

J. C. BHALLA & CO.
CHARTERED ACCOUNTANTS

BRANCH OFFICE : B-5, SECTOR-6, NOIDA - 201 301 (U.P.)
TEL. : +91 - 120 - 4241000, FAX : +91-120-4241007
E-MAIL : taxaid@jcbhalla.com

Independent Auditor's Limited Review Report on Statement of Unaudited Standalone Financial Results of Satin Creditcare Network Limited for the quarter ended June 30, 2025, pursuant to the Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To
The Board of Directors of
Satin Creditcare Network Limited

1. We have reviewed the accompanying Statement of unaudited standalone financial results of Satin Creditcare Network Limited ('the Company') for the quarter ended June 30, 2025 ("the Statement") attached herewith, being prepared and submitted by the Company pursuant to requirements of the Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations"), which has been initialed by us for identification purpose.
2. This Statement, which is the responsibility of the Company's Management and has been approved by the Board of Directors of the Company, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (IND AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013, as amended (the "Act"), read with relevant rules issued thereunder and other accounting principles generally accepted in India, read with the Listing Regulations. Our responsibility is to issue a conclusion on this Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 - "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India (the "ICAI"). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of the company personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143(10) of the Act and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in all material respects in accordance with the recognition and measurement principles laid down in IND AS 34 prescribed under Section 133 of the Act, read with relevant rules issued thereunder including the amendments thereof and other recognized accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India (RBI) in respect of Income recognition, asset classification, provisioning and other related matters, to the extent those are not inconsistent with the Indian Accounting Standards prescribed under Section 133 of the Act.



HEAD OFFICE : B-17, Maharani Bagh, New Delhi - 110065

5. The Statement includes the results for the corresponding quarter ended June 30, 2024, which were reviewed by M/s S S Kothari Mehta & Co. LLP, Chartered Accountants, the previous auditors of the Company. Their report dated July 31, 2024, expressed an unmodified conclusion on those financial results. Accordingly, we, JC Bhalla & Co., Chartered Accountants, do not express any conclusion on the figures reported in the financial results for the corresponding quarter ended June 30, 2024.

Our conclusion on the Statement is not modified in respect of this matter.

For JC Bhalla & Co.
Chartered Accountants
Firm Regn No. 001111N



(Rajesh Sethi)

Partner

Membership No. 085669

UDIN: 25085669BMODQK5132



Place: Gurugram

Date: August 08, 2025

Statement of Unaudited Standalone Financial Results for the quarter ended June 30, 2025

(₹ in Lakhs except EPS)

