

Compliance Report for the quarter ended December 31, 2019

Name of Issuer Company: Standard Chartered Investments and Loans (India) Limited

1.	Description of the Debenture – Series /Issue (Secured / Unsecured PCD/FCD/NCD)	SCILL/2019-20/S01 – Secured NCDs																		
2.	Type of Issue (Private / Public / Rights)	Private																		
3.	Issue Amount and amount raised till date	Issue Amount – INR 500 Crores Issued till date - INR 150 Crores																		
4.	Listed/Unlisted (If Listed, the Exchange where listed)	Listed on BSE Limited																		
5.	Date of Listing of NCDs (please provide confirmation and supporting documents from BSE/NSE)	August 6, 2019																		
6.	Coupon Rate (Revised rate if any)	8.65% p.a.																		
7.	Tenor of Issue	3 years																		
8.	Date of Board Meetings of the quarter ended December 31, 2019.	To be scheduled																		
9.	Date of Allotment of Debentures	July 25, 2019																		
10.	Date of Issue of Debenture Certificate (Physical) or Credit to Demat A/c	Credit in Demat account																		
11.	Outstanding amount as on December 31, 2019	INR 150 Crores																		
12.	Previous Interest Payment Date and Amount paid	NA																		
13.	Next Interest Payment Date and Amount	25-07-2020																		
14.	Previous Repayment Date and Amount paid	NA																		
15.	Next Repayment Date and Amount	25-07-2022																		
16.	Whether there has been any delay / default in payment of interest and/or principal amount? If yes the due dates thereof & date of payment	No																		
17.	Credit Rating at the time of issue	(i) CRISIL AAA/STABLE by CRISIL Limited (ii)[ICRA] AAA (STABLE) by ICRA Limited																		
18.	Present Credit Rating and date of change of credit rating. In case of revision, please attach letter from Credit Rating Agency indicating revision in rating	(i) CRISIL AAA/STABLE by CRISIL Limited (ii)[ICRA] AAA (STABLE) by ICRA Limited																		
19.	a) No. of debenture holders on the date of Allotment b) No. of debenture holders as on December 31, 2019, please provide details of NCD Holders viz. Names, Holding, Mailing Address, Contact Nos. (Benpos)	a) 4 b) Details as per the below table.																		
<table border="1"> <thead> <tr> <th>Sr. No</th> <th>Name & Occupation of Allottee</th> <th>Address of the Allottee</th> <th>Number of NCD allotted</th> <th>Total Amount Paid (in Rs.)</th> <th>Total amount to be paid on calls outstanding (in Rs.)</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Bharti Axa General Insurance Company Limited Occupation: Insurance Company</td> <td>19TH FLOOR, G BLOCK, PARINEE CRESCENZO, ,OPP. MCA CLUB, BKC , BANDRA (EAST) ,MUMBAI 400051</td> <td>200</td> <td>20,00,00,000/-</td> <td>N.A.</td> </tr> <tr> <td>2.</td> <td>Bharti Axa Life Insurance Company Limited Occupation: Insurance Company</td> <td>1904, 19TH FLOOR, PARINEE CRESCENZO ,G BLOCK BANDRA KURLA COMPLEX ,BANDRA EAST MUMBAI 400051 , 400063</td> <td>200</td> <td>20,00,00,000/-</td> <td>N.A.</td> </tr> </tbody> </table>			Sr. No	Name & Occupation of Allottee	Address of the Allottee	Number of NCD allotted	Total Amount Paid (in Rs.)	Total amount to be paid on calls outstanding (in Rs.)	1.	Bharti Axa General Insurance Company Limited Occupation: Insurance Company	19TH FLOOR, G BLOCK, PARINEE CRESCENZO, ,OPP. MCA CLUB, BKC , BANDRA (EAST) ,MUMBAI 400051	200	20,00,00,000/-	N.A.	2.	Bharti Axa Life Insurance Company Limited Occupation: Insurance Company	1904, 19TH FLOOR, PARINEE CRESCENZO ,G BLOCK BANDRA KURLA COMPLEX ,BANDRA EAST MUMBAI 400051 , 400063	200	20,00,00,000/-	N.A.
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1.	Bharti Axa General Insurance Company Limited Occupation: Insurance Company	19TH FLOOR, G BLOCK, PARINEE CRESCENZO, ,OPP. MCA CLUB, BKC , BANDRA (EAST) ,MUMBAI 400051	200	20,00,00,000/-	N.A.															
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	3.	HDFC Bank Limited Occupation: Scheduled Commercial Bank	4 th Floor, Lodha I- Think, Techno Campus, Kanjurmarg East, Mumbai	1,000	100,00,00,000 /-	N.A.
	4.	Sarla Performance Fibers Limited Occupation: Corporate	304 ARCADIA ,195 NARIMAN POINT ,MUMBAI ,MUMBAI 400021	100	10,00,00,000/-	N.A.
20.	Brief details of the security created till date for the Debentures including third party securities			The security has been created on book debts and receivables.		
21.	Pending Security if any. Date by such security is / was to be created			No		
22.	Whether the Secured Assets are insured? If yes, attach the copies thereof			No		
23.	Confirmation/statement that the assets of the Company are sufficient to discharge the claim of the debenture holders as and when they become due. (Applicable for secured as well as unsecured debentures)			Yes. Confirmed		
24.	Whether all taxes, cesses, insurance premia, any other government charges with respect to Secured Assets for the issue have been paid. If No, please give details and reasons for the same			Yes		
25.	Whether Debenture Redemption Reserve (DRR) as per SEBI Guidelines and Companies Act has been maintained and its amount. If No, please give reasons for the same. Amount of DRR as on date. <i>(Not applicable to AIFI and Privately placed debentures by NBFC and HFCs and listed NCDs issued by listed company)</i>			Not Applicable		
26.	Whether any material change has taken place in the nature and the conduct of the business of the Issuer which is detrimental to the interest of debenture holders. If yes, please give details			No		
27.	Whether any orders, directions, notice of court/ tribunal / authority affecting or likely to affect the debenture holders has been passed. If yes, please give details			No		
28.	Whether any major change in the composition of the Board of directors or shareholders as defined in the Take Over Regulations which amounts to change in control of Issuer Company has occurred. If yes, please give details			No		
29.	Security Cover as on December 31, 2019 (Please attach CA Certificate in support) For listed NCDs secured by way of receivables/ book debts Please furnish: 1. Certificate from the Director / Managing Director of the issuer company certifying the value of the book debts / receivables; and 2. Certificate from an independent chartered accountant giving the value of book debts / receivables			Certificates attached as Annexure 1		
30.	Details of encumbrances created over the Secured Assets charged for the issue			Form CHG 9 filed with MCA attached as Annexure 2		



