

Date: Dec 10, 2020

CELEBRATION OF FOUNDER'S DAY

An Organisation celebrates itself with its development since its foundation. October, 2020 was a special month for Satin since it turned 30. The Organisation has not grown old it has evolved.



EMPLOYEE ENGAGEMENT

Employees need to be engaged in different things and deserve some time off work, to rejuvenate themselves. The corporate office employees had a weekend getaway, while the Indore RO employees did a weekend fun activity at the end of the month to start afresh for the coming month. Diwali was celebrated in all regions with full enthusiasm and fun.

EMPLOYEE WELFARE

Since its inception, SCNL has regularly worked towards enhancing benefits for the community it serves and its employees. It introduced its first women centric policy – Menstrual Policy.

TRAINING SESSIONS

Training is an important part of a person's employment life cycle. Satin gives the best training platform to learn and grow as an individual and brings out the best in an employee.

EMPLOYEE CONNECT

Engaging employees and staying updated about the ongoing responsibilities of employees is an essential function of the HR and Communications domain. Branch Connect, HR Samvaad and Satin Express are some of the new initiatives started in the past few weeks.

EXPANDING SATIN'S REACH

Growing and expanding becomes a part of the Organisation existence. Satin has expanded its operations in parts of South, mostly in Bangalore and Chennai.

PASSION BEYOND WORK

The kicking in of Diwali, brought out the passion of employees at work. The regional and corporate offices employees completed the essence of Diwali with Rangoli making.

This year has been like no other. We have faced and surmounted challenges that we did not know existed. This has been possible only because of the Satinites, who have been part of and actively supported the organisation. This has helped us remain positive in the light of adversity.

A crisis reflects the true character of an organization, and we at Satin take immense pride in sharing with you how the organization has worked resiliently to emerge out of the crisis during these unprecedented times through our monthly newsletter, 'Satin Times'.

We are living in extraordinary times that are posing difficulties for businesses, industries, economies as well as communities. Continuity of business and safety of stakeholders has been a top priority, as we navigate the crisis. Technology driven innovation and customer focus are the key operative directives, pushing us to continually rethink and reinvent product and processes and reskill people to drive superior service, scale, and speed.

During this period, Satin successfully completed its Rights Issue of ₹ 120 Crores at ₹ 60 per equity share. The issue was oversubscribed and ₹ 15 per share has been received on application. The Board of Directors meeting of the Company is scheduled to be on 13th November 2020 to discuss the financial performance of the company for the quarter.

We are happy to announce that we disbursed our first loan under the Prime Minister Street Vendor's Atmanirbhar Nidhi Scheme (PM SVANidhi) with an aim to financially empower street vendors. We also successfully raised funds including a first of its kind dual recourse loan disbursement, that is a pioneer product in end to end innovative digital loaning in the microfinance sector.

I am optimistic about the way ahead. Our thoughts and prayers are with those who are at the receiving end of the crisis as well as those who at the frontline of the battle, providing healthcare services, sanitation, essential services to community etc., relentlessly working towards bringing the world one step closer to normalcy each day. Satin Creditcare Network Limited aims to serve and solve for each of its stakeholders. We thank you for your trust and confidence in our organization and wish you good health and safe passage through these trying times.





An Organisation celebrates itself with its development since its foundation. October, 2020 was a special month for Satin since it turned 30. The Organisation has not grown old it has evolved. With our value of nurturing lives, Satin has given better lives and opportunities not just to clients but also its employees.

The 30th Founder's Day was celebrated in full swing at all our offices. The glimpses of the celebration are displayed in the newsletter throughout.

















Employees of Sivasagar Region are celebrating the 30 years of SATIN with their clients and receiving their experience and wishes for SATIN. Employees are also sharing their words of association with this organisation.







DISHA BATCHES

Disha has been a part of Satin for the last 2.5 years. Satin has recruited most of the CSO's through Disha in the past few months. These resources go through a training of 14 days to become a part of the organisation.

With its blooming success, the inauguration of these batches started in other zones as well.













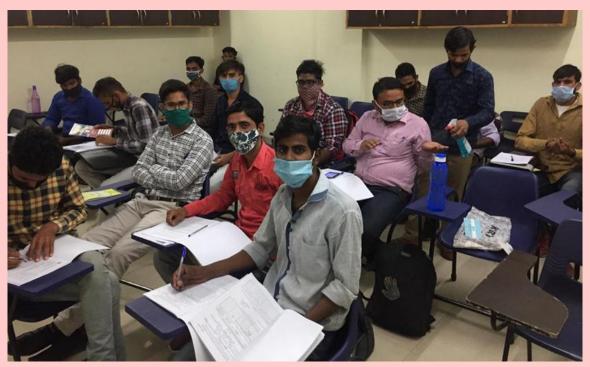






DISHA BATCHES

First Disha Batch at Jaipur









TRAINING SESSIONS

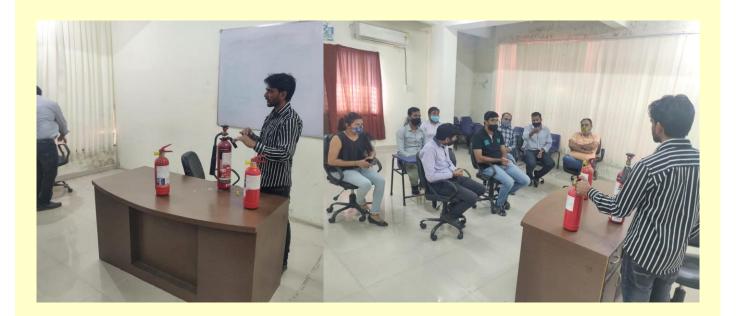
Training is an important part of a person's employment life cycle. Satin gives the best training platform to learn and grow as an individual and brings out the best in an employee.

