



November 07, 2025

To,
The Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400 001.

Scrip Code: 975479 and 976498

Subject: Outcome of Board Meeting under Regulation 51(2) and 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

Pursuant to Regulations 51(2) and 52 read with Part B of Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") as amended, from time to time, we wish to inform you that the Board of Directors of Standard Chartered Capital Limited ("the Company"), at its meeting held today i.e. Friday, November 07, 2025 at 3:00 PM (IST) and concluded at 4:45 PM (IST), have, inter alia, considered and approved the following:

1. The Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2025 along with Limited Review Report issued by the Statutory Auditors, M/s. CNK & Associates, Chartered Accountants, (FRN 101961W/ W-100036).
2. Fund raising by way of issuance of Non-Convertible Debentures under Private Placement Basis including subordinated Debt.

Accordingly, please find enclosed the Unaudited Financial Results for the quarter and half year ended September 30, 2025 along with Limited Review Report issued by the Statutory Auditor: M/s. CNK & Associates LLP, Chartered Accountants (Firm Registration No: 101961W/W-100036).

Further, pursuant to Regulation 52(7) & 52(7A) of SEBI Listing Regulations read with SEBI Master circular no. SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated July 11, 2025, as amended, a statement indicating the utilization of issue proceeds of Non-Convertible Debentures and statement indicating Nil deviation and variation is also annexed to the Unaudited Financial Results.

In terms of Regulation 54 of the SEBI Listing Regulations, the Security Cover Certificate in the prescribed format is also annexed to the Financial Results.

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
Website: <https://sccapital.in> | Email: SCCapital.customer@sc.com



Kindly take the above on your records.

Thanking you.

Yours faithfully,

For and on behalf of Standard Chartered Capital Limited

Richa Shah

Company Secretary and Compliance Officer

Membership No.: A32437

304, Chandralok "A", 97 Napean Sea Road, Mumbai – 400006

Encl.: As above.

Independent Auditor's Review Report on Unaudited Financial Results of Standard Chartered Capital Limited for the quarter and half year ended September 30, 2025 pursuant to regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, as amended.

**Review Report To
The Board of Directors
Standard Chartered Capital Limited**

1. We have reviewed the accompanying statement of Unaudited Financial Results of the Standard Chartered Capital Limited ('the Company') for the quarter and half year ended September 30, 2025 ('the Statement'), being submitted by the Company pursuant to the requirements of Regulations 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015, as amended (Listing Regulations)
2. This Statement which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ('Ind AS 34') prescribed under Section 133 of the Companies Act, 2013 ('the Act') as amended, read with relevant rules issued thereunder by Reserve Bank of India ('RBI') from time to time ('RBI Guidelines') and other accounting principles generally accepted in India and in compliance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. Our responsibility is to issue a report on this Statement based on our review.
3. We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material

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CNK & Associates LLP

Chartered Accountants

misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For C N K & Associates LLP

Chartered Accountants

Firm Registration No. 101961W/W 100036



Pankaj Tiwari

Membership No. 153110

UDIN: 25153110BOEOAN 5043

Place: Mumbai

Date: November 07, 2025



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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

