



SATIN CREDITCARE NETWORK LTD.
Reaching out!

INVESTOR PRESENTATION

JULY 2024

Growing with **Grit**
Conquering with **Capability**



Presentation Path



**Key Business
Highlights**

03 - 17



**Our Investment
Strengths**

18 - 26



**Our Operational &
Financial Prowess**

27 - 35



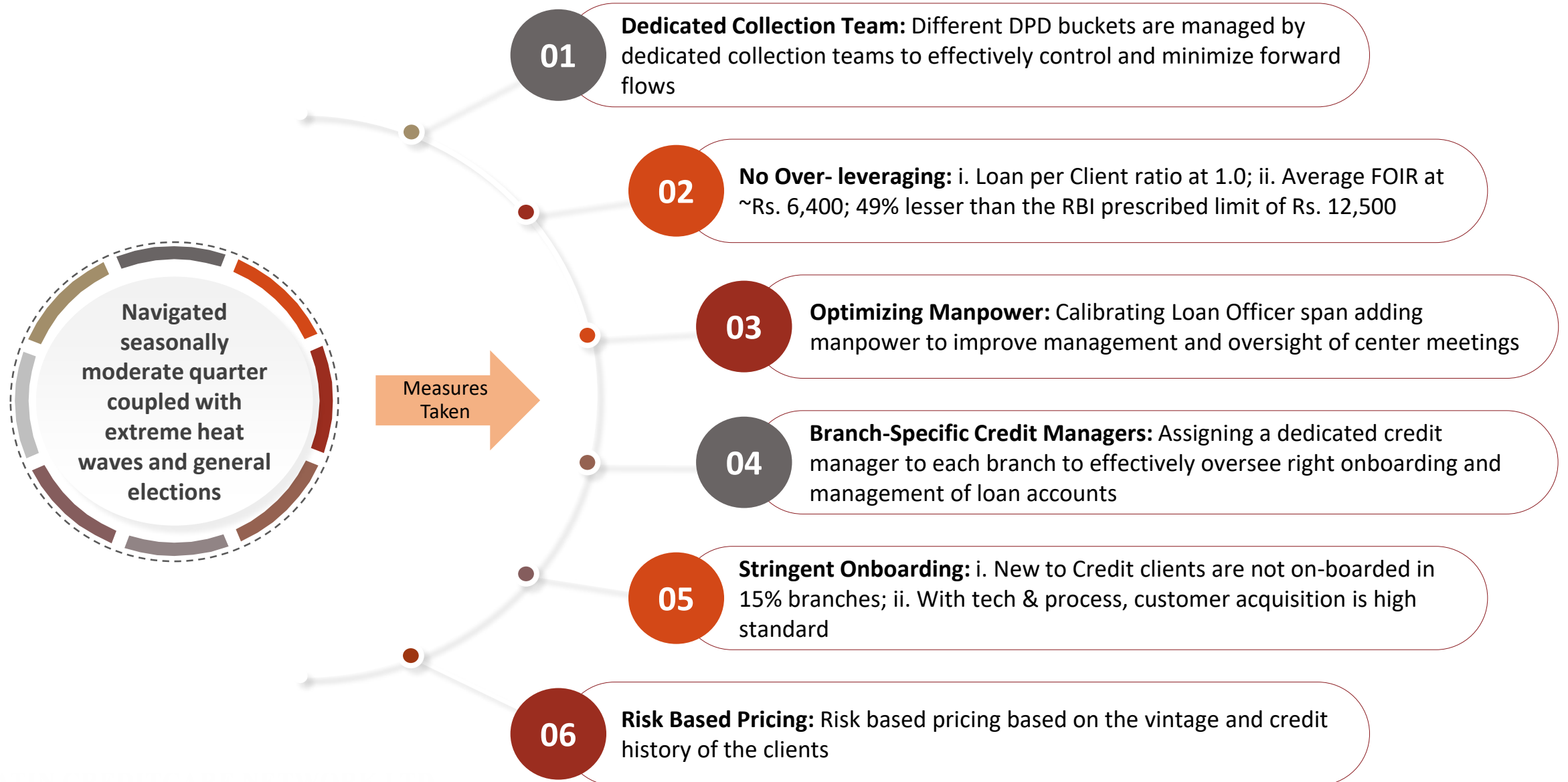
**The Tale Behind Our
Company**

36 - 45

Cautionary Statement

Any forward-looking statements about expected future events, financial and operating results of the Company are based on certain assumptions which the Company does not guarantee the fulfilment of. These may reflect some price-sensitive information in terms of SEBI regulations and Companies Act, 2013, as amended from time to time. The Company may alter, modify or otherwise change in any manner the contents of this presentation, without obligation to notify any persons of such change or changes. These statements are subject to risks and uncertainties. Actual results might differ substantially or materially from those expressed or implied. Important developments that could affect the Company's operations include a downtrend in the industry, global or domestic or both, significant changes in political and economic environment in India or key markets abroad, tax laws, litigation, labour relations, exchange rate fluctuations, technological changes, investment and business income, cash flow projections, interest and other costs. The Company does not undertake any obligation to update forward-looking statements to reflect events or circumstances after the date thereof. Based on revised returns filed by the company, some items may have been regrouped.

Steps Already Taken to Address Transitory Challenges



What We Strive For



Widening the ambit of financial inclusion through customized solutions to empower our borrowers

Enriching lives by providing employment in rural India

Embracing cutting-edge technology

Customer life cycle management through our subsidiaries

Strive to be one-stop diversified financial services provider serving rural India, differentiated by process & technology

Sustainable and Inclusive | Rural Focused | Tech-Powered | Pan India | Strong Data Analytics | Well Governed

Standalone Update



Standalone Highlights



Effectively navigated a seasonally moderate quarter...

Ventured into one new state; presence in 27 states & UT's

Consistent new client addition led to **22.2% YoY** and **2.2% QoQ** growth in the customer base

Continuous improvement in operational efficiencies; Loan Account per Loan Officer at 465 (up by 6.4% YoY and 2.0% QoQ)

Strong Center Efficiency[^] at 12.8 as on Jun'24

Increased overall provision coverage ratio to 91% vs 66% in Jun'23

Delivered RoA of >4.0% for 6 consecutive quarters

Rs. 10,485 crore
AUM
YoY **↑** 25%

Rs. 1,997 crore
Disbursement
YoY **↑** 1%

34.1 Lacs
Active Clients
YoY **↑** 22%

2.7%
GNPA
YoY **↑** +24 bps

1,301
Branches
YoY **↑** +205

5.5%
Opex Ratio
YoY **↓** -27 bps

41.4%
Cost to Income Ratio
YoY **↓** -749 bps

27.9%
CRAR
YoY **↑** +297 bps

4.0% | 15.1%
ROA | ROE
Strong Profitability

[^]Center Efficiency is calculated as No. of clients / No. of centers

Financial Performance



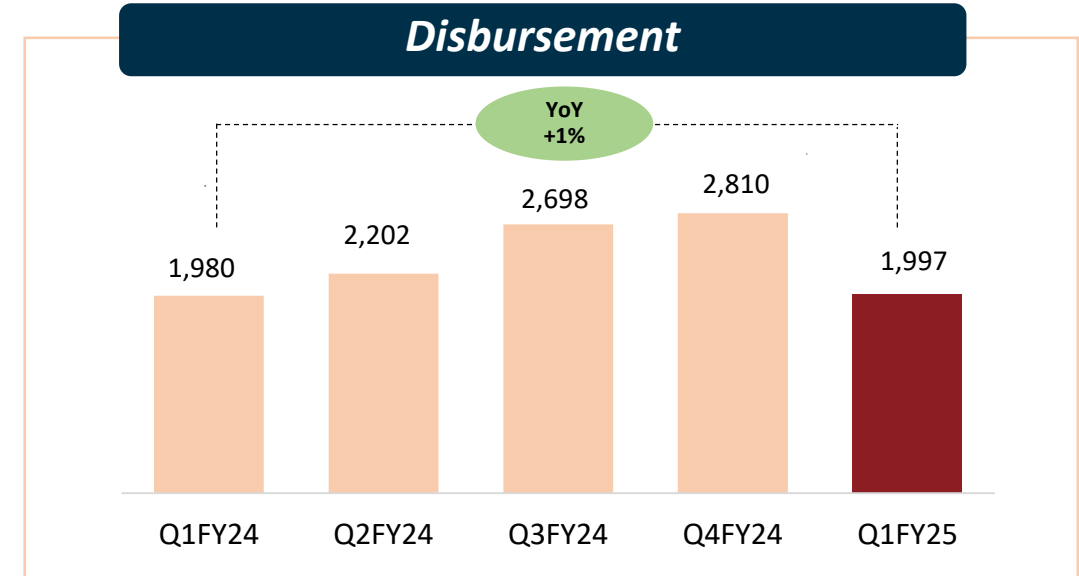
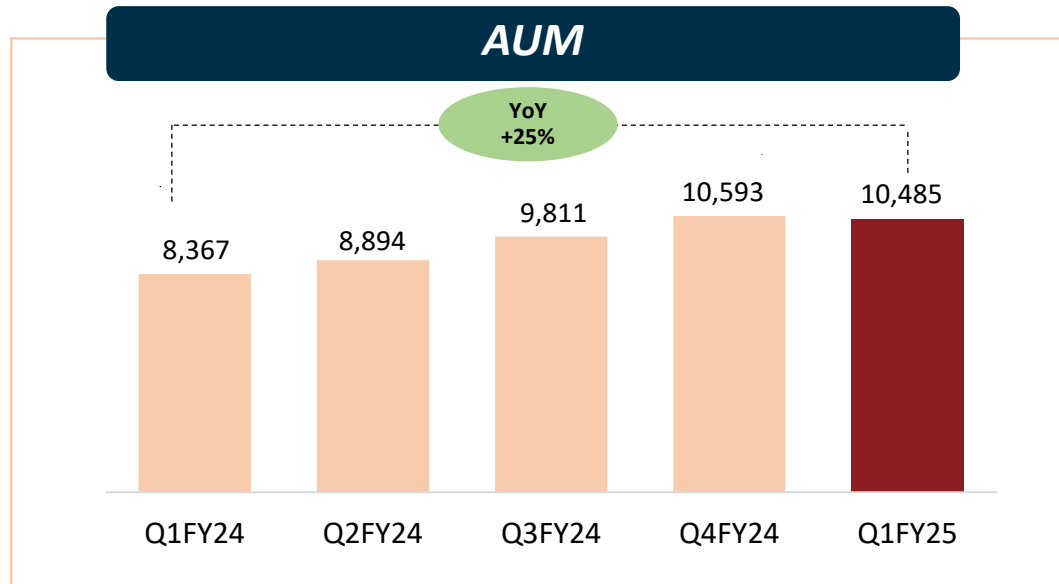
Particulars	Q1FY25	Q1FY24	Q4FY24	FY24	FY23
Gross yield ⁽¹⁾	22.09%	20.48%	23.29%	22.14%	19.55%
Financial Cost Ratio ⁽²⁾	8.71%	8.35%	9.13%	8.99%	8.04%
Net Interest Margin ⁽³⁾	13.38%	12.13%	14.16%	13.15%	11.51%
Operating Expense ratio ⁽⁴⁾	5.54%	5.81%	5.27%	5.60%	6.25%
Loan Loss Ratio ⁽⁵⁾	2.63%	0.69%	2.33%	1.44%	5.42%
RoA ⁽⁶⁾	4.02%	4.28%	4.95%	4.77%	3.52%
RoE ⁽⁷⁾	15.10%	17.52%	19.26%	18.46%	15.02%
Leverage (Total Debt / Total Net Worth)	2.7x	3.0x	2.7x	2.7x	2.9x
Cost to Income Ratio	41.37%	48.86%	37.20%	42.59%	54.31%^

