



SATIN CREDITCARE NETWORK LTD.
Reaching out!

INVESTOR PRESENTATION

NOVEMBER 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.

MFIN Guardrails and Sa-Dhan's SANKALP Guidelines were introduced in the month of Jul'24 to ensure responsible MFI lending practices

I. Restrict the number of microfinance lenders per borrower to a maximum of 4

We have been following this practice from much before. Below table depicts the lender overlap as on Sep'24:

Lender Overlap (Clients %)	At the time of disbursement
Only Satin	53.3%
Satin +1	28.9%
Satin +2	12.7%
Satin +3	4.2%
Satin +4 & above	1.0%
Total	100.0%

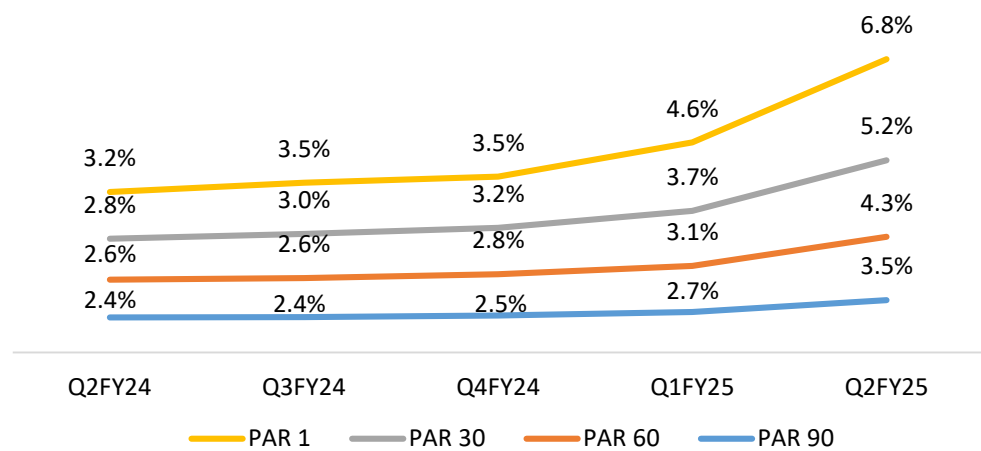
II. Limit the total microfinance indebtedness to Rs. 2 Lacs

We have been cautious of the indebtedness of the customer from much before. Below table depicts the loan exposure breakup:

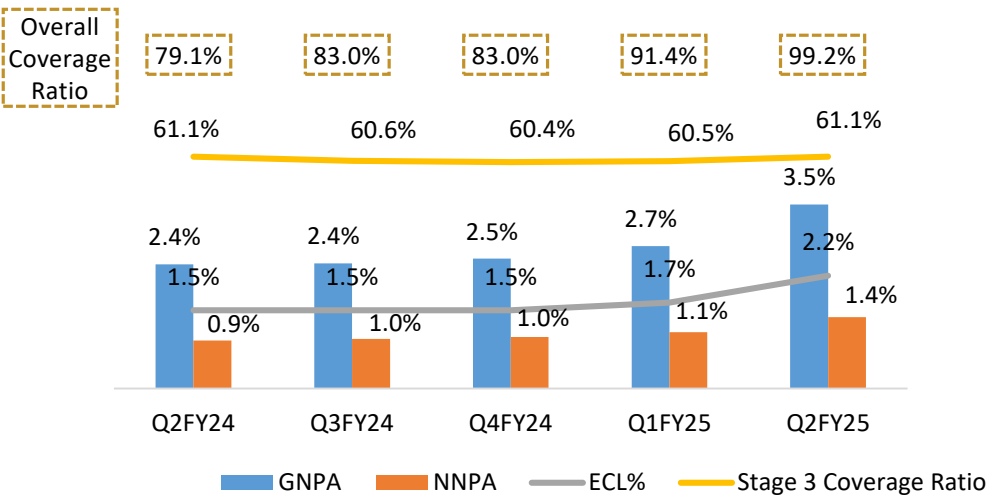
Loan Exposure	At the time of disbursement
Below 50k	81.1%
50k to 99k	10.4%
1 Lacs to 1.49 Lacs	8.0%
1.5 Lacs to 1.99 Lacs	0.4%
>= 2 Lacs	0.04%
Total	100.0%

Note: Above table is for loans disbursed from Apr'23 to Sep'24

PAR trend



NNPA & Coverage Ratio



PAR in Top 4 states

State	% on-book portfolio	On-book Portfolio (Rs. crore)	CE % H1FY25	PAR 1	PAR 30	PAR 60	PAR 90
Uttar Pradesh	27.2%	2,207	97.3%	4.9%	3.6%	2.8%	2.2%
Bihar	14.8%	1,198	97.8%	4.9%	2.9%	2.2%	1.7%
Assam	9.4%	766	99.6%	0.3%	0.2%	0.2%	0.1%
West Bengal	8.9%	724	96.3%	8.6%	6.1%	4.8%	3.8%
Others	39.6%	3,215	94.4%	8.7%	6.7%	5.5%	4.5%
Total	100.0%	8,109	96.4%	6.8%	5.2%	4.3%	3.5%

Note: Assam PAR numbers are for disbursement done Apr'22 onwards

- Contrary to industry trends, UP & Bihar which constitute 42% of the on-book portfolio are holding on for us; PAR 90 of these two states is less than our national average of 3.5%
- PAR 90 for top 4 states that contribute to ~60% of on-book portfolio is 2.9%; which is below the national average

State	% of On-book Portfolio	On-book Portfolio (Rs. crore)	GNPA %	CE % H1FY25
Odisha	4.7%	378	6.4%	90.7%
Punjab	4.4%	356	5.2%	92.8%
Rajasthan	3.8%	310	6.9%	93.1%
Jharkhand	3.0%	242	6.0%	92.1%
Maharashtra	1.2%	99	6.7%	92.8%

- Above 5 states comprise of ~17% of on-book portfolio; cumulative collection efficiency for these states of H1FY25 stood at 92.2%
- **Our performance in Punjab is much better than the industry**
- Our asset quality has experienced a temporary, transitory increase in delinquencies across a few geographies, influenced by various challenges like heatwaves, floods, general elections and other on ground external factors
- **We have taken measures to cater to the circle specific issues by leadership strengthening and change, deploying additional manpower and further fortifying onboarding & underwriting processes (covered in later slides)**

Initiatives Undertaken to Address the Macro Challenges



Sourcing to disbursement is ~37%, driven by stringent guidelines, scorecards and underwriting aligned with RBI and SRO guidelines

No over-leveraging: 1 loan to 1 client policy

Stopped disbursement to New to Credit clients in 561 branches; increased from 200 branches in Q1FY25

No New to Satin client acquisition in 242 branches

To enhance focus on collections, larger branches and regions have been split for better control

Dedicated collection teams for separate DPD buckets to the tune of 1,100 employees