**standard
chartered**

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2025

(INR Lacs)							
S.No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		Sep 30, 2025	June 30, 2025	Sep 30, 2024	Sep 30, 2025	Sep 30, 2024	Mar 31, 2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
(I)	Revenue from operations						
	(i) Interest income	21,596	22,418	23,073	44,014	45,940	90,980
	(ii) Fees and Commission Income	640	326	407	966	815	2,155
	Total revenue from operations	22,236	22,744	23,480	44,980	46,755	93,135
(II)	Other income	6	6	41	12	44	51
(III)	Total Income (I+II)	22,242	22,750	23,521	44,992	46,799	93,186
(IV)	Expenses						
	(i) Finance costs	11,848	13,122	14,480	24,970	29,434	57,156
	(ii) Net loss on fair value changes (Refer Note 8)	25	490	-	515	-	-
	(iii) Employee benefit expenses	873	830	1,025	1,703	2,108	3,907
	(iv) Depreciation and amortisation	117	114	73	231	145	402
	(v) Impairment on financial instruments	264	(726)	(39)	(462)	108	343
	(vi) Other expenses	502	387	580	889	1,097	2,120
	Total Expenses	13,629	14,217	16,119	27,846	32,892	63,928
(V)	Profit before exceptional items and tax (III-IV)	8,613	8,533	7,402	17,146	13,907	29,259
(VI)	Exceptional items	-	-	-	-	-	1,660
(VII)	Profit before tax (V-VI)	8,613	8,533	7,402	17,146	13,907	27,598
(VIII)	Tax Expense :						
	(1) Current Tax	2,180	2,030	1,619	4,210	3,341	7,009
	(2) Deferred Tax	15	144	245	159	249	57
(IX)	Profit for the period (VII-VIII)	6,418	6,359	5,538	12,777	10,317	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	6,418	6,359	5,538	12,777	10,317	20,532
(XIV)	Other Comprehensive Income						
A	(i) Items that will not be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income Tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-
	Subtotal (A)	-	-	-	-	-	-
B	(i) Items that will be reclassified to profit or loss	(48)	71	18	23	38	11
	(ii) Income Tax relating to items that will be reclassified to profit or loss	12	(18)	(5)	(6)	(10)	3
	Subtotal (B)	(36)	53	13	17	28	14
	Other Comprehensive Income (A + B)	(36)	53	13	17	28	14
(XV)	Total Comprehensive Income (XI+XII)	6,382	6,412	5,551	12,794	10,345	20,546
(XVI)	Paid Up Equity Share Capital	55,968	55,968	52,741	55,968	52,741	55,968
(XVII)	Other Equity (Excluding Revaluation Reserve)	-	-	-	-	-	143,512
(XVIII)	Earnings per share of face value of INR 10 each*:						
	(a) Basic (INR)	1.15	1.14	1.05	2.28	1.96	3.78
	(b) Diluted (INR)	1.15	1.14	0.99	2.28	1.84	3.78

* Not annualised except for year ended March 31

(0) denotes amount less than INR 1 lac

Standard Chartered Capital Limited

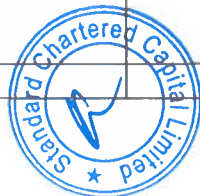
Registered Office:

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



Toll Free No.: (91-22) 18002090505
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		Standard Chartered Capital Limited	
		(Wholly owned subsidiary of Standard Chartered Bank, United Kingdom)	
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		Toll Free No.: 18002090505	
		standard chartered	
Statement of Assets and Liabilities			
(INR Lacs)			
Sr. No.	Particulars	As at September 30, 2025 (Unaudited)	As at March 31, 2025 (Audited)
A	ASSETS		
1	Financial Assets		
	(a) Cash & cash equivalents	9,257	38,984
	(b) Receivables: Trade Receivables	380	559
	(c) Loans	752,460	811,990
	(d) Investments	58,807	63,579
	(e) Other financial assets	21,591	149
2	Non-financial Assets		
	(a) Current tax assets(net)	14,326	14,327
	(b) Deferred tax asset (net)	501	666
	(c) Property, plant and equipment	848	824
	(d) Capital Work in Progress	-	-
	(e) Intangible assets under development	21	31
	(f) Other Intangible assets	129	165
	(g) Other non-financial assets	494	250
	TOTAL ASSETS	858,814	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	645	627
	Total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
	(b) Debt Securities	325,006	393,175
	(c) Borrowings (Other than debt securities)	247,997	280,309
	(d) Inter Corporate Deposits	63,134	48,130
	(e) Subordinated Liabilities	-	-
	(f) Other financial liabilities	11,391	2,347
2	Non-Financial Liabilities		
	(a) Current tax liabilities (net)	6,649	6,545
	(b) Provisions	621	320
	(c) Other non-financial liabilities	1,167	591
3	Equity		
	(a) Equity share capital	55,968	55,968
	(b) Other equity	146,236	143,512
	TOTAL LIABILITIES AND EQUITY	858,814	931,524



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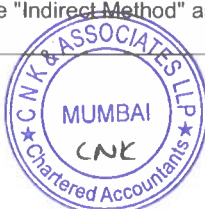
Cash Flow Statement for Half Year Ended September 30, 2025