1. Gross Yield represents the ratio of total Income in the relevant period to the Average AUM; **gross yield (including extraordinary income of ~Rs. 350 crore) for FY23 is 24.46%**
 2. Financial Cost Ratio represents the ratio of Interest Expense in the relevant period to the Average AUM
 3. Net Interest Margin represents the difference between the Gross Yield and the Financial Cost Ratio; **NIM (including extraordinary income of ~Rs. 350 crore) for FY23 is 16.42%**
 4. Operating Expenses Ratio represents the ratio of the Operating Expenses (expenses including depreciation but excluding Credit Cost and Interest Expense) to the Average AUM
 5. Loan Loss Ratio represents the ratio of credit cost (including FLDG on BC) to the Average AUM
 6. RoA is annualized and represents ratio of PAT to the Average Total Assets
 7. RoE is annualized and represents PAT to the average equity
- ^Adjusted Cost to Income ratio (excluding extraordinary income of ~Rs. 350 crore)

Business Trends

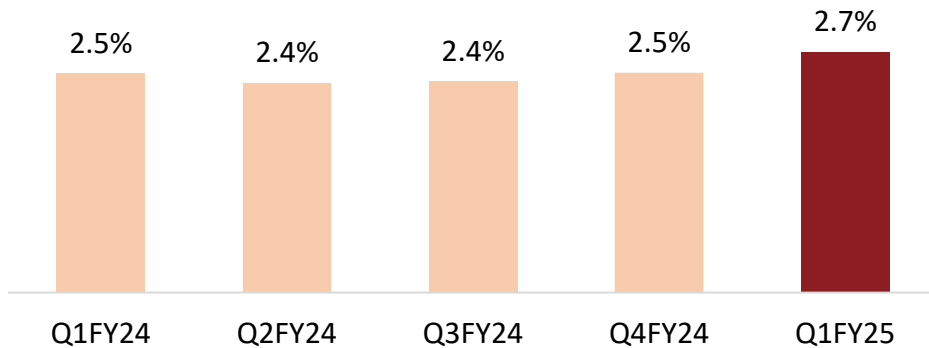


(Rs. crore)

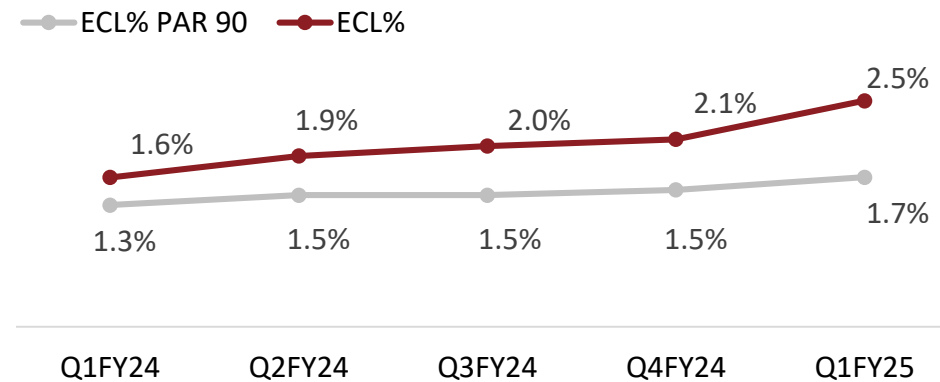


- **Despite a muted quarter, on-book portfolio grew by 28.7% YoY and 1.1% QoQ to reach Rs. 8,021 crore**
- As a part of our strategy, we are continuously reducing the wholesale portfolio; reduced the same to Rs. 247 crore as on Jun'24 (Rs. 383 crore as on Jun'23); at 2.4% of AUM as compared to 4.6% as on Jun'23
- 55% first cycle clients as on Q1FY25
- No loan to delinquent customers; no restructuring
- At the time of disbursement, ~30%* of clients have Satin as the only lender

PAR 90



ECL



- On-book GNPA stood at Rs. 219 crore (2.7% of on-book portfolio)
- The Company has sufficient on-book provisions amounting to Rs. 200 crore as on Q1FY25, which is 2.5% of on-book portfolio. Provision required as per RBI regulations is Rs. 154 crore
- Temporary rise in delinquencies is attributed to the severe heat wave across multiple regions and operational constraints during general elections
- **No significant stress has been observed in the states of UP and Bihar. However, in line with the industry, some challenges are emerging in Odisha and Rajasthan, for which we have taken proactive measures**
- During Q1FY25, collection against write-offs was ~Rs. 6 crore
- Collection efficiency for Q1FY25 stood at ~97.9%

Other Key Updates



Enriched Board: Appointed 2 new independent directors

- Mr. Joydeep Datta Gupta, former Partner of Deloitte India
- Ms. Jyoti Davar, Director General at FICCI

Awarded as the **“The Dominant Microfinance of the Year”** by B2B Infomedia at their 17th NBFC & Fintech Awards 2024



Secured €15 Million Debt funding from OeEB – The Development Bank of Austria to Empower Rural Women Entrepreneurs

Raised USD 40 million Debt funding from FMO - Dutch Entrepreneurial Development Bank, a sovereign private sector international FI based in the Netherlands



Recognized amongst the **'Top 100 Companies to Work for in India 2024'** across all industries by GPTW, India

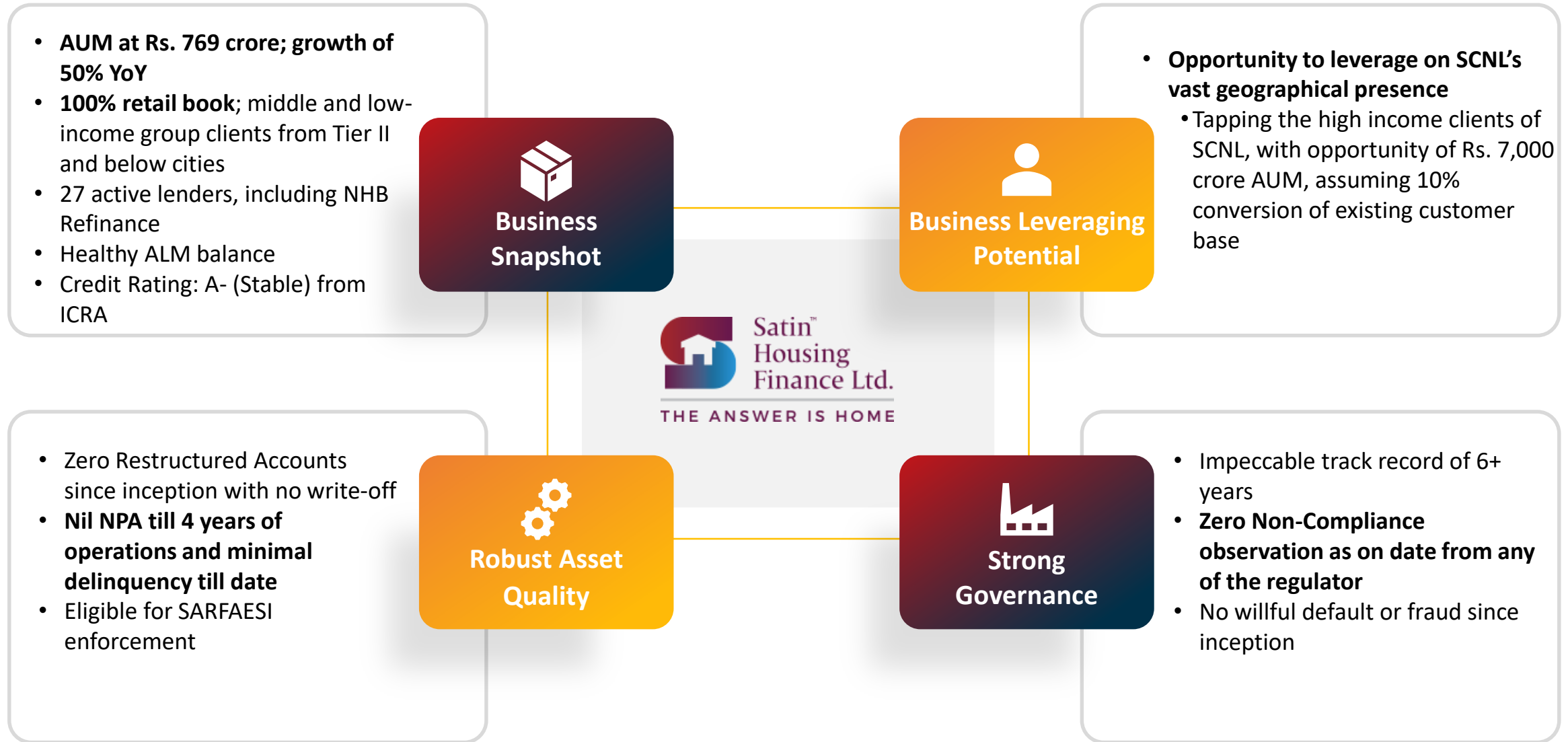
As a committed organization, we continuously **implement various initiatives to advance sustainable development**



