Independent Auditor's Review Report on Unaudited Financial Results of Standard Chartered Capital Limited for the quarter and half year ended September 30, 2026 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, 2026 ('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

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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 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/W100036





Pankaj Tiwari
Membership No. 153110
UDIN: 26153110YXBXEF5540
Place: Mumbai
Date: November 04, 2026

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, 2026

(INR Lacs)

S.No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		Sep 30, 2026	June 30, 2026	Sep 30, 2025	Sep 30, 2026	Sep 30, 2025	Mar 31, 2026
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
(I)	**Revenue from operations**						
	(i) Interest income	14,669	16,849	21,596	31,518	44,014	85,002
	(ii) Fees and Commission Income	290	2	640	292	966	1,980
	(iii) Net gain on de-recognition of financial instruments under amortised cost category	293	-	-	293	-	-
	Total revenue from operations	**15,252**	**16,851**	**22,236**	**32,103**	**44,980**	**86,982**
(II)	Other income	1	4	6	5	12	31
(III)	**Total Income (I+II)**	**15,253**	**16,855**	**22,242**	**32,108**	**44,992**	**87,013**
(IV)	**Expenses**						
	(i) Finance costs	6,736	8,059	11,848	14,795	24,970	47,198
	(ii) Net loss on fair value changes	-	245	25	245	515	1,018
	(iii) Employee benefit expenses	904	796	873	1,700	1,703	3,257
	(iv) Depreciation and amortisation	109	110	117	219	231	459
	(v) Impairment on financial instruments (Refer Note 12)	343	(135)	264	208	(462)	(885)
	(vi) Other expenses	434	591	502	1,025	889	1,591
	Total Expenses	**8,526**	**9,666**	**13,629**	**18,192**	**27,846**	**52,638**
(V)	**Profit before exceptional items and tax (III-IV)**	**6,727**	**7,189**	**8,613**	**13,916**	**17,146**	**34,375**
(VI)	Exceptional items	-	-	-	-	-	-
(VII)	**Profit before tax (V-VI)**	**6,727**	**7,189**	**8,613**	**13,916**	**17,146**	**34,375**
(VIII)	**Tax Expense :**						
	(1) Current Tax	1,733	1,830	2,180	3,563	4,210	8,456
	(2) Deferred Tax	(7)	15	15	9	159	304
(IX)	**Profit for the period (VII-VIII)**	**5,001**	**5,344**	**6,418**	**10,344**	**12,777**	**25,615**
(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**	**5,001**	**5,344**	**6,418**	**10,344**	**12,777**	**25,615**
(XIV)	**Other Comprehensive Income**						
A	(i) Items that will not be reclassified to profit or loss	-	-	-	-	-	21
	(ii) Income Tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	(5)
	Subtotal (A)	-	-	-	-	-	16
B	(i) Items that will be reclassified to profit or loss	(63)	20	(48)	(43)	23	6
	(ii) Income Tax relating to items that will be reclassified to profit or loss	16	(5)	12	11	(6)	(2)
	Subtotal (B)	**(47)**	**15**	**(36)**	**(32)**	**17**	**4**
	Other Comprehensive Income (A + B)	**(47)**	**15**	**(36)**	**(32)**	**17**	**20**
(XV)	**Total Comprehensive Income (XIII+XIV)**	**4,954**	**5,359**	**6,382**	**10,312**	**12,794**	**25,635**
(XVI)	**Paid Up Equity Share Capital**	**55,968**	**55,968**	**55,968**	**55,968**	**55,968**	**55,968**
(XVII)	**Other Equity (Excluding Revaluation Reserve)**	-	-	-	-	-	**1,59,063**
(XVIII)	**Earnings per share of face value of INR 10 each*:**						
	(a) Basic (INR)	0.89	0.95	1.15	1.85	2.28	4.58
	(b) Diluted (INR)	0.89	0.95	1.15	1.85	2.28	4.58

* 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

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Standard Chartered Capital Limited ★

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

Statement of Assets and Liabilities

(INR Lacs)

