



October 29, 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
25th Floor, P. J. Towers,
Dalal Street,
Mumbai – 400001

Symbol: SATIN

Scrip Code: 539404

Sub: Investor Presentation

Dear Sir/Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in terms of other applicable laws, if any, please find enclosed copy of Investor Presentation on Un-audited Financial Results (Standalone and Consolidated) for the quarter and half year ended September 30, 2025.

Copy of Investor Presentation is also made available on the website of the Company i.e. www.satincreditcare.com

This is for your information and record.

Thanking You.

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

(Vikas Gupta)
Company Secretary & Chief Compliance Officer

Encl: a/a



Satin Creditcare Network Ltd.

INVESTOR PRESENTATION

Q2/H1-FY26

LEGACY .
LEADERSHIP .
COMPOSING THE UNWRITTEN ■



KEEPING THE GROWTH STORY INTACT

Consolidated



INR 12,687 Crores
AUM
↑ 8% YoY



INR 4,868 Crores
Disbursement
↑ 3% YoY



~33 Lakhs
Active Clients



1,713
Branches
↑ 17% YoY



16,950
Employees
↑ 2% YoY



INR 413 Crores
PPoP



13.58%
NIM
↑ 45 bps YoY



4.50%
Credit Cost



1.61%
ROA



7.61%
ROE

Standalone



3.52%
GNPA



26.32%
CRAR



99.5%
X Bucket CE



72
Active Lenders

A

Long term rating: “**A**
(Stable)” by ICRA

AHEAD OF THE GAME



Recorded the **lowest average credit cost of 3.3%** over six years among listed peers



17 consecutive quarters of profitability despite challenging times



Maintained **one of the highest average RoA of 2.1% and RoE of 9.1%** over six years among listed peers



Sustained robust **capital adequacy** over the years, with levels **consistently above 25.0%** in last six and half years



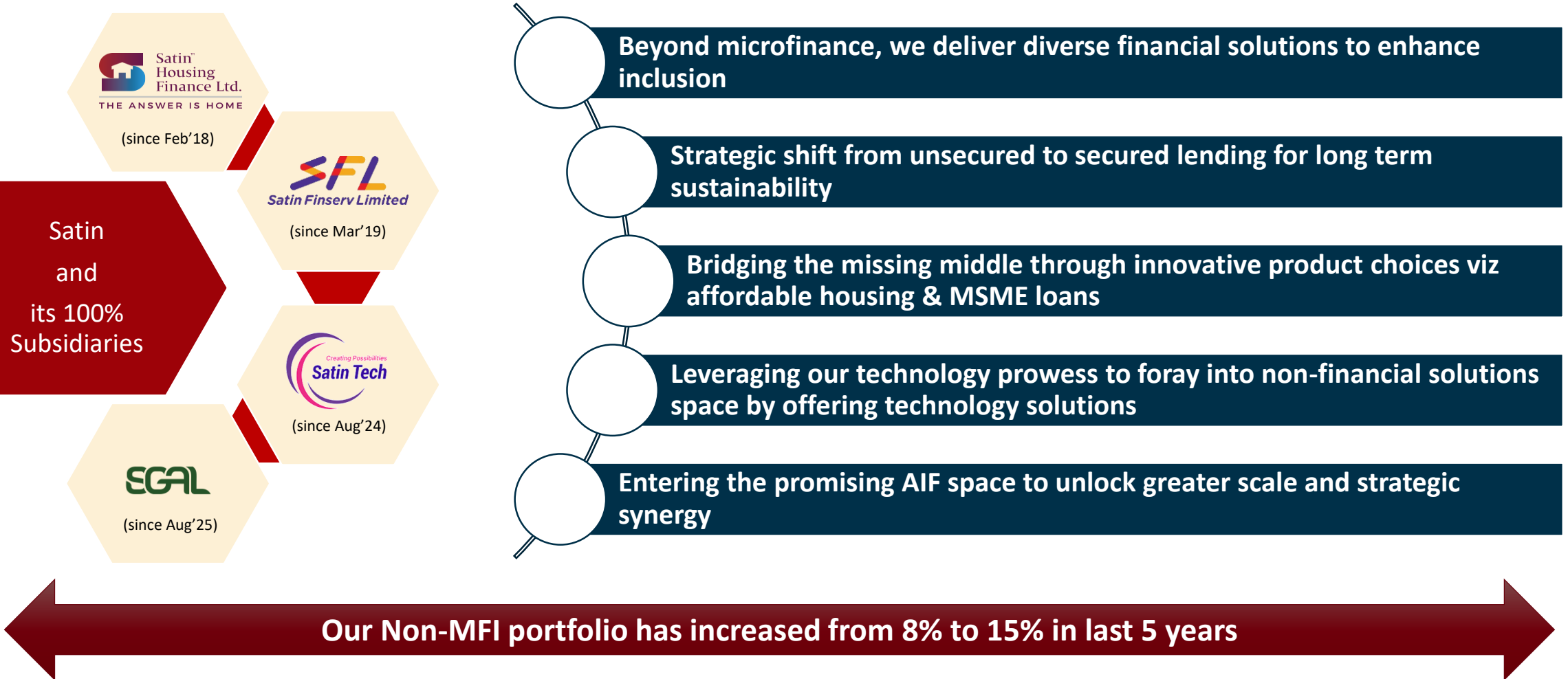
One of the most consistent and committed senior management team; with **average tenure of ~10 years**

