



Annexure 1

LETTER of OFFER

Issue of Commercial Paper (CP) & Non-Convertible Debentures (NCD) of original or initial maturity up to one year

PART I

Issuer Details	
Name and Address of Issuer	Standard Chartered Capital limited
Business Segment / Activity	NBFC
Chief Executive (Managing Director / President / CEO / CFO / Equivalent Official in the hierarchy as per	Mr. Nirmal Kishore
Group Affiliation (If Any)	Standard Chartered Bank UK (Holding Company) Group Companies in India Standard Chartered Securities (India) Limited Standard Chartered Finance Private Limited Standard Chartered (India) Modeling and Analytics Centre Private Limited St. Helen's Nominees India Private Limited Standard Chartered Private Equity Advisory (India) Private Limited Standard Chartered Global Business Services Private Limited

PART II

Issue Details	
ISIN	INE403G14TW2
Proposed Date of Issue	24/11/2025
Amount (Rs.)	1,500,000,000.00
Tenor and Date of Maturity	157 Days 30/04/2026
Proposed to be Listed / Unlisted	Proposed to be Listed on BSE
End Use of CP / NCD proposed (specific details)	Repayment of existing borrowing and/or onward lending / working capital, including temporarily invest funds in high quality interest bearing liquid instruments including money market mutual funds, deposits with banks or temporarily deploy the funds in investment grade interest bearing securities. Such investment would be in accordance with the investment policies approved by the Board or any committee thereof from time to time
Market Conventions	FIMMDA Conventions

Standard Chartered Capital Limited

(Formerly "Standard Chartered Investments and Loans (India) Limited")

Registered Office: Crescenzo, 12th Floor, C-38/39,"G" Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051, 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



Credit Rating Details for the Proposed Issue	Credit Rating	Credit Rating ² (obtained if any)
Credit Rating Issuer	ICRA	CRISIL
Rating	A1+	A1+
Date of Rating	06/10/2025	07/10/2025
Validity of Issuance	30/04/2026	30/04/2026
Validity period for rating	3 Months	60 Days
For Amount (Rs.)	5500	5500
Conditions (If Any)	NA	NA
Long term credit rating obtained by the Issuer	NA	NA
Unaccepted Credit Rating assigned to the Issuer	NA	NA
Issuing and Paying Agent Details (Name and Address)	HDFC Bank Ltd, Treasury Operations (TROPs) Lodha - I Think Techno Campus, Building - Alpha, 4th Floor - Office Near Kanjur Marg Railway Station, Kanjur Marg (E), Mumbai - 400 042	



Debtore Trustee Details (Name and Address) (In case of NCD)	NA	
Credit Enhancement Details (If any)	NA	
Description of Instrument	NA	
Amount (Rs. In Lacs)	NA	
In Favor of	ISSUER OF CP / NCD / HOLDER OF CP / NCD	
Name and Address of the Guarantor	NA	
Net worth of the Guarantor (Rs. In Lacs)	NA	
Extent of The Guarantee Offered by the Guarantor for the Issue	NA	
Conditions under which the guarantee will be invoked	NA	
Trustee Details (Name and Address)	NA	
Whether guarantor is a group entity	(Yes / No)	
If yes,		
Names of Companies to which Guarantor has issued similar guarantees,		
	Name	Extent of Guarantee
		Conditions Under Which the guarantee will be invoked
1	NA	
2		
3		

PART III

A. Issuer Financial Details

CP / NCD Borrowing	CP Borrowing
Date of Board Resolution	07/11/2025
1. Limit approved by Board	CP Limit - 5500 Crore
2. Limit as per CRA	5500 Crore
3. Limit approved by Regulator concerned (if applicable)	NA



B. Details of CP / NCD and other Debt Instruments outstanding as on date of Letter of Offer CP / NCD / other Debt Instruments (Including Liabilities not redeemed on due date)

ISIN	Issue Date	Amount Issued	Maturity Date	Amount O/S (Rs)	IPA	Debenture Trustee (in case of NCD)	CRA	Rating	Rated Amount
INE403G07095	11-Mar-24	60 Crore	11-Mar-29	60 Crore	HDFC Bank Ltd	Beacon Trusteeship Limited	CRISIL & ICRA	AAA/stable	1000 Cr
INE403G07103	17-Mar-25	180 Crore	18-May-26	180 Crore	HDFC Bank Ltd	Beacon Trusteeship Limited	CRISIL & ICRA	AAA/stable	1000 Cr
For Commercial Paper, please refer Annexure.									

