

Date: Jan 08, 2021



























dieu 2020! The year we all will remember for some good and some not so good things. It has been a rollercoaster year for the entire world, on one side the entire world went on lockdown on the other side it felt that mother nature had a reset.

On the business front barring few industry every other industry went into recession and have seen plethora of crisis which one could have ever imagined. It is indeed a time to get going and be ready to sail through this though waters. I wish you all a happy new year.

May this year bring to all us at Satin, a lot of optimism and positive thoughts. Let us make this a year of Satin. Let us take the resolution to work towards our mental and physical health for a better tomorrow.

I would like to thank you all to have shown your dedication towards work and your commitment towards the organization. Going through this phase of transition, your support has been a great contributor towards Satin. Hope that we all are resilient to overcome the past and look forward for a glorious 2021.



MR. SUBIR ROY CHOWDHURY

CHIEF HUMAN RESOURCE OFFICER

JANUARY 2020

The Year 2020 has been marked as a milestone not only for the whole world but also for the economy. We have all seen highs and lows in our lives, but have also learned quite a few things that from within and around us.

The highlights of the year have been displayed in the Newsletter month-wise to celebrate the year with our achievements and growth.

Satin received the title of Great Place to Work in January for the Year 2020.



Hello Satinites,

I share the same level of excitement and vivacity as you would in hearing it, yes!! It's Official!! After a thorough process of surveys and audits, we are a certified Great Place to Work company.

When people think of Great Workplaces, they imagine a company with fancy lights, a chandelier at the reception and amazing benefits!! However, it is much deeper and thoughtful than that. In fact, at the center of it lies, the level of trust employees have in their managers, the pride which they feel being associated with the employer and the extent to which they enjoy being with their colleagues.

I am honored to share that we have scored the highest in the section which highlights the "Pride" of an employee in being associated with the company, followed by the credibility of Management and camaraderie among colleagues. Taking it ahead, I want to congratulate each one of you for taking this journey with us, for walking all the extra miles, and for being persistent through the rough waters.

Let us continue this journey of being the best workplace, where you can learn to the fullest and continue to create a culture of camaraderie, boundaryless behavior and passion. With commitment and contention, let us tell the world that it is "MY SATIN MY PRIDE".

Note: You can check the name of our organization featuring on the GPTW website,
www.greatplacetowork.in/get-certified/certified-organizations/



Great Place to Work Certification Celebration: Glimpses of Cake Cutting Ceremony







GREAT PLACE TO WORK

















JANUARY 2020



Launch of the Individual Development Program

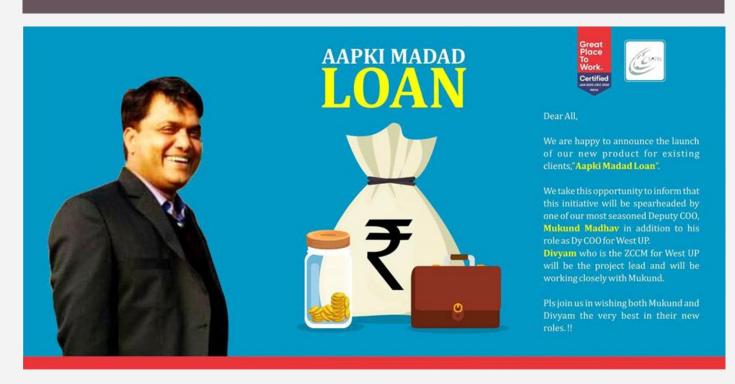
We are launching the 360 degree survey on 20th January till 31st January 2020



FEBRUARY 2020



Launch of new product by Operations team – "Aapki Madad Loan"



The Leadership Team winning the "World HRD Congress Award"





Holi and Women's Day Celebration



GET READY FOR THE DOUBLE CELEBRATION

Let's celebrate
WOMEN'S DAY & HOLI
with full enthusiasm.

Dear Satinites,
Please find the event flow
for 7th March 2020.

