



**SATIN CREDITCARE NETWORK LTD.**  
*Reaching out!*

## **Satin Creditcare Strengthens Capital Base with INR 100 Crore Subordinated Debt Raise**

*Despite challenging market conditions, the Company secures long-term funding through rated, unsecured NCDs with Tier II capital benefits*

**India, 22<sup>nd</sup> August 2025: Satin Creditcare Network Limited (SCNL)**, one of India's leading microfinance institutions, has successfully raised INR 100 crore subordinated debt through rated, unsecured, non-convertible debentures (NCDs), qualifying as Tier II capital. The fundraise was completed in two tranches, the first tranche of INR 40 crore on July 24, 2025 and the second tranche of INR 60 crore on August 21, 2025. Both tranches were raised from different lenders. These loans, structured with bullet repayments at the end of 5.5 years and 7 years respectively, will provide additional comfort to the Company's ALM position.

This long-term subordinated debt infusion comes at a time of heightened market uncertainty and reflects investors' confidence in SCNL's strong fundamentals, better performance, resilience and inclusive growth strategy.

The proceeds will enable the Company to further its mission of financial empowerment, with a continued focus on expanding income-generating loans (IGL), Water, Sanitation, and Hygiene (WASH) loans for its clients, thereby driving both livelihood creation and community well-being. Through this dual focus, SCNL not only supports economic empowerment but also promotes better health, hygiene, and overall quality of life for its women borrowers.

Over the years, Satin Creditcare has emerged as a trusted partner in advancing financial inclusion across India, with a presence spanning multiple states and a deep focus on underserved and rural households. By consistently innovating and responsibly expanding its credit offerings, the Company has played a pivotal role in enabling women-led growth stories at the grassroots level.

This latest fund raise strengthens SCNL's position to continue its journey of inclusive growth, ensuring that even in challenging times, access to affordable and impactful credit remains within reach for millions of aspiring individuals across the country.

**Commenting on the development Dr. HP Singh, Chairman cum Managing Director of Satin Creditcare Network Limited, said, "Raising INR 100 crore at this juncture reinforces the confidence investors place in our model and vision. It validates our financial strength and the trust we have built over the years. This infusion also provides a stronger capital cushion to our CRAR of ~ 26% as at June 30, 2025. With this long-term support, we will be able to reach more households, empower women entrepreneurs, and uplift communities through both livelihood opportunities and access to essential services."**

### **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 30<sup>th</sup> June 2025, Satin group had 1,599 branches and a headcount of 16,454, serving 32.9 lakh clients.

### **Disclaimer**

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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