C : Fund- based facilities from bank/ Financial institutions, if any

Name of the Bank	Nature of facility	O/s amount/limit	Asset Classification
Standard Chartered Bank, India	Short Term Loan (sublimit)	O/s Amount - Nil Limit - Rs.600 Cr.	Standard
Standard Chartered Bank, India	Long Term Loan	O/s Amount - Nil Limit - Rs.600 Cr.	Standard
HDFC Bank	Long Term Loan	O/s Amount - Rs.438.75 Cr. Limit - Rs.1425 Cr.	Standard
HDFC Bank	Short Term Loan	O/s Amount - Nil Limit - Rs. 607 Cr.	Standard
Deutsche Bank	Short Term Loan	O/s Amount - Rs. 550.00 Cr. Limit - Rs. 1000 Cr.	Standard
IDBI Bank	Long Term Loan	O/s Amount - 227.27 Cr Limit - Rs. 250 Cr.	Standard
Axis Bank Ltd	Long Term Loan	O/s Amount - Rs. 162.48 Cr. Limit - Rs.450 Cr.	Standard
Canara Bank	Long Term Loan	O/s Amount - Rs. 368.42 Cr. Limit - Rs. 500 Cr.	Standard

Standard Chartered Capital Limited

(Formerly "Standard Chartered Investments and Loans (India) Limited")

Registered Office: Crescenzo, 12th Floor, C-38/39,"G" Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051, 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



State Bank of India	Long Term Loan	O/s Amount – Rs.78.25 Cr. Limit – Rs.300 Cr.	Standard
Punjab National Bank	Long Term	O/S Amount-Rs 424.99Cr Limit –500 Cr	Standard
Bajaj Finance ltd	Long Term Loan	O/s Amount – Rs.179.17 Cr. Limit – Rs.400 Cr.	Standard

D Shareholding Details of Promoters / Details of share Pledged

1. Shareholding of the issuer's promoters and the details of the shares pledged by the promoters, if any –

SHARE HOLDING PATTERN OF STANDARD CHARTERED CAPITAL LIMITED as on date

Sr. No.	Name	Number of shares held	Face value per	Amt Paid up (in Rs.)	% of total
1.	Standard Chartered Bank U.K.	55,96,76,966	10	5,59,67,69,660	100.00%
2.	* Mr. Shyam Shah	01	10	10	0.00%
3.	* Ms. Richa Shah	01	10	10	0.00%
4.	* Mr. Nirmal Kishore	01	10	10	0.00%
5.	* Mr. Rajesh Patil	01	10	10	0.00%
6.	* Mr. Vishal Jhalani	01	10	10	0.00%
7.	* Mr. Sachin Shah	01	10	10	0.00%
	TOTAL	55,96,76,972	10	5,59,67,69,720	100.00%

***All these individuals (nominee shareholders) hold the shares under the beneficial interest of Standard Chartered Bank U. K.**

E Financial Summary

(Including Net worth / Equity / Investment in subsidiaries / Affiliates)

FINANCIAL SUMMARY	(Rs.000s)	(Rs.000s)	(Rs.000s)
	2024-25	2023-24	2022-23
· EQUITY	5,596,770	5,274,072	4,543,900
· NET WORTH	19,948,019	16,553,472	11,715,798
· INVESTMENT IN SUBSIDIARIES/AFFILIATES	-	-	-
· TOTAL DEBT OUTSTANDING	73,488,200	71,517,500	44,563,700
-SHORT TERM (< 1 YEAR)	54,087,700	58,395,400	38,780,700
-OTHER DEBT	19,400,500	13,122,100	5,783,000
· GROSS INCOME	9,318,617	7,212,557	4,659,717
· OPERATING PROFIT (PBITD)	8,681,645	6,708,830	4,235,128
· GROSS PROFIT (PBTB)	2,966,090	2,126,006	1,444,346

