

SATIN TIMES



Date: Oct 09, 2020

MESSAGE FROM CIO'S DESK



NURTURING LIVES

As a company, SCNL aims to create value for all the people associated with it, through its various endeavours and actions. Be our customer, vendor or people we work with, SCNL endeavours to make an impact and difference to all those we interact with.



TEAMWORK & COLLABORATION

The SCNL way is to 'do it better together!' We believe in the collaborative approach; each person finds their niche in the company and the best manner in which to serve its needs, rather than chasing individual gains. Teamwork brings out the best in people and at SCNL, we feel that positive, constructive and efficient collaboration can ensure success.



INTEGRITY

Strength and stability, both moral and financial, are the backbone of SCNL. Integrity is at the apex of our business and we hold ourselves to the highest financial, intellectual and ethical standards no matter what.

ACCOUNTABILITY & OWNERSHIP



Accountability is all about answerability; the willingness to accept a task and be responsible for completing it to the best of.....

It gives me immense pleasure to be able to share my thoughts with all of you in this 3rd edition of "SATIN TIMES". Hope all of you with families are staying safe & healthy.

At this time of crisis when all of us were under lockdown and going through our own shares of fear and insecurities, as a business leader, I feel that **technology overall in the industry has once again been a savior & played a critical role in connecting people together**. Many things have changed over the past many months with 4 lock down imposed, businesses, schools and colleges shut, **technology has shift the paradigm** and made us believe that the businesses can be run remotely, the teaching process can go online; movies & entertainment can move to OTT (over the top) platform like Netflix, Amazon prime etc. and we have now seen a huge surge in online ordering for all essentials.

Furthermore, many technologies have emerged in the Industry to adapt to the new normal of social distancing, pandemic management, which can quickly help identifying infected individuals, connect with them, track who they have come in contact with, and so on. In addition, AI based data analytics have picked up too enabling medical professionals to understand more about the disease etc.

At SATIN we have been able to **turn around this crisis into opportunity** and deployed innovative technology strategies to combat the situation wherein our field staff was not able to physically reach out to any customers due to lockdown, we developed digital solutions for **cashless collection methods (UPI, Debit Cards, e-Nach etc.)**, Introduced **Customer Service Application**, enabling our clients to get complete visibility of their loans, make instant EMI payments, connect to CSOs, Branch Managers & CSS, opt for new loan products using the application. We fully leveraged our e-learning technology platform, which has helped organization to introduce many training programs to develop skills of a large employee base until the last mile.

Our initial strategy of hosting all core infrastructure at a centralized datacenter was of great convenience, which enabled everyone to seamlessly use all applications working from home. Moreover, from a technology infrastructure perspective though work from home technologies & collaboration tools have been there since the last 4 years, **the COVID situation has given us an opportunity to put these technologies to test & it gives me great delight that during these times all of us were able to seamlessly adapt to work from home and leverage these technologies to the fullest.**

Every disruption enables us to think differently and we did not let our spirits dampen and rather focused on utilizing this time in delivering many technological solutions like **HRMS, Integrated MSME solution, Tableau Analytics etc.** and amidst all this we did not get deterred by not being able to physically meet each other and engaged in e-celebrations leveraging video conferencing which kept us all connected and motivated.

I want to also express my immense gratitude to the entire cross-functional teams for their unstinting support and rallying around us & enabling us to unleash our potential & make technology as an enabler and driving force for the organization.

With the festive season ahead, here's wishing you all the very best and let us stay safe, stay positive and together bring our business back to normal.



MR. SANJAY MAHAJAN
Chief Information Officer
(Satin Creditcare Network Ltd.)

ENGAGEMENT AT SATIN THROUGH IMPARTING VALUES



Engagement activities help build stronger teams and inspired employees. The Satin family never fails to instigate its values with new projects and engagement activities.

