

**ISSUE OF COMMERCIAL PAPER (C P) :  
LETTER OF OFFER**

PROPOSED DATE OF ISSUE : 11/02/2021  
ISSUE REFERENCE : SCILL/5.00/CP/2021/ 04  
CREDIT RATING : CRISIL A1+ /ICRA A1+ ISSUED BY: CRISIL /ICRA  
DATE OF RATING : 08/02/2021 (CRISIL) & 09/02/2021 (ICRA)  
VALIDITY FOR ISSUANCE : 30 DAYS (CRISIL) & 3 MONTHS (ICRA)  
VALIDITY PERIOD FOR RATING : 11/08/2021 ( CRISIL) & 16/02/2022 (ICRA)  
FOR AMOUNT : INR 2000 CRORES  
CONDITIONS (if any) : NONE  
EXACT PURPOSE OF ISSUE OF CP : Repayment of existing borrowing and/or onward lending / working capital  
CREDIT SUPPORT (if any) : NONE  
a) DESCRIPTION OF INSTRUMENT : NA  
b) AMOUNT : NA  
c) ISSUED BY : NA  
d) IN FAVOUR OF : ISSUER OF CP / HOLDERS OF CP  
Net Worth of the Guarantor Company : NA  
Names of Companies To Which Guarantor Has Issued Similar Guarantee :NA  
Extent of The Guarantee Offered By The Guarantor Co: NA  
Conditions Under Which The Guarantee Will Be Invoked: NA  
Details of Current Tranche :

ISIN	AMOUNT	MATURITY DATE	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA
INE403G14NS3	500,000,000.00	11/08/2021	CRISIL A1+	11/08/2021	CRISIL
			ICRA A1+	16/02/2022	ICRA

Name and address of Trustee : NA

Listing:

Proposed to be Listed / Unlisted : Listed

ISSUING AND PAYING AGENT : HDFC Bank Ltd, Treasury Operations, Lodha - I Think Techno  
Campus 4th Floor, Building - Alpha, Near Kanjur Marg Railway Station  
Kanjur Marg (E), Mumbai - 400 042.

MARKET CONVENTIONS : FIMMDA CONVENTIONS  
CP BORROWING LIMIT : INR 2000 Crs.  
SUPPORTING BOARD RESOLUTION FOR CP  
BORROWING RESOLUTION DATED : Dt. 15/06/2020  
TOTAL CP OUTSTANDING (as on date) : Rs1235 Crores  
DETAILS OF CPs ISSUED DURING THE LAST 15 MONTHS \* : REFER ANNEXURE

*\* Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due date.*

DETAILS OF OTHER DEBT INSTRUMENTS OUTSTANDING:

ISIN	ISSUE DATE	AMOUNT	MATURITY DATE	AMOUNT O/S
INE403G07061	25-Jul-19	INR 150 CR	25-Jul-22	INR 150 CR
INE403G07079	29-May-20	INR 195 Cr.	29-May-23	INR 195 Cr.

Inter-Corporate Deposits outstanding: INR 30 cr.

**BANK FUND BASED FACILITY FROM BANKS/ FINANCIAL INSTITUTIONS, IF ANY:**

Name of the Bank	Nature of facility	O/s amount/limit	Asset Classification
Standard Chartered Bank, India	Short Term Loan	O/s Amount – Rs. Nil. Limit – Rs.200 Cr.	Standard
Standard Chartered Bank, India	Loan Term Loan	O/s Amount – Nil Limit – Rs.400 Cr.	Standard
HDFC Bank	Long Term Loan	O/s Amount – Rs.151.42 Cr. Limit – Rs.200 Cr.	Standard
HDFC Bank	WCL	O/s Amount – Rs.175.00 Cr. Limit – Rs.202.00 Cr.	Standard

NAME AND ADDRESS OF ISSUER: STANDARD CHARTERED INVESTMENTS AND LOANS (INDIA) LTD.  
Crescenzo - 6 FL, C-38/39, "G" Block,  
Bandra-Kurla Complex Bandra [East], Mumbai 400051

LINE OF BUSINESS : NBFC  
CHIEF EXECUTIVE : Prashant Kumar  
(Managing Director / President  
/ CEO / CFO/ Top Most Executive)

GROUP AFFILIATION (if any) :

FINANCIAL SUMMARY	(Rs.000s)	(Rs.000s)	(Rs.000s)
	2019-20	2018-19	2017-18
• EQUITY	4543900	4543900	4543900
• NET WORTH	9112271	8340933	8274083
• INVESTMENT IN SUBSIDIARIES/AFFILIATES	-	332562	334736
• TOTAL DEBT OUTSTANDING			
-SHORT TERM (< 1 YEAR)	12525700	13957200	5390000
-OTHER DEBT	2990500	1042800	
• GROSS INCOME	2701834	1531705	1800525
• OPERATING PROFIT (PBITD)	2489419	1203405	1555225
• GROSS PROFIT (PBTD)	1059019	664806	786925
• NET PROFIT (POST TAX)	772319	439805	469425

AUDIT QUALIFICATIONS (if any) : NIL

- Material Litigation , If Any: NIL
- Regulatory Strictures, If Any : NIL
- Details of Default of CPs, Including Technical Delay in Redemption During Past 3 Years:NIL
- Details of Default and Delay in Redemption of Any Other Borrowings During Past 3 Years:NIL



**AUTHORISED SIGNATORY OF THE ISSUER**

**DATE: 09/02/2021**

Original / Authenticated Copy Of Any Document Related To Above Information Will Be Made Available To The Investors On Request