Standard Chartered Capital Limited

(Formerly "Standard Chartered Investments and Loans (India) Limited")

Registered Office: Crescenzo, 12th Floor, C-38/39,"G" Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051, 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



NET PROFIT (POST TAX)

2,053,231

1,553,518

1,055,644

F Details of Statutory auditor and changes thereof in the last three financial years

Name and address	Date of appointment	Date of cessation (in case of resignation)	Remarks (viz. reasons for change etc.)
M/s CNK & Associates LLP, Chartered Accountants bearing Firm Registration No: 101961W/ W100036 Address: 3rd Floor, Mistry Bhavan, 123, Dinshaw Vacha Road, Churchgate, Mumbai, Maharashtra 400020.	September 5, 2024	-	-
M/s KKC & Associates LLP, Chartered Accountants bearing Firm Registration No. 105146W/ W100621 Address: Sunshine Tower, Level 19, Senapati Bapat Marg, Elphinstone Road, Mumbai- 400013	25 th January 2022 28 th September 2022		-- Re-appointment as Statutory Auditors upto FY 2024
M/s S.R.Batlilboi & Co. LLP, Chartered Accountants bearing registration no. 301003E/E300005 Address: 12 th Floor, The Ruby, 29, Senapati Bapat Marg, Dadar (West), Mumbai – 400 028	25 th August 2020	w.e.f. 12 th November 2021	Resignation
M/s. Deloitte Haskins & Sells, Chartered Accountants, Firm Registration Number 117365W Address: 19 th Floor, Shapath-V, S. G. Highway, Ahmedabad- 380015. Gujarat, India.	9 th August 2017	w.e.f. 25 th August 2020	Resignation

G Details of default in repayment of CP, NCD or any other debt instrument and other financial indebtedness including corporate guarantee issued in the past five financial years including in the current financial year. – NA

H Details of any other material event / development having implication for the financials/ credit quality resulting in material liability, corporate restructuring event or such other matters affecting the issue or investor's decision. - NA

Standard Chartered Capital Limited

(Formerly "Standard Chartered Investments and Loans (India) Limited")

Registered Office: Crescenzo, 12th Floor, C-38/39,"G" Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051, 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



I Material Litigation if any : -
(All ongoing and outstanding material litigation irrespective of age to be reported)

J Regulatory Strictures, if any -
(Regulatory strictures issued during the past five Financial Years to be reported)
Also, any regulatory structure which continue to be applicable is to be disclosed

K An issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its asset and liabilities in the following format :

Assets and liabilities in the following format:

Data as on 30.6.2025

(INR in Lakh)

Category	Up to	>1	>2	>3	>6	>1	>3	>5	Total
	30/31	month - 2 months	months - 3 months	months - 6 months	months - 1 year	year - 3 years	years - 5 years	years	
	days								
Deposit	-	-	-	-	-	-	-	-	-
Advances	76,959 ²	6 7,07	97 8,9	276 68,	6,689 ²	,101 269	810 63,		20,908 ⁷
Investments	83 ⁴	-	-	849 18,	7,228 ¹	,238 24	-	-	60,797
Borrowings	56,412	9 7,61	93 19,0	753 135,	8,554 ²⁵	,757 128	715 33,	-	39,904 ⁶
Foreign Currency Assets (FCA)	-	-	-	-	-	-	-	-	-
Foreign Currency Liabilities (FCL)	-	-	-	-	240	-	-	-	240

Authorised Signatory

Authorised Signatory

AUTHORISED SIGNATORY OF THE ISSUER

DATE: 19/11/2025

Original / authenticated copy of any document related to above information will be made available to the investors on request.