(INR Lacs)

Particulars	Half Year ended September 30, 2025	Half Year ended September 30, 2024
Cash flows from operating activities:		
Profit before tax	17,148	13,907
Adjustments for:		
Write off / Write back (Net)	(58)	(32)
Finance Cost on Lease	23	8
Interest on Income Tax Refund	-	(35)
Interest on Financing activities	24,944	29,426
Interest on Fixed Deposits & Investments	(3,080)	(3,925)
Impairment on financial instruments (Net)	(462)	108
Profit On sale of Motor Vehicle	(1)	1
Reversal of expense written off	-	0
Depreciation and amortisation expenses	231	145
Operating profit before working capital changes	38,745	39,603
Adjustments:		
(Increase) / Decrease in trade receivables	179	(14)
(Increase) / Decrease in loans	59,993	(5,922)
Increase / (Decrease) in other financial liabilities & non financial liabilities	(190)	967
(Increase) / Decrease in other financial assets	(21,431)	-167
(Increase) / Decrease in other non- financial assets	(187)	105
Net cash flows from operations	77,109	34,572
Income taxes(paid)/ refund	(4,099)	(3,436)
Net cash flows from/(used in) operating activities	73,010	31,136
Cash flows from investing activities		
Interest received on Fixed deposits and Investments	3,080	3,997
Investments in T Bill's and Non Convertible Debentures	4,773	1,028
Purchase of Property, plant and equipment	(0)	(44)
Sale of Motor Vehicle	12	14
Intangible Asset under development	-	(48)
Purchase of Other Intangible Assets	-	(145)
Net cash flows from/(used in) investing activities	7,864	4,802
Cash flows from financing activities		
Dividend paid on Equity Shares	-	-3,349
Share Application Money Pending Allotment	-	16,748
Proceeds of borrowings	225,500	348,300
Repayment of borrowings	(318,722)	(386,326)
Interest paid on Borrowings	(17,199)	(22,490)
Lease rental paid	(180)	(20)
Net cash flows from/(used in) financing activities	(110,601)	-47,137
Net increase in cash and cash equivalents	(29,728)	(11,199)
Cash and cash equivalents at the beginning of the year	38,984	60,422
Cash equivalents at the end of the year	9,257	49,223

Note:

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



Notes :-

- 1 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 7th November 2025, 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 half year ended September 30, 2025 have been subject to audit by the Statutory Auditors of the Company who has issued an unmodified report thereon.
- 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 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, as amended
a)(i) Details of Loans not in default transferred:

	During the quarter ended September 30, 2025
Particulars	Through Assignment
Amount of loan account transferred (INR Lacs)	15,000
Weighted average maturity (residual maturity)(in months)	0.00
Weighted average holding period (upto date of transfer) (in months)	0.86
Retention of Beneficial economic interest (MRR of assignor)	0.00
Coverage of tangible security	0.00
Rating-wise distribution of rated loans	NA

- 5 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.
- 6 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.
- 7 Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended Sep 30, 2025 is attached as Annexure 1.
- 8 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.

Pending the completion of the transfer, the company re-measured the said portfolio at fair value as at September 30, 2025. Accordingly, incremental fair value loss of INR 25 Lacs (aggregate loss of INR 515 Lacs) has been considered in the financial results.

Subsequently, on October 29, 2025, the Company transferred the aforesaid LAP portfolio to Standard Chartered Bank – India Branch.
- 9 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
Nirmal Kishore
MD & CEO
DIN: 10260505
Place: Mumbai
Date: November 7, 2025

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 September 30, 2025.