31.	Whether Register of Debenture Holders has been maintained with their addresses and whether the transfers and changes in ownership have been recorded. If no, please give reasons	Yes
32.	In case of Partially / Fully Convertible Debentures, whether the debentures have been converted into equity in accordance with the terms of issue? If no, please give reasons.	Not Applicable
33.	Whether the provisions of the following laws applicable to debentures have been complied with: a) Companies Act (For all Issuers) b) SEBI Model Listing Agreement (For Listed Issues) c) SEBI Listing Regulations (For Listed Issues) d) ICDR Regulations (For all issuers)	Yes
34.	Whether any dividend has been declared during this quarter. If yes, details thereof	No
35.	Whether all the terms & conditions of the transaction documents are complied with? If no, pls give details and reasons for non-compliance	Yes
36.	Investor grievances received for quarter ended December 31, 2019, resolved during the quarter and grievances unresolved with reasons therefor (Details to be separately provided in annexure as enclosed)	Nil Investor Complaint received. SCORES screenshot attached as Annexure 3
37.	Contact Details : a) Name of Authorised Signatory b) Email Address c) Contact Numbers d) Name & Address of R&T Agent	a) Saket Maheshwari b) Saket.maheshwari@sc.com c) 02261158495 d) NSDL Database Management Limited Registered office at 4 th Floor, 'A' Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel (West), Mumbai – 400 013 Tel: 022- 4914 2700 E-mail: nifeshb@nsdl.co.in

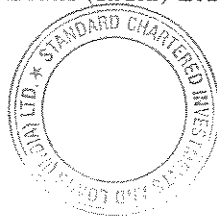
ANNEXURES

1	Certificates
2	Form CHG 9 filed with MCA
3	Scores screenshot

For Standard Chartered Investments & Loans (India) Ltd.