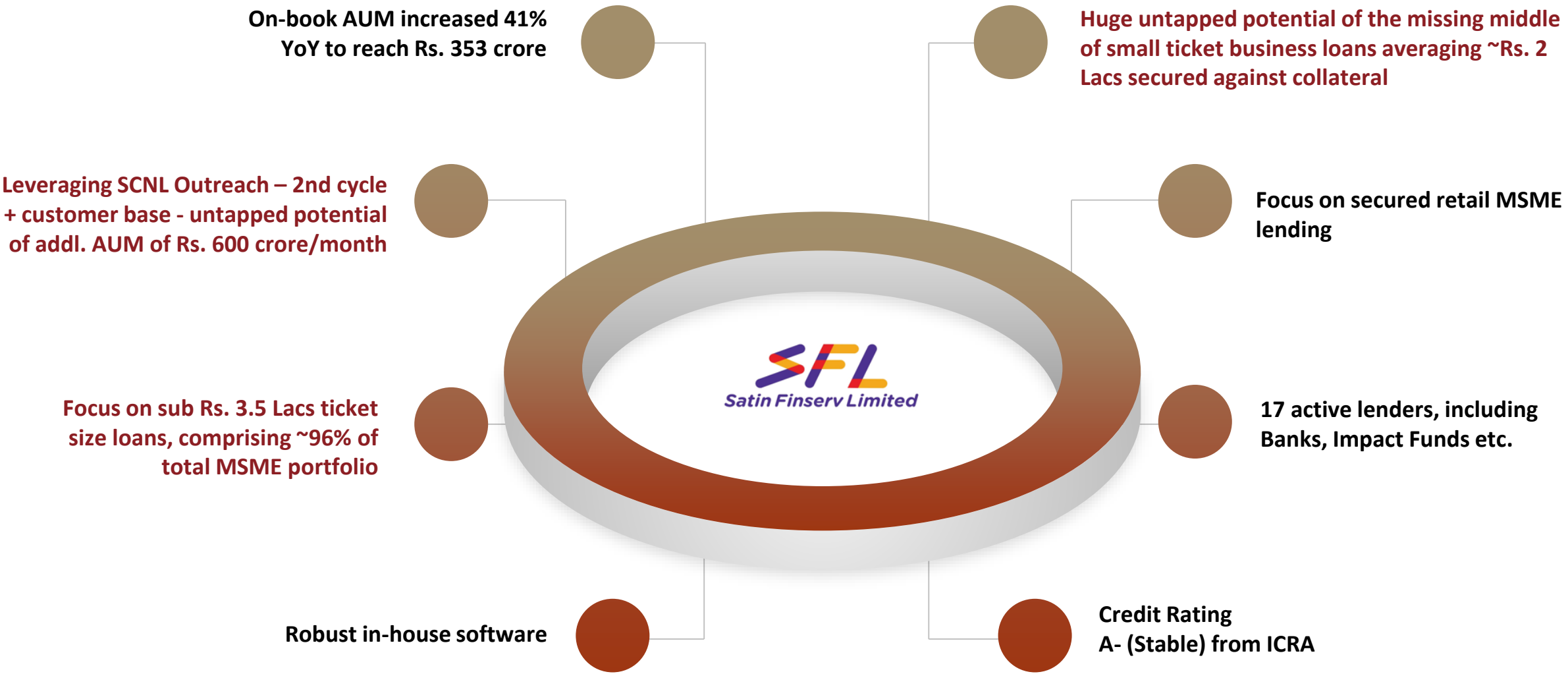
Our Subsidiaries



SHFL - Leveraging the Outreach through Affordable Housing



SFL - Leveraging the Outreach through Retail MSME



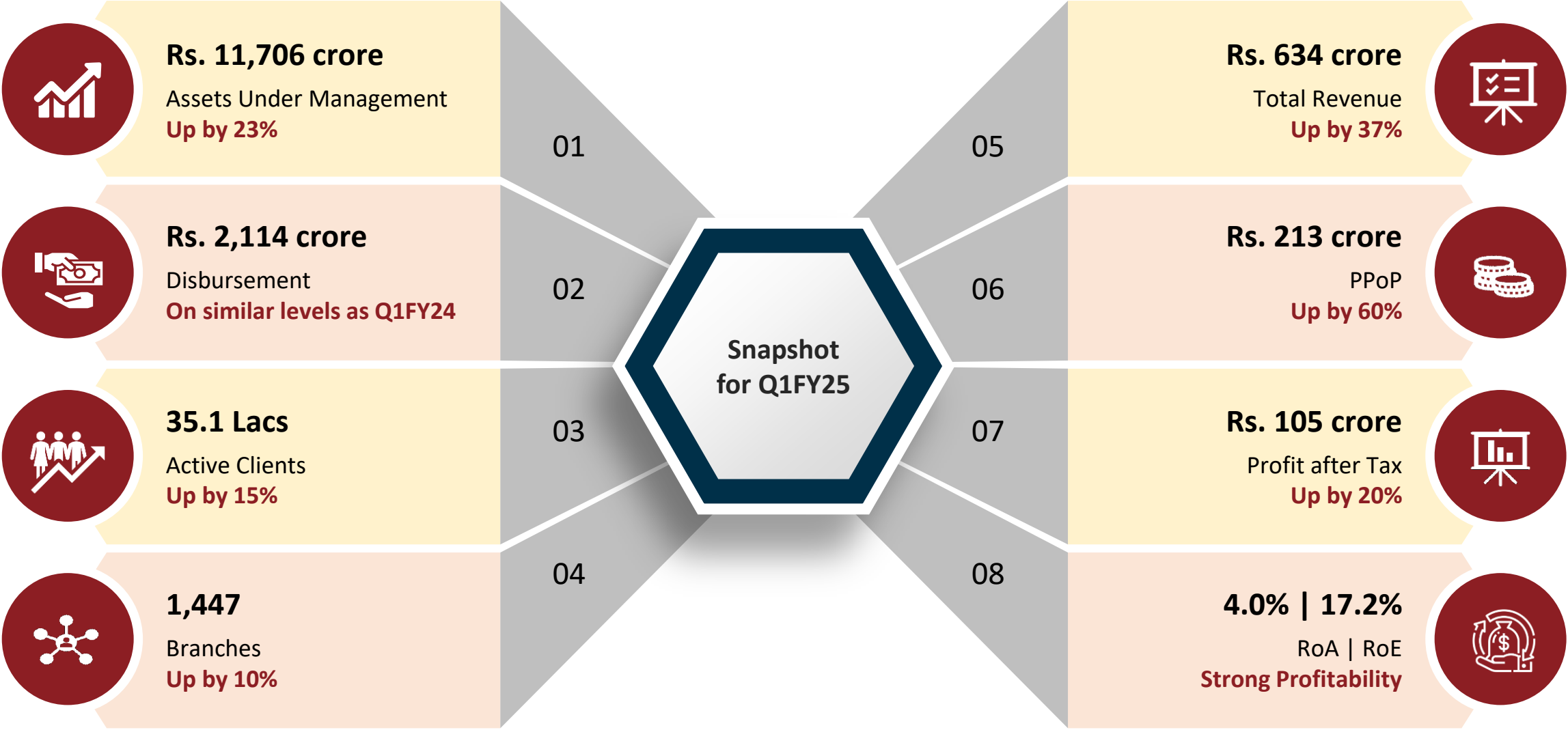
Consolidated Update



Consolidated Highlights



(YoY change)



Financial Performance



Particulars	Q1FY25	Q1FY24	Q4FY24	FY24	FY23
Gross yield ⁽¹⁾	21.54%	19.89%	22.58%	21.37%	18.54%
Financial Cost Ratio ⁽²⁾	8.52%	7.96%	8.79%	8.60%	7.37%
Net Interest Margin ⁽³⁾	13.02%	11.93%	13.78%	12.78%	11.17%
Operating Expense ratio ⁽⁴⁾	5.80%	6.23%	5.49%	5.80%	6.31%
Loan Loss Ratio ⁽⁵⁾	2.43%	0.66%	2.33%	1.42%	4.79%
RoA ⁽⁶⁾	3.96%	4.27%	4.90%	4.75%	0.06%
RoE ⁽⁷⁾	17.16%	20.97%	21.98%	21.64%	0.30%
Leverage (Total Debt / Total Net Worth)	3.2x	3.8x	3.3x	3.3x	3.7x
Cost to Income Ratio	44.53%	52.21%	39.81%	45.36%	56.51%

1. Gross Yield represents the ratio of total Income in the relevant period to the Average AUM
2. Financial Cost Ratio represents the ratio of Interest Expense in the relevant period to the Average AUM
3. Net Interest Margin represents the difference between the Gross Yield and the Financial Cost Ratio
4. Operating Expenses Ratio represents the ratio of the Operating Expenses (expenses including depreciation but excluding Credit Cost and Interest Expense) to the Average AUM
5. Loan Loss Ratio represents the ratio of credit cost (including FLDG on BC) to the Average AUM
6. RoA represents ratio of PAT to the Average Total Assets
7. RoE represents PAT to the average equity

Focus Areas Going Ahead



Maintaining a diversified portfolio with a **healthy proportion of secured assets**; subsidiaries are shaping up well and are operating independently

Enhancing our risk framework by incorporating more stringent policies and refining processes

Harnessing enhanced underwriting capabilities as a cornerstone for maintaining high standards of credit quality and risk mitigation



Continuous investment in technology enabled procedures to enhance operational efficiencies viz e-sign through Iris etc.