S. No	Particulars	Quarter ended			Year ended
		June 30, 2025	March 31, 2025	June 30, 2024	March 31, 2025
		(Unaudited)	(Refer note - 9)	(Unaudited)	(Audited)
	Income				
	Revenue from operations				
	Interest income	56,062.01	53,074.74	53,195.92	2,10,637.17
	Dividend income	-	-	-	12.50
	Rental income	37.45	35.39	33.19	130.86
	Fees and commission income	215.66	268.65	464.32	1,207.49
	Net gain/(loss) on fair value changes	3,242.96	(116.03)	24.24	3,085.94
	Net gain on derecognition of financial instruments	4,544.08	2,640.61	4,432.15	22,087.55
	Other operating income	40.93	76.71	42.29	186.66
1	Total revenue from operations	64,143.09	55,980.07	58,192.11	2,37,348.17
2	Other income	56.45	186.50	19.37	328.08
3	Total income (1+2)	64,199.54	56,166.57	58,211.48	2,37,676.25
	Expenses				
	Finance costs	26,673.46	23,557.20	22,949.26	94,976.24
	Impairment of financial instruments	13,463.63	10,519.92	6,921.92	50,319.44
	Employee benefits expenses	14,016.17	14,720.00	10,576.91	50,731.66
	Depreciation and amortisation expenses	536.68	660.18	500.75	2,360.10
	Other expenses	4,046.74	4,609.27	3,508.71	15,990.88
4	Total expenses	58,736.68	54,066.57	44,457.55	2,14,378.32
5	Profit before tax (3-4)	5,462.86	2,100.00	13,753.93	23,297.93
	Tax expense:				
	Current tax	2,117.53	(1,284.76)	4,983.05	8,411.64
	Tax adjustments related to earlier years	-	-	-	(645.00)
	Deferred tax (credit)/charge	(914.81)	(719.74)	(1,490.37)	(6,124.94)
6	Total tax expense	1,202.72	(2,004.50)	3,492.68	1,641.70
7	Net profit after tax (5-6)	4,260.14	4,104.50	10,261.25	21,656.23
	Other comprehensive income				
	Items that will not be reclassified to profit and loss	(1,779.49)	(3,521.34)	(384.55)	(5,229.44)
	Income tax relating to items that will not be reclassified to profit and loss	447.86	886.26	96.78	1,316.15
	Items that will be reclassified to profit and loss	(337.38)	(200.70)	331.68	(259.34)
	Income tax relating to items that will be reclassified to profit and loss	84.91	50.51	(83.48)	65.27
8	Total other comprehensive income	(1,584.10)	(2,785.27)	(39.57)	(4,107.36)
9	Total comprehensive income (7+8)	2,676.04	1,319.23	10,221.68	17,548.87
10	Paid-up equity share capital (face value of ₹ 10 per equity share)	11,004.32	11,004.32	11,004.32	11,004.32
11	Other equity				2,73,323.48
12	Earning per share (EPS) (face value of ₹ 10 per equity share)				
	- Basic (amount in ₹)	3.87	3.73	9.33	19.69
	- Diluted (amount in ₹)	3.87	3.73	9.33	19.69
	(EPS for the quarter ended June 30, 2025, March 31, 2025, and June 30, 2024 are not annualised)				



CORPORATE OFFICE:
Plot No. 492, Udyog Vihar,
Phase – III, Gurugram,
Haryana – 122016, India

REGISTERED OFFICE:
5th Floor, Kundan Bhawan,
Azadpur Commercial Complex,
Azadpur, New Delhi – 110033, India

CIN : L65991DL1990PLC041796
Landline No : 0124-4715400
E-Mail ID : info@satincreditcare.com
Website : www.satincreditcare.com

Notes to the unaudited standalone financial results:

- 1 The above unaudited financial results of Satin Creditcare Network Limited ("the Company") for the quarter ended June 30, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on August 08, 2025 and are limited reviewed by the statutory auditors of the Company pursuant to the requirement of Regulations 33 and 52 read with regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) including relevant circulars issued by SEBI from time to time.
- 2 The unaudited financial results have been prepared in accordance with applicable accounting standards, as notified under the Companies (Indian Accounting Standards) Rules, 2015, and as specified under section 133 of the Companies Act 2013 as amended from time to time.
- 3 The secured non-convertible debentures issued by the Company are fully secured by exclusive charge on the hypothecation of book debts/loan receivables to the extent as stated in the Information Memorandum /Key Information Document. Further, the Company has maintained asset cover as stated in the Information Memorandum/ Key Information Document which is sufficient to discharge the principal amount and interest at all times for the non-convertible debt securities issued.
- 4 During the quarter ended March 31, 2025, the Company has raised first syndicated social term loan of USD 100 million under its Social Financing Framework via External Commercial Borrowing (ECB) route. The first tranche of USD 30 million equivalent to ₹ 26,220.00 Lakhs was received in March 2025 and the second tranche of USD 70 million equivalent to ₹ 59,675.00 Lakhs was received in April 2025.
- 5 During the quarter ended June 30, 2025, the Company has made an investment of an amount of ₹ 300.00 lakhs in Satin Technologies Limited (a wholly owned subsidiary of the Company) by subscribing 30,00,000 equity shares of face value of ₹ 10 each at issue price of ₹ 10 each offered on Rights Basis.
- 6 Details of loans transferred / acquired during the quarter ended June 30, 2025 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:

(i) The Company has transferred certain loans which are not in default through direct assignment, details of which are given below:

