



Archival Policy

SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

SATIN CREDITCARE NETWORK LIMITED

Regd. Off.: 5th Floor, Kundan Bhawan, Azadpur Commercial Complex, Azadpur, Delhi-110033, INDIA

Corporate Off. : Plot No. 492, Udyog Vihar, Phase -3, Gurugram, Haryana – 122016, INDIA

CIN: L65991DL1990PLC041796



Revision History

Version No.	Date	Prepared/Modified by	New/Modification	Approved by
Version – 1	10.02.2016	Chy. Runveer Krishanan	New	Chairman Cum Managing Director
Version – 2	12.03.2025	Vikas Gupta	Modification	Chairman Cum Managing Director



1. Background:

The Securities and Exchange Board of India has notified SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”) on September 2, 2015 to be effective from December 1, 2015. Regulation 30 (8) and other applicable provisions of Listing Regulations mandatorily requires disclosure of material events by the listed entity specified under Regulation 30 of the Listing Regulations. Further, SEBI has issued a circular on ‘Disclosure of material events / information by listed entities under Listing Regulations dated July 13, 2023, indicating the details that needs to be provided while disclosing above events.

In view of the above, the Company is required to frame an ‘Archival Policy’ for archival of the disclosure of events or information made to stock exchanges and placed on the Company’s website.

Disclosable events/information as prescribed under Regulation 30 of Listing Regulations:

- a) The events specified in Para A of Part A of Schedule III of the Listing Regulations are deemed to be “Material Events” and the listed entity shall make disclosures of such events to the Stock Exchanges (enclosed as **Annexure I**).
- b) Further the events specified in Para B of Part A of Schedule III of the Listing Regulations are to be disclosed to the stock exchanges, if considered “Material” pursuant to the Company’s Policy on “Reporting of Material Events under Regulation 30 of Listing Regulations (enclosed as **Annexure I**). Further, materiality of such event shall be such as may be decided/considered by the Chairman & Managing Director of the Company.
- c) In case where an event occurs or an information is available with the listed entity, which has not been indicated in Para A or B of Part A of Schedule III, but which may have material effect on it, the listed entity is required to make adequate disclosures in regard thereof.

As per Regulation 30(8) of the Listing Regulations, Satin Creditcare Network Limited (hereinafter referred to as the ‘**Company**’) is required to disclose on its website all such events or information which is to be disclosed to the Stock Exchanges pursuant to this Regulation. This policy has been framed to ensure retention and archival of data/documents which are available on the Company’s website. The disclosures made to the Stock Exchanges shall be hosted on the website of the Company i.e. www.satincreditcare.com for a minimum period of 5 (five) years and thereafter, as per the ‘Archival Policy’ of the Company, which is to be uploaded on the website of the Company.

Thereafter, such information would be provided to the representatives of Corporate Communication Department (CCD) of the Company for uploading in the website of the Company.



2. **Authorized Person:**

The Company Secretary & Chief Compliance Officer along with Chief Information Officer of the Company shall be jointly authorised to implement and supervise this policy and shall act as '**Authorized Person**'.

3. **Archival Requirement:**

The disclosures made to stock exchanges would be provided to the representatives of Corporate Communication Department (CCD) of the Company by the Company Secretarial Department and/or other department(s) for uploading on the website of the Company.

The information provided to Corporate Communication Department (CCD) would be promptly uploaded to the website of the Company and would be hosted in the website for five years period from the date of such hosting under '**Investor Relations**' section of website of the Company.

Thereafter the documents shall be archived and stored under the separate archival section for such other period as may be decided by the Chairman cum Managing Director from time to time. Documents shall be moved / transferred to archival section under the respective heads in a way so that these documents can be searched easily as and when required by any person. Authorized person will ensure these details are available on the website.

4. **..Monitoring & Review of the Policy:**

In case there are any regulatory changes requiring modifications to the Policy, the Policy shall be reviewed and amended with due approval from the Chairman & Managing Director of the Company. However, the amended regulatory requirements will supersede the Policy till the time Policy is suitably amended.



Annexure I

A. Events which shall be disclosed without any application of the guidelines for materiality as specified in sub-regulation (4) of regulation (30) of Listing Regulations:

1. Acquisition(s) (including agreement to acquire), Scheme of Arrangement (amalgamation/ merger/ demerger/restructuring), or sale or disposal of any unit(s), division(s) or subsidiary of the listed entity or any other restructuring.

Explanation- For the purpose of this sub-para, the word 'acquisition' shall mean,-

- (i) acquiring control, whether directly or indirectly; or,
- (ii) acquiring or agreeing to acquire shares or voting rights in, a company, whether directly or indirectly, such that -
 - (a) the listed entity holds shares or voting rights aggregating to twenty per cent or more of the shares or voting rights in the said company, or;
 - (b) there has been a change in holding from the last disclosure made under sub-clause (a) of clause (ii) of the Explanation to this sub-para and such change exceeds five per cent of the total shareholding or voting rights in the said company.