Rationalization of Loan Officer span to improve management and oversight

Strengthened the supervisory layer: 1 Territory Manager for every 2 branches

Further strengthened the audit & risk processes

Other Key Updates

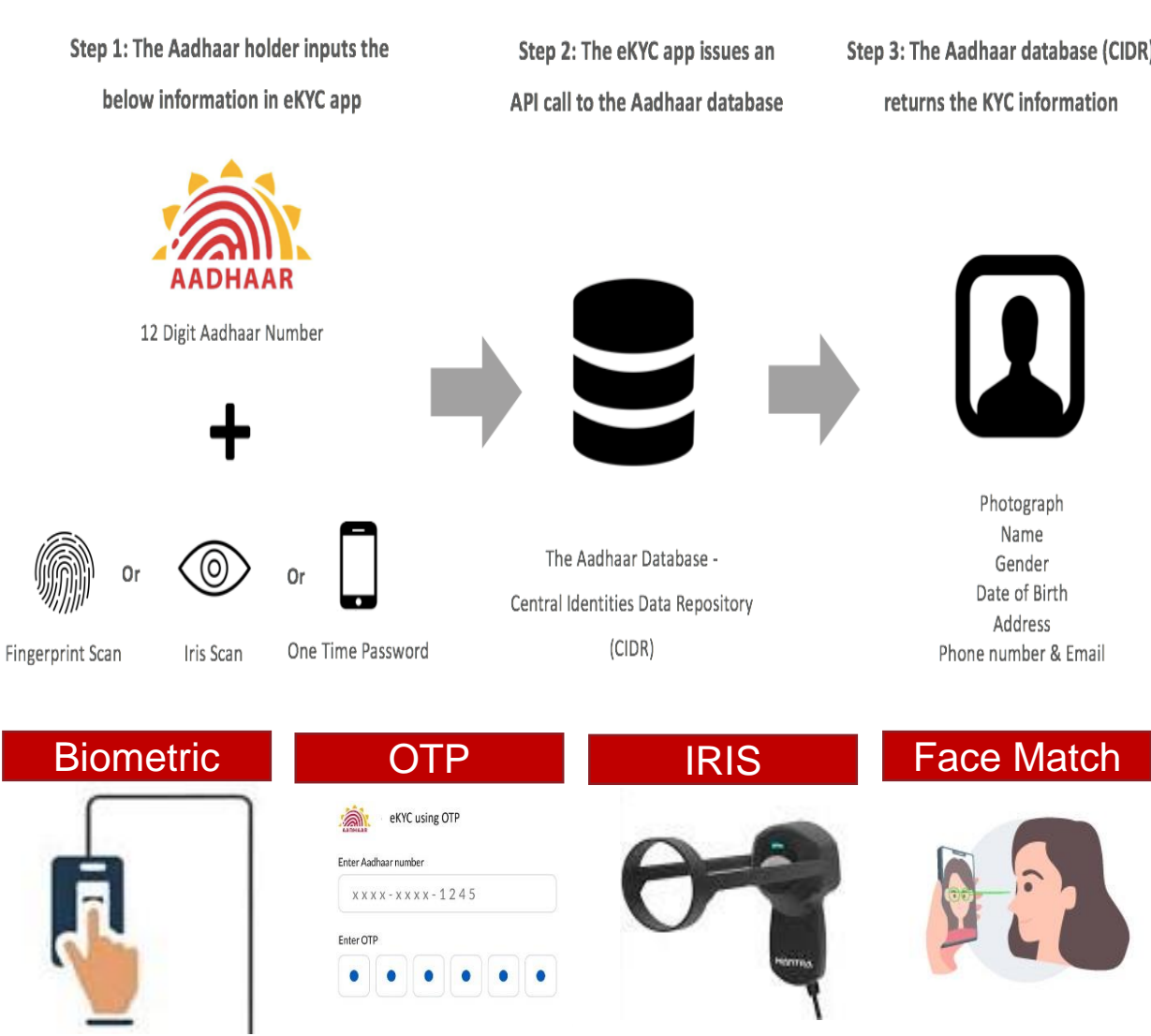


- ▶ Raised Rs. 3,852 crore during H1FY25 at group level; maintaining healthy liquidity
- ▶ Healthy Capital Position with CRAR of 28.8% as on Sep'24
- ▶ In this financial year, more than 50% of customers have received a benefit of reduced rate of interest
- ▶ Stable and competent management team, with more than 8 years of vintage of core team in the company
- ▶ Enriched Board; added three new independent directors
- ▶ Received the 'Best Solution in Cash Management, India' at the prestigious 2024 'The Asset Triple A' Award
- ▶ Strive to be one-stop diversified financial services provider serving rural India, differentiated by process & technology

Important Update – KUA/AUA License from RBI Digital



Traditional KYC
Manual verification through human agents
Time consuming & slower
Extensive paper work & forms
High chances of fraud
High risk of physical documents loss, damage or manipulation
Inconvenient and less user friendly
Prone to human error during verification

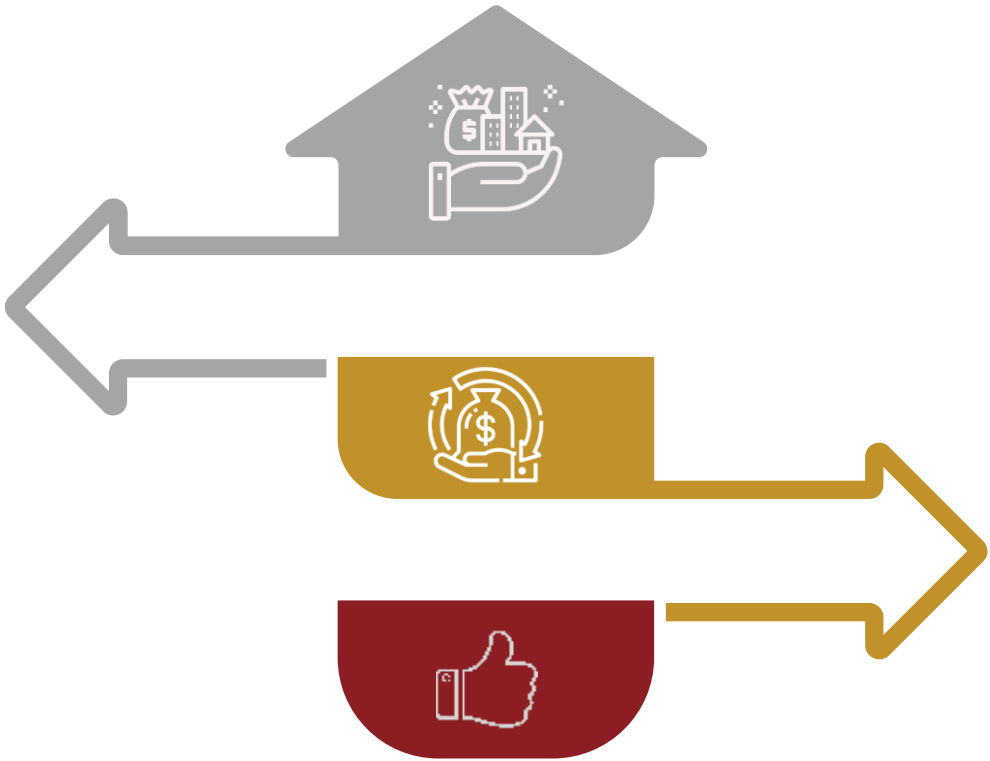


e-KYC
Digital and automated verification process
Swift and instant results
No paper work required (Go Green)
Minimal chances of fraud
Enhanced digital security, reduced risk of data loss
Convenient and user friendly
Higher accuracy with automated checks

Guidance

AUM Growth
8% - 10%

Credit Cost
4.5% - 5.0%



Actual H1FY25

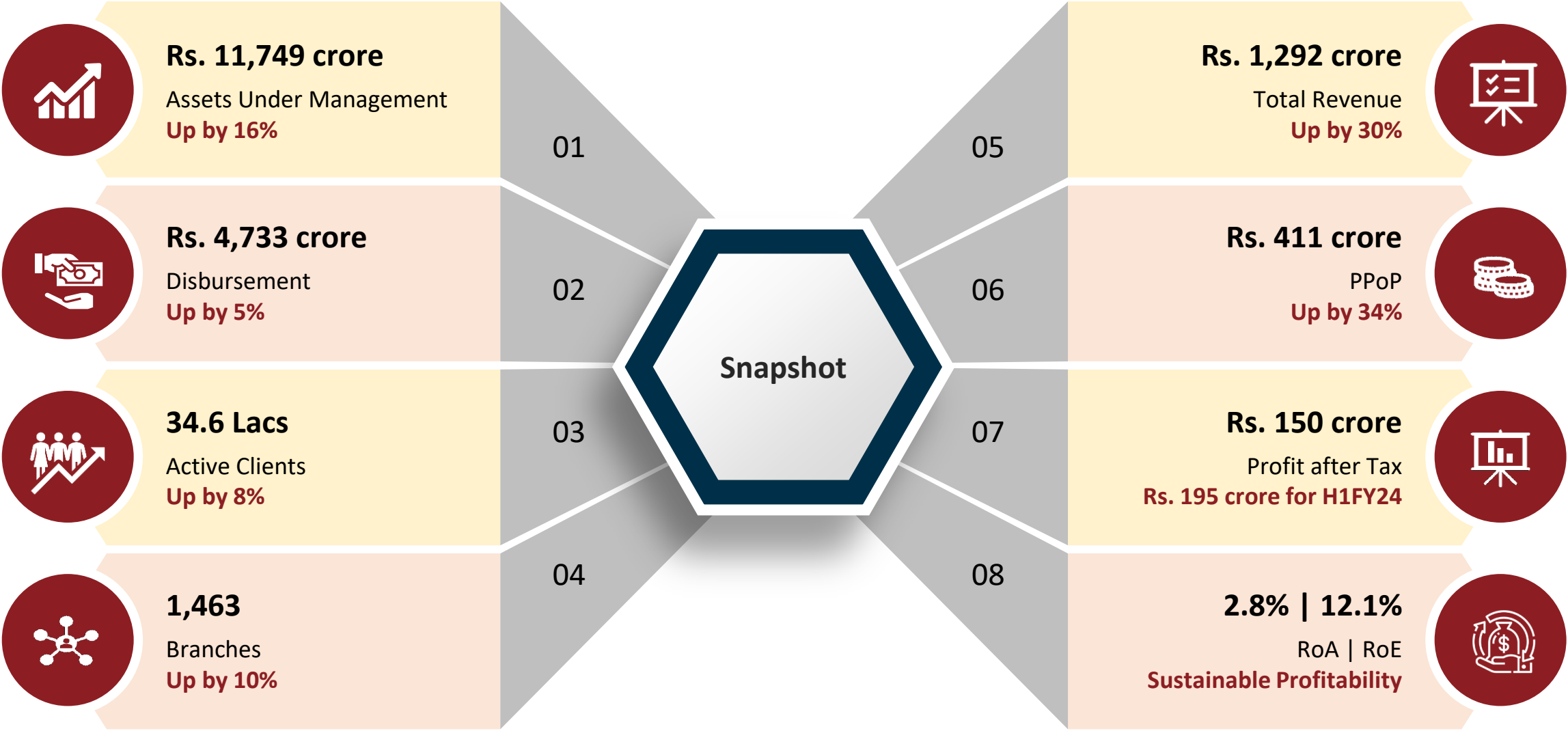
Growth of
18% YoY

3.9%
(Annualized)

Consolidated Highlights – H1FY25



(YoY change)