TIMING	EVENT
10:00 AM- 4:00 PM	(Women's Day) Caricature Activity
10:30 AM- 12:30 PM	(Women's Day) Self Defence Training Separate mailer will be released soon regarding the 2 batch for Self Defence Training Session.
3:30 PM- 4:00 PM	Employee Engagement Game
4:00 PM- 5:00 PM	Women's Day Cake Cutting & Holi Celebration



Mr. Jugal Kataria moved to the role of Group Controller



Dear Satinities,

With great pleasure, we would like to inform that, Mr. Jugal Kataria who has spear headed the Accounts, Finance, Treasury, Investor Relation, Legal and Corp Communication verticals for almost 20 years with SCNL is being elevated as "Group Controller" with immediate effect.

Let us congratulate and wish him all the very best for the enhanced role.

OUR CORE VALUES:













Khushboo Sondhi received the Best EA award



APRIL 2020



Launch of E – Learning Module





Dear Satinites,

We are glad to share the launch of Satin's E-Learning portal. This portal is all set to take your learning to the next level.

WE ARE HAPPY TO SHARE THE BELOW MODULES:

E- LEARNING MODULES



Leadership Fundamentals



MS Excel Intermediate





Personal Effectiveness



MS Excel Advanced



The Winning Edge



Time Management

Happy Learning!!!



Launch of the Satin ESS - HRMS Software



Dear Satinites,

It gives us immense pleasure to launch SATIN Employee Self Service as our new Human Capital Management software built by the collaboration of HR & IT

The same is accessible over Laptop/Desktop by its URL and on TAB/Mobile through its application as per the links given-

Desktop/Laptop: https://worklife.satincreditcare.com/#/login Android Users: https://play.google.com/store/apps/details?id=com.scnl.hrms IOS Users: https://apps.apple.com/gb/app/satin-ess/id1496766947?l=es

For the first phase, we are going live with the below modules:

- 1. HRIS
- 2. Attendance
- 3, Leave 4. Confirmation
- 5. Exit

Login Details: Credentials would be same as LMS

Actionable: Please download the app on mobile for marking your attendance/regularisation/leaves. Get Ready to Enjoy our EXISTING PROCESS with NEW User INTERFACE.

Guidance Videos Attached

Ms. Aditi Singh was given an added responsibility of Corporate Communication along with Investor Relations



Dear Satinites,

We are happy to share that Ms. Aditi Singh who has been spearheading the Capital Market & Investor Relations vertical is entrusted with an additional responsibility of leading the Corporate Communication for the entire organization.

We wish her all the very best for this role.





















VC with HR Sessions during the lockdown



JUNE 2020

Taraashna completed 8 years in the Industry



GLORIOUS 8 YEARS COMPLETION

Dear Fellow colleagues

Today, 09th June, 2020. Taraashna Financial Services Ltd. completes its 8th glorious years of operations & steps into its 9th ambitious year of operations. The energy of the number "9" represents completion, but not finality. Think of it more in a cyclical sense; it's about the ending of one cycle and the potential it creates for another cycle to commence. The number "9" in Numerology acts as an usher in this process of transition or transformation, guiding and empowering us with its wisdom. "We", are there at "9".

'We', wish to express sincere, heartfelt gratitude to all of our employees & all others who have helped us to be where we are serving the community across diversified geographies, is the vison that we have always worked for.

Taraashna, was founded in May 2012, our growth from a single product-single partnership company to a multiproduct-multiple partnership-multi geograph company, with a committed staff spread across 6 states in India now. We have come so far with the selfless contribution, support and hard work by each one of you & your families. Taraashna will continue to provide us learning and growth in our career. We would also thank our Parent Satin Credit Care, Hon CMD Sir and the entire Ex-Comm. team for all their unrelenting support fearning & strength that we derive from them on a daily basis.

Let us put together our hands for an applaud to cheer the achievements of past 8 glorious years, from Taraashna's teams 8 scale new heights after learning from our mistakes and slips in the past. Aspire to fly, where eagle dares to fly.

We Thank all our employees, partners & vendors for supporting us during all these years. We look ahead to grow & prosper, 'Together'.