Co-lending agreements; opens door to more opportunities of broadening our presence

Prioritizing right onboarding procedures to ensure a secure and authentic borrower addition

Our Investment Strengths





Leading MFI Player With Diversified Financial Products catering to rural India

Diversified Geographical Reach

State of the Art Technology backed by robust IT infrastructure

Strong Underwriting Capability

Well-diversified Liability Profile

Positive ALM with Ample Liquidity

Strong & Experienced Leadership

Successfully Navigated Crisis During Legacy of Over Three Decades

Diversified Product Offerings



	Satin Creditcare Network Limited	Satin Housing Finance Limited	Satin Finserv Limited
Product features as of Jun'24	MFI ⁽¹⁾	Housing Finance	MSME
Start Date	May'08 (JLG)	Feb'18	Mar'19
Ticket Size Range	Upto Rs. 90,000	Rs. 100,000 – 4,000,000	Rs. 100,000 – 100,000,000
Tenure	6 - 30 months	24 - 240 months	12 - 120 months
Frequency of Collection	Bi-Weekly	Monthly	Monthly/Quarterly
No. of States/UTs	27	12	11
No. of Branches	1,301	37	39 ⁽²⁾
AUM (Rs. crore)	10,238 ⁽³⁾	769	353 ⁽⁴⁾
No. of loan accounts	35,01,058	7,645	24,197 ⁽²⁾
Avg. Ticket Size for Q1FY25	Rs. 49,000 (JLG)	Rs. 13,35,000	Rs. 1,60,000 (Retail)

Notes:

(1) Includes MFI Lending (loans under JLG model and water & sanitation) and Product Financing (Loans for solar lamps, cycles etc.).

(2) In addition to these, SFL JLG has 70 branches and 66,138 loan accounts

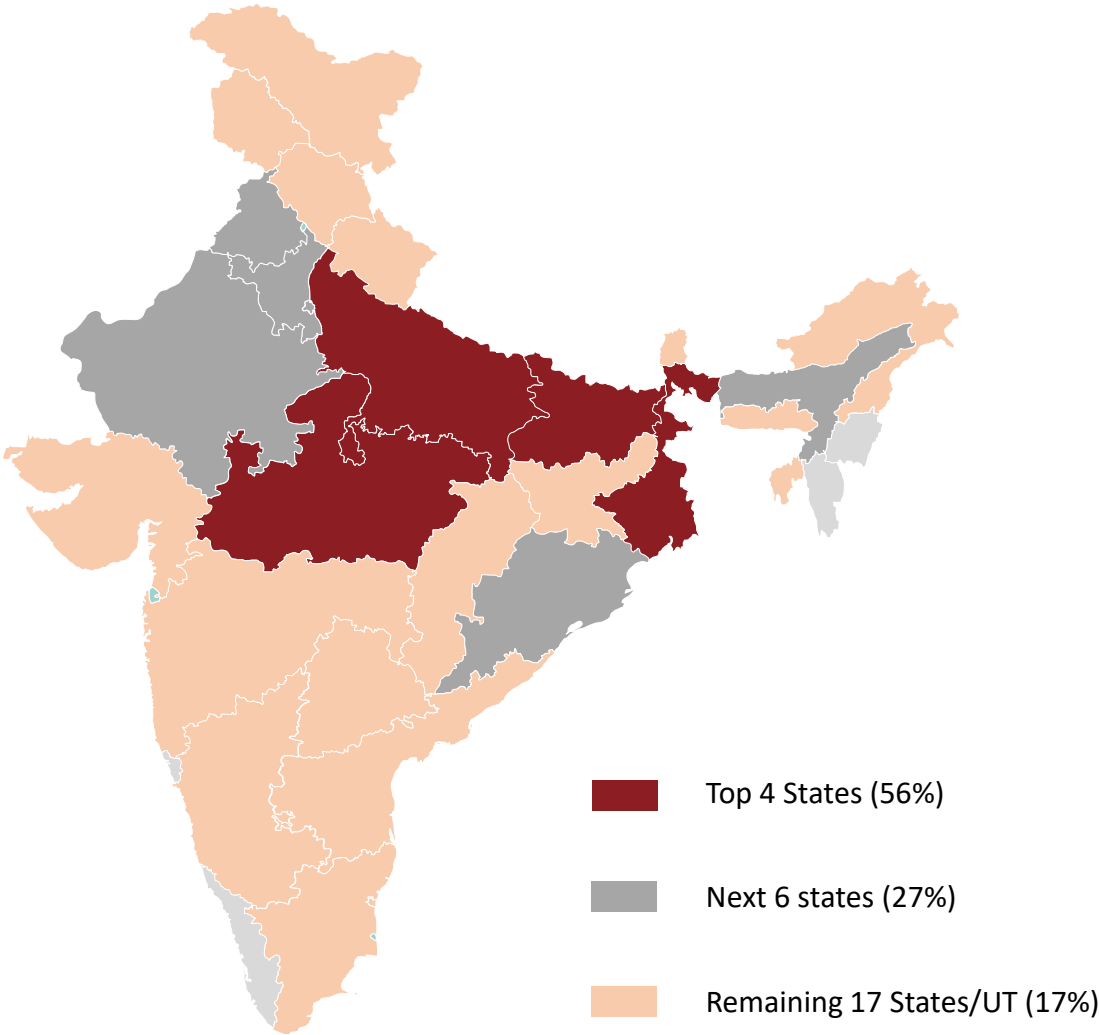
(3) SCNL also has MSME portfolio of Rs. 247 crore other than MFI portfolio

(4) Post merger of TFSL, SFL also has JLG BC portfolio, which is being run down. The AUM for SFL JLG portfolio stood at Rs. 99 crore.

Diversified Geographical Presence



Presence across 27 States and UTs



1,447

No. of Branches

100

No. of Regional Offices

425

No. of Districts

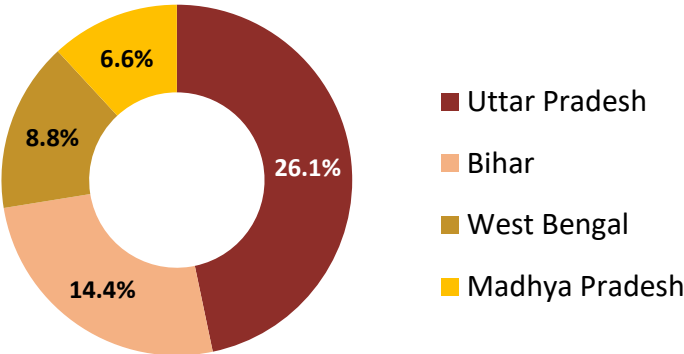
2.8 Lacs

No. of Centers

96.7%

Districts with <1% exposure

Top 4 States

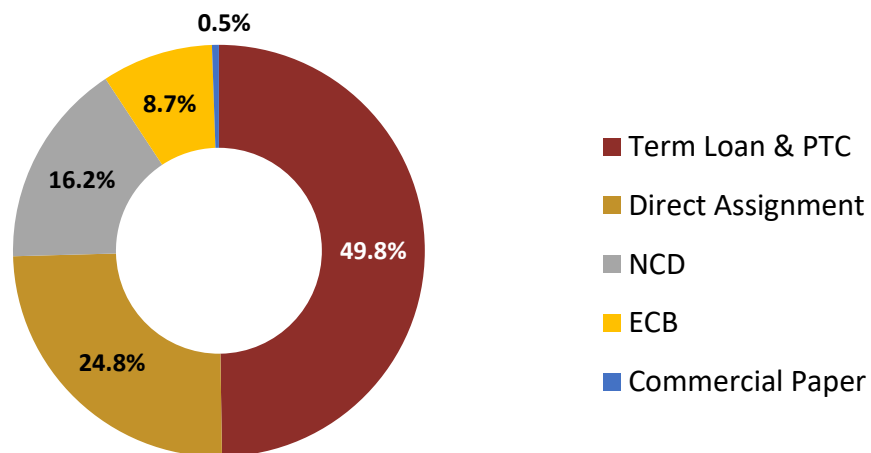


The pictorial representation of Map of India does not purport to be the Political Map of India

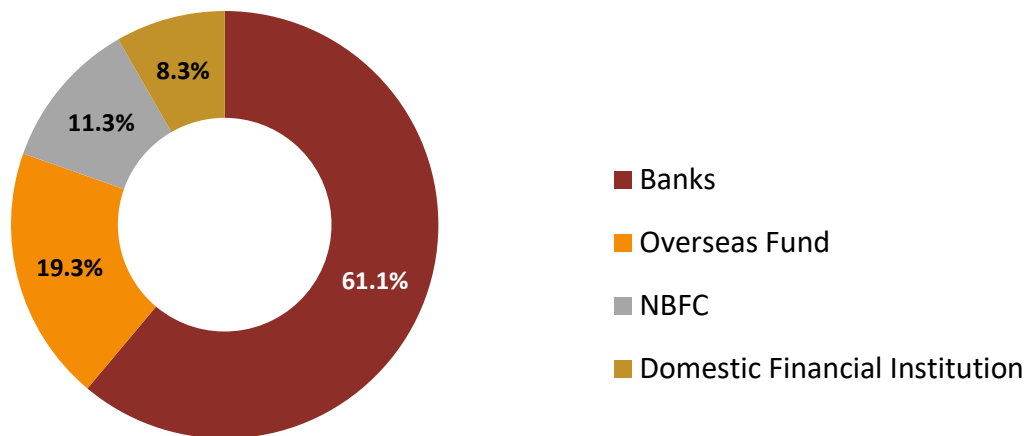
Well-diversified Liability Profile



Product-wise Jun'24



Lender-wise Jun'24



Large Lender Base
77 Active Lenders

Top 10 Lending Partners	% Share
State Bank of India	15%
Bank of Maharashtra	8%
Bank of Baroda	8%
SIDBI	6%
Blue Orchard*	5%
Bandhan Bank Limited	4%
IDFC First Bank Ltd	4%
FMO	3%
HSBC	3%
ResponsAbility*	2%
Total	59%