Consolidated Financial Performance



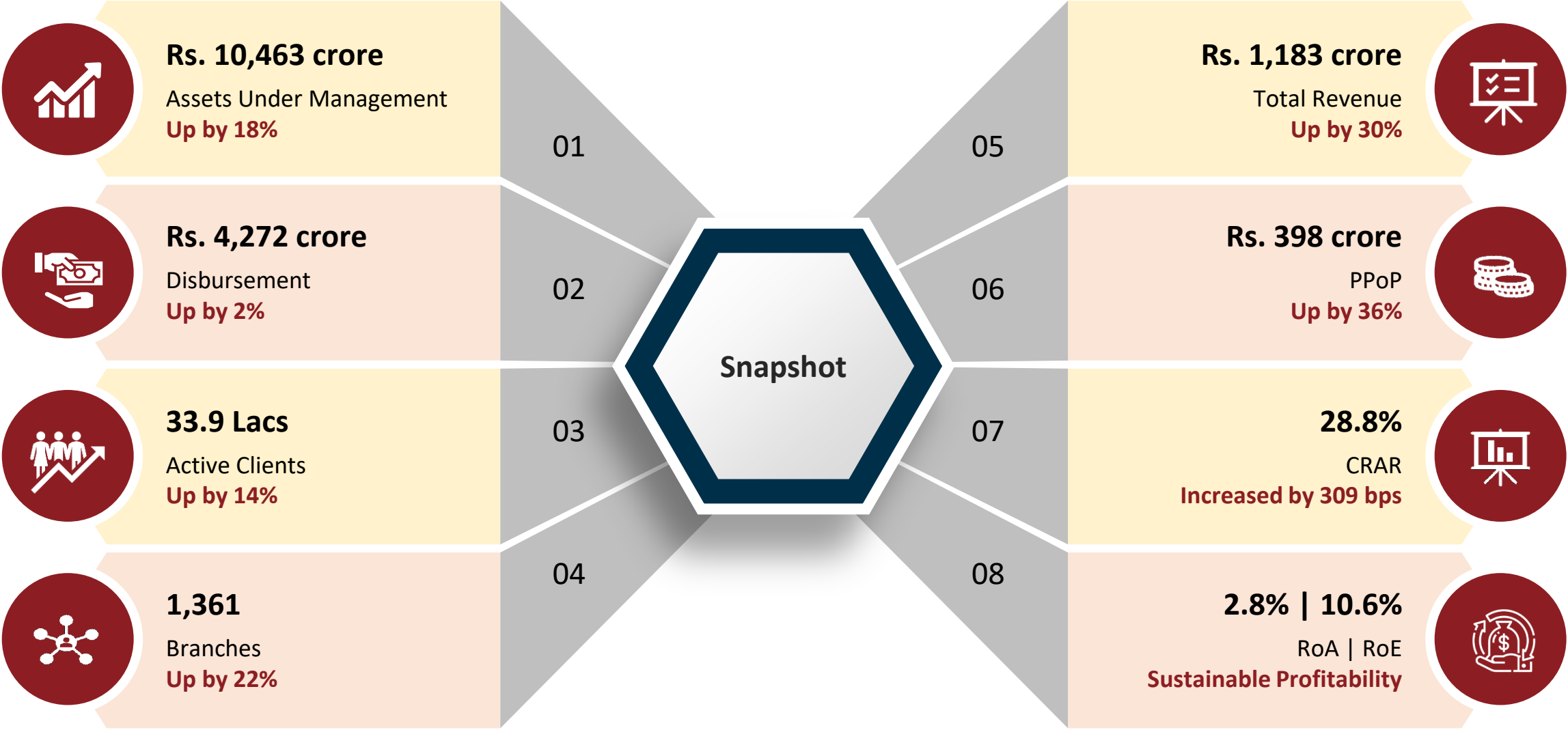
Particulars	H1FY25	Q2FY25	Q2FY24	Q1FY25	FY24
Gross yield ⁽¹⁾	21.90%	22.42%	21.94%	21.54%	21.37%
Financial Cost Ratio ⁽²⁾	8.76%	9.08%	8.83%	8.52%	8.60%
Net Interest Margin ⁽³⁾	13.13%	13.35%	13.11%	13.02%	12.78%
Operating Expense ratio ⁽⁴⁾	6.17%	6.60%	6.09%	5.80%	5.80%
Loan Loss Ratio ⁽⁵⁾	3.53%	4.65%	1.19%	2.43%	1.42%
RoA ⁽⁶⁾	2.77%	1.63%	4.76%	3.96%	4.75%
RoE ⁽⁷⁾	12.14%	7.08%	23.57%	17.16%	21.64%
Leverage (Total Debt / Total Net Worth)	3.3x	3.3x	3.9x	3.2x	3.3x
Cost to Income Ratio	47.00%	49.42%	46.43%	44.53%	45.36%

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

Standalone Highlights – H1FY25



(YoY change)



Standalone Financial Performance



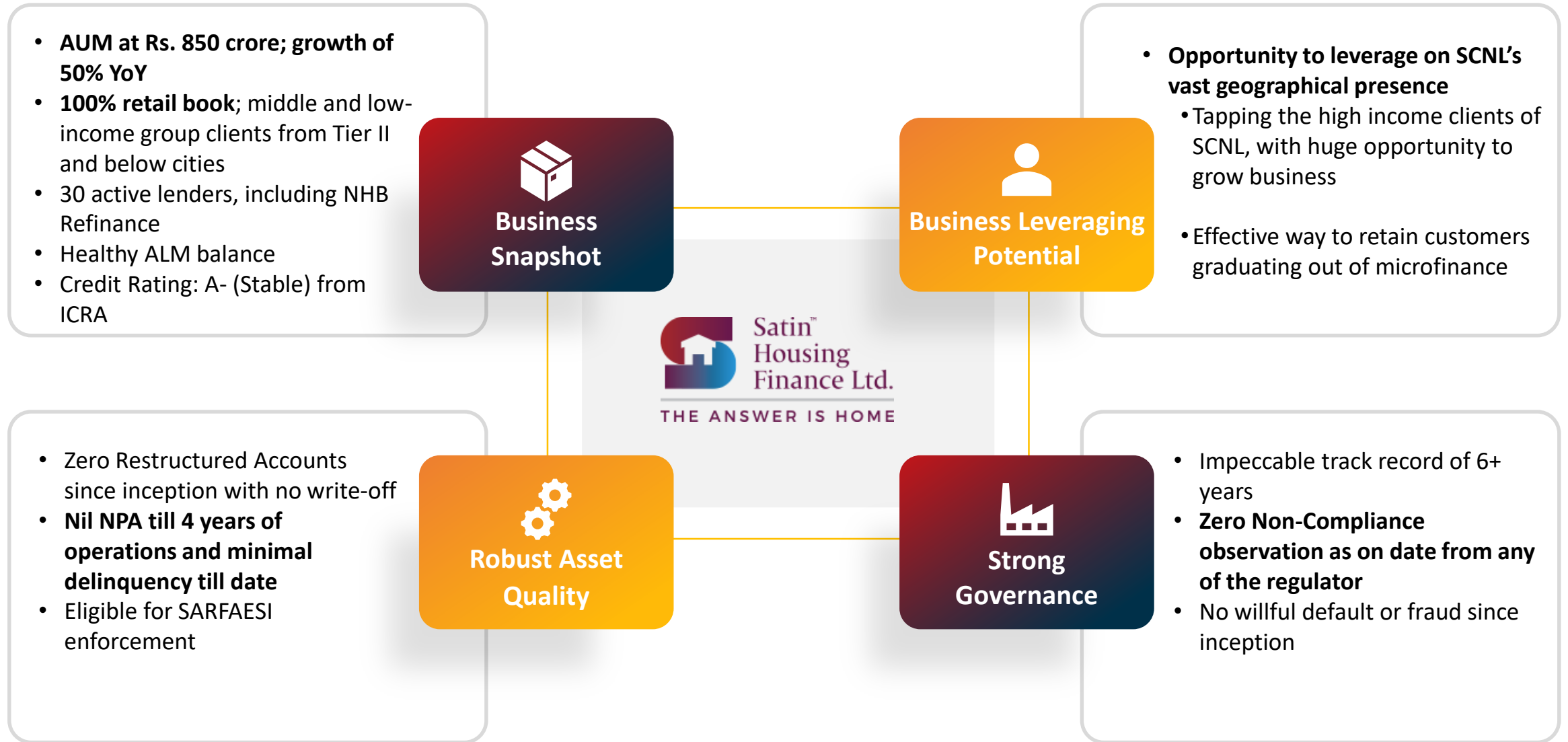
Particulars	H1FY25	Q2FY25	Q2FY24	Q1FY25	FY24
Gross yield ⁽¹⁾	22.47%	22.95%	22.80%	22.09%	22.14%
Financial Cost Ratio ⁽²⁾	8.97%	9.27%	9.28%	8.71%	8.99%
Net Interest Margin ⁽³⁾	13.50%	13.68%	13.52%	13.38%	13.15%
Operating Expense ratio ⁽⁴⁾	5.95%	6.38%	5.89%	5.54%	5.60%
Loan Loss Ratio ⁽⁵⁾	3.85%	5.11%	1.21%	2.63%	1.44%
RoA ⁽⁶⁾	2.79%	1.59%	4.72%	4.02%	4.77%
RoE ⁽⁷⁾	10.55%	5.97%	19.72%	15.10%	18.46%
Leverage (Total Debt / Total Net Worth)	2.7x	2.7x	3.1x	2.7x	2.7x
Cost to Income Ratio	44.03%	46.65%	43.61%	41.37%	42.59%

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 is annualized and represents ratio of PAT to the Average Total Assets
7. RoE is annualized and represents PAT to the average equity