NURTURING LIVES

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NURTURING LIVES

SATIN'S GOT TALENT

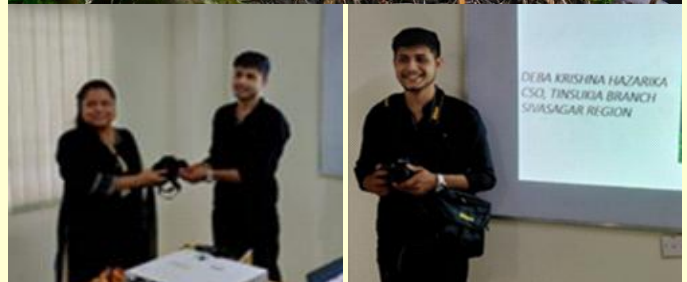
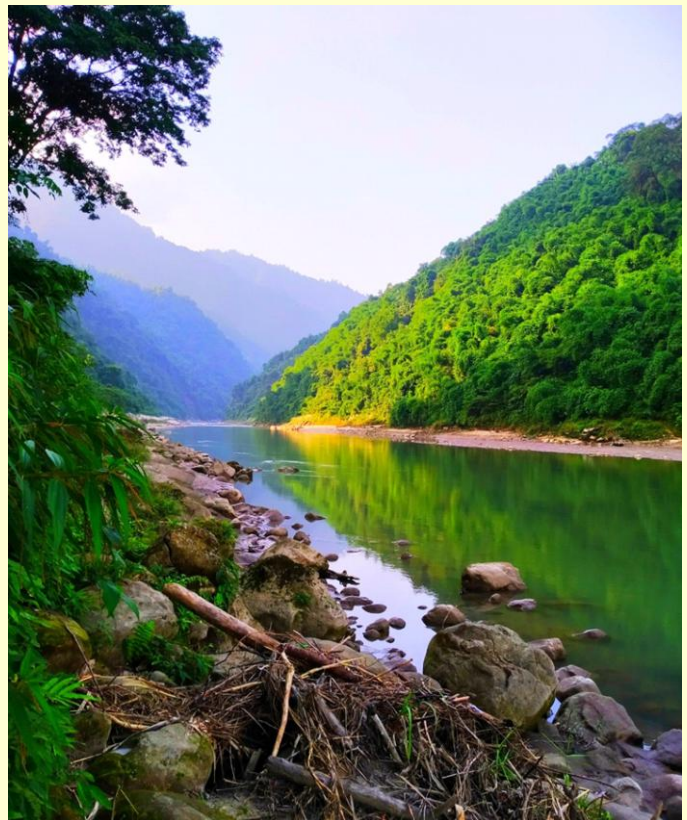


The Sivasagar Region conducted an employee engagement activity online in **June, 2020**. The first competition was Landscape Photography and the winner was Deba Krishna Hazarika, CSO, Tinsukia Branch, Sivasagar Region. His click of nature was so mesmerizing that **CMD Sir** had decided to give him a camera.

On 12th September, 2020 the CSO was called to Sivasagar RO along with the BM of Tinsukia Branch. A celebration event was organized to felicitate the employee. The event was started over by RM Sir in presence of all Regional Staff, BM of Tinsukia Branch and the employee himself.

After receiving the gift the employee shared his feelings in our Regional IT Support whatsapp group or we can say that with the employees of Sivasagar Region as,

“Thank you very much '**SATIN**' for selecting me as the winner of the photo contest held in the month of June. This is clearly one of the most significant events of my professional career. I am very **happy to receive a 'D-3500 DSLR'** as an award for winning the contest. I sincerely appreciate the attention that management gives to us. Special thanks to respected **CMD Sir, Amaresh Sir, RM Sir, HR Madam and BM Sir**. As a fellow employee of SATIN I promise to give 100% at my work even in the tough days. Some moments we can't explain. Only we can feel it. Now I have not enough words to explain my happiness. Once again thanks to SATIN. **MY SATIN MY RPIDE.**”



**SATIN'S
GOT TALENT**

DONATION DRIVE



The HO Team had organised a donation drive for two weeks from 8th September to 21st September, in collaboration with Rann Foundation. Employees donated clothes, food grains, books, blankets and so many other reusable items. The donations will be felicitated to kids, with the help of RANN foundation following their Project – Ekjut. It was an initiative taken in lieu of International Day of Charity i.e. 5th September.



"We make a living by what we get. We make a life by what we give."
"For it is in giving that we receive."
"We rise by lifting others." – Robert Ingersoll

**"Our prime purpose
in life is to help others"**

Come and donate for a noble cause in collaboration with RANN
Foundation from 8th to 15th September.