Credit Rating

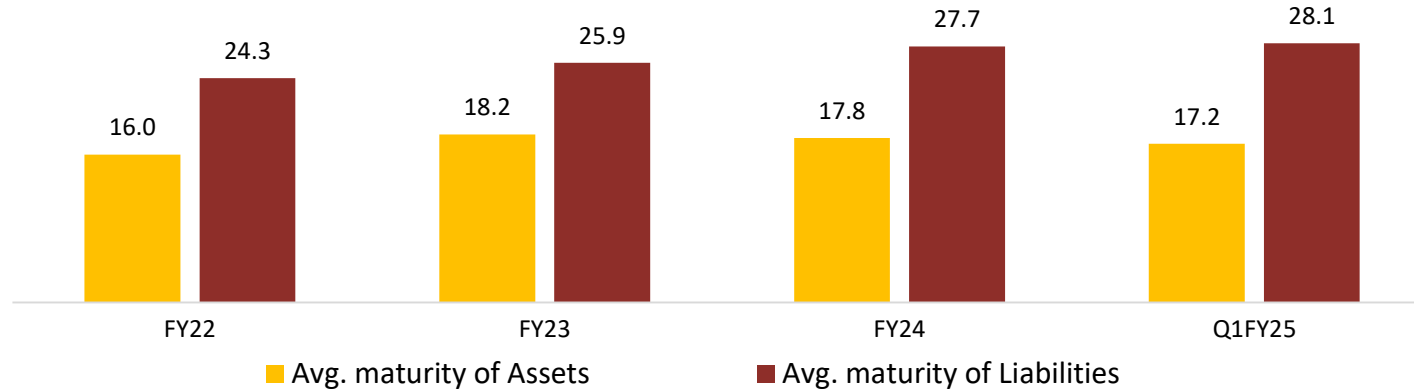
- Long term rating: "A (Stable)" by ICRA
- Short-Term rating: "A1" by ICRA

*Exposure via various funds

Positive ALM with Ample Liquidity



Benefit of Positive ALM Continues



Static ALM as on 30 th Jun'24 (Rs. crore)	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Total
Inflows							
Liquidity at the beginning of month	1,367	1,723	2,012	2,179	2,300	2,552	1,367
Principal - Loan portfolio	466	404	423	426	381	433	2,533
Interest - Loan portfolio	166	144	140	135	121	112	819
Total (A)	1,999	2,271	2,575	2,740	2,802	3,097	4,720
Outflows							
Principal repayments	225	213	329	381	178	261	1,587
Interest repayments	52	46	68	59	72	82	379
Total (B)	277	259	396	440	250	343	1,966
Cumulative Mismatch (A-B)	1,723	2,012	2,179	2,300	2,552	2,754	2,754

Undrawn sanctions in hand of Rs. 1,370 crore as on Jun'24

Strong Management Team



HP Singh
Chairman cum Managing Director



Jugal Kataria
Group Controller



Aditi Singh
Chief Strategy Officer



Anil Kwatra
Chief Business Officer



Sunil Yadav
Chief Information Officer



Manoj Agrawal
Chief Financial Officer



Dhiraj Jha
Chief Risk Officer



Bhuvnesh Khanna
WTD & CEO - SFL



Amit Sharma
MD & CEO - SHFL

Accomplished and Experienced Board of Directors



Mr. HP Singh

Chairman

Law Graduate and fellow of ICAI, veteran in financial inclusion



Mr. Satvinder Singh

Non-Independent Director

Veteran in consumer marketing and finance



Mr. Anil Kaul

Independent Director

Former MD, TATA Capital Housing Finance Ltd.



Mr. Joydeep Datta Gupta

Independent Director

Former partner of Deloitte India and a Board member of Deloitte Asia Pacific



Ms. Jyoti Davar

Independent Director

Director General at FICCI and seasoned industry professional



Mr. Anil Kumar Kalra

Independent Director

Veteran Banker & Former CEO of a Financial Services Company in London



Mr. Sanjay Bhatia

Independent Director

Veteran in sales management & strategy formation



Mrs. Sangeeta Khorana

Independent Director

Former Indian Civil Services



Mr. Goh Colin

Independent Director

Founder/CEO of The RICE Co.



Mr. Sundeep Kumar Mehta

Independent Director

Senior HR Professional

Successfully Navigated Crisis During Legacy of Over Three Decades



Learnings from Demonetization

❑ Implementation of best-in-class technology

- Reduced TAT
- Real-time data
- Enhanced Productivity
- Improved monitoring and control

❑ Diversifying Geographical Presence

- Increasing exposure to newer states
- 96.7% of districts with <1% exposure
- UP share brought down from 40.9% in Dec'16 to 26.1% in Jun'24

Learnings from COVID-19

❑ Technology and Underwriting

- "Customer Service App" launched
- Contactless repayments via popular apps like Google pay, Paytm, Phonepe etc.
- Addition of Satin on BBPS (Bharat Bill Payment System)
- Payment link on the Satin website
- QR code on customer loan card
- First in the industry to launch UPI 2.0 (auto debit)
- Dedicated manpower for collections
- Switched to AWS
- Authorized by UIDAI to perform E-KYC, IT integration in process

❑ Strong Capitalization with Ample Liquidity

- Capital Adequacy has improved from 18.3% in 2016 to 27.9% currently
- Raised Rs. 1,259 crore equity capital
- Liquidity of Rs. 1,367 crore

❑ Strategic Changes

- Diversified out of unsecured MFI portfolio by floating subsidiaries in housing and MSME finance
- Changed center meeting to bi-weekly
- Process re-engineering
- Strengthened management team

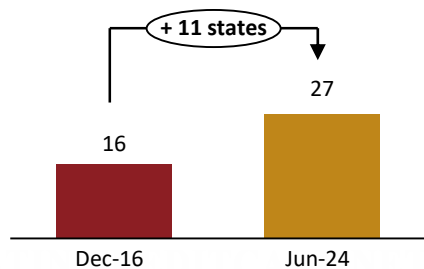
❑ Fund Raising

- First MFI to successfully close an equity round during the peak of pandemic; raised ~Rs. 120 crore vis Rights Issue in Aug'20
- Successfully completed preferential allotment of Rs. 225 crore via issue of equity shares and fully convertible warrants by Jul'23
- Successfully completed equity infusion of Rs. 250 crore via QIP in Dec'23

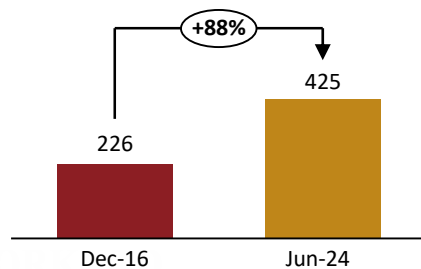
❑ Amalgamation of Subsidiaries

- The management decided to merge TFSL with SFL to leverage on the capital and outreach of the individual companies, combined entity is SFL

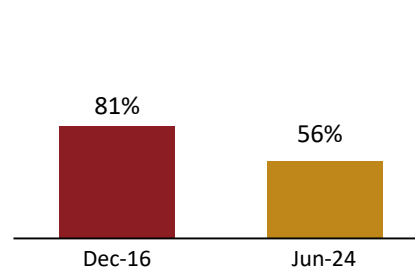
De-risking Geographic Concentration (No. of States)