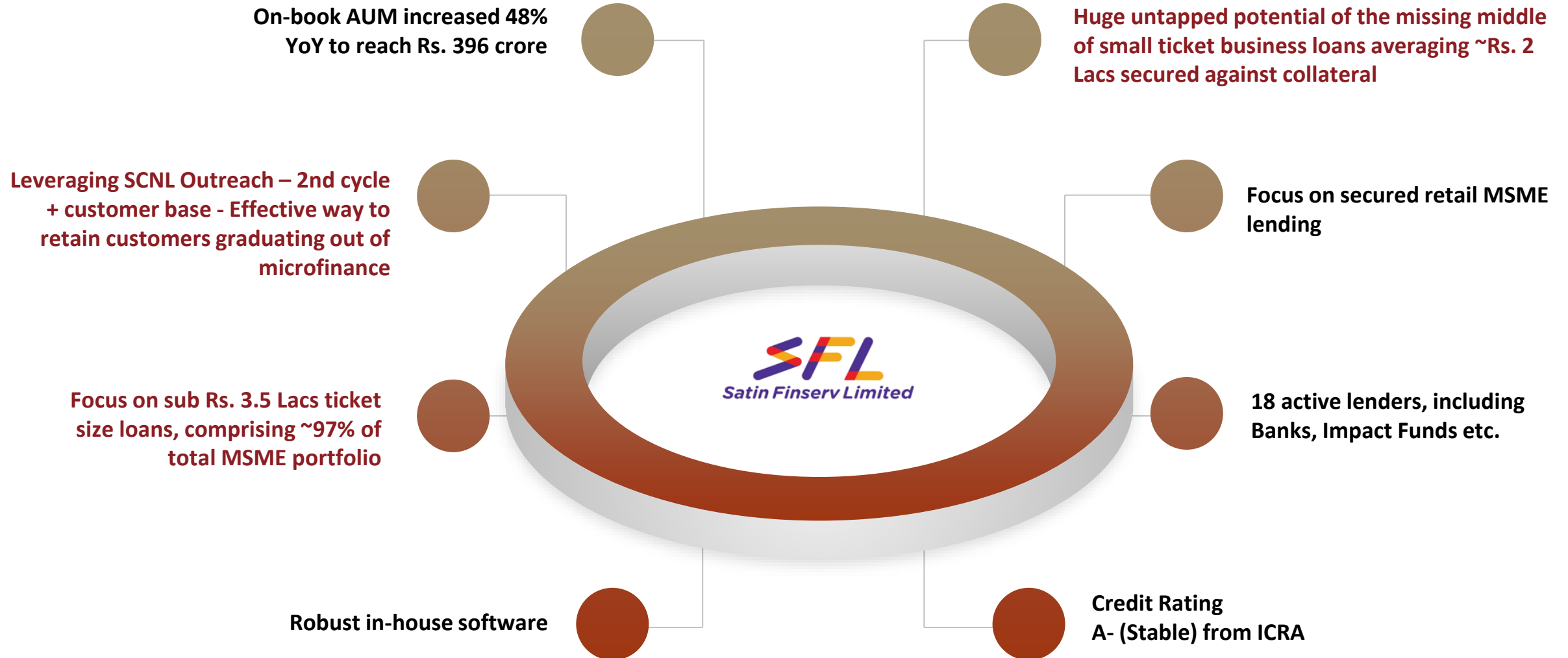
Our Subsidiaries



SHFL - Leveraging the Outreach through Affordable Housing



SFL - Leveraging the Outreach through Retail MSME



- Rolled out a **wholly owned subsidiary** focused on innovating and developing cutting-edge technological solutions across various industries, with a strong emphasis on **financial services**
- Offers an **advanced Human Resource Management System (HRMS)** and **Loan Management Platform**, already successfully implemented at SCNL
- Aims to drive **efficiency, scalability, and customer satisfaction** through the use of technology, meeting the evolving needs of businesses in the digital age
- Appointed a professional CEO & MD, Mr. Rupinder Kalia who is an MBA and has an overall experience of more than 20 years in IT and consulting. Prior to Satin, he was the MD of a big four consulting firm
- Within the first two months of incorporation, acquired 2 clients



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 Sep'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	19	11
No. of Branches	1,361	35	44 ⁽²⁾
AUM (Rs. crore)	10,252 ⁽³⁾	850	435 ⁽⁴⁾
No. of loan accounts	34,69,676	8,228	28,255 ⁽²⁾
Avg. Ticket Size for H1FY25	Rs. 52,000 (JLG)	Rs. 14,00,000	Rs. 1,61,000 (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 23 branches and 33,844 loan accounts

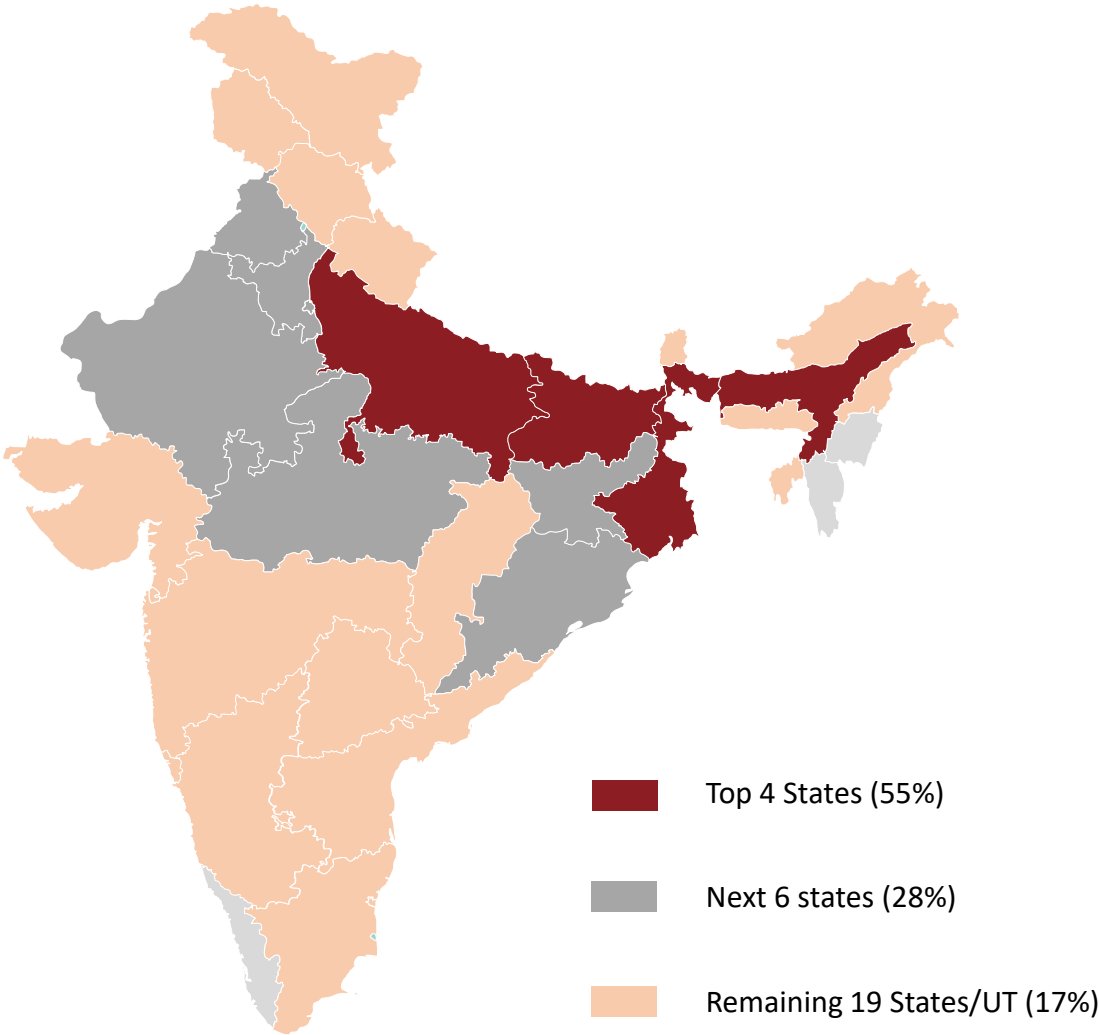
(3) SCNL also has additional MSME portfolio of Rs. 211 crore other than MFI portfolio

(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. 39 crore.