Particulars	Quarter ended June 30, 2025
i) Total number of loans assets assigned during the quarter	1,56,742
ii) Book value of loans assets assigned during the quarter (₹ in Lakhs)	51,431.10
iii) Sale consideration received during the quarter (₹ in Lakhs)	51,431.10
iv) Interest spread recognised in the statement of profit and loss during the quarter (including amortization of unamortised interest spread) (₹ in Lakhs)	4,585.23
v) Weighted average maturity of loans assets assigned (in Months)	17.03
vi) Weighted average holding period of loans assets assigned (in Months)	6.23
vii) Retention of beneficial economic interest on loans assets assigned (in%)	12.50%
viii) Coverage of tangible security coverage	Nil
ix) Rating-wise distribution of rated loans	Not Rated
x) Agreed to replace loans transferred to transferee(s) or pay damages arising out of any representation or warranty	No

(ii) The Company has not acquired loans which are not in default through direct assignment.

(iii) The Company has not acquired any stressed loans.

(iv) The Company has not transferred stressed (NPA) loans.

- 7 Details of recovery rating assigned for security receipts (SRs) as at June 30, 2025 are given below:

Recovery Rating Scale	Anticipated recovery as per recovery rating	Amount (₹ in Lakhs)
Not rated *	NA	3,580.75
Total		3,580.75

* Yet to be rated within time lines as per applicable RBI regulations.

- 8 Subsequent to quarter ended June 30, 2025, the Board of Directors has considered and approved the incorporation of a Wholly Owned Subsidiary ("WOS") of the Company viz. "Satin Growth Alternatives Limited", as duly approved by the Registrar of Companies, to participate in the alternative investment space.
- 9 The figures for the quarter ended March 31, 2025 represent the balancing figures between the audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the financial year, which were subjected to limited review by the statutory auditors.
- 10 The Chief Operating Decision Maker reviews the operations at the Company level. The operations of the Company fall under "financing activities" only, which is considered to be the only reportable segment in accordance with the provisions of Ind AS 108 – Operating Segments. The Company operates in a single geographical segment, i.e. domestic.



11 Additional Information as required under Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 (amended) as presented in below table:

S.no	Particulars	For the period ended June 30, 2025
1	Debt-equity ratio (no. of times)	2.90
2	Debt service coverage ratio	Not applicable
3	Interest service coverage ratio	Not applicable
4	Outstanding redeemable preference shares (quantity and value).	Nil
5	Capital redemption reserve (₹ in Lakhs)	2,777.00
6	Debenture redemption reserve (₹ in Lakhs)	Not applicable
7	Net worth (₹ in Lakhs)	2,85,126.06
8	Net profit after tax (₹ in Lakhs)	4,260.14
9	Earnings per share (not annualised): Basic (₹)	3.87
	Diluted (₹)	3.87
10	Current ratio (no. of times)	Not applicable
11	Long term debt to working capital (no. of times)	Not applicable
12	Bad debts to Account receivable ratio	Not applicable
13	Current liability ratio (no. of times)	Not applicable
14	Total debts to total assets	0.71
15	Debtors turnover	Not applicable
16	Inventory turnover	Not applicable
17	Operating margin (%)	Not applicable
18	Net profit margin (%)	6.64%
19	Sector specific equivalent ratios, as applicable	
	a) GNPA (%)	3.74%
	b) NNPA (%)	1.39%
	c) Provision Coverage Ratio (NPA)	62.93%
	d) Capital Risk Adequacy Ratio (CRAR)	26.04%
	e) Liquidity Coverage Ratio (LCR)	127.24%

12 Previous year/periods figures have been regrouped/rearranged to make them comparable with the current period classification.