Provided that acquisition of shares or voting rights aggregating to five percent or more of the shares or voting rights in an unlisted company and any change in holding from the last disclosure made under this proviso exceeding two per cent of the total shareholding or voting rights in the said unlisted company shall be disclosed on a quarterly basis in the format as may be specified

2. Issuance or forfeiture of securities, split or consolidation of shares, buyback of securities, any restriction on transferability of securities or alteration in terms or structure of existing securities including forfeiture, reissue of forfeited securities, alteration of calls, redemption of securities etc.
3. Revision in Rating(s).
4. Outcome of Meetings of the board of directors: The listed entity shall disclose to the Exchange(s), the outcome of the meetings of the Board of Directors, within the prescribed timelines, held to consider the following:
 - a) dividends recommended or declared or the decision to pass any dividend and the date on which dividend shall be paid/dispatched;
 - b) any cancellation of dividend with reasons thereof;
 - c) the decision on buyback of securities;
 - d) the decision with respect to fund raising proposed to be undertaken including by way of issue of securities (excluding security receipts, securitized debt instruments or money market instruments regulated by the Reserve Bank of India), through further public offer, rights issue, American Depositary Receipts/ Global Depositary Receipts/ Foreign



Currency Convertible Bonds, qualified institutions placement, debt issue, preferential issue or any other method;

- e) increase in capital by issue of bonus shares through capitalization including the date on which such bonus shares shall be credited/dispatched;
 - f) reissue of forfeited shares or securities, or the issue of shares or securities held in reserve for future issue or the creation in any form or manner of new shares or securities or any other rights, privileges or benefits to subscribe to;
 - g) short particulars of any other alterations of capital, including calls;
 - h) financial results;
 - i) decision on voluntary delisting by the listed entity from stock exchange(s).
5. Agreements (viz. shareholder agreement(s), joint venture agreement(s), family settlement agreement(s) (to the extent that it impacts management and control of the listed entity), agreement(s)/treaty(ies)/contract(s) with media companies) which are binding and not in normal course of business, revision(s) or amendment(s) and termination(s) thereof.
 6. Fraud/defaults by promoter or key managerial personnel or by listed entity or arrest of key managerial personnel or promoter.
 7. Change in directors, key managerial personnel (Managing Director, Chief Executive Officer, Chief Financial Officer, Company Secretary etc.), Auditor and Compliance Officer.
 8. Appointment or discontinuation of share transfer agent.
 9. Corporate debt restructuring.
 10. One time settlement with a bank.
 11. Reference to BIFR and winding-up petition filed by any party / creditors.
 12. Issuance of Notices, call letters, resolutions and circulars sent to shareholders, debenture holders or creditors or any class of them or advertised in the media by the listed entity.
 13. Proceedings of Annual and extraordinary general meetings of the listed entity.
 14. Amendments to memorandum and articles of association of listed entity, in brief.
 15. Schedule of Analyst or institutional investor meet and presentations on financial results made by the listed entity to analysts or institutional investors;

B. Events which shall be disclosed upon application of the guidelines for materiality referred sub-regulation (4) of regulation (30) of Listing Regulations:

1. Commencement or any postponement in the date of commencement of commercial production or commercial operations of any unit/division.



2. Change in the general character or nature of business brought about by arrangements for strategic, technical, manufacturing, or marketing tie-up, adoption of new lines of business or closure of operations of any unit/division (entirety or piecemeal).
 3. Capacity addition or product launch.
 4. Awarding, bagging/ receiving, amendment or termination of awarded/bagged orders/contracts not in the normal course of business.
 5. Agreements (viz. loan agreement(s) (as a borrower) or any other agreement(s) which are binding and not in normal course of business) and revision(s) or amendment(s) or termination(s) thereof.
 6. Disruption of operations of any one or more units or division of the listed entity due to natural
 7. Calamity (earthquake, flood, fire etc.), force majeure or events such as strikes, lockouts etc.
 8. Effect(s) arising out of change in the regulatory framework applicable to the listed entity.
 9. Litigation(s) / dispute(s) / regulatory action(s) with impact.
 10. Fraud/defaults etc. by directors (other than key managerial personnel) or employees of listed entity.
 11. Options to purchase securities including any ESOP/ESPS Scheme.
 12. Giving of guarantees or indemnity or becoming a surety for any third party.
 13. Granting, withdrawal, surrender, cancellation or suspension of key licenses or regulatory approvals.
- C. Any other information/event viz. major development that is likely to affect business, e.g. emergence of new technologies, expiry of patents, any change of accounting policy that may have a significant impact on the accounts, etc. and brief details thereof and any other information which is exclusively known to the listed entity which may be necessary to enable the holders of securities of the listed entity to appraise its position and to avoid the establishment of a false market in such securities.**
- D. Without prejudice to the generality of para (A), (B) and (C) above, the listed entity may make disclosures of event/information as specified by the Board from time to time.**