Diversified Geographical Presence



Presence across 29 States and UTs



1,463

No. of Branches

105

No. of Regional Offices

473

No. of Districts

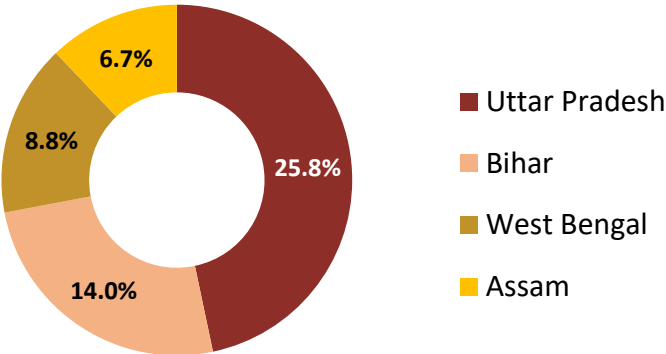
2.9 Lacs

No. of Centers

96.8%

Districts with <1% exposure

Top 4 States

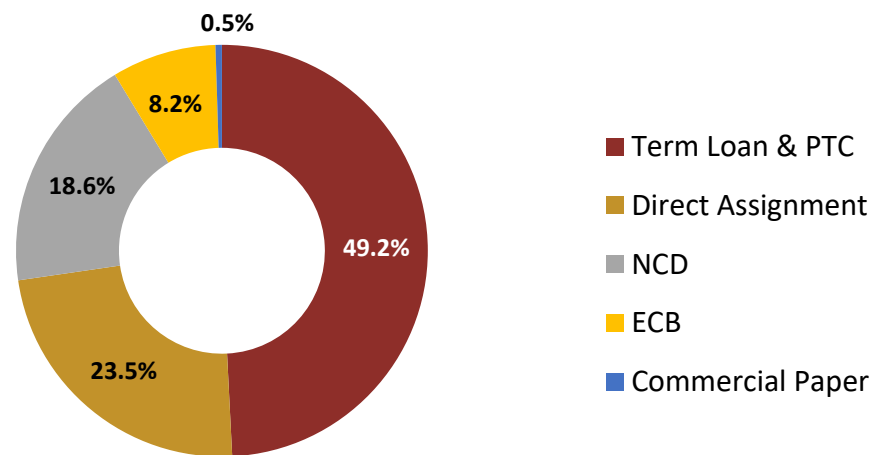


The pictorial representation of Map of India does not purport to be the Political Map of India

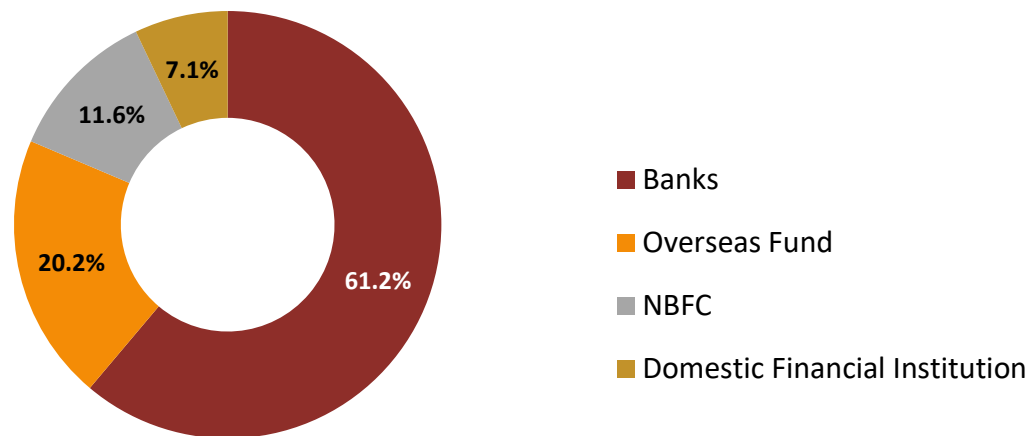
Well-diversified Liability Profile



Product-wise Sep'24



Lender-wise Sep'24



Large Lender Base
76 Active Lenders

Top 10 Lending Partners	% Share
State Bank of India	14%
Bank of Baroda	9%
Bank of Maharashtra	8%
SIDBI	5%
Blue Orchard*	5%
HSBC	5%
IDFC First Bank Ltd	4%
FMO	3%
Bandhan Bank Limited	3%
ResponsAbility*	2%
Total	59%

Credit Rating

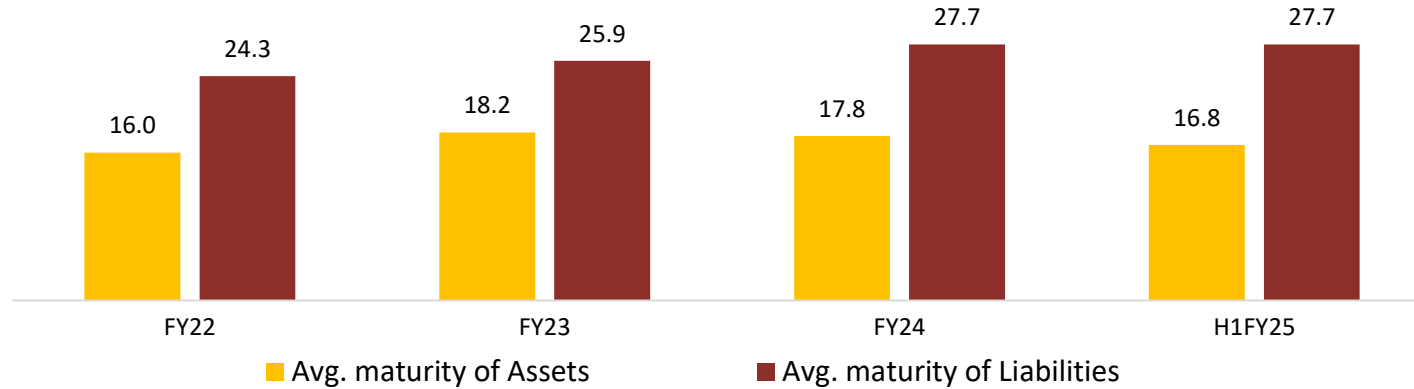
- Long term rating: “A (Stable)” by ICRA
- Short-Term rating: “A1” by ICRA

*Exposure via various funds

Positive ALM with Ample Liquidity



Benefit of Positive ALM Continues



Static ALM as on 30 th Sep'24 (Rs. crore)	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Total
Inflows							
Liquidity at the beginning of month	1,590	1,719	1,975	2,181	2,503	2,805	1,590
Principal - Loan portfolio	430	393	451	459	409	377	2,518
Interest - Loan portfolio	165	148	138	143	113	110	817
Total (A)	2,185	2,260	2,565	2,783	3,024	3,292	4,925
Outflows							
Principal repayments	396	204	294	239	183	309	1,626
Interest repayments	70	80	90	41	36	64	380
Total (B)	465	284	384	280	219	373	2,005
Cumulative Mismatch (A-B)	1,719	1,975	2,181	2,503	2,805	2,919	2,919

Undrawn sanctions in hand of Rs. 1,539 crore as on Sep'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



Rupinder Kalia
CEO & MD- Satin Tech

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

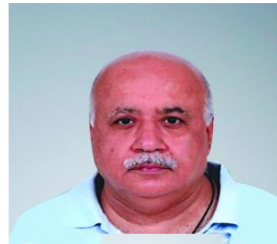
Former partner of Deloitte India and a Board member of Deloitte Asia Pacific



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

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
- 96.8% of districts with <1% exposure
- UP share brought down from 40.9% in Dec'16 to 25.8% in Sep'24

❑ Strong Capitalization with Ample Liquidity

- Capital Adequacy has improved from 18.3% in 2016 to 28.8% currently
- Raised Rs. 1,259 crore equity capital
- Liquidity of Rs. 1,590 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

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

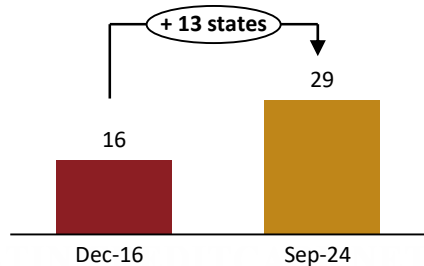
❑ Fund Raising

- 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

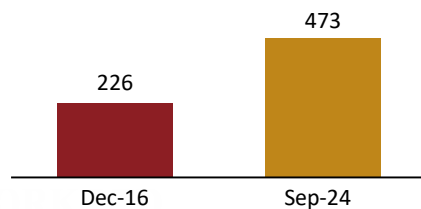
❑ Amalgamation of Subsidiaries

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

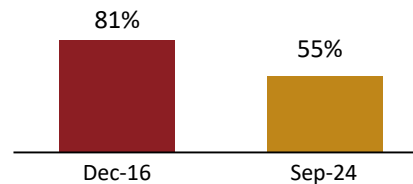
De-risking Geographic Concentration (No. of States)