(INR Lacs, unless otherwise stated)

Particulars	Quarter ended Sep 30, 2025	Quarter ended Sep 30, 2024
a) Debt equity ratio (As at Sep 30, 2025) (Refer Note 1) (No. of times)	3.15	3.55
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 Sep 30, 2025) (Refer Note 3)	199,057	184,908
g) Net profit after tax:	6,418	5,538
h) Earnings per share: (INR per share)*		
Basic	1.15	1.05
Diluted	1.15	0.99
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 Sep 30, 2025) (Refer Note 4)	74.07%	77.22%
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)	28.86%	23.55%
r) Sector specific ratios:		
i) Gross Stage 3 (%) (As at Sep 30, 2025) (Refer Note 6)	0.00%	0.00%
ii) Net Stage 3 (%) (As at Sep 30, 2025) (Refer Note 7)	0.00%	0.00%
iii) Capital Risk Adequacy Ratio (%) (As at Sep 30, 2025) (Refer Note 8)	24.02%	21.03%
Tier 1 Capital	23.91%	20.88%
Tier 2 Capital	0.11%	0.15%

* Not annualised

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 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).
- 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 unaudited financial information as at September 30, 2025 and in accordance with applicable NBFC Master Directions issued by the Reserve Bank of India.



CNK & Associates LLP

Chartered Accountants

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 September 30, 2025.

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 in response to the email dated November 03, 2025 from the Company, requesting us to certify the accompanying statements of the computation of security cover as at September 30, 2025 and compliance with covenants in respect of the listed Non-Convertible Debentures ("NCDs") of the Company outstanding as at September 30, 2025 (collectively referred to as the 'Statements') the Company based on unaudited financial results as on September 30, 2025. 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 of internal controls suitable for ensuring compliance with all the applicable requirements in this matter.

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:

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Website: www.cnkindia.com



- a. The particulars contained in the aforesaid Statement are not in agreement with the unaudited financial results as at September 30, 2025 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 results for the quarter and half year ended September 30, 2025 have been reviewed by us, on which we issued a review report dated November 07, 2025. Our review of these financial results was conducted in accordance with the Standards on Auditing specified under Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial results are free of material misstatement.
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 unaudited 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 unaudited financial results as at September 30, 2025 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.



CNK & Associates LLP

Chartered Accountants

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/583/25-26

UDIN: 25153110B0EQAO8480

Place: Mumbai

Date: November 07, 2025





November 07, 2025

To,
The Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai – 400001.

Scrip Code: 975479 and 976498

Subject: Statement on utilization of the issue proceeds of Non-Convertible Debentures (NCD) for the quarter ended September 30, 2025

Dear Sir/Madam,

Pursuant to Regulation 52(7) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with SEBI Master circular dated July 11, 2025, as amended from time to time, we hereby confirm that the Company had duly utilized the issue proceeds of Non-Convertible Debentures for the purpose for which these proceeds were raised. No new NCDs were raised during the quarter ended September 30, 2025.

The statement of utilization of issue proceeds for the quarter ended September 30, 2025, is enclosed as Annexure A.

Kindly take the same on your records.

Thanking you,

Yours Faithfully,

For and on behalf of Standard Chartered Capital Limited

Richa Shah
Company Secretary and Compliance Officer
Membership No.: A32437
304, Chandralok "A", 97 Napean Sea Road, Mumbai – 400006

Encl: As above



Annexure A

Statement of utilization of proceeds from Secured Redeemable Non-Convertible Debentures (NCDs) issued									
Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Standard Chartered Capital Limited	INE403G07095	Private placement	Secured NCD	March 11, 2024	INR 60 crore	INR 60 crore	No	NA	NA
	INE403G07103	Private placement	Secured NCD	March 17, 2025	INR 180 crore	INR 180 crore	No	NA	NA

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

Website: <https://sccapital.in> | Email: SCCapital.customercare@sc.com



November 07, 2025

To,
The Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai – 400001.

Scrip Code: 975479 and 976498

Subject: Statement indicating deviation or variation in the use of proceeds of issue of listed Non-Convertible Debt Securities for the quarter ended September 30, 2025

Dear Sir/Madam,

Pursuant to Regulations 52(7A) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Master circular no. SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated July 11, 2025, as amended from time to time, the Company hereby confirms that there is nil deviation or variation in the use of proceeds of issue of Non-Convertible Debentures.

Please find enclosed the statement indicating nil deviation or variation in the use of proceeds of issue of listed Non-Convertible Debt Securities during the quarter ended September 30, 2025.

Kindly take the above in your records.