For and on behalf of the Board of Directors of
Satin Creditcare Network Limited




Harvinder Pal Singh
Chairman cum Managing Director
DIN: 00333754

Place : Gurugram
Date : August 08, 2025



J. C. BHALLA & CO.
CHARTERED ACCOUNTANTS

BRANCH OFFICE : B-5, SECTOR-6, NOIDA - 201 301 (U.P.)
TEL. : +91 - 120 - 4241000, FAX : +91-120-4241007
E-MAIL : taxaid@jcbhalla.com

Independent Auditor's Limited Review Report on Statement of Unaudited Consolidated Financial Results of Satin Creditcare Network Limited for the quarter ended June 30, 2025 pursuant to the Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors of
Satin Creditcare Network Limited

1. We have reviewed the accompanying Statement of unaudited consolidated financial results of Satin Creditcare Network Limited (hereinafter referred to as "**the Parent**") and its subsidiaries (the Parent Company and its subsidiaries together referred to as "**the Group**"), for the quarter ended June 30, 2025 ("**the Statement**") attached herewith, being submitted by the Parent pursuant to requirements of the Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (hereinafter referred to as "**the Listing Regulations**"), which has been initialed by us for identification purpose.
2. This Statement, which is the responsibility of the Parent's Management and has been approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards 34, "Interim Financial Reporting" ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, ("the Act") as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, read with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India (hereinafter referred to as "the ICAI"). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial results are free of material misstatement. A review of interim financial information consists of making inquiries, primarily of the persons responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the Circular No. CIR/CFD/CMD1/44/2019 dated March 29, 2019 as amended issued by the Securities and Exchange Board of India under Regulation 33(8) of the Listing Regulations, to the extent applicable.

4. The Statement includes the financial results of the following entities:

Sr. No.	Name of the Company
	Parent
	Satin Creditcare Network Limited
	Wholly owned subsidiaries
1	Satin Housing Finance Limited
2	Satin Finserv Limited
3	Satin Technologies Limited




HEAD OFFICE : B-17, Maharani Bagh, New Delhi - 110065

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the considerations of the review reports of other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principle laid down in the aforesaid Indian Accounting Standard ("Ind AS") prescribed under Section 133 the Act, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement.
6. The accompanying Statement includes the unaudited financial results of three wholly-owned subsidiaries, whose financial results reflect total revenues of Rs. 7,222.68 lakhs, total net profit/(loss) after tax of Rs. 246.73 lakhs, total comprehensive income/(loss) of Rs. 142.56 lakhs for the quarter ended June 30, 2025. These financial results have been reviewed by other auditors, whose reports have been furnished to us by the Management. Our conclusion on the Statement, in so far as it relates to the amounts and disclosures in respect of such wholly owned subsidiaries, is based solely on the reports of such other auditors, and the procedures performed by us as stated in paragraph 3 above.
7. The Statement includes the results for the corresponding quarter ended June 30, 2024, which were reviewed by M/s S S Kothari Mehta & Co. LLP, Chartered Accountants, the previous auditors of the Company. Their report dated July 31, 2024, expressed an unmodified conclusion on those financial results. Accordingly, we, JC Bhalla & Co., Chartered Accountants, do not express any conclusion on the figures reported in the financial results for the corresponding quarter ended June 30, 2024.

Our conclusion on the Statement is not modified in respect of the above matters with respect to our reliance on the work done and the reports of other auditors.

For JC Bhalla & Co.
Chartered Accountants
Firm Regn No. 001111N



(Rajesh Sethi)

Partner

Membership No. 085669

UDIN: 25085669BMODQL7535



Place: Gurugram

Date: August 08, 2025



SATIN CREDITCARE NETWORK LTD.

Reaching out!

Statement of Unaudited Consolidated Financial Results for the quarter ended June 30, 2025

(₹ in Lakhs except EPS)