Safety Training at Indore RO

Glimpse of Safety Training and Employee engagement activity conducted in Indore Regional Office Name as "Safe Satin Program" today in the presence of Dy COO Sir and other regional Staff.

Major Points Covered in Training:-

- 1. Set a Company goal regarding Safety
- 2. Fit employees for PPE
- 3. Host a safety contest
- Test fire extinguisher skills
- Teach emergency response







TRAINING SESSIONS

SSO TRAINING at SIVASAGAR RO





TCSO (1st BATCH) CLASSROOM TRAINING at SIVASAGAR RO







TRAINING SESSIONS

Mr. Rajesh Pandey(Zonal HR) taking UDAAN session with all the RM/DRM/ZM of Bihar & Jharkhand.









EMPLOYEE CONNECT

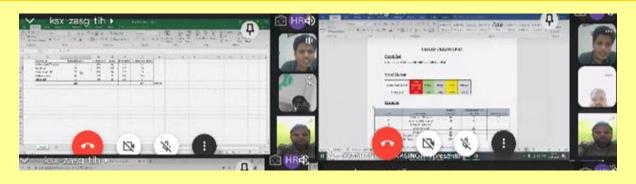
Engaging employees and staying updated about the ongoing responsibilities of employees is an essential function of the HR domain.

Engaging with employees based at the branch and virtually holding game sessions during this time has become an important practice. The regional HRs have made it a regular practice to connect with the branch employees on fortnightly or weekly basis and understand their situation and issues. Organising Kahoot sessions has given the branch employees a different platform to rejuvenate and connect with their peers. Here are a few glimpses of the branch connect and kahoot sessions.

Virtual Branch Meeting with BM/CSO & DRM for explaining UDAAN process, Jaipur.



Glimpses of Virtual Branch meeting and an interactive session for Udaan Project with all the DRM's, BM's and Cso of ALIGARH REGION







EMPLOYEE CONNECT

HR Samvaad

The HR team started a new initiative of connecting the Regional HR Team with the Corporate HR Team on forth-nightly basis to bring in better synergies and alignment between the two teams, discussing agendas and giving a platform for flow of ideas/suggestions.









EMPLOYEE CONNECT

SATIN EXPRESS

The corporate communications team launched their first webisode of Satin Express on 1st October, created by Aditi Singh(Head – Investor Relations & Corporate Communication) and Palash Bhattacharjee(AM – Corpcom) featuring Mr. Mukund Madhav (Business Head – U.P West), giving insights about his life experience and career in Satin.

https://youtu.be/kTX-Dtgqb_4











EXPANDING SATIN'S REACH

Growing and expanding becomes a part of the Organisation existence. Satin has expanded its operations in parts of South, mostly in Bangalore and Chennai.

Branch Opening at Bangalore - 2

Satin has opened 4 new branches named Channagiri, Harapanhalli, Huliyar and Davangare which belongs to Bangalore-2 Region. It was inaugurated by Zonal Manager Mr. Mahadeva and the Regional Manager Mr. Ramesh on 30th Sep 2020.







EXPANDING SATIN'S REACH

COIMBATORE RO

The Coimbatore RO was opened on 4^{th} December 2020. Here are a few glimpses of the inauguration ceremony.









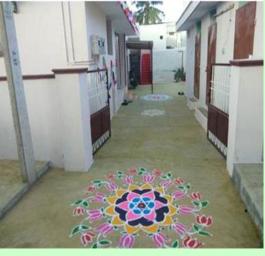
EXPANDING SATIN'S REACH

Our newly inaugurated branches of **Perundore** and **Udumalpet** is all set to give wings to new dreams at Coimbatore region.













EMPLOYEE ENGAGEMENT

Gala Time at Westin Sohna Resort & Spa

Satin organised Gala Time as a Rewards & Recognition Event at Westin Sohna as a weekend getaway on 24th October'2020. It was filled with fun, dance and games followed by an award ceremony. Here are a few glimpses of the event.









EMPLOYEE ENGAGEMENT













EMPLOYEE ENGAGEMENT

FUN Activity at Bhopal RO

The Bhopal Regional employees organised a fun activity name "My Takiya Kalam for you" at the end of the month in the presence of ZM, RM, ZHR and ZQM. Here are a few glimpses of the activity.











Diwali is a festival of embracing relationships and bringing joy to our loved ones. During the pandemic, this was the first festival that was celebrated all across the country at all regional offices.









CELEBRATION AT CORPORATE OFFICE







EMPLOYEE WELFARE

Since its inception, SCNL has regularly worked towards enhancing benefits for the community it serves, by means of organising centre leader workshops, medical camps, sanitation drives, financial literacy training and more. Satin Creditcare Network Limited aims to continue to create value for all the people associated with it, through its sustained endeavours and actions. We launched "Satin Ease", highlighting the menstrual policy for women employees, breaking the taboo of people and thinking welfare before society.



Cyclone Relief Camp

SCNL is spearheading several projects to make a positive contribution to the lives of underprivileged people and those who are impacted by deadly pandemic and most recent, Cyclone Nivar.





EMPLOYEE WELFARE

We are taking care of the safety and wellbeing of our customers by providing ration kits in Chennai region as many have been severely impacted with income sources being disrupted due to the tropical Cyclone Nivar.

Through our various initiatives, we have always been actively involved in contributing to the well-being of the less fortunate and crisis impacted in our society. We aim to continue to help as many families as possible through the planned relief activities.

Some glimpses of the activities carried out are as follows:

















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SATIN TURNS 30!!