Saket Maheshwari
Head of Finance & Company Secretary



Date: 28.01.2020

January 28, 2020

Ms. Jayshree Kakani
Beacon Trusteeship Limited
4C & D Siddhivinayak Chambers,
Gandhi Nagar, Opp. MIG Cricket Club,
Bandra (East)
Mumbai – 400 051

CERTIFICATE

Dear Sir,

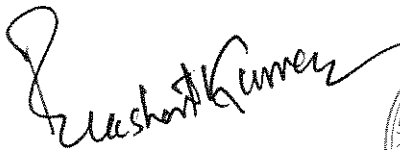
This is to certify that the books debts and receivables of the Company as at December 31, 2019 is INR 2610.45 crores (includes investments in Non – Convertible Debentures of INR 115 crores)

Kindly take the aforesaid submission on your records and acknowledge the same.

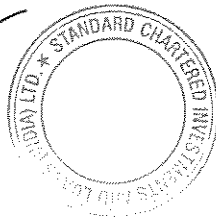
Thanking you,

Yours faithfully,

For Standard Chartered Investments & Loans (India) Ltd.



Prashant Kumar
MD & CEO



Banshi Jain & Associates
Chartered Accountants

B. L. Jain
B.Com(Hons), F.C.A
R. B. Golecha
B.Com(Hons), F.C.A
S. B. Dudhawat
B.Com(Hons), F.C.A
Parag Jain
B.Com, F.C.A, D.I.S.A
Anuj B. Golecha
B.Com, F.C.A, D.I.S.A
Vishal Sheth
B.Com, F.C.A

To,

Standard Chartered Investments and Loans (India) Limited,

3Ath Floor, Crescenzo,
Bandra Kurla Complex,
Bandra (East),
Mumbai – 400 051.

This is to certify that:

- Standard Chartered Investments & Loans (India) Ltd (The Company) had raised funds on 25th July, 2019 by issue of Non-Convertible Debentures (NCD) amounting to Rs. 150 crores have been utilised as under:

Sr. No	Particulars	Amount (Rs. in crores)
1	Towards Repayment of Loans taken	100.00
2	Towards Loans Advanced to customer	50.00
	Total	150.00

- The Security Cover Ratio in respect to the above NCD issued is as under:

Sr. No	Particulars	Amount (Rs. in crores)
1	Total Assets Charged in respect to the said NCD's (A)	500.00
2	Total debt with respect to the said NCD's secured by way of charge created over the assets* (B)	150.00
3	Security Cover Ratio (A/B)	3.33

*Floating pari passu charge over the book debts and receivables.

- The Debt Equity Ratio of the Company as on 31.12.2019 is as under:

Sr. No	Particulars	Amount (Rs. in crores)
1	Total Debt of the Company (A)	1827.26
2	Total Equity of the Company (B)	893.39
3	Debt Equity Ratio (A/B)	2.05

Banshi Jain & Associates
Chartered Accountants

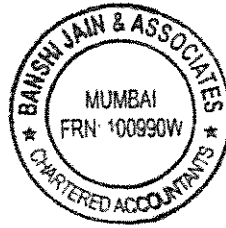
5th floor, La Magasin,
Above Roopkala Store, SV Road,
Santacruz West, Mumbai 400054.
022 - 26003000 | www.bjaa.in

4. Total value of Book debts & Receivables of the company as on 31.12.2019 is Rs. 2610.45 crores (Includes investments in Non-Convertible Debentures of Rs. 115 crores).


The above mentioned information is true to the best of my knowledge and belief, according to the unaudited books and documents produced before us for verification.

This Certificate has been issued at the instance of the Company to be submitted to Beacon Trusteeship Limited.