S. No	Particulars	Quarter ended		Year ended	
		June 30, 2025	March 31, 2025	June 30, 2024	March 31, 2025
		Unaudited	(Refer note - 7)	Unaudited	Audited
	Revenue from operations				
	Interest income	62,068.59	58,910.65	57,227.55	2,30,284.81
	Dividend income	-	-	-	12.50
	Rental income	10.74	9.91	9.57	29.38
	Fees and commission income	497.53	876.99	1,227.37	3,706.48
	Net gain/(loss) on fair value changes	3,268.45	(832.59)	63.16	1,890.69
	Net gain on derecognition of financial instruments	4,932.50	3,061.64	4,716.34	23,332.26
	Other operating income	80.18	79.64	21.93	212.85
1	Total revenue from operations	70,857.99	62,106.24	63,265.92	2,59,468.97
2	Other income	468.86	144.18	169.28	721.94
3	Total income (1+2)	71,326.85	62,250.42	63,435.20	2,60,190.91
	Expenses				
	Finance costs	29,710.19	26,368.37	25,100.28	1,04,860.75
	Impairment of financial instruments	14,287.97	10,975.62	7,073.67	52,043.84
	Employee benefit expenses	16,178.93	16,810.28	12,493.63	58,631.30
	Depreciation and amortisation expenses	620.74	757.73	569.39	2,726.88
	Other expenses	4,721.06	5,515.53	4,096.79	18,351.35
4	Total expenses	65,518.89	60,427.53	49,333.76	2,36,614.12
5	Profit before tax (3-4)	5,807.96	1,822.89	14,101.44	23,576.79
	Tax expense:				
	Current tax	2,310.94	(1,142.77)	5,043.91	8,625.77
	Tax adjustments related to earlier years	-	-	-	(645.00)
	Deferred tax charge/(credit)	(1,012.96)	776.32	(1,470.52)	(3,016.58)
6	Total tax expense	1,297.98	(366.45)	3,573.39	4,964.19
7	Net profit after tax (5-6)	4,509.98	2,189.34	10,528.05	18,612.60
	Other comprehensive income				
	- Items that will not be reclassified to profit and loss	(1,779.49)	(3,543.01)	(384.55)	(5,230.35)
	- Income tax relating to items that will not be reclassified to profit and loss	447.86	891.95	96.78	1,316.36
	- Items that will be reclassified to profit and loss	(476.59)	(894.43)	514.74	(697.43)
	- Income tax relating to items that will be reclassified to profit and loss	119.95	225.11	(129.55)	175.53
8	Total other comprehensive income	(1,688.27)	(3,320.38)	97.42	(4,435.89)
9	Total comprehensive income (7+8)	2,821.71	(1,131.04)	10,625.47	14,176.71
10	Net profit/(loss) after tax attributable to:				
	Owners of the Group	4,509.98	2,189.34	10,528.05	18,612.60
	Non-controlling interests	-	-	-	-
11	Other comprehensive income attributable to:				
	Owners of the Group	(1,688.27)	(3,320.38)	97.42	(4,435.89)
	Non-controlling interests	-	-	-	-
12	Total comprehensive income attributable to:				
	Owners of the Group	2,821.71	(1,131.04)	10,625.47	14,176.71
	Non-controlling interests	-	-	-	-
13	Paid-up equity share capital (face value of ₹ 10 per equity share)	11,004.32	11,004.32	11,004.32	11,004.32
14	Other equity as per balance sheet				2,43,281.99
15	Earning per share (EPS) (face value of ₹ 10 per equity share)				
	- Basic (amount in ₹)	4.10	1.99	9.57	16.92
	- Diluted (amount in ₹)	4.10	1.99	9.57	16.92
	(EPS for the quarter ended June 30, 2025, March 31, 2025, and June 30, 2024 are not annualised)				



CORPORATE OFFICE:

Plot No. 492, Udyog Vihar,
Phase – III, Gurugram,
Haryana – 122016, India

REGISTERED OFFICE:

5th Floor, Kundan Bhawan,
Azadpur Commercial Complex,
Azadpur, New Delhi – 110033, India

CIN

: L65991DL1990PLC041796

Landline No

: 0124-4715400

E-Mail ID

: info@satincreditcare.com

Website

: www.satincreditcare.com



SATIN CREDITCARE NETWORK LTD.

Reaching out!