SUCCESS IS NOT AN ACCIDENT; IT'S THE OUTCOME OF HARDWORK

AN UNPARALLELED VISION BEYOND FINANCE



CREATING A UNIQUE USP AS A DIVERSIFIED, TECH-LED COMPANY FOCUSED ON RURAL & SEMI-URBAN INDIA



ESG - LAYING THE GROUNDWORK FOR FUTURE RESILIENCE



Aligning with Global Standards. Adapting with Purpose.

Translating Purpose into Progress

Materiality Assessment

- Foundational ESG Diagnostics via independent third party
- To Identify material topics relevant to both internal and external stakeholders
- To formulate targeted interventions for going forward

GHG Accounting

- Exhaustive GHG accounting across scope 1, 2 and 3 since FY24
- Adoption of FY25 as the baseline year for tracking measurable progress
- Stepping stone for the Company's sustainability and decarbonization journey

Human Rights Assessment

- In depth and structured due diligence by and independent third party
- To identify actual or potential adverse human rights impacts
- Embed responsible business conduct into the Company's policies across value chains

Evolving Environment and Social Action Plan

- Implementation of a Gender Action Plan for empowering the women in workplace
- Partnership with ADB for a climate-focused technical assistance (TA) initiative
- Capacity building for integrating resilience at the borrower level

What This Signals:

- ✓ Preparedness for Evolving Global ESG Expectations
- ✓ Investor-Ready Transparency and Assurance