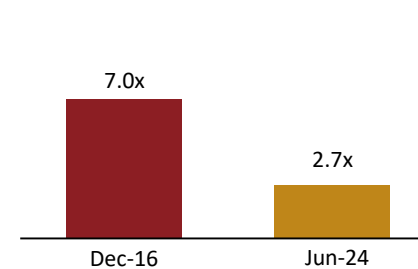
District Diversification



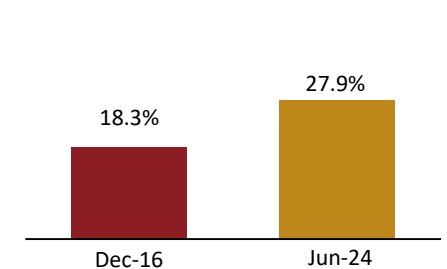
Reduction in Top 4 States Contribution



Reduced Leverage



Improved Capital Adequacy



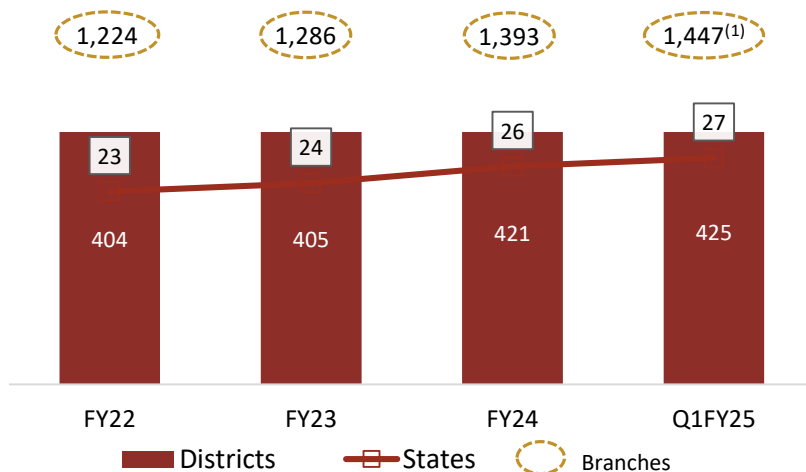
Our Operational & Financial Prowess



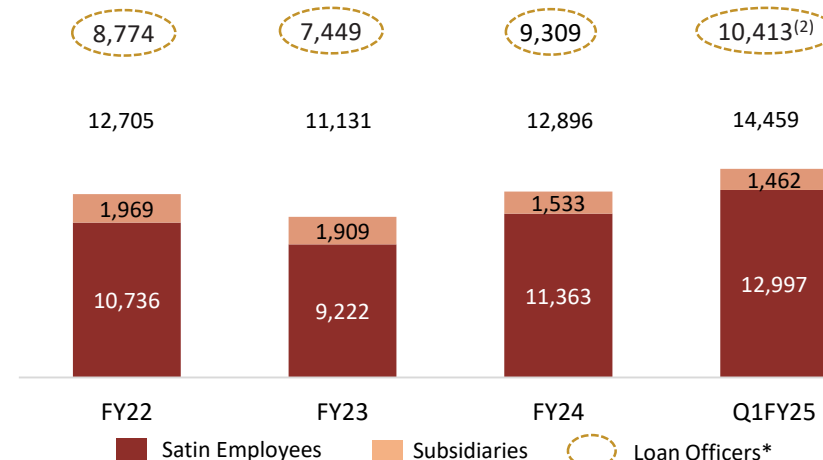
Key Operation Metrics



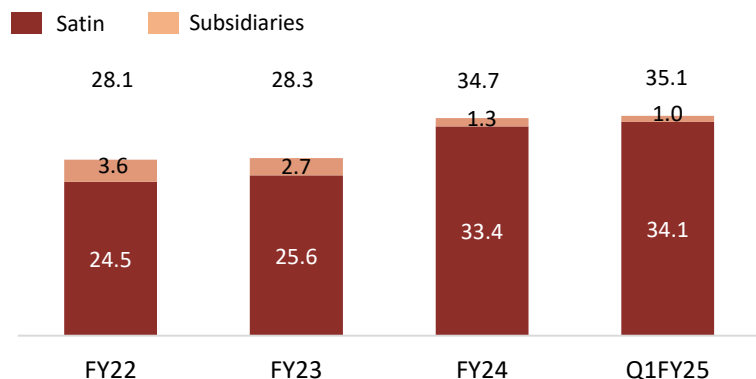
Districts, States and Branches



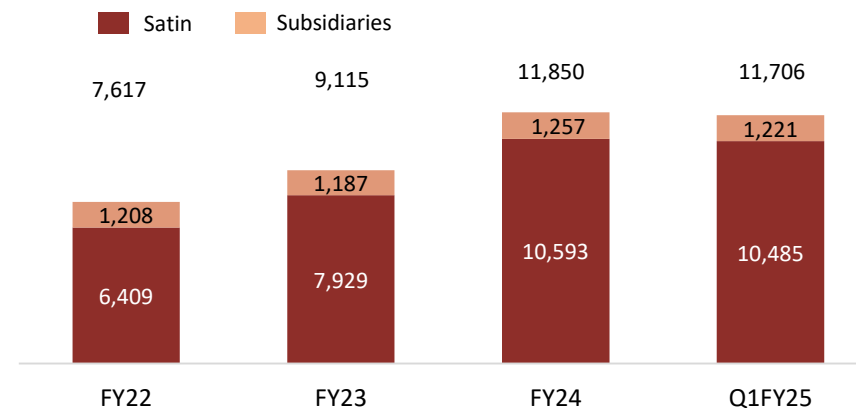
Employees & Loan Officers



Clients (Lacs)



AUM (Rs. crore)



Note: (1) Data on Consolidated basis. On a standalone basis, the number of branches were 1,301; (2) Data on a consolidated basis. On a standalone basis the number of loan officers were 9,412

*Loan officers include Trainee CSO

Business Details



Particulars	Q1FY25	Q1FY24	YoY%	Q4FY24	QoQ%
AUM (Rs. crore)	11,706	9,535	22.8%	11,850	-1.2%
SCNL	10,485	8,367	25.3%	10,593	-1.0%
On-book AUM	8,021	6,232	28.7%	7,931	1.1%
Assignment	2,464	2,117		2,662	
Business Correspondence	-	18		-	
SHFL	769⁽¹⁾	514	49.7%	756	1.7%
SFL	452	654		501	
Retail MSME	353	251	40.7%	326	8.2%
AUM Mix (Rs. crore)	11,706	9,535	22.8%	11,850	-1.2%
MFI Lending	10,337	8,387	23.2%	10,475	-1.3%
Business Correspondence	99	421		175	
MSME	601	634		619	
Housing Finance	769	514	49.7%	756	1.7%
No. of Branches	1,447	1,310	10.5%	1,393	3.9%
SCNL	1,301	1,096		1,236	
SHFL	37	32		38	
SFL	109	182		119	

Note:

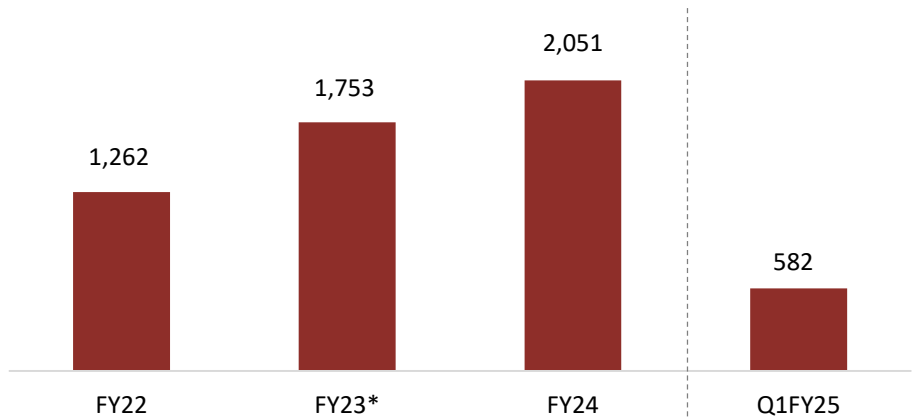
Differences due to rounding off

1) Includes assigned portfolio of Rs. 122 crore

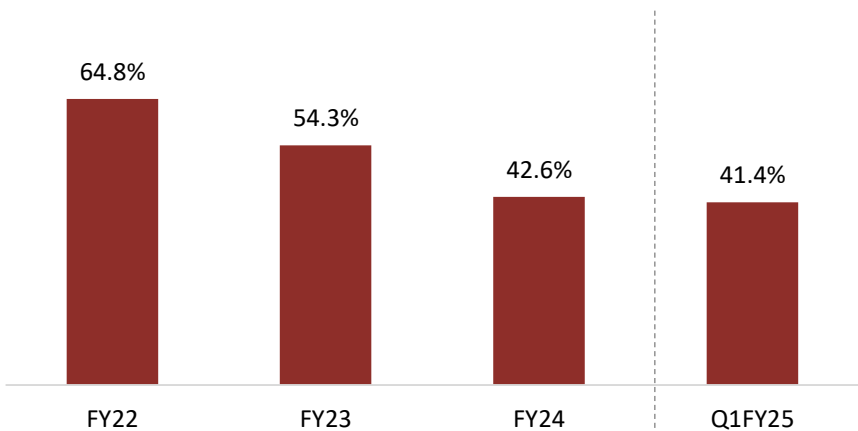
Financial Details (Standalone)



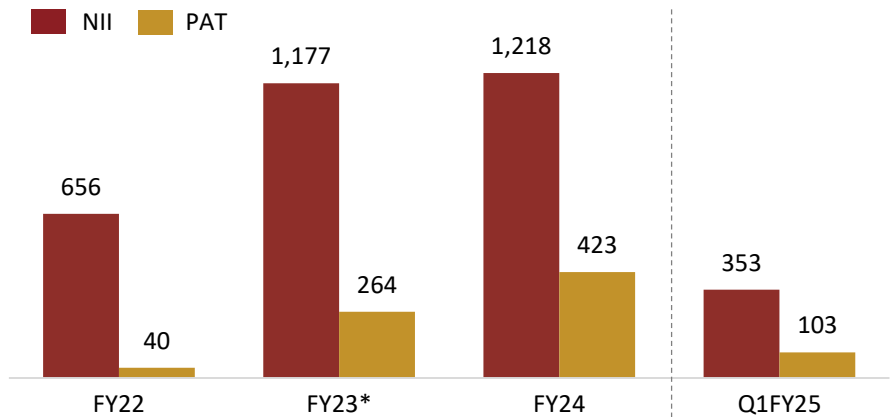
Gross Income (Rs. crore)



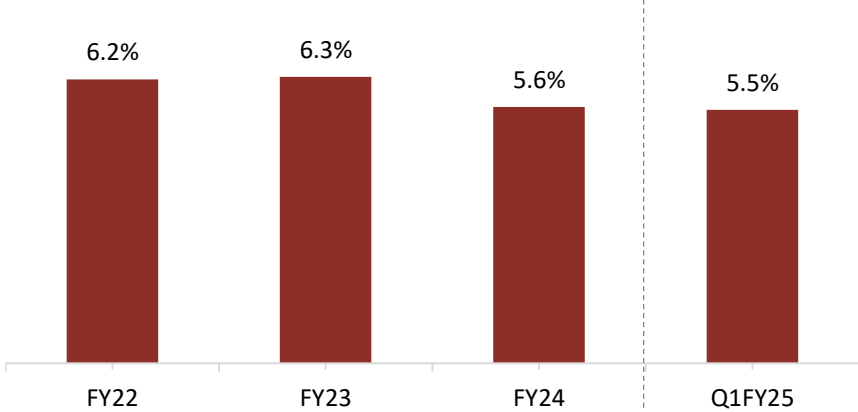
Cost to Income Ratio



NII and PAT (Rs. crore)



Opex to Avg AUM



*There was an extraordinary income on account of fair value change for investment in subsidiaries amounting to ~Rs. 350 crore during Q1FY23

P&L Statement



Particulars (Rs. crore)	Q1FY25	Q1FY24	Q4FY24	FY24	FY23
Revenue					
Interest Income	510.6	364.9	466.7	1,670.3	1,113.8
Gain due to DA	44.3	35.9	84.0	257.0	201.5
Treasury Income	21.6	14.5	32.2	89.5	412.6*
BC Income	-	0.1	0.0	0.1	4.0
Other Operating Income	5.6	6.7	10.9	33.7	21.5
Total Revenue	582.1	422.0	593.9	2,050.6	1,753.4
Expenses					
Finance Cost	229.5	170.1	232.8	832.8	576.0
Employee Benefit Expenses	105.8	85.2	98.2	365.7	316.3
Credit Cost & FLDG for BC	69.2	14.0	59.4	133.2	388.2
Other Expenses	35.1	34.0	30.5	133.0	115.6
Depreciation and amortization expense	5.0	3.9	5.6	20.0	16.2
Total Expenses	444.6	307.2	426.6	1,484.8	1,412.4
Profit Before Tax	137.5	114.9	167.4	565.8	341.0
Tax expense	34.9	29.0	42.1	143.0	76.7
Profit After Tax	102.6	85.9	125.3	422.8	264.3
Other comprehensive income net of taxes	-0.4	-9.3	5.6	-0.1	-19.0
Total Comprehensive Income	102.2	76.6	130.9	422.8	245.3

*includes an extraordinary income on account of fair value change for investment in subsidiaries amounting to ~Rs. 350 crore during Q1FY23

Financials (Subsidiaries)



P&L Statement - SHFL



Particulars (Rs. crore)	Q1FY25	Q1FY24	Q4FY24	FY24	FY23
Revenue					
Interest and Fee Income	16.5	17.3	17.3	67.0	52.9
Treasury Income	2.8	0.5	1.9	5.2	2.0
Other income	3.2	0.8	7.7	20.2	7.0
Total Revenue	22.5	18.5	26.9	92.3	61.9
Expenses					
Finance cost	13.2	10.4	11.6	44.3	28.2
Employee benefit expenses	6.7	5.3	6.2	24.7	18.0
Credit Cost	-0.6	-	1.4	2.1	2.0
Other expenses	2.2	1.5	2.8	8.5	5.4
Depreciation and amortization expenses	0.3	0.1	0.3	1.1	0.4
Total Expenses	21.9	17.3	22.2	80.6	54.0
Profit Before Tax	0.7	1.2	4.7	11.7	7.8
Tax expense	0.2	0.3	1.2	2.9	1.9
Profit After Tax	0.5	0.9	3.5	8.7	5.9
Other comprehensive income	1.4	-2.2	1.7	6.2	-1.5
Total Comprehensive Income	1.9	-1.2	5.2	14.9	4.4