Yoga se Hoga Challenge done PAN India



YOGA ADD YEARS TO YOUR LIFE AND LIFE TO YOUR YEARS

Dear Satinites,

We would like to apprise you all, that we are coming upwith "YOGA SE HOGA CHALLENGE"

all you have to do is follow these simple steps:

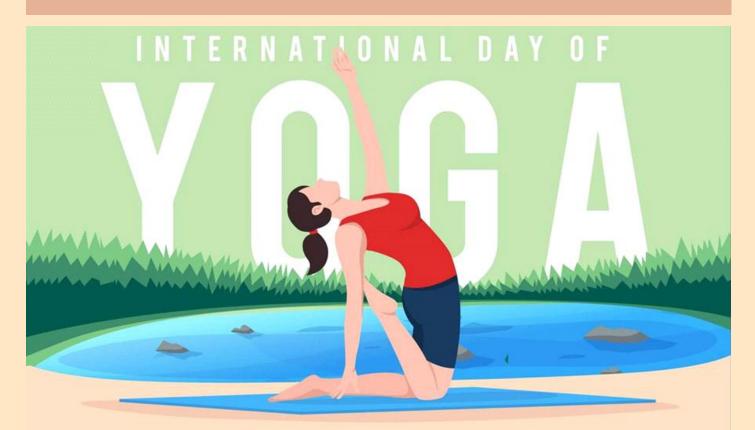
- Click a picture while practicing yoga (Pic can be of self or with family/colleagues)
- Send it to <u>HR@satincreditcare.com</u> with your E-Code,
 Name, Region & Branch
 3) Best entries will be rewarded

The competition is open from 24th June 2020 to 28th June 2020 Midnight.

We request all of you to participate in this activity and incorporate the benefit of yoga in your day-to-day life.



Yoga se Hoga Challenge done PAN India



YOGA SE HOGA - WINNERS

2nd Winner



Jyoti Satnami (Branch: Ratlam / Region: Ratlam)

1st Winner



Bhaskar Gogoi (Branch: Titabar / Region: Sivasagar)

3rd Winner



Pankaj Samrah (Branch: Bishwanath Charali/ Region: Tezpur Region)

JULY 2020

Branch Employees cleaned the branches for maintaining hygiene and safety at the workplace.





Dear Satinites,

Kindly find some glimpses of various initiatives taken by the Regional and Branch staff to propagate ways of **healthy living** and **staying engaged** with each other during these testing times.

THE ACTIVITIES CONDUCTED WERE

- *Healthy Pot luck at Moga Jalandhar branch
- *Branch Cleaning at Amritsar 2 Jalandhar
- *Immunity Boosting Day with healthy cooking and living ideas in Bhopal Region
 - *Games day at Pali Branch Jaipur Region (balloon race, lemon race)
 - *Digital Connect @ Satin (Chaigaon Branch Indore Region) (Hanumangarh Territory - Jaipur Region)
- *Birthday Celebration at Kishangarh Branch (Jaipur Region) & Udaipur City Branch

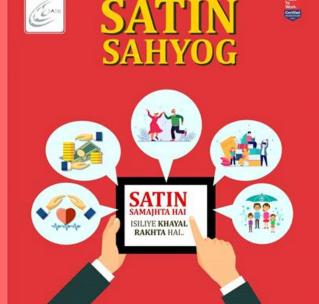




JULY 2020



Implementation of Satin Sahyog



Dear Satinites

Our heart bleeds when we hear news of our dear colleagues who succumb to fatal accidents and passes away in the line of duty. As an organization, we have pledged to stand by all such families who loses their near and dear ones and we are committed to take care of them. As a part of our organization philosophy we have decided to support the families in the following way:

- 1 Term life Insurance cover of min 10 lacs in case of normal death and additional 10 lacs in case of accidental death to the nominee member.
- EDLI insurance of 6 lacs
- Pension of Rs 10000 per family till the time one member of the family is eligible for a job
- 4. Education assistance upto 2 children for Rs 2500 per child. (i.e max Rs 5000)
- A job for one member of the family if he/she is min 21 yrs of age and XII pass (family pension will be stopped as and when job is given to family member).
- 6 Lifetime Mediclaim cover for entire family (max 5 members).

The finer details of the coverage will be available in our policy which will be uploaded in the intranet. We hope this small token of support will help the families of our colleagues to sail through the most toughest times and ensure the families are safe and secure.

MY SATIN MY PRIDE...