For Banshi Jain & Associates
Chartered Accountants



Place: Mumbai
Date: 28.01.2020
UDIN: 20034493AAAAAM2808


Sanjay Dudhawat
Partner
FRN: 100990W
M.No.: 034493

FORM NO. CHG-9

[Pursuant to sections 71(3), 77,78 & 79 and pursuant to Section 384 read with 71(3), 77,78 and 79 of The Companies Act, 2013 and Rule 3 of The Companies(Registration of charges) Rules 2014]



Application for registration of creation or modification of charge for debentures or rectification of particulars filed in respect of creation or modification of charge for debentures

Form language English Hindi

Refer the instruction kit for filing the form.

1. (a) *Corporate identity number (CIN) or foreign company registration number (FCRN) of the company
- (b) Global location number (GLN) of company
2. (a) Name of the company
- (b) Address of the registered office or of the principal place of business in India of the company
- (c) e-mail ID of the company
3. (a) *This form is for Creation of charge Modification of charge Rectification of charge
- (b) *Type of debentures Debentures Debenture Stock Bond Any other instrument
4. (a) *Whether the applicant is Company Trustee of debenture holders or charge holder
- (b) Whether the form is being filed
- (i) *Beyond 30 days but within 300 days from the date of creation or modification Yes No
- (iii) Beyond 300 days Yes No
- (if yes, an application will be required to be made to Central Government for extension of further time)

5. *Number of trustee(s) of debentureholders or charge holder(s)

Particulars of the trustee of debenture holders or charge holder(In case charge is modified in favour of ARC or assignee, enter particulars of ARC or assignee)

Name

Others

In case of others, specify

CIN, if applicable

* Name

*Address Line I

Line II

*City

*State

*ISO country code

*Country

*Pin code

*e-mail id

* Whether trustee of debenture holder or charge holder is having a valid Income Tax PAN Yes No

Income tax-Permanent Account Number (PAN)

BSR Code / Branch Code

6. *Date of creation of charge (DD/MM/YYYY)

7. Whether the charge is for Entire series of debentures Any issue in a series of debentures

8. (a) Whether the series of debentures are registered with the Registrar of Companies (RoC) Yes No

9. (a) *Date of present issue of series (DD/MM/YYYY)

9. (b) *Amount of present issue of series (amount secured by the charge) (in Rs.)

(In case of modification of charge, enter the amount secured by the charge after such modification)

9. (c) Amount secured by the charge in words

10. *Date of resolution authorising the issue of the series (DD/MM/YYYY)

11. (a) *Description of the property charged indicating whether it is a charge on

<input type="checkbox"/> Uncalled share capital	<input type="checkbox"/> Calls made but not paid	<input type="checkbox"/> Immovable property or any interest therein
<input type="checkbox"/> Movable property	<input type="checkbox"/> Floating charge	<input type="checkbox"/> Motor Vehicle (Hypothecation)
<input type="checkbox"/> Any Property for Securing the issue of the secured deposits	<input type="checkbox"/> Goodwill	<input type="checkbox"/> Patent
<input type="checkbox"/> Licence under a patent	<input type="checkbox"/> Trade mark	<input type="checkbox"/> Copyright
<input checked="" type="checkbox"/> Book debts	<input type="checkbox"/> Ship or any share in a ship	<input type="checkbox"/> Solely of Property situated outside India
<input checked="" type="checkbox"/> Others		

(b) If others, specify

Floating pari passu charge over the Book Debts and Receivables of the Company, more particularly described in Schedule I of the Deed of Hypothecation dated 24/06/2019.

(c) *Particulars of the property charged (including location of the property)

Floating pari passu charge over the Book Debts and Receivables of the Company, more particularly described in Schedule I of the Deed of Hypothecation dated 24/06/2019.

*Survey number, GAT number, Khesra number; khweta number, Mouza number, Phase number or any other such similar representation in various states or union territories can be captured in this field.
(All the fields should be captured as appearing in the revenue record, flat no, house no, Municipal Office/
Municipal Corporation / Gram panchayat are to be specified and also the area of the immovable property as well as boundaries)

12. *Brief of the principal terms and conditions, (including rate of interest, date of redemption and creation of debenture redemption reserve) extent and operation of charge

(a) Date of Creating Security Interest by actual/ constructive deposit of title deeds within bank/ housing finance company

(DD/MM/YYYY)

(b) Borrower's customer/account number

(c) *Rate of interest

As per Deed of Hypothecation dated 24/06/2019.