Sr. No.	Particulars	As at September 30, 2026 (Unaudited)	As at March 31, 2026 (Audited)
A	**ASSETS**		
1	**Financial Assets**		
	(a) Cash & cash equivalents	45,998	22,278
	(b) Receivables: Trade Receivables	0	0
	(c) Loans	4,26,346	6,14,561
	(d) Investments	49,595	58,185
	(e) Other financial assets	174	484
2	**Non-financial Assets**		
	(a) Current tax assets(net)	14,324	14,327
	(b) Deferred tax asset (net)	358	356
	(c) Property, plant and equipment	606	772
	(d) Capital Work in Progress	-	-
	(e) Intangible assets under development	21	21
	(f) Other Intangible assets	42	83
	(g) Other non-financial assets	376	332
	TOTAL ASSETS	**5,37,840**	**7,11,399**
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	-	39
	Total outstanding dues of creditors other than micro enterprises and small enterprises	536	270
	(b) Debt Securities	1,41,638	2,55,297
	(c) Borrowings (Other than debt securities)	1,23,436	1,69,762
	(d) Inter Corporate Deposits	51,001	61,486
	(e) Subordinated Liabilities	-	-
	(f) Other financial liabilities	853	1,976
2	**Non-Financial Liabilities**		
	(a) Current tax liabilities (net)	6,732	6,634
	(b) Provisions	752	379
	(c) Other non-financial liabilities	94	525
3	**Equity**		
	(a) Equity share capital	55,968	55,968
	(b) Other equity	1,56,830	1,59,063
	TOTAL LIABILITIES AND EQUITY	**5,37,840**	**7,11,399**

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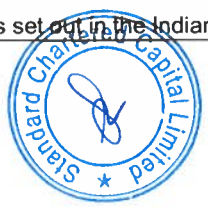
Cash Flow Statement for Half Year Ended September 30, 2026

(INR Lacs)

Particulars	Half Year ended September 30, 2026 (Unaudited)	Half Year ended September 30, 2025 (Unaudited)
Cash flows from operating activities:		
Profit before tax	13,916	17,148
Adjustments for:		
Write off / Write back (Net)	173	(58)
Finance Cost on Lease	15	23
Interest on Income Tax Refund	-	-
Interest on Financing activities	12,658	24,944
Interest on Fixed Deposits & Investments	(2,833)	(3,080)
Impairment on financial instruments (Net)	208	(462)
Profit On sale of Motor Vehicle	-	(1)
Net change on Fair value changes	245	-
Depreciation and amortisation expenses	219	231
Operating profit before working capital changes	**24,601**	**38,745**
Adjustments:		
(Increase) / Decrease in trade receivables	0	179
(Increase) / Decrease in loans	1,87,762	59,993
Increase / (Decrease) in other financial liabilities & non financial liabilities	(786)	(190)
(Increase) / Decrease in other financial assets	310	(21,431)
(Increase) / Decrease in other non- financial assets	(44)	(187)
Net cash flows from operations	**2,11,843**	**77,109**
Income taxes(paid)/ refund	(3,675)	(4,099)
Net cash flows from/(used in) operating activities	**2,08,168**	**73,010**
Cash flows from investing activities		
Interest received on Fixed deposits and Investments	2,833	3,080
Investments in T Bill's and Non Convertible Debentures	8,590	4,773
Purchase of Property, plant and equipment	-	(0)
Sale of Motor Vehicle	-	12
Intangible Asset under development	-	-
Purchase of Other Intangible Assets	-	-
Net cash flows from/(used in) investing activities	**11,423**	**7,864**
Cash flows from financing activities		
Dividend paid on Equity Shares	(12,547)	-
Share Application Money Pending Allotment	-	-
Issue of Ordinary Share Capital	-	-
Proceeds of borrowings	95,000	2,25,500
Repayment of borrowings	(2,69,214)	(3,18,722)
Interest paid on Borrowings	(8,914)	(17,199)
Lease rental paid	(195)	(180)
Net cash flows from/(used in) financing activities	**(1,95,870)**	**(1,10,601)**
Net increase in cash and cash equivalents	**23,720**	**(29,728)**
Cash and cash equivalents at the beginning of the year	22,278	38,984
Cash equivalents at the end of the year	**45,998**	**9,257**

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)





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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 4th November 2026, 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 30,2026 have been subject to review by the Statutory Auditors of the Company who has issued an unmodified review 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 During the quarter ended September 30, 2026, no loans not in default are transferred or acquired and/or no stressed loans transferred or acquired as per Master Direction- Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 in terms of RBI Circular RBI/DOR/2025-26/352 DOR.STR.REC.271/21.04.048 /2025-26 dated November 28, 2025 and Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 dated November 28, 2025

5 Disclosure related to Project Finance for the quarter ended September 30, 2026 as per the Reserve Bank of India (Non-Banking Financial Company - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, is given below :

Sl. No	Item Description	Number of accounts	Total outstanding (in INR Lacs)
1	Projects under implementation accounts at the beginning of the quarter.	8	94,783
2	Projects under implementation accounts sanctioned during the quarter.	-	-
3	Projects under implementation accounts where DCCO has been achieved during the quarter	-	-
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	7*	70,378*
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked.	-	-
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost over run associated with extension in original/extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

* Includes movement of INR 24,405 Lacs during the quarter ended September 30, 2026 in project under implementation accounts existing at the beginning of the quarter after considering prepayment of one account.