DIVERSIFIED GEOGRAPHICAL PRESENCE



PRESENCE ACROSS 26 STATES AND 5 UTs

1,713

No. of
Branches

118

No. of Regional
Offices

~550

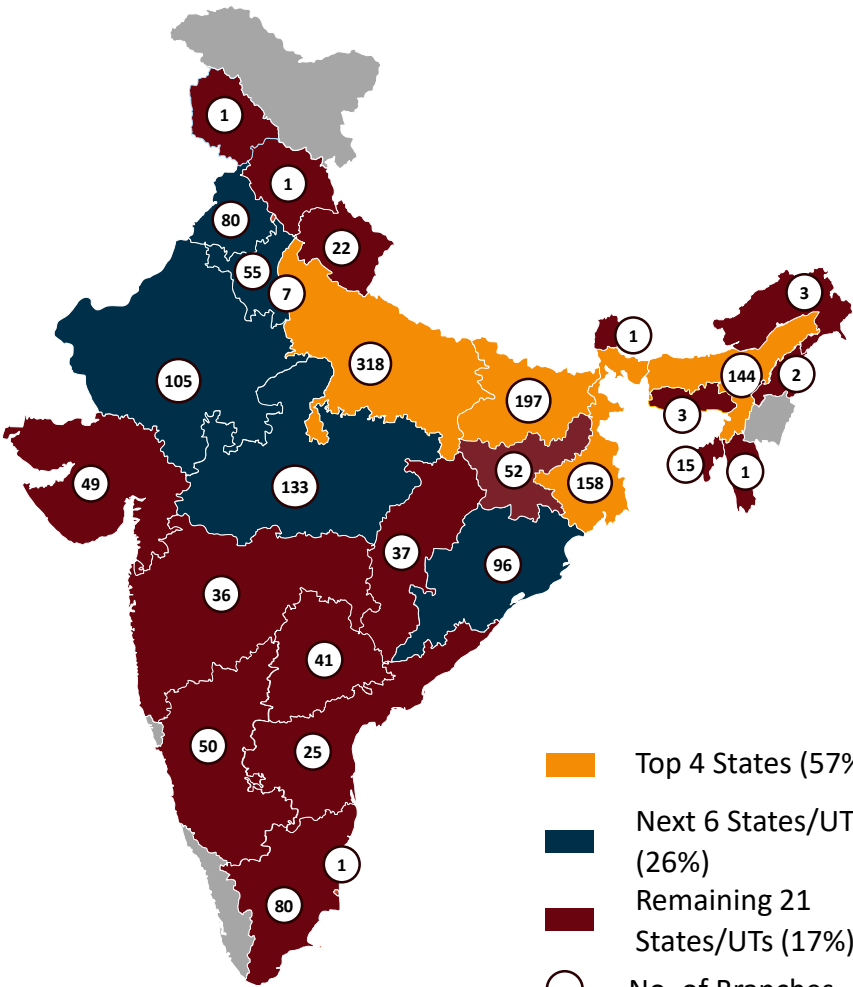
No. of
Districts

3.3 Lakhs

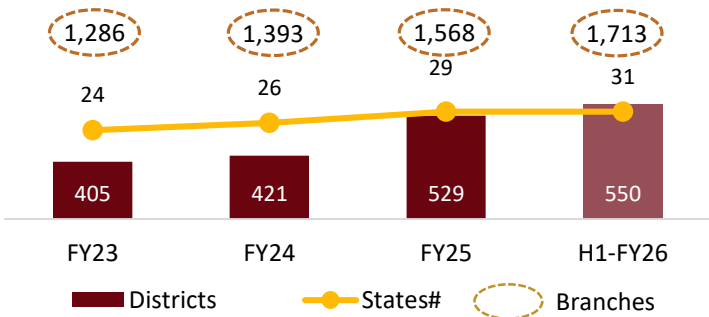
No. of
Centres

97.7%

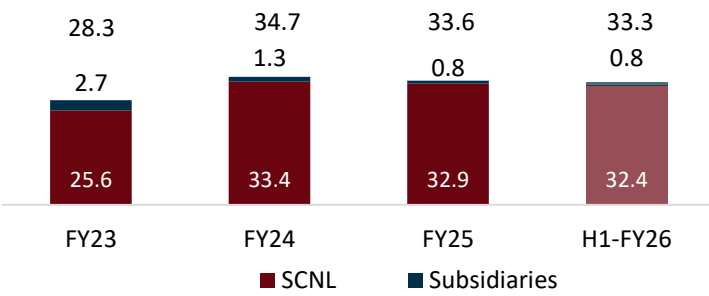
Districts with
<1% exposure



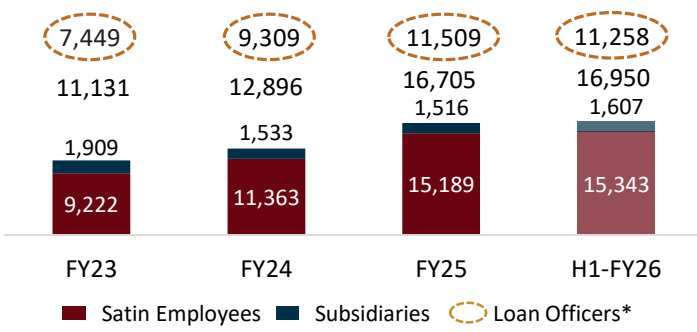
DISTRICTS, STATES AND BRANCHES



CLIENTS (LAKHS)^



EMPLOYEES & LOAN OFFICERS



^ The reduction in number of clients is on account of running down of BC book in SFL, calibrated disbursement & write-offs