Thanking you,

Yours Faithfully,

For and on behalf of Standard Chartered Capital Limited

Richa Shah
Company Secretary and Compliance Officer
Membership No.: A32437
304, Chandralok "A", 97 Napean Sea Road, Mumbai – 400006

Encl: As above

Standard Chartered Capital Limited

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Particulars	Remarks					
Name of listed entity	Standard Chartered Capital Limited					
Mode of fund raising	Private placement					
Type of instrument	Non-convertible Debentures					
Date of raising funds	March 11, 2024 March 17, 2025					
Amount raised	INR 60 crore INR 180 crore					
Report filed for quarter ended	September 30, 2025					
Is there a deviation/ variation in use of funds raised?	No					
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	No					
If yes, details of the approval so required?	Not Applicable					
Date of approval	Not Applicable					
Explanation for the deviation/ variation	Not Applicable					
Comments of the audit committee after review	Nil					
Comments of the auditors, if any	Not Applicable					
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table: Not Applicable						
Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
-	-	-	-	-	-	-
Deviation could mean:						
a. Deviation in the objects or purposes for which the funds have been raised.						
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.						
For and on behalf of Standard Chartered Capital Limited						
Name of Authorised Signatory: Richa Shah Designation: Company Secretary Date: November 07, 2025						

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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November 07, 2025

To,
The Manager
BSE Limited
Listing Department
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001.

Scrip Code: 974707 and 976498

Subject: Submission of half yearly certificate under Regulation 56(1)(d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”)

Dear Sir/Madam,

Pursuant to Regulation 56(1)(d) of SEBI Listing Regulations, we hereby attach a half-yearly certificate for the period ended September 30, 2025, regarding maintenance of hundred percent security cover or higher security cover, including compliance with all the covenants, in respect of listed non-convertible debt securities provided by the Statutory Auditor of the Company.

Kindly take the same on your records.

Thanking you,

Yours faithfully,

For and on behalf of Standard Chartered Capital Limited

Richa Shah
Company Secretary and Compliance Officer
Membership No.: A32437
304, Chandralok “A”, 97 Napean Sea Road, Mumbai – 400006

Encl: As above



Annexure I: Statement of Security Cover

(Rs. in Lacs)

A	B	C ^a	D ^b	E ^{ab}	F ^{ac}	G ^c	H ^{vi}	I ⁱⁱⁱ	J	K	L	M	N	O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination on (amount in negative)	(Total C to I)	Related to only those items covered by this certificate				
		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 ⁱⁱ	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							226		226					-
Capital Work in Progress							-		-					-
Right of Use Assets							622		622					-
Goodwill							-		-					-
Intangible Assets							129		129					-
Intangible Assets under Development							21		21					-
Investments							58,807		58,807					-
Loans	Loans / advances given (net of provisions, NPAs and sell down portfolio)				2,84,563		4,67,897		7,52,460					-
Inventories							-		-					-
Trade Receivables							380		380					-
Cash and Cash Equivalents							9,257		9,257					-
Bank Balances other than Cash and Cash Equivalents							-		-					-
Others							36,912		36,912					-
Total					2,84,563		5,74,251		8,58,814					-
LIABILITIES														
Debt securities to which this certificate pertains				Yes	25,063				25,063					-
Other debt sharing pari-passu charge with above debt (Refer Note 3)				No	2,47,997				2,47,997					-
Other Debt							63,134		63,134					-
Subordinated debt									-					-
Borrowings									-					-
Bank									-					-
Debt Securities							2,99,943		2,99,943					-
Others							19,194		19,194					-
Trade payables									-					-
Lease Liabilities							658		658					-
Provisions							621		621					-
Others									-					-
Total					2,73,060		3,83,550		6,56,610					-
Cover on Book Value					1.04									
Cover on Market Value ⁱⁱ														
		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 September 30, 2025
- Includes Debt having Pari-passu security cover ratio exceeding 1x

UDIN: 2515311080EQA08480
Ref No: REF/CERT/C/583/25--26

Place: Mumbai
Date: November 07, 2025

Standard Chartered Capital Limited

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By order of the Board
For Standard Chartered Capital Limited

Singita Dabbur
Singita Dabbur
Head of Finance



Sr. No. : 11574