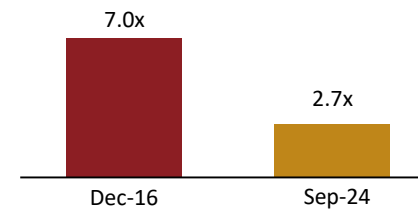
District Diversification



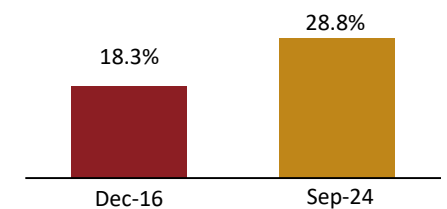
Reduction in Top 4 States Contribution



Reduced Leverage



Improved Capital Adequacy



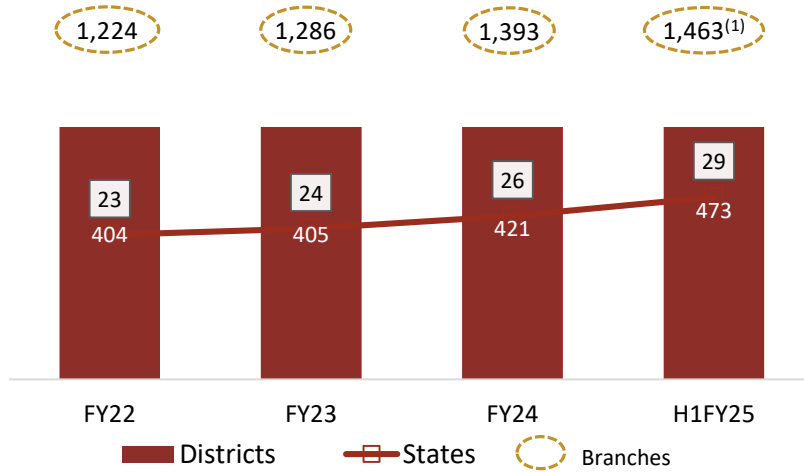
Our Operational & Financial Prowess



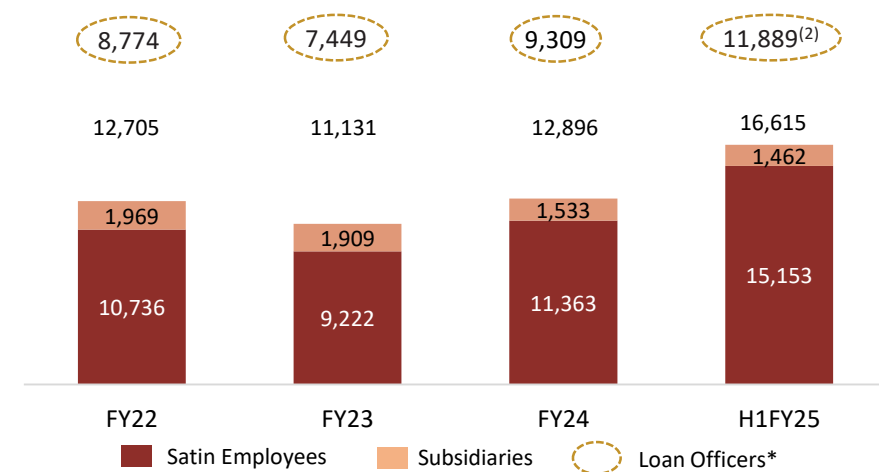
Key Operation Metrics



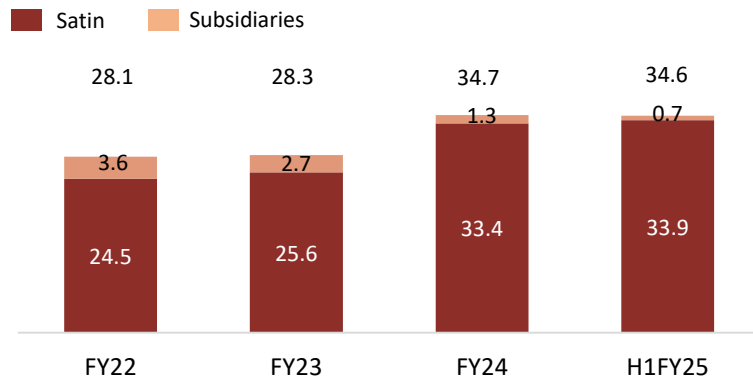
Districts, States and Branches



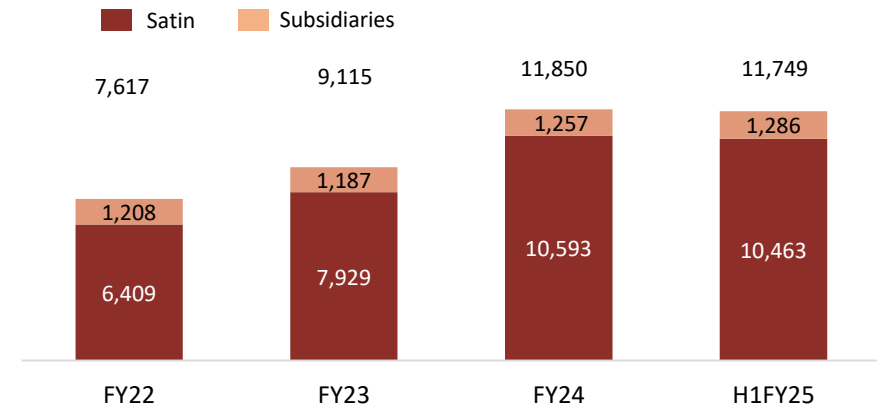
Employees & Loan Officers



Clients (Lacs)



AUM (Rs. crore)



Note: (1) Data on Consolidated basis. On a standalone basis, the number of branches were 1,361; (2) Data on a consolidated basis. On a standalone basis the number of loan officers were 10,896

*Loan officers include Trainee CSO

Business Details



Particulars	Q2FY25	Q2FY24	YoY%	Q1FY25	QoQ%
AUM (Rs. crore)	11,749	10,100	16.3%	11,706	0.4%
SCNL	10,463	8,894		10,485	
On-book AUM	8,109	6,588		8,021	
Assignment	2,353	2,295		2,464	
Business Correspondence	0.06	-		-	
SHFL	850⁽¹⁾	567		769	
SFL	435	638		452	
Retail MSME	396	267		353	
AUM Mix (Rs. crore)	11,749	10,100	16.3%	11,706	0.4%
MFI Lending	10,292	8,916		10,337	
Business Correspondence	40	382		99	
MSME	607	616		601	
Housing Finance	850	567		769	
No. of Branches	1,463	1,335	9.6%	1,447	1.1%
SCNL	1,361	1,115		1,301	
SHFL	35	37		37	
SFL	67	183		109	

Note:

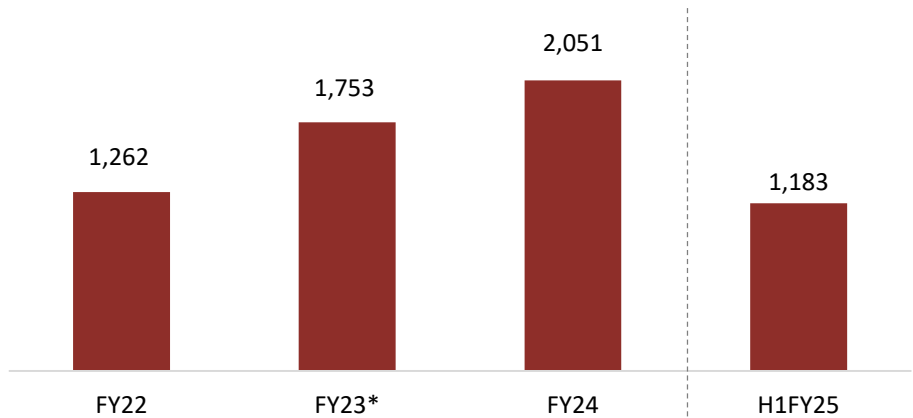
Differences due to rounding off

1) Includes assigned portfolio of Rs. 138 crore

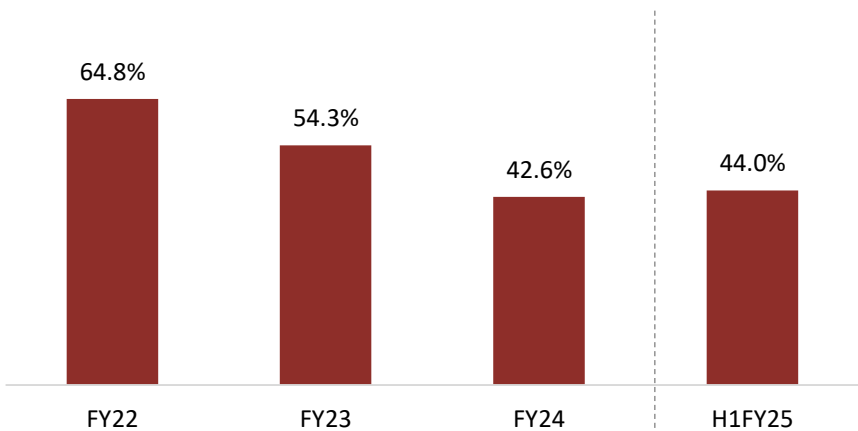
Financial Details (Standalone)



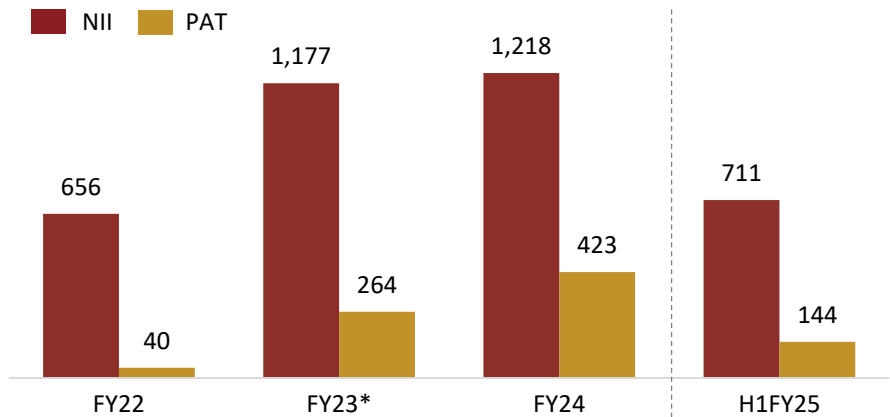
Gross Income (Rs. crore)