VENUE - ENTRY POINT (FIRST FLOOR)

RANN Foundation's
collection drive
for

Project EKJUT

Your trash is someone else's treasure

Things you
can donate



Books
newspapers



Grains
rice



Clothes



Blankets
Bed sheets



Other old
recyclables

DONATION
DRIVE

TEAMWORK & COLLABORATION



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22nd September, 2020 marked the first Disha Batch of Punjab and Haryana. It started with 15 candidates at Ambala Regional Office. The briefing of the session was given by Mr. Nitin Verma (Zonal HR – UP East & West Circle) and Anil Kwatra (Business Head). Here are the glimpses of the session.



CENTER MEETING DURING COVID



A glimpse of Rajasthan branch adhering to social distancing and wearing mask during meetings. It shows how people are responsible and work together for better results.





KNOWLEDGE SHARING SESSIONS

The Corporate HR Team has come up with knowledge sharing sessions and internal HR KNOW WHY series. It is important to be updated about the ongoing market trends and how employees mould themselves to sustain in their current jobs. These sessions help build strong teams and better understanding of the business.

The knowledge sharing session was instated on **18th September**, by **Mr. Nikhil Omprakash Mallah (Vice President - HR)**, imparting knowledge about Performance Management Systems and the current situation.



Besides Cognizance – Know Why of HR Processes was incorporated on 22nd September, giving information about how certain processes must flow and what is their impact on the business.



INTEGRITY

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TEACHER'S DAY WISHES

Managers are less like bosses and more like teachers. Employees learn most of their work from their bosses and colleagues. Satin gives a great learning platform to employees.

Here are some wishes sent by the Bhopal Team to their Leaders.



A good teacher can inspire hope, ignite imagination and instill the love of learning. "Happy Teacher's Day" Just wanted to let you know that you are the best and your way of teaching is marvelous"
From: Saurav Jain

Message for Entire Bhopal Team

*You all have a heart of gold. You all are truly an inspiring individuals, each one of you taught me so many life lessons.
Best Wishes for this Teacher's Day!!*

From: Hemant Suryavanshi

They help us take shot at our goals, They prepare us to play life's Roles, They help us to cross the Difficult Poles, I shall remain indebted to such Noble Souls.
From: Saurav Jain



To Dear Saurav Sir,
We thank you for all the efforts and hard work you invested to bring out the best in us can never be repaid in mere words. We feel grateful for having a Boss and mentor like you...!!!
From: Your HR Team

I send heartfelt teachers day wishes to my boss. I am thankful that your backup support has given me much success and I am lucky to have you as my superior.
From: Saurabh Chandel



To Dear Shalish Sir,
Leadership isn't a skill, it's a talent. I appreciate how you always give your best and inspire me to do the same. I am glad to work with you. Happy Teacher Day Sir.
From: Ramyash Kushwaha

I found guidance, friendship, and discipline everything in one person. Happy Teacher's Day Sir.
From: Lovlish Jadhav

Thank you for all the support and the confidence that you have shown on me. Will always need your guidance and blessing.
From: Sarvesh Chaturvedi



To Dear Ramyash Sir,
Thank you for all the lessons that you have helped me to learn. I feel really thankful for the practical insight that you have shared on how to approach the fields. Wishing you a very happy teachers day.
From: Sarvesh Chaturvedi

Sir, You have encouraged me at every step and been my strongest pillar of support. Thank you for everything.
From: Lovlish Jadhav



To Dear Hemant Sir,
Great inventors and leaders are not born. They are motivated and inspired to do great things by great mentors like you.
From: Manish Dubey

You are not less than a teacher to me. You have always taught me like a student and I am so fortunate to have someone like you in my life.
From: Rati nath Jha

Your extraordinary ability and leadership to guide us at all times. While I still have the opportunity to say Thank you for all your guidance not only for me but for entire department. You are the most supportive Boss.
From: Viveka Joshi



Dear Lovlish Sir,
I get to learn something new from you everyday. The best thing of yours is that you balance your work and makes the workplace happier.
From: Purushottam Vishwakarma



Dear Abhilash,
I am blessed to have a boss like you who has always supported me and guided me through my career. My success is incomplete without you. Wishing you a very Happy Teacher's Day.
From: Saurabh Chandel

TEACHER'S DAY WISHES



ACCOUNTABILITY & OWNERSHIP

Accountability is all about answerability; the willingness to accept a task and be responsible for completing it to the best of one's abilities. Ownership, on the other hand, requires not only taking onus of the task at hand, but responsibility for the outcome of it, whatever that may be.