P&L Statement - SFL

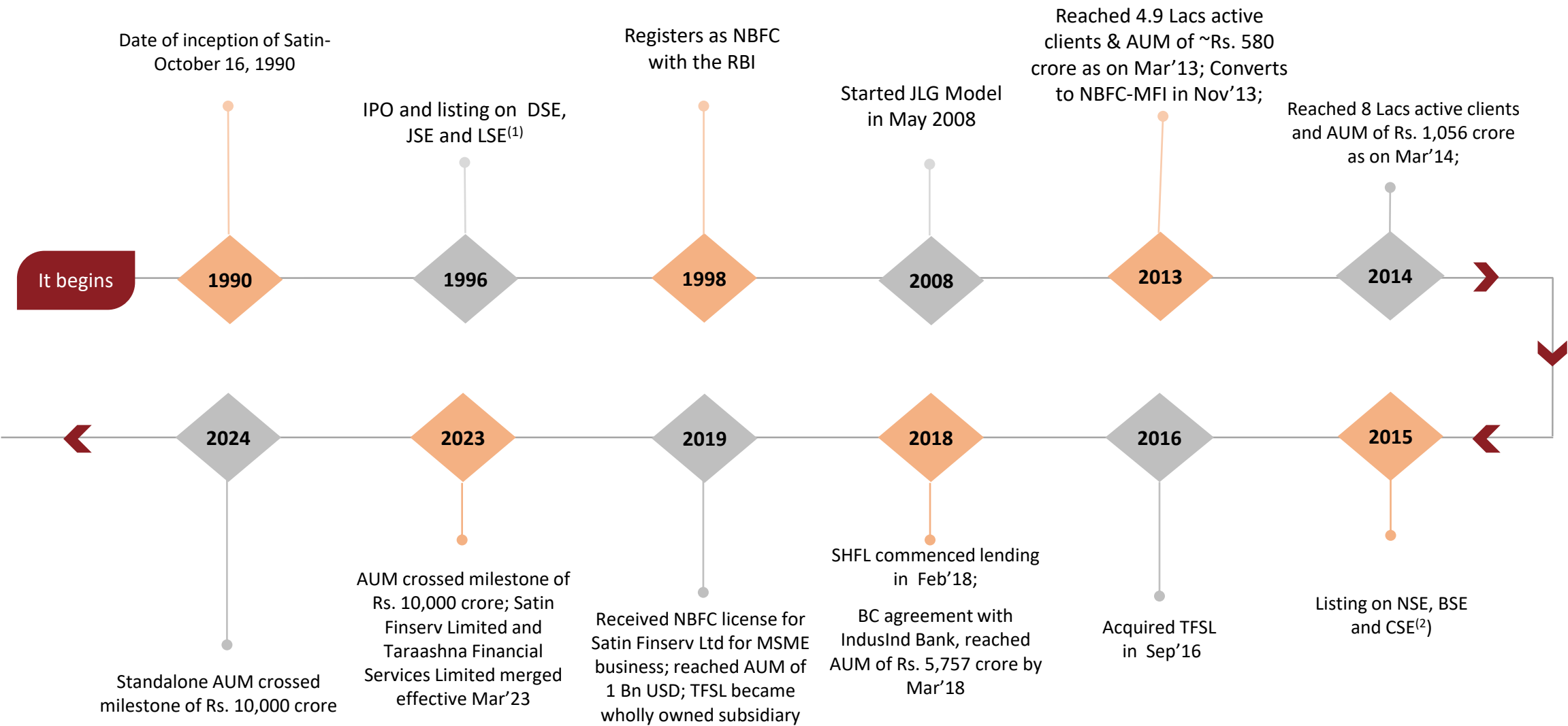


Particulars (Rs. crore)	Q1FY25	Q1FY24	Q4FY24	FY24	FY23
Revenue					
Interest and Fee Income	27.9	25.1	29.6	115.1	102.6
Treasury Income	1.2	1.0	1.0	3.9	2.9
Other income	1.3	0.7	1.1	2.4	1.0
Total Revenue	30.4	26.8	31.7	121.4	106.5
Expenses					
Finance cost	8.3	6.1	7.5	26.4	18.5
Employee benefit expenses	12.4	13.9	12.4	57.6	53.2
Credit Cost (incl. FLDG for BC)	3.0	1.5	5.2	13.1	10.8
Other expenses	3.9	3.5	4.1	15.8	14.1
Depreciation and amortization expenses	0.4	0.3	0.4	1.6	1.7
Total Expenses	28.1	25.3	29.6	114.4	98.3
Profit Before Tax	2.3	1.5	2.1	7.0	8.2
Tax expense	0.7	0.4	0.6	1.9	2.2
Profit After Tax	1.7	1.1	1.5	5.1	6.1
Other comprehensive income	0.0	-	-0.2	0.0	-0.1
Total Comprehensive Income	1.7	1.1	1.3	5.1	6.0

The Tale Behind Our Company

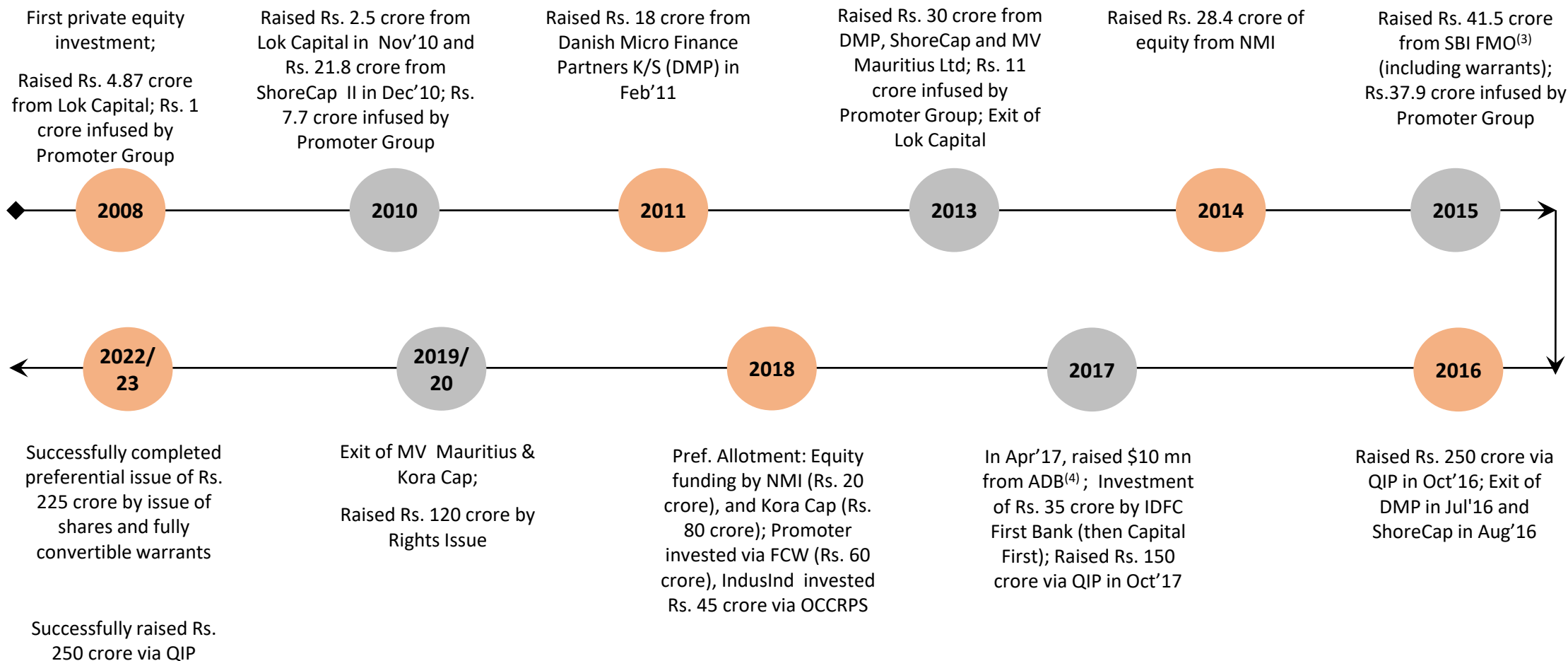


Key Milestones - Business

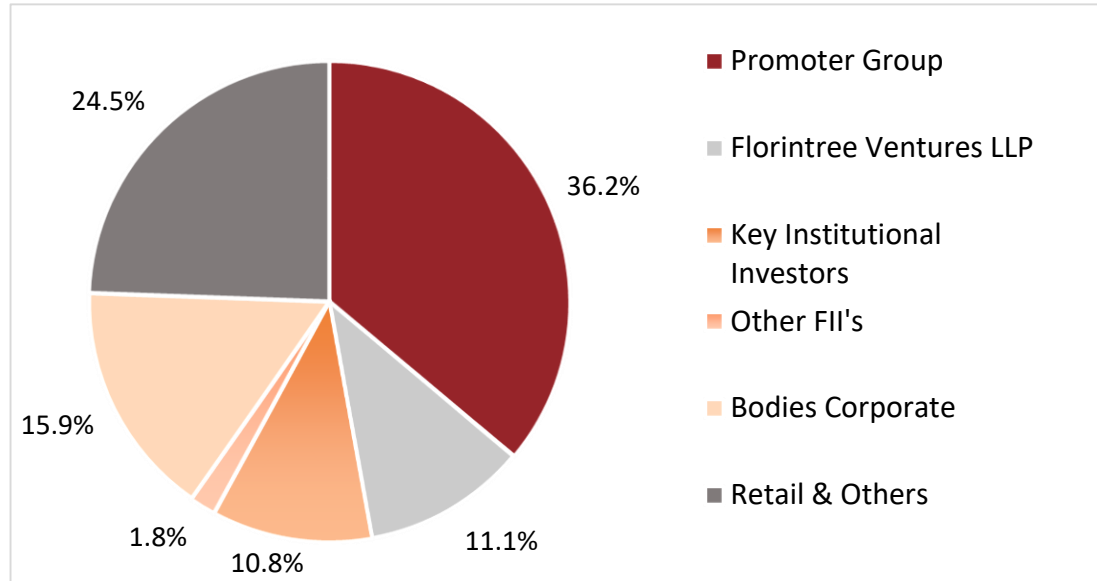


Note: 1. Regional Stock Exchanges (DSE – Delhi Stock Exchange, JSE – Jaipur Stock Exchange, LSE- Ludhiana Stock Exchange); (2) BSE - BSE Limited, NSE - National Stock Exchange of India Limited, CSE - The Calcutta Stock Exchange Limited

