



SATIN CREDITCARE NETWORK LTD.
Reaching out!

‘Satin Creditcare Network Ltd. to Launch Women-Led AIF Fund to Foster Inclusive Growth’

An AIF debt fund focused on enabling access to debt for underserved MSMEs across India with focus on women led enterprises

New Delhi, July 24th 2025: Reinforcing its long-standing commitment to financial empowerment and inclusive growth, Satin Creditcare Network Ltd. (SCNL), one of India’s leading microfinance institutions, has announced the launch of an MSME-focused debt fund helmed by women. To be structured as a Category II Alternative Investment Fund (AIF) under SEBI regulations, the platform is designed to provide vital debt capital to viable but underfunded micro, small and medium enterprises (MSMEs) with a strong focus on those based in rural and semi-urban India.

At a time when access to capital remains a persistent barrier for small enterprises, SCNL’s new fund emerges as an essential, debt-driven solution. Championed by women, with an all-women Board of Directors and investment leadership team, this fund places women at the center of financial decision-making, capital deployment and economic inclusion.

Leading this initiative, Ms. Aditi Singh, Chief Strategy Officer, ESG Head, Satin Creditcare, commented on the vision behind this, *“This is more than just a fund. It’s a platform for systemic change, by placing women at the helm financially, institutionally, and socially - we are not only unlocking small enterprise potential, but reshaping the future of finance itself.”*

The fund will prioritise investments in sectors that are central to grassroots livelihoods, including agri-tech, manufacturing, health-tech, rural services, education and infrastructure. Built on ESG principles and shaped by a gender intentional lens, the fund is not a standalone initiative, it is a direct extension of SCNL’s broader mission of inclusion across the length and breadth of the nation.

From enabling last-mile borrowers to designing forward-looking financial structures, Satin continues to move beyond intention into tangible, scalable impact and rewriting the narrative around access, equity, and representation in Indian finance.

Dr. H P Singh, Chairman cum Managing Director of Satin Creditcare, said, *“At Satin, inclusion is not a vertical, it’s the lens through which we build everything. This fund is a natural extension of our mission to create financial systems that truly serve the people they’re meant for, by being responsive to their needs, accessible in their contexts and inclusive by design. We are not simply bridging funding gaps, we are intentionally building systems where representation, resilience and opportunity are built into the core of how capital flows. By entrusting women to lead investment, we are translating our values into action and shaping a more balanced, resilient and representative economy.”*

About Satin Creditcare Network Limited

Satin Creditcare Network Limited (SCNL or Satin) is a leading microfinance institution (MFI) in the country with presence in 26 states, 4 union territories and over 1,00,000 villages. The Company’s mission is to be a leading micro financial institution by providing a comprehensive range of products and services for the financially under-served community. The Company aims to lead in gender empowerment by leveraging on technology and innovation that forge sustainable strategic partnerships.

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The Company also offers a bouquet of financial products in the Non-MFI segment, comprising of loans to MSMEs and affordable housing loans. In April 2017, SCNL incorporated a wholly-owned housing finance subsidiary Satin Housing Finance Limited (SHFL) for providing loans in the affordable and micro-housing segment. In January 2019, SCNL received separate NBFC license to commence MSME business through Satin Finserv Limited (SFL). In August 2024, SCNL incorporated a subsidiary for software services, Satin Technologies Limited (STL) dedicated to developing innovative, world-class technology solutions by leveraging cutting-edge technologies. As on 31st March 2025, Satin group had 1,568 branches and a headcount of 16,705 across 29 states and union territories, serving 33.6 lakh clients.

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This document may contain certain forward-looking statements within the meaning of applicable securities law and regulations. These statements include descriptions regarding the intent, belief or current expectations of the Company or its directors and officers with respect to the results of operations and financial condition of the Company. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those in such forward-looking statements as a result of various factors and assumptions which the Company believes to be reasonable in light of its operating experience in recent years. Many factors could cause the actual results, performances, or achievements of the Company to be materially different from any future results, performances, or achievements. Significant factors that could make a difference to the Company's operations include domestic and international economic conditions, changes in government regulations, tax regime and other statutes. The Company does not undertake to revise any forward-looking statement that may be made from time to time by or on behalf of the Company.

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