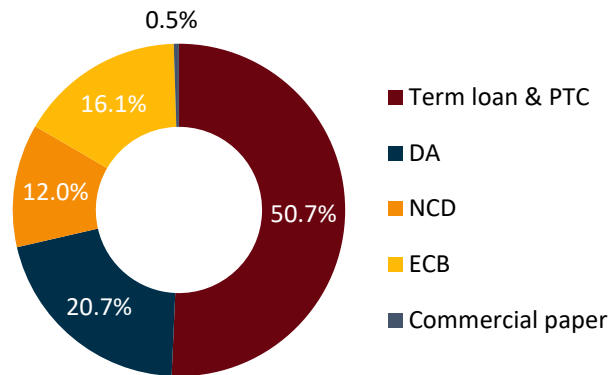
* Loan officers include Trainee CSOs, slight decrease due to conscious rationalization

includes UTs also

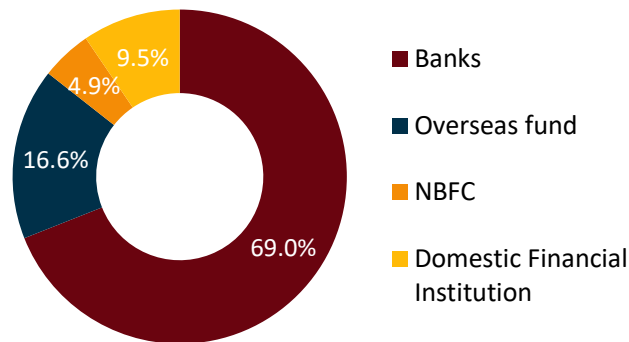
BUILT ON A STRONG & BALANCED FUNDING BASE



PRODUCT WISE



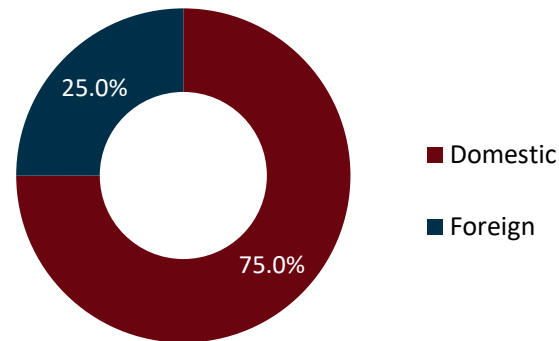
LENDER WISE



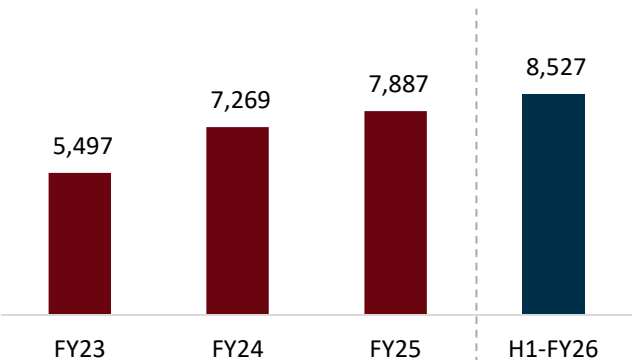
LARGE LENDER BASE
72 Active Lenders

Top 10 Lending Partners	% Share
HSBC	9.9%
State Bank of India	9.5%
Bank of Maharashtra	9.1%
Bank of Baroda	7.2%
Blue Orchard*	4.5%
Axis Bank Limited	4.2%
IDFC First Bank Limited	3.9%
SIDBI	3.4%
Standard Chartered Bank	3.0%
Kotak Mahindra Bank Limited	2.5%
Total	57.3%

FUNDING SOURCE



TOTAL DEBT (INR CRORES)



