited published year-to-date figures upto nine months ended 31 December 2021 of the financial year. Results for the quarter ended 31 March 2021 are the balancing figures between the audited figures for the year ended 31 March 2021 and the unaudited published figures in respect of nine months ended 31 December 2020.
- The previous period's/ year's figures have been reviewed/audited by previous Statutory Auditors who have expressed an unmodified opinion vide report dated June 14, 2021.
- The previous period's/ year's figures have been regrouped / reclassified, wherever necessary, to correspond with the current period's/ year's classification / disclosure.

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

*Prashant Kumar*

Prashant Kumar  
MD & CEO  
DIN: 06584379  
Place: Mumbai  
Date: May 27, 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 year ended 31st March 2022.

Particulars	(INR Lacs, unless otherwise stated)
a) Debt equity ratio (As at March 31, 2022) (Refer Note 1) (No. of times)	3.38
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 March 31, 2022) (Refer Note 3)	105,386
g) Net profit after tax:	
- Year ended March 31, 2022	9,077
h) Earnings per share: (in Rs. per share)	
- Basic (Year Ended March 31, 2022)	2.00
- Diluted (Year Ended March 31, 2022)	2.00
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 March 31, 2022) (Refer Note 4)	76.50%
n) Debtors turnover:	Not applicable
o) Inventory turnover:	Not applicable
p) Operating margin (%):	Not applicable
q) Net profit margin (%): (Refer Note 5)	
- Year ended March 31, 2022	29.52%
r) Sector specific ratios:	
Gross Stage 3 (%) (As at March 31, 2022) (Refer Note 6)	0.31%
Net Stage 3 (%) (As at March 31, 2022) (Refer Note 7)	0.16%
Tier 1 Capital	104,821
Tier 2 Capital	586
Total CRAR	105,407
Capital Risk Adequacy Ratio (%) (As at March 31, 2022) (Refer Note 8)	23.57%

**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 March 31, 2022 and in accordance with applicable NBFC Master Directions issued by the Reserve Bank of India.



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