6 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.

7 Regulation 52 (7)/(7 A) of SEBI LODR Regulations is not applicable for the quarter ended September 30, 2026, there are no issue proceeds of non-convertible securities pending for utilisation.

8 The Company is engaged primarily in the business of lending 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.

9 Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended September 30,2026 is attached as Annexure 1.

10 The Company has not entered into any Co-Lending Arrangements as of September 30, 2026





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11 Pursuant to the Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025, read with the Reserve Bank of India (Commercial Banks – Undertaking of Financial Services) Directions, 2025, with effect from 1 April 2026 the Company complied with the provisions applicable to an Upper Layer NBFC, notwithstanding its classification as a Middle Layer NBFC under the Scale Based Regulation framework.

During the quarter ended 30 September 2026, pursuant to a specific exemption granted by the Reserve Bank of India vide its letter dated 12 August 2026, the Company resumed its erstwhile business activities. The Company will comply with the terms and conditions of the said approval within the prescribed timeline.

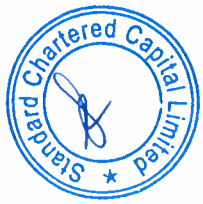
12 Pursuant to the recommendation in the Reserve Bank of India (RBI) inspection report for FY 2024–25, the Company revised its Expected Credit Loss (ECL) policy in August 2026 to calibrate Probability of Default (PD) rates using forward-looking macroeconomic factors. The revised policy adopts PD rates, calibrated using forward-looking macroeconomic indicators. Accordingly, the ECL for the quarter and half-year ended September 30, 2026 has been determined in accordance with the Company's updated ECL policy.

13 The figures of the quarter ended September 30, 2026 are the balancing figures between the reviewed figures of the half year ended September 30, 2026 and reviewed figures in respect of quarter ended June 30, 2026. The figures of the quarter ended September 30, 2025 are the balancing figures between the reviewed figures of the half year ended September 30, 2025 and reviewed figures in respect of quarter ended June 30, 2025

14 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





Abhinav Trivedi
MD & CEO
DIN: 08729945
Place: Mumbai
Date: November 4, 2026

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 September 30, 2026.

(INR Lacs, unless otherwise stated)

Particulars	Quarter ended Sep 30, 2026	Quarter ended Sep 30, 2025
a) Debt equity ratio (As at Sep 30, 2026) (Refer Note 1) (No. of times)	1.49	3.15
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, 2026) (Refer Note 3)	2,10,142	1,99,057
g) Net profit after tax:	5,001	6,418
h) Earnings per share: (INR per share)*		
Basic	0.89	1.15
Diluted	0.89	1.15
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, 2026) (Refer Note 4)	58.77%	74.07%
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)	32.78%	28.86%
r) Sector specific ratios:		
i) Gross Stage 3 (%) (As at Sep 30, 2026) (Refer Note 6)	0.17%	0.00%
ii) Net Stage 3 (%) (As at Sep 30, 2026) (Refer Note 7)	0.00%	0.00%
iii) Capital Risk Adequacy Ratio (%) (As at Sep 30, 2026) (Refer Note 8)	45.11%	24.02%
Tier 1 Capital	44.95%	23.91%
Tier 2 Capital	0.16%	0.11%

* Not annualised

Notes:

1 Debt to equity ratio is derived as (Debt securities[Gross] + Borrowings other than debt securities+ Inter-corporate deposits)/(Equity).

2 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.

3 Networth is derived as Equity reduced by impairment reserve, deferred tax assets, intangible assets, intangible assets under development and deferred revenue expenditure.

4 Total debt to total assets is derived as (Debt securities + Borrowings other than debt securities+ Inter-corporate deposits)/(Total assets).

5 Net profit margin is derived as (Net profit for the period / Total income for the period).

6 Gross Stage III % is derived as Gross Stage III loans / Gross loans. This ratio is computed for amortised cost, assets held for sale and FVTPL portfolio.