Key Milestones – Fund Raising



Capital Structure



Market Cap of
~ Rs. 2,400 crore

Book Value^
Rs. 227/ share

No. of Equity
Shares
11.05 crore

No. of
Shareholders
~43,000

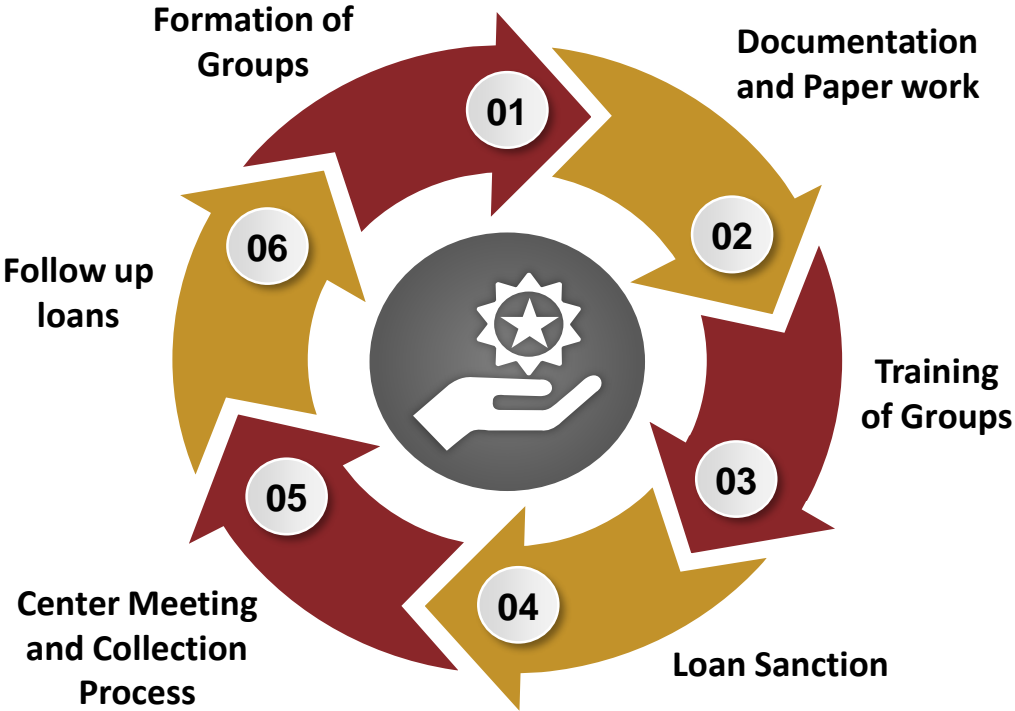
Market Confidence

- 15 rounds of capital raise done since 2008; ability to raise funds even during crisis
- Raised Rs. 1,537 crore since 2008; out of which Rs. 595 crore was raised post Covid-19

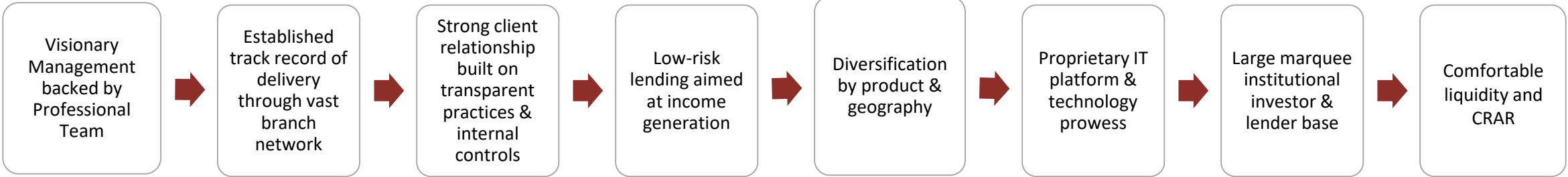
Skin in the Game

- Capital Infused by promoters at regular intervals at par with incoming investors

Our Business Model



MICROFINANCE & BEYOND



CREATING A NICHE BY BEING A ONE-STOP FINANCIAL SERVICES PROVIDER FOR OUR CUSTOMERS

Customised Products as per Client Needs



Income Generation Loan (Prarambh)

Ticket Size :
Rs. 10,000 – Rs. 45,000

Tenure: 12 - 24 months

Long Term Loan (Vridhhi)

Ticket Size :
Rs. 31,000 – Rs. 90,000

Tenure: 24 - 30 months

Madhya Vriddhi Loan

Ticket Size :
Rs. 10,000 – Rs. 15,000

Tenure: 24 - 30 months

Product Financing

Ticket Size :
Rs. 2,000 – Rs. 52,000

Tenure: 06 - 24 months

WASH Loan

Ticket Size :
Rs. 10,000 – Rs. 35,000

Tenure: 12 - 24 months

Eligibility Criteria

- Annual Household Income: up to Rs. 3 Lacs
- The outflows limit of 50% of the monthly household income shall include repayment towards all existing loans as well as any loan under consideration

- Maximum monthly loan repayment obligation (incl. applied loan): ≤Rs. 12,500
- OTP & Bank validation

** Household shall mean an individual family unit, i.e. husband, wife and their unmarried children*

Operational Capabilities Backed by Robust Processes



Loan Life Cycle

Onboarding

Underwriting & Decisioning

Disbursement

Collections



Key Initiatives

- | | |
|---|--|
| ✓ Digitized Onboarding | ✓ Detailed HHI assessment |
| ✓ OTP validations at client onboarding & disbursement level | ✓ Geo tagging at every touch point in the onboarding journey |
| ✓ No loan to Overdue customers | ✓ Credit Bureau & Application based scorecards |
| ✓ Identification of Early warning signals | ✓ Center and client level grading |
| ✓ Iris / Biometric enabled verification through UIDAI | ✓ Risk based pricing |
| ✓ Dynamic repayment schedule for clients | ✓ Geo-fencing to ensure JLG efficacy |
| ✓ Dedicated teams to address delinquency | ✓ Centralized data analytics unit |
| ✓ Strengthening Supervisory visits in the field | ✓ Analyzing repayment patterns of clients |



Benefits

- **Better Portfolio Quality as compared to Industry**
- **Focus on improving Center Attendance**
- **Strong collection against write offs**
- **Improvement in all operational efficiency parameters**

Community Connect Activities Centered Around SDGs



01

Flood Relief Activity



Supported our clients affected by the flood across Assam by distributing rations, ensuring they have the resources needed to rebuild and recover.

Lives Impacted – 2,000

02

Infrastructure Development



To enrich the growth and advancement of the students, faculty, and the larger community of the GNA University, Punjab, we supported the development and enhancement of its infrastructure.

Lives Impacted – 2,500

03

Center Leader Workshop



In collaboration with Water.org, we conducted a center leader workshop in Moradabad, Uttar Pradesh, on promoting awareness on health, hygiene and financial literacy.

Lives Impacted – 500

04

Health Camps



In collaboration with our partner DocOnline, we have conducted 24 health camps wherein our clients were given basic health checkups and consultations with senior doctors through video conferencing.

Lives Impacted – 1,400



Awards and Accolades



- Mr. HP Singh bestowed with the **‘India’s Most Trusted Leader’** Award by GPTW, India
- Mr. HP Singh conferred as the **‘Pillar of the BFSI Industry’** at the Financial Express Modern BFSI Summit 2022
- Mr. HP Singh received the **‘CEO of the Year - Micro Finance Company’** Award
- Mr. Sunil Yadav recognized among the **‘Top 50 Big CIO Innovator’** in India by Trescon, India
- Ms. Aditi Singh awarded **‘Women Leader of the Year’** at the 17th NBFC & Fintech Awards 2024
- Mr. Dhiraj Jha accorded the **‘Excellence in Risk Management’** Award at the 4th Elets BFSI Game Changer Summit





ENVIRONMENTAL

Green Building

- Satin's headquarters – a green building – is adorned with solar panels and innovative features including Sewage Treatment Plant and radiant cooling system

Water and Sanitation (WASH) Loans

- Constructively working towards safe water and sanitation in around 308 districts and in 19 states viz Bihar, Odisha, Uttar Pradesh, West Bengal etc.
- In FY24, disbursed a total of 52,772 WASH loans

Clean Energy Loans

- SCNL's clean energy programme is an illustration of its dedication to serve the society by providing customized financial solution



SOCIAL

- Our strength lies in our ground level knowledge and the strong bond that we have created with our stakeholders
- Reaching borrowers through a suite of financial and non-financial services, tailored to meet their needs, including lending under JLG model, product financing, community level initiatives, financing household level toilet and water facility
- Almost all of SCNL clients are women, 76% of whom are based in rural hinterlands of India
- Around 70% of the clients are from BPL category
- Positive findings from various Impact Assessment studies



GOVERNANCE

- Board comprises of 10 members; 8 Independent directors of which 2 are women directors
- Number of Board Meetings Conducted during the FY24: 10
- Average attendance rate at the Board and Board committee meetings (%): 100% and 99% respectively
- All major committees are headed by Independent directors
- Strong grievance redressal mechanism; over 99% of customer complaints resolved within TAT
- Strong compliance with transparent disclosures

Contact Information



Company (Investors & Media) :

Ms. Aditi Singh
Chief Strategy Officer

E: aditi.singh@satincare.com
T: +91 124 4715 400

Ms. Shweta Bansal
GM - Investor Relations

E: Shweta.bansal@satincare.com
T: +91 124 4715 400

www.satincare.com