Our Chairman & Managing Director – Mr. H.P Singh imparts this value in the best way possible by being transparent in media interactions about the current scenario and providing his views on how can financial organisation combat the challenges of Covid 19.



Mr. HP Singh shared his views with Mr. Atmadip Ray from The Economic Times on the significance of less paper, faster downloads, lesser human intervention and faster distribution in today's fintech world as part of a story headline 'Reserve Bank of India looks to sort out e-KYC matter for non-bank lenders' as on 21st Sept 2020.

https://m.economictimes.com/industry/banking/finance/banking/rbi-looks-to-sort-out-e-kyc-matter-for-non-bank-lenders/amp_articleshow/78218808.cms

He also shared his views with Bijoy Idicheriah from Cogencis on Satin Creditcare Network Limited's robust financial performance backed by strong collections and low NPA.

Full Story : <http://www.cogencis.com/newssection/chome/satin-creditcare-eyes-fx-debt-build-liquidity-buffers/>



SEEKING EXCELLENCE

We strive for perfection and excellence in all that we do and it is this motto that has led to the sustained growth of SCNL, regardless of upheavals in the economic environment. The sincerest efforts of every member of the Satin family to uphold these values shows in the treatment of customers and employees, while dealing with investors and clients and above all, in the supportive and inspiring environment we work in.

The Central team took an initiative and provided their views on how the Satin values helped them during the lockdown.

इस महामारी के दौर में सैटिन वैल्यू मेरे लिए बहुत ही महत्वपूर्ण साबित हुए। मुझे लगता है कि यह महामारी हमें सिर्फ रुकने के लिए कह रही थी, और हाँ हम रुक गए, लेकिन हमारा विकास नहीं, क्योंकि सैटिन द्वारा प्रत्येक कर्मचारी को तैयार करने के लिए ऑनलाइन पर्सनल डेवलपमेंट ट्रेनिंग, मॉड्यूल्स और ऑर्गेनाइजेशन नॉलेज (*Mision and Vision*) की व्यवस्था की थी।

कंपनी ने हमें जुड़े रहना सिखाया, हम अपने घरों में थे, लेकिन जुड़े हुए थे।

हमारे कदम रुक गए, दुनिया रुक गई, विकास की गति रुक गई थी, पर हम बढ़ रहे थे, हमारे काम करने का तरीका वास्तविक हो गया। सैटिन के हर एक सदस्य ने अपने आप को विकसित किया। सैटिन ने अपने कर्मचारियों का ध्यान रखा और ये सिखाया कि हम ऐसे कई परिवार का ध्यान रखें जो दो वक्त की रोटी के लिए परेशान हो रहे हैं। इस कठिन समय में भी कंपनी ने इस चुनौती को पार करने और विजेता बनने के लिए हमारे भरोसे का निर्माण किया।

चुनौतीपूर्ण समय में कर्मचारियों को पहले रखने के लिए मेरी कंपनी को हार्दिक धन्यवाद।



Name:- Divya Sahani

Emp Code:- 85277

Region:- Bhopal RO

Designation:- HR-Coordinator



SEEKING EXCELLENCE



Corona has brought with it a wave of deaths but it also brings some life lessons. When Lockdown starts it seems very difficult to stay at home. But SATIN values provides positiveness to me while staying at home. SATIN Values has taught many things. I spent more time on my hobbies and work. I have learnt honesty to work, value of things, moral values and self-discipline. Due to self-discipline we stay at home and can protect ourself and our family from this disease. I come to know the importance of food when my roommate and I gave food packet to needy people, street pets and decide not to waste food in future. This SATIN Values also taught me the value of relations and responsibility. How I will care my family members in difficult time? The notions about life changed. At last, I notice that shortage of anything tells us the proper utilization of things. How saved things help us in difficult time? Keep Social Distance, Break the Chain.



Name:- Abhilash Kesharwani

Emp Code:- 49381
Region:- Bhopal RO
Designation:- Cluster Auditor

उलझन बड़ी है, सामने मौत खड़ी है.. भरोसे की नाव में सवार हम है, सफर पूरा करना है, समय है.. संघर्ष की मेहनत से कटेगा.. जो दम भरेगा वो ही जीतेगा... संभालना, गिरना, उठना यही सीखा है मैंने... हाँ मैं वारियर हूँ सेटिन का.. मुझे हर हाल में जीतना है..