Implementation of Covid 19 – Combatting Policy

- We at Satin are determined and committed towards the health and well-being of our employees. In this epidemic situation if any employee is infected by Covid-19, we as an organization will bear the entire expense pertaining to the healthcare including the testing of employees who were in contact with the infected employee with immediate effect.
- Apart from this, infected employee will also be entitled for 15 days Covid leave and post that 15 days complete work from home facility.
- As a part of maintaining hygiene, office premises will be fumigated and sanitized.



AUGUST



The month full of Celebration

Independence Day



Ganesh Chaturthi





AUGUST The month full of Celebration



Superstar Sibling



Annual Performance Appraisal



Subir Roy Chowdhury

Annual Performance Review and Promotions 2020

1 This message was sent with High importance.

FINAL PROMOTION LIST 2020.pdf _

I would like to take this opportunity to inform you that we have completed our performance review process for the year 2019-20. We thank all the team leads and HODs to complete the reviews on time and we would request all HODs to downloaded the feedback to their respective team members and also set the expectations for this Financial year. This year we have made some changes to the ratings scale and have moved to a 6 point evaluation system which is as follows :

Rating 5: Far Exceeds Expectations

Rating 4+: Consistently Exceed Expectation

Rating 4: Exceeds Expectation Rating 3: Meets Expectations Rating 2 : Below Expectations

Rating 1: Far Below Expectations

We are also decided to start a formal review process on quarterly basis from this year and the details of the same will be shared shortly with you.

We are glad to share that we have around 190 promotions this year (list attached) and we Congratulate each one of you for this achievement. The ratings & promotions letters will be uploaded by tomorrow. In this current scenario of changing economic and business landscape due to COVID, it will extremely critical for us to manage our business with minimal disruption and be sustainable and ensure we get back to normal mode as early as possible and hence the organization has decided not to have any monetary increase in our compensation this year. However, we have also decided to reinstate 50% of our salaries from Oct 20 payroll and 100%

SEPTEMBER



Dev Sir Farewell



Teacher's day



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

reat inventors and leaders are not born. They are motivated and inspi do great things by great mentors like you.

e not less than a teacher to me. You have always taught me like a at and I am so fortunate to have someone like you in my life.

our extraordinary ability and leadership to guide us at all times. While I till have the opportunity to say Thank you for all your guidance not only or me but for entire department. You are the most supportive Boss.



I get to learn something new from you everyday. The best thing of that you balance your work and makes the workplace happier.

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: Sourabh Chandel



SEPTEMBER 2020







OCTOBER 2020







WITH THE PEOPLE, FOR THE PEOPLE SATIN TURNS 30!!



Releasing "Satin Ease"

MENSTRUAL POLICY

"Experiences of menstruation and menopause can be very debilitating, yet we have been enculturated to mask its existence in the workplace, at schools and at home.

This policy supports women in their ability to adequately self-care during their period and menopause, while not being penalised by availing their leave balance."

- All women will have the provision to "Work from Home" for one day during the menstrual cycle or for illness during menopause. It is up to the employee, if she wishes to avail the same or not.
- 2 Women employees can take this provision every month
- There will not be any leave deduction/addition for the same.
- Facility for taking half day present would be available with employees.



NOVEMBER 2020









BEST CEO AWARD

We are delighted to inform you that **Mr. HP Singh**, Chairman and Managing Director, Satin Creditcare Network Limited, has been conferred with the prestigious title of "**Best CEO of the Year**" for excellence and leadership in branding and marketing at the 7th Edition of **The Golden Globe Tigers**, **2020**, **Malaysia**. The Golden Globe Tigers awards aims to recognise "TIGERS" driving excellence in marketing, branding, CSR & social innovation, education & academic.





DECEMBER 2020



CHRISTMAS AND THANKSGIVING CELEBRATIONS













DECEMBER 2020

GREAT MANAGERS AWARD

We are pleased to inform you that **Mr. Nikhil Mallah**, Vice President - HR, SCNL, has been conferred with the title, **'Young HR Leader 2020**' at the **Great Manager Awards 2020**'. The Great Manager Awards is a joint initiative between The Economic Times and People Business Consulting which aims to recognize great managers across the country as well as the companies with great managers.