Notes to the unaudited consolidated financial results:

- The above unaudited consolidated financial results of Satin Creditcare Network Limited ("the Parent Company") for the quarter ended June 30, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on August 08, 2025 and are limited reviewed by the statutory auditors of the Parent Company pursuant to the requirement of Regulations 33 and 52 read with regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) including relevant circulars issued by SEBI from time to time.
- The unaudited consolidated financial results of the Parent and its subsidiaries (collectively referred as "the Group") includes the results of the following Companies:

Name of Subsidiaries	% shareholding of Parent Company
Satin Housing Finance Limited	100%
Satin Finserv Limited	100%
Satin Technologies Limited	100%

- The unaudited consolidated financial results have been prepared in accordance with applicable accounting standards, as notified under the Companies (Indian Accounting Standards) Rules, 2015 and as specified under section 133 of the Companies Act 2013 (as amended).
- The secured non-convertible debentures issued by the respective companies are fully secured by exclusive charge on the hypothecation of book debts/loan receivables to the extent as stated in the Information Memorandum/Key Information Document. Further, respective companies have maintained asset cover as stated in the Information Memorandum/Key Information Document which is sufficient to discharge the principal amount and interest at all times for the non-convertible debt securities issued.
- During the quarter ended March 31, 2025, the Company has raised first syndicated social term loan of USD 100 million under its Social Financing Framework via External Commercial Borrowing (ECB) route. The first tranche of USD 30 million equivalent to ₹ 26,220.00 Lakhs was received in March 2025 and the second tranche of USD 70 million equivalent to ₹ 59,675.00 Lakhs was received in April 2025.
- The Chief Operating Decision Maker overseas operations at the Group level. The operations of the Group companies falls under "financing activities" majorly, which is considered to be reportable segment in accordance with the provisions of Ind AS 108 – Operating Segments. Satin Technologies Limited (STL), a wholly owned subsidiary, does not have reportable segment in accordance with the provisions of Ind AS 108 – Operating Segments. The Group operates in a single geographical segment, i.e. domestic.
- The figures for the quarter ended March 31, 2025 represent the balancing figures between the audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the financial year, which were subjected to limited review by the statutory auditors.
- Subsequent to quarter ended June 30, 2025, the Board of Directors has considered and approved the incorporation of a Wholly Owned Subsidiary ('WOS') of the Company viz. "Satin Growth Alternatives Limited", as duly approved by the Registrar of Companies, to participate in the alternative investment space.
- Additional Information as required under Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 (amended) as presented in below table:

S.no	Particulars	For the period ended June 30, 2025
1	Debt-equity ratio (no. of times)	3.64
2	Debt service coverage ratio	Not applicable
3	Interest service coverage ratio	Not applicable
4	Outstanding redeemable preference shares (quantity and value)	Nil
5	Capital redemption reserve (₹ in Lakhs)	2,777.00
6	Debt redemption reserve (₹ in Lakhs)	Not applicable
7	Net worth (₹ in Lakhs)	2,50,961.60
8	Net profit after tax (₹ in Lakhs)	4,509.98
9	Earnings per share: Basic	4.10
	Diluted	4.10
10	Current ratio (no. of times)	Not applicable
11	Long term debt to working capital (no. of times)	Not applicable
12	Bad debts to Account receivable ratio	Not applicable
13	Current liability ratio (no. of times)	Not applicable
14	Total debts to total assets	0.76
15	Debtors turnover	Not applicable
16	Inventory turnover	Not applicable
17	Operating margin (%)	Not applicable
18	Net profit margin (%)	6.32%

- Previous year/periods figures have been regrouped/rearranged to make them comparable with the current period classification.

For and on behalf of the Board of Directors of
Satin Creditcare Network Limited

Place: Gurugram
Date : August 08, 2025



Harvinder Pal Singh
Chairman cum Managing Director
DIN: 00333754

CORPORATE OFFICE:
Plot No. 492, Udyog Vihar,
Phase – III, Gurugram,
Haryana – 122016, India

REGISTERED OFFICE:
5th Floor, Kundan Bhawan,
Azadpur Commercial Complex,
Azadpur, New Delhi – 110033, India

CIN : L65991DL1990PLC041796
Landline No : 0124-4715400
E-Mail ID : info@satincreditcare.com
Website : www.satincreditcare.com