(d) Repayment term (in months)

(e) *Terms of Repayment

As per Deed of Hypothecation dated 24/06/2019.

(f) Nature of facility

As per Deed of Hypothecation dated 24/06/2019.

(g) Date of Disbursement

(DD/MM/YYYY)

(h) Miscellaneous narrative information

As per Deed of Hypothecation dated 24/06/2019.

(i) Margin

As per Deed of Hypothecation dated 24/06/2019.

(j) Extent and operation of the charge

Floating pari passu charge over the Book Debts and Receivables of the Company.

(k) Others

As per Deed of Hypothecation dated 24/06/2019.

13. *Particulars as to amount or rate percent of the commission, allowances or discount (if any) paid, or made either directly or indirectly by the company to any person(s) in consideration of their subscribing or agreeing to subscribe, whether absolutely or conditionally, or procuring or agreeing to procure subscriptions, whether absolute or conditional, for any of the debentures included in this return.

As per Deed of Hypothecation dated 24/06/2019.

17. Description of document by which the company acquired the title

Number of title documents deposited by customer

Attachments

List of attachments

1. Copy of the resolution authorising the issue of the debenture series;

Attachment

NCD Resolution.pdf
Trustee Appt Resolution.pdf
SCILL - DOH - 24Jun2019.p

2. * Instrument(s) of creation or modification of charge;

Attachment

3. Optional attachments, if any

Attachment

Remove attachment

Declaration

I am authorized by the Board of Directors of the Company vide resolution number* **24/2019-20** dated * **16/05/2019**

to sign this form and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. I also declare that all the information given herein above is true, correct and complete and as per the attached charge instrument(s) or document(s) and nothing material has been suppressed. A copy of the attached charge instrument(s) or document(s) is/ are available at the registered office or principal place of business in India of the company.

To be digitally signed by

Director or manager or secretary or CEO or CFO (In case of an Indian company) or an authorised representative (In case of a foreign company)



Designation **Director**

DIN of the director; PAN of the manager or CEO or CFO or Authorised representative; or membership number of company secretary **07842700**

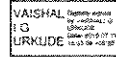
Declaration

I/ we confirm that the attached charge instrument(s) or document(s) is/ are true copies of the original which is/are available with the charge holder and/ or assignee and all the information and particulars mentioned above are derived there from are concisely and correctly stated. I/ we am/ are duly authorised to sign this form.

I/ we am/are a multilateral/International financial institution who has/have been exempted from payment of income tax in India under the UN Privileges and Immunities Act.

To be digitally signed by

Trustee of debenture holders or Charge Holder



PAN of the chargeholder **AAGCB5444C**

To be digitally signed by

ARC or Assignee

PAN of the ARC or assignee

To be digitally signed by

Designation

PAN

Certificate by Practising professional

I declare that I have been duly engaged for the purpose of certification of this form. It is hereby certified that I have gone through the provisions of the Companies Act, 2013 and rules thereunder for the subject matter of this form and matters incidental thereto and I have verified the above particulars (including attachment(s)) from the original/ certified records maintained by the Company/applicant which is subject matter of this form and found them to be true, correct and complete and no information material to this form has been suppressed. I further certify that:

- i. The said records have been properly prepared, signed by the required officers of the Company and maintained as per the relevant provisions of the Companies Act, 2013 and were found to be in order;
- ii. All the required attachments have been completely and legibly attached to this form.

To be digitally signed by

- Chartered accountant (in whole-time practice) or
- Cost accountant (in whole-time practice) or
- Company secretary (in whole-time practice)



Whether Associate Fellow

Membership number **9409** Certificate of Practice number **11226**

Note: Attention is also drawn to provisions of Section 447, section 448 and 449 of the Companies Act, 2013 which provide for punishment for fraud, punishment for false statement and punishment for false evidence respectively

Modify **Check Form** **Prescrutiny** **Submit**

For office use only:

eForm Service request number (SRN) eForm filing date (DD/MM/YYYY)

Digital signature of the authorizing officer

This e-Form is hereby registered

Confirm submission

Date of signing

(DD/MM/YYYY)

