



Diversity and Inclusion Note

As a leading microfinance institution that employs over 10,000 people nationwide, we at Satin Creditcare Network Limited strive to create a diverse and inclusive workplace, which condemns any discrimination based on gender, race, origin, religion, disability and sexual orientation. To ensure we take an inclusive approach, we place strong emphasis on all aspects/parameters within the organization and emulate on creating safe, accessible and healthy work environment, where every employee feels valued and included. We recognize the immense talent and potential from all walks of life and create and nurture a sense of belonging through equitable practices, embracing all forms of differences.

As an inclusive employer, our hiring efforts are conducted through a neutral lens based on a resource's skill set and aptitude, regardless of gender. We celebrate the idea that a diverse team and diverse background will bring the best solutions to the table, be it within the organization or for our clients. For us, inclusion is a way of promoting a healthy workplace culture and an ongoing journey wherein our focus is on creating and sustaining an environment where all our people feel safe and respected and can do their best every day. We make sustained efforts to embrace people with different beliefs and behaviors. In our endeavor to foster a workplace rich in diversity, we have collaborated with 'Value for Women' to strengthen Satin's Gender Action Plan. SCNL has recently become a signatory to the United Nations Women Empowerment Principles to promote gender equality and women empowerment at the workplace, marketplace, and community. We have increased the share of female employees in our organization and will continue to do so in the foreseeable future. As part of our commitment to being an equal opportunity employer, Satin is open to recruit Persons with Disabilities (PWDs) and transgenders, with a few on our roles. We recruit local talent at the branch level to ensure that there is no form of bias in providing employment opportunities at the grassroots level.

As an organization that values diversity, we deliver training to all female employees on female-centric policies: Gender Policy, Prevention of Sexual Harassment at Work, Maternity Policy, and Satin Ease (Menstrual Leave), as part of their induction training and refresher training.

As part of these initiatives, we have successfully met our target of employing 50 women in FY24 and we aim to increase our female workforce by 3%-5% in the next two financial years.

Quick Look at Workforce Diversity

<i>Particulars</i>	Total Employees	Female Employees	Male Employees
<i>Permanent Employees</i>	10,365	346	10,019