Name:- Lovlish Jadhav

Emp Code:- 300061
Region:- Bhopal RO

Designation:-
Regional Manager-
Operations

Satin values ने हमारी आर्थिक रूप से सहायता की। जब हम अपने घरों में बंद थे, और हमारी कमाई का कोई रास्ता नहीं बचा था, तब *satin company* ने हमारा साथ नहीं छोड़ा। वह समय पर हमारे वेतन का भुगतान करती रही। जिससे हमें लॉकडाउन के समय में किसी भी तरह की आर्थिक समस्या का सामना नहीं करना पड़ा और हम अपने आप को और अपने परिवार को घर पर सुरक्षित रख पाए। मैं शुभम जैन *satin values* का बहुत बहुत धन्यवाद करता हूँ।



Name:- Shubham Jain

Emp Code:- 301106
Branch:- Bhaora
Region:- Bhopal
Designation:-
Community Service Officer

VOICE OF EMPLOYEE



जोशो जूनून

कोरोना के इस काल में, आगे बढ़कर काम ले,
चलो आज फिर से हाथ हम थाम ले,
जयघोष करे, "Satin" का नाम ले !

न विपदाएँ कल थी न समस्या आज है,
"Satin" से हम है ये हमारा ताज है !

न बारिश से डरे हम न तुफानो से घिरे,
सतत हम चलते गए पर कभी न हम फिरे !

कई बार गिरे हम कई बार हम चुके,
उठकर फिर चलते गए दौड़ में पर न रुके !

सन 1990 से डटे है होसलो से हम पटे है,
मुश्किलों की राह में हम कब कहाँ पीछे हटे है !

ज्ञान, आदर, उपलब्धि; ही हमारे मंत्र है,
धैर्य, हुनर, आत्मविश्वास; ये हमारे तंत्र है !

एक उज्ज्वल भविष्य के लिए हम नई राह बनाते है,
नाज है हमे कि अब हम Satinites कहलाते है !

हम सब Satin का तहे दिल से धन्यवाद करना चाहते है ।।
Satin ने इस महामारी के दौरान हम सब का बहुत ध्यान
रखा इतनी विकट परिस्थितियों के वावजूद कंपनी ने अपने
सभी एम्प्लाइज को एक परिवार की तरह ध्यान रखा ।।
कंपनी मैनेजमेंट ने सभी एम्प्लाइज का न केवल फाइनैसली
बल्कि महामारी से निपटने के लिए सेफ्टी गाइडलाइन्स भी
देते रहे उसकी मदद से हम सब खुद भी और साथ में अपने
फैमिली का ध्यान रख पाए ।।

COVID महामारी के दौरान ही कंपनी ने अपने सभी
एम्प्लाइज के लिए COVID की पालिसी प्रोवाइड किया
ताकि COVID महामारी के दौरान अगर कोई Satin परिवार
का कर्मचारी महामारी से प्रभावित होता है तो अपना इलाज
किसी अच्छी हॉस्पिटल में आसानी से करवा सके और अपने
स्वास्थ्य का ध्यान रख सके क्यों की SCNL की पहली
प्राथमिकता पहले से ये थी की कैसे भी हमारे सभी कर्मचारी
स्वस्थ और सुरक्षित रहे ।।

हमें गर्व है की हम सब साटिन परिवार का हिस्सा है एक
बार पुनः SCNL को हम सभी इंदौर रीजन टीम की ओर से
बहुत बहुत धन्यवाद की इस विकट परिस्थिति में हम सब
का बहुत ही ध्यान रखा हर प्रकार से चाहे वो फाइनैसली हो
या स्किल, स्वास्थ्य से रिलेटेड ।।
धन्यवाद साटिन



AKASH MATWANI
Regional HR- Indore
and Ratlam
E-Code – 82663



SURENDRA KUMAR
Mishra
RCCM_Indore Region
E-code- 45848



PASSION BEYOND WORK

We all have something, which we are passionate about and love to do during our leisure time. This section highlights passion/talent, which employees possess at SCNL!!

Our COO (Mr. Dev Verma) and CHRO (Mr. Subir Roy Chowdhary)
jamming on a Friday evening in corporate office.





FAREWELL OF DEV SIR



BIDDING

Adieu

To
Mr. Dev Verma





"ORGANIZATIONAL CULTURE is the shared values that have a strong influence on the people in the organization and dictate how they dress, act, and perform their jobs."