SATIN

SATIN CREDITCARE NETWORK LTD.

Reaching out!

October 7, 2025

To,

The Manager,
National Stock Exchange of India Ltd.,
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra East, Mumbai-400051

The Manager,
BSE Limited,
25^{th} Floor, P. J. Towers,
Dalal Street,
Mumbai-400001

Symbol: SATIN

Scrip Code: 539404

Sub: Press Release

Dear Sir/Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended and in terms of other applicable laws, if any, please find enclosed herewith press release dated October 7, 2025.

This is for your information and record.

Thanking you.

Yours faithfully,
For **Satin Creditcare Network Limited**

VIKAS GUPTA
Digitally signed by VIKAS GUPTA
Date: 2025.10.07 08:37:24 +05'30'

(Vikas Gupta)
Company Secretary & Chief Compliance Officer
Encl. a/a:

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

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'Satin Finserv Limited Raises INR 60 crores Through Listed, Secured NCD Issuance'

Gurugram, October 07, 2025: Satin Finserv Limited (SFL), the MSME-focused arm of Satin Creditcare Network Limited (SCNL), has successfully raised INR 60 crores through the issuance of listed, secured, and rated Non-Convertible Debentures (NCDs) in two tranches of INR 30 crores each.

The funds have been raised from reputed institutional investors at a competitive coupon rate of 10.95% p.a., underscoring investor confidence in SFL's strong fundamentals and growth outlook. The NCDs have been assigned a long-term rating of A- (Stable) by ICRA, further reflecting the entity's strong credit profile and sustainable growth prospects. The Company is well capitalized with a CRAR of 36.83% and debt to equity ratio of 2.46 times as on Jun'25.

The proceeds will be strategically deployed towards expanding the company's core MSME lending operations along with its recently introduced Green Finance initiative. With larger expansion plans underway, such fundraises will provide the necessary momentum for SFL to consolidate its presence in the financial inclusion space and build scalable, impact-driven lending models. This issuance also reaffirms SFL's ability to access diverse pools of funds at competitive rates, strengthening its financial position as it scales up operations.

Commenting on the development, **Dr. HP Singh, Director, Satin Finserv Limited and Chairman cum Managing Director, Satin Creditcare Network Limited, said:**

"This successful issuance highlights the trust placed in our growth story by marquee lenders. The funds raised will strengthen our ability to support India's MSME ecosystem while also contributing to green finance. We are committed to providing innovative financial solutions that drive inclusive and sustainable growth."

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About Satin Finserv Limited

Incorporated in January 2019, Satin Finserv Limited (SFL) is a wholly owned subsidiary of Satin Creditcare Network Limited (SCNL), one of India's leading NBFC-MFIs. SFL is committed to bridging the financing gap for small and medium enterprises by offering tailored lending solutions that empower entrepreneurs, drive business growth, and strengthen local economies.

With a proven track record of six years of profitable operations, the company has established itself as a trusted player in the MSME financing space. As of Jun'25, SFL manages an AUM of ₹582 crores, of which the MSME AUM stood at ₹552 crores. It has presence across 11 states through a network of 68 branches serving ~69,000 clients. It has been listed on the BSE debt market since March 2024, underscoring its financial strength, governance standards, and commitment to transparency.

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. 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. In July 2025, Satin Growth Alternatives Limited was incorporated to act as Category II Alternative Investment Fund (AIF) under SEBI regulations, to further the cause of impact and empowerment, especially dedicated to women entrepreneurs and green initiatives. As on 30th June 2025, Satin group had 1,599 branches and a headcount of 16,454, serving 32.9 lakh clients.

Disclaimer

For further information, please contact

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