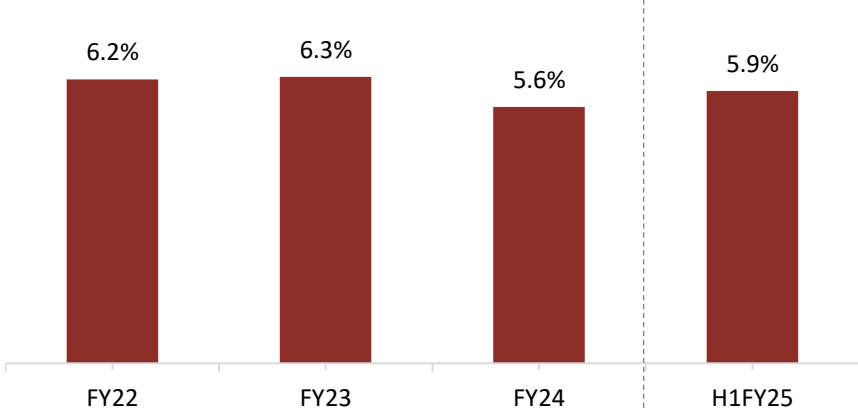
Cost to Income Ratio



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)	Q2FY25	Q2FY24	Q1FY25	FY24	FY23
Revenue					
Interest Income	511.3	396.7	510.6	1,670.3	1,113.8
Gain due to DA	59.6	62.7	44.3	257.0	201.5
Treasury Income	26.4	24.4	21.6	89.5	412.6*
BC Income	0.0	0.0	-	0.1	4.0
Other Operating Income	3.6	8.1	5.6	33.7	21.5
Total Revenue	600.9	491.9	582.1	2,050.6	1,753.4
Expenses					
Finance Cost	242.7	200.3	229.5	832.8	576.0
Employee Benefit Expenses	124.2	88.4	105.8	365.7	316.3
Credit Cost & FLDG for BC	133.7	26.1	69.2	133.2	388.2
Other Expenses	37.3	33.5	35.1	133.0	115.6
Depreciation and amortization expense	5.7	5.3	5.0	20.0	16.2
Total Expenses	543.5	353.6	444.6	1,484.8	1,412.4
Profit Before Tax	57.4	138.3	137.5	565.8	341.0
Tax expense	15.9	35.1	34.9	143.0	76.7
Profit After Tax	41.6	103.3	102.6	422.8	264.3
Other comprehensive income net of taxes	-12.9	-2.9	-0.4	-0.1	-19.0
Total Comprehensive Income	28.7	100.4	102.2	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)	Q2FY25	Q2FY24	Q1FY25	FY24	FY23
Revenue					
Interest and Fee Income	21.2	14.7	16.5	67.0	52.9
Treasury Income	0.7	2.1	2.8	5.2	2.0
Other income	6.2	6.0	3.2	20.2	7.0
Total Revenue	28.1	22.8	22.5	92.3	61.9
Expenses					
Finance cost	14.9	10.8	13.2	44.3	28.2
Employee benefit expenses	7.5	6.7	6.7	24.7	18.0
Credit Cost	0.8	0.5	-0.6	2.1	2.0
Other expenses	3.0	1.8	2.2	8.5	5.4
Depreciation and amortization expenses	0.6	0.4	0.3	1.1	0.4
Total Expenses	26.8	20.3	21.9	80.6	54.0
Profit Before Tax	1.3	2.6	0.7	11.7	7.8
Tax expense	0.3	0.7	0.2	2.9	1.9
Profit After Tax	1.0	1.9	0.5	8.7	5.9
Other comprehensive income	1.9	3.9	1.4	6.2	-1.5
Total Comprehensive Income	2.9	5.7	1.9	14.9	4.4

P&L Statement - SFL

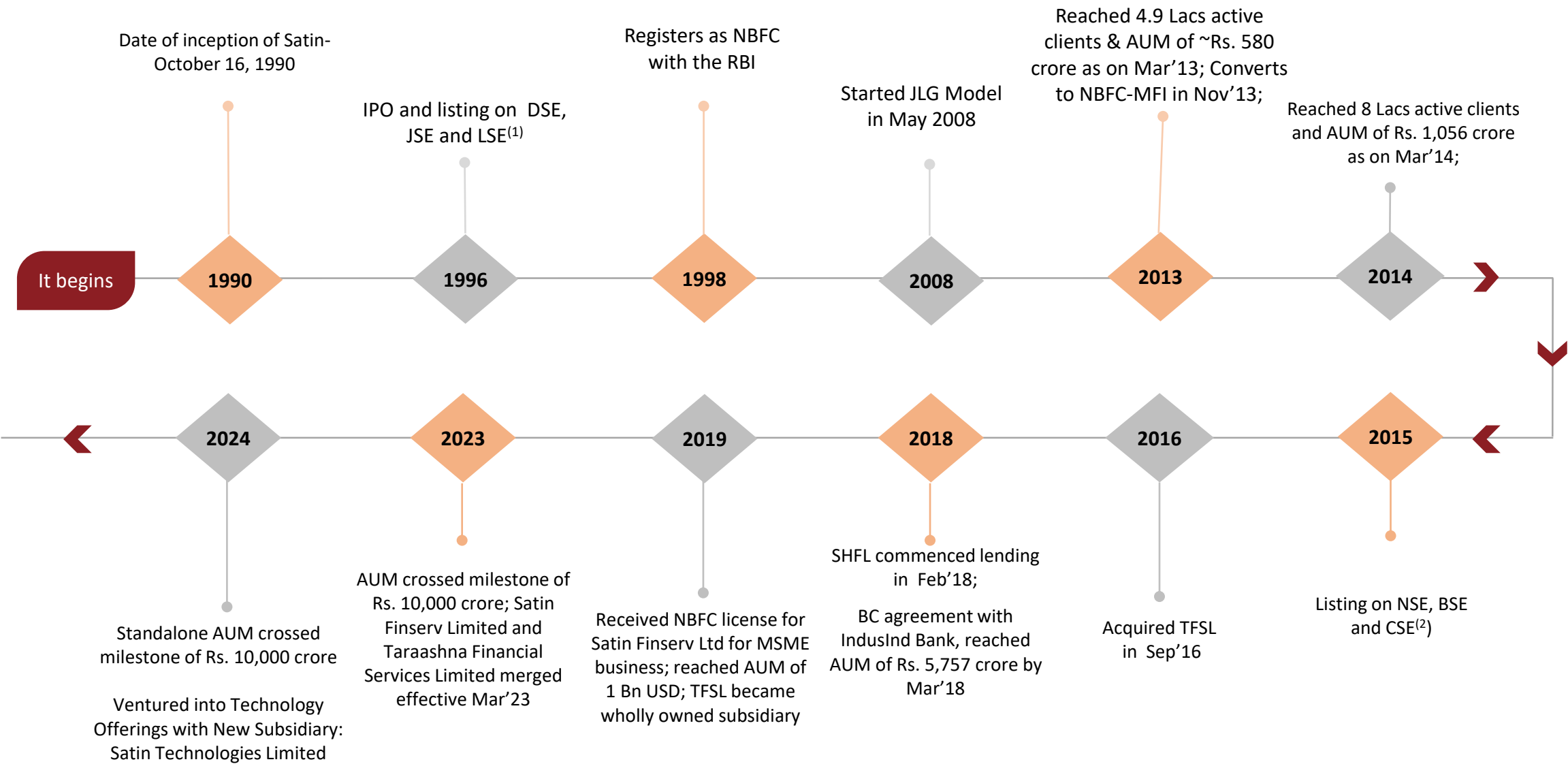


Particulars (Rs. crore)	Q2FY25	Q2FY24	Q1FY25	FY24	FY23
Revenue					
Interest and Fee Income	28.5	29.6	27.9	115.1	102.6
Treasury Income	0.8	0.8	1.2	3.9	2.9
Other income	0.5	0.5	0.6	2.4	1.0
Total Revenue	29.8	30.8	29.6	121.4	106.5
Expenses					
Finance cost	8.7	6.8	8.3	26.4	18.5
Employee benefit expenses	11.7	15.4	12.4	57.6	53.2
Credit Cost (incl. FLDG for BC)	2.9	1.0	3.0	13.1	10.8
Other expenses	3.7	5.7	3.2	15.8	14.1
Depreciation and amortization expenses	0.5	0.4	0.4	1.6	1.7
Total Expenses	27.4	29.2	27.3	114.4	98.3
Profit Before Tax	2.4	1.6	2.3	7.0	8.2
Tax expense	0.7	0.4	0.7	1.9	2.2
Profit After Tax	1.7	1.2	1.7	5.1	6.1
Other comprehensive income	0.1	0.2	0.0	0.0	-0.1
Total Comprehensive Income	1.8	1.4	1.7	5.1	6.0