7 Net Stage III% is derived as Gross Stage III loans - Impairment allowance on Stage III loans / Gross loans - Impairment allowance on Stage III loans. This ratio is computed for amortised cost, assets held for sale and FVTPL portfolio.

8 Capital Risk Adequacy ratio is derived based on unaudited financial information as at September 30, 2026 and in accordance with applicable NBFC Master Directions issued by the Reserve Bank of India.

C N K & ASSOCIATES LLP Chartered Accountants MUMBAI CNK

Standard Chartered Capital Limited

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, 2026.

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, pursuant to the terms of our engagement letter dated August 11, 2026 and in response to the request letter dated November 02, 2026 from the Company, requesting us to certify the accompanying statements of the computation of security cover as at September 30, 2026 and compliance with covenants in respect of the listed Non-Convertible Debentures ('NCDs') of the Company outstanding as at September 30, 2026 (collectively referred to as the 'Statements') based on unaudited financial results as on September 30, 2026. We have been informed that this certificate is to be submitted by the Company to the Debenture Trustee pursuant to Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended till date and Master Circular for Debenture Trustees bearing reference No. HO/17/11/12(2)2026-DDHS-POD1/I/22420/2026 dated September 28, 2026, issued by the SEBI (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:

   a. The particulars contained in the aforesaid Statement are not in agreement with the unaudited financial results as at September 30, 2026 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, 2026 have been reviewed by us, on which we issued a review report dated November 04, 2026. 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:

C N K & ASSOCIATES LLP ★ MUMBAI ★ Chartered Accountants

a. The particulars contained in the aforesaid Statement are not in agreement with the unaudited financial results as at September 30, 2026 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.

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(s) as applicable, in compliance with Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, and the applicable requirements of the SEBI Master Circular for Debenture Trustees referred to above 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 C N K & Associates LLP
Chartered Accountants
Firm's Registration No.: 101961 W / W100036

C N K & ASSOCIATES LLP ★ MUMBAI ★ Chartered Accountants

Pankaj Tiwari
Partner
Membership No. 153110
Certificate No.: REF/CERT/C/617/26-27
UDIN:26153110OCVKCK1223
Place: Mumbai
Date: November 04, 2026

standard chartered

Annexure I: Statement of Security Cover

(₹ in Lakh)

A	B	C[i]	D[ii]	E[iii]	F[iv]	G[v]	Hvi	I[vii]	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 (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[viii]	Carrying value/ book value for pari-passu charge assets where market value is not ascertainable or applicable	Total Value (K + L + M + N)
												Relating to Column F		
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment							192		192					-
Capital Work-in-Progress							-		-					-
Right of Use Assets							413		413					-
Goodwill							-		-					-
Intangible Assets							42		42					-
Intangible Assets under Development							21		21					-
Investments							49,595		49,595					-
Loans	Loans / advances given (net of provisions, NPAs and sell down portfolio)				2,16,858		2,09,488		4,26,346				2,16,858	2,16,858
Inventories							-		-					-
Trade Receivables							0		0					-
Cash and Cash Equivalents							45,998		45,998					-
Bank Balances other than Cash and Cash Equivalents									-					-
Others							15,233		15,233					-
Total					2,16,858		3,20,982		5,37,840					-
LIABILITIES														-
Debt securities to which this certificate pertains				Yes	85,135				85,135					-
Other debt sharing pari-passu charge with above debt (Refer Note 3)		Not to be filled		No	1,23,436				1,23,436					-
Other Debt (Inter Corporate Deposits)							51,001		51,001					-
Subordinated debt									-					-
Borrowings									-					-
Bank									-					-
Debt securities (Commercial Papers)							56,502		56,502					-
Others							7,772		7,772					-
Trade payables									-					-
Lease Liabilities							444		444					-
Provisions							752		752					-
Others									-					-
Total					2,08,571		1,16,471		3,25,042					-
Cover on Book Value					1.04									
Cover on Market Value[x]														
		Exclusive Security Cover Ratio	NA		Pari-Passu Security Cover Ratio (Refer Note 3)	1.04								

Notes:

1 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

2 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, 2026.

3 Represents borrowings from Bank having Pari-passu security cover ratio exceeding 1x

UDIN: 26153110CVKCK1223

Ref No: REF/CERT/C/617/26-27

CNK & ASSOCIATES LLP MUMBAI CNK Chartered Accountants

Standard Chartered Capital Limited

By order of the Board

For Standard Chartered Capital Limited

Sangita Dabburi

Head of Finance

Place: Mumbai

Date: November 04, 2026

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

Sr. No. 18872