The Tale Behind Our Company

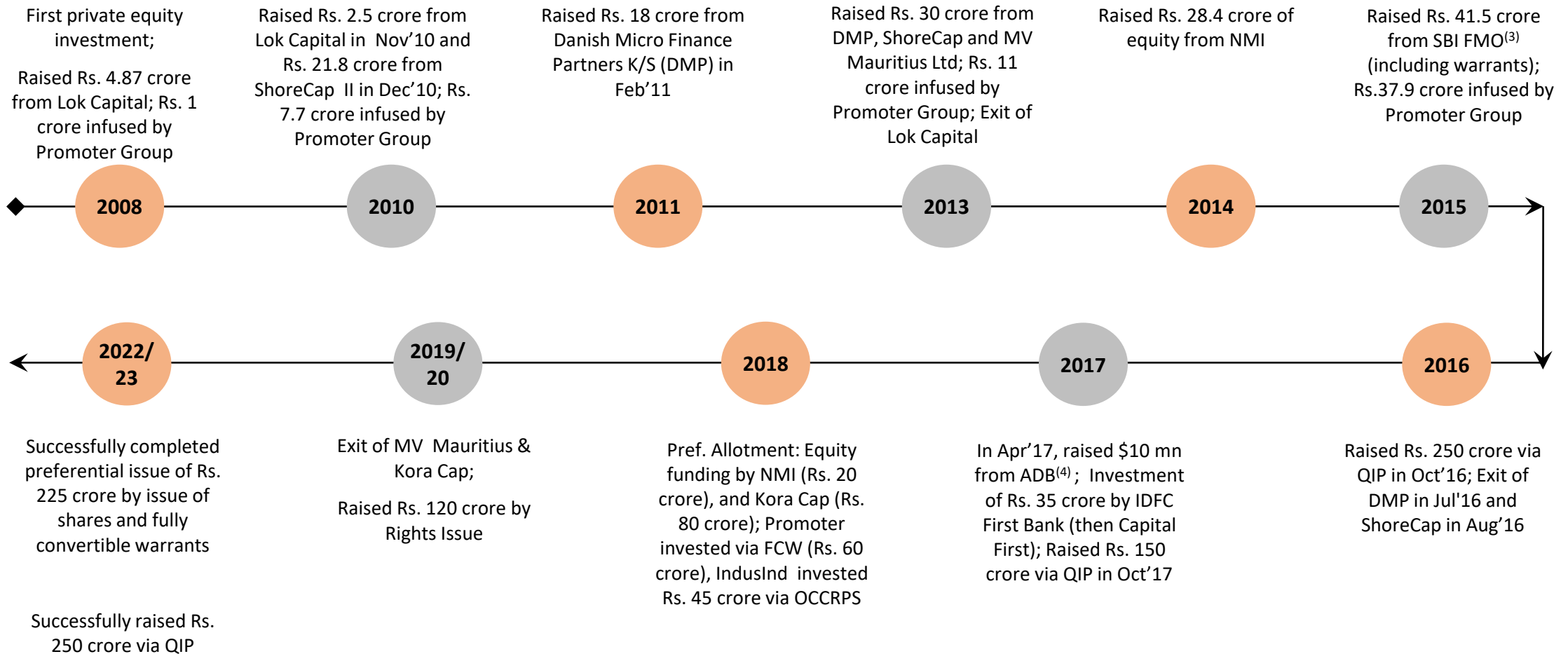


Key Milestones - Business



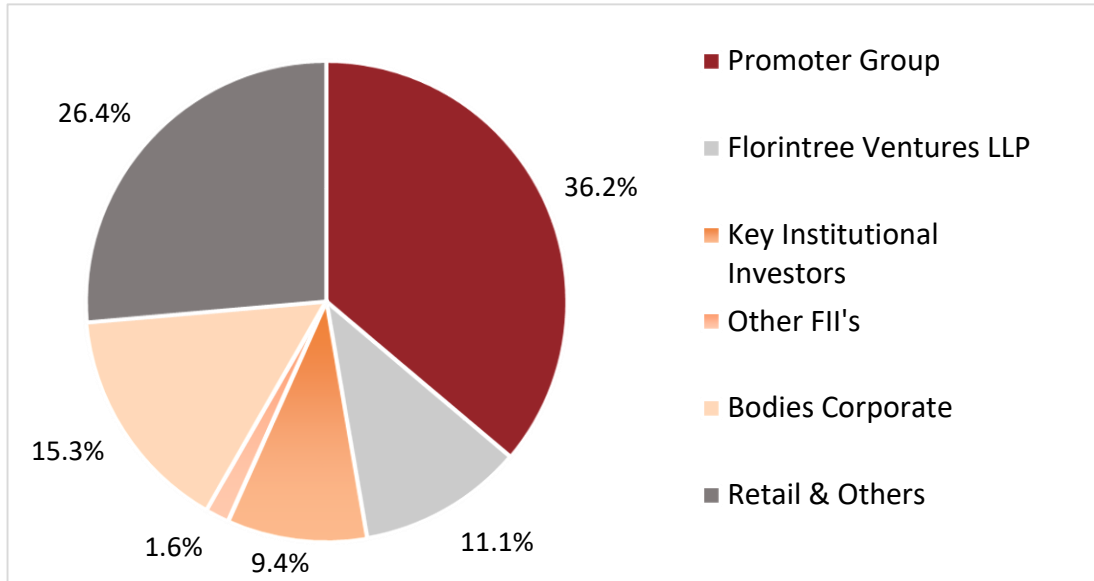
Note: 1. Regional Stock Exchanges (DSE – Delhi Stock Exchange, JSE – Jaipur Stock Exchange, LSE- Ludhiana Stock Exchange); (2) BSE - BSE Limited, NSE - National Stock Exchange of India Limited, CSE - The Calcutta Stock Exchange Limited

Key Milestones – Fund Raising



Note: (3) SBI FMO Emerging Asia Financial Sector Fund Pte. Limited; (4) ADB – Asian Development Bank

Capital Structure



Market Cap of
~ Rs. 2,138 crore

Book Value^
Rs. 230/ share

No. of Equity
Shares
11.05 crore

No. of
Shareholders
~51,000

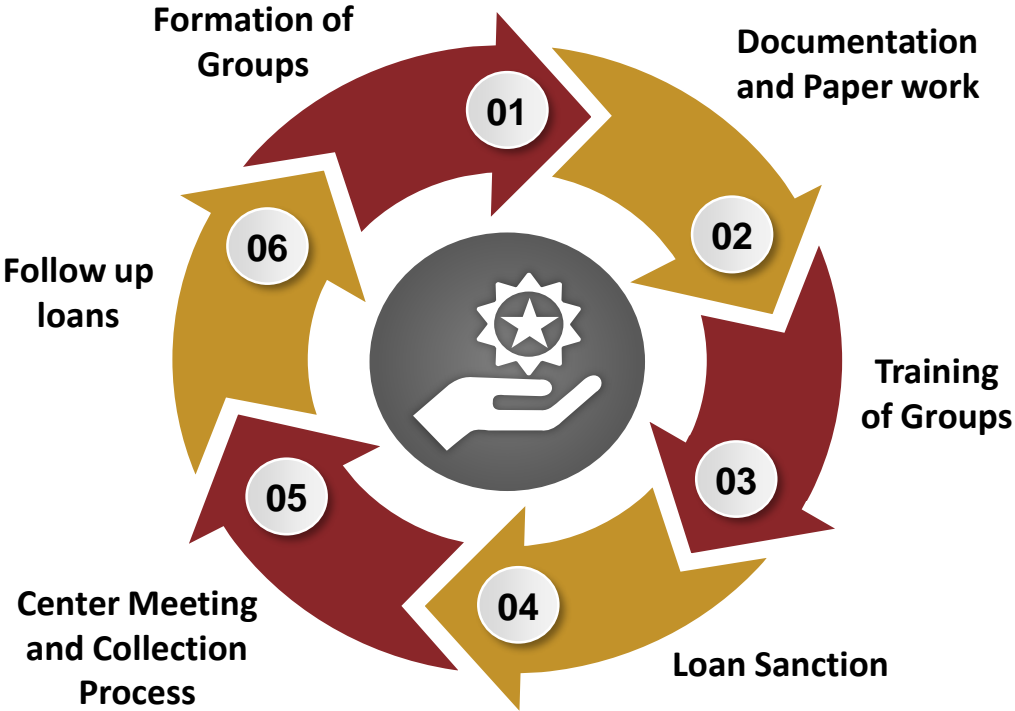
Market Confidence

- 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

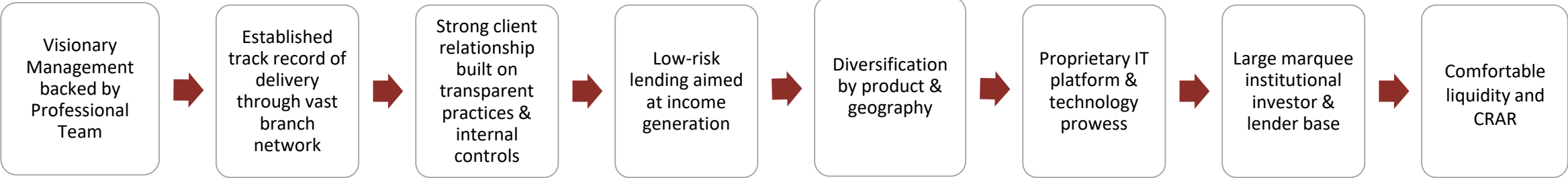
Skin in the Game

- 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



Enriching the Growth of Students at GNA University

This financial year, we continue to support scholarships for underprivileged students at GNA University and invest in infrastructure enhancements to foster student development. This marks our fourth year of association with the university.

Lives Impacted – 2,500



Financial Literacy Workshops

In collaboration with the RBI and Sa-Dhan, we conducted 12 workshops this quarter across Uttarakhand, Chhattisgarh, and Haryana. These workshops aimed to educate our clients on the importance of responsible financial planning, saving, and investing.

Lives Impacted – 880



Flood Relief Camps

Supported our clients affected by the floods in Assam, Gujarat, Bihar, West Bengal, and Maharashtra by distributing rations and other relief supplies, ensuring they have the resources needed to rebuild and recover.

Lives Impacted – 21,562



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. Jugal Kataria honored with the prestigious **‘FE Visionary Leader 2024’** Award at the FE BFSI Insight Forum
- Ms. Aditi Singh recognized amongst **‘Global 200 Women Power Leaders 2024’** at the White Page Leadership Conclave 2024
- Mr. Sunil Yadav recognized among the **‘Top 50 Big CIO Innovator’** in India by Trescon, India
- 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

Assigned "AA" ESG rating by ESG Risk Assessments & Insights Ltd.

Contact Information



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