CREDIT RATING

- Long term rating: “A (Stable)” by ICRA
- Short-Term rating: “A1” by ICRA

Q2/H1-FY26 PERFORMANCE



OPERATIONAL HIGHLIGHTS



- **Sustained Profitability:** Q2-FY26 marked the 17th consecutive quarter of profitability, further underscoring our consistent performance
- **Steady Disbursement Momentum:** Maintained consistent disbursements of INR 2,421 Crores in Q2-FY26, resulting in a growth of 6.4% YoY
- **Asset Quality Intact:** PAR 90 stood at 3.5% as of Sep'25; underscoring robust underwriting
- **Introduced Natural Calamity Insurance** for our incremental disbursements w.e.f Sep' 25
- Rejection Rates stood at 64%; primarily driven by tighter credit evaluation framework
- **Prudent Borrower Leverage:** Only 5.35% of clients have more than 3 microfinance lenders, and NIL since implementation of Guardrails 2.0; 0.08% of clients have loan exposure of $\geq$ INR 2 Lakhs as of Sep'25 and NIL since implementation of Guardrails 2.0 (at the time of disbursement), reflecting healthy credit discipline
- **Geographical Expansion:** Marked strategic entry into Mizoram in Jul'25, further strengthening our leadership position in the Northeast; one of our most resilient and high-performing regions. Opened 162 new branches across PAN India in H1-FY26, further solidifying our presence
- **Board Strengthening:** Continued to enhance governance with the induction of two new seasoned independent directors, reinforcing our commitment to strong and diverse board leadership
- **Guidance:** Targeting a credit cost lower than FY25 levels, which stood at 4.6%

Q2/H1-FY26 STANDALONE HIGHLIGHTS



	Q2-FY26	Q1-FY26	Q-o-Q	Q2-FY25	Y-o-Y	H1-FY26	H1-FY25	Y-o-Y
AUM (INR Crores)	11,044	10,956	↑ 0.8%	10,463	↑ 5.6%	11,044	10,463	↑ 5.6%
Disbursement (INR Crores)	2,421	2,065	↑ 17.2%	2,275	↑ 6.4%	4,487	4,272	↑ 5.0%
Active Clients (Lakhs)	32.4	32.2	↑ 0.6%	33.9	↓ 4.4%	32.4	33.9	↓ 4.4%
Branches	1,616	1,487	↑ 8.7%	1,361	↑ 18.7%	1,616	1,361	↑ 18.7%
Total Revenue (INR Crores)	716	642	↑ 11.6%	601	↑ 19.2%	1,358	1,183	↑ 14.8%
PPOP (INR Crores)	200	189	↑ 5.6%	191	↑ 4.6%	389	398	↓ 2.2%
PAT (INR Crores)	52	43	↑ 21.7%	42	↑ 24.8%	94	144	↓ 34.5%

Note:

1. The decline in number of active clients is on account of curtailed addition of new clients and write-offs

Q2/H1-FY26 STANDALONE FINANCIAL HIGHLIGHTS



	Q2-FY26	Q1-FY26	Q-o-Q	Q2-FY25	Y-o-Y	H1-FY26	H1-FY25	Y-o-Y
Gross Yield	26.05%	23.06%	↑	22.95%	↑	24.30%	22.47%	↑
Cost of Borrowing	11.36%	9.58%	↑	9.27%	↑	10.36%	8.97%	↑
NIM	14.69%	13.48%	↑	13.68%	↑	13.94%	13.50%	↑
Operating Expense Ratio	7.42%	6.68%	↑	6.38%	↑	6.98%	5.95%	↑
Loan Loss Ratio	4.83%	4.84%	↔	5.11%	↓	4.79%	3.85%	↑
RoA	1.75%	1.51%	↑	1.59%	↑	1.65%	2.79%	↓
RoE	7.17%	5.97%	↑	5.97%	↑	6.56%	10.55%	↓
Leverage Ratio	2.95x	2.90x	↑	2.73x	↑	2.95x	2.73x	↑
Cost to Income Ratio	50.52%	49.57%	↑	46.65%	↑	50.06%	44.03%	↑

Note:

1. There is an increase in income on account of MTM gains, and a subsequent expense in cost of borrowing due to effect of change in Forex rates, therefore there is no significant impact on PAT while Gross Yield and Cost of Borrowing are elevated
2. Our Forex borrowings are 100% hedged
3. Opex is elevated on account of branch expansion

STANDALONE INCOME STATEMENT



Income Statement (INR Crores)	Q2-FY26	Q1-FY26	Q-o-Q	Q2-FY25	Y-o-Y	H1-FY26	H1-FY25	Y-o-Y
Interest Income	539	543	(0.8)%	511	5.4%	1,082	1,022	5.9%
Less: Finance Cost	238	239	(0.1)%	235	1.6%	477	463	3.1%
Less: Forex Loss	74	28	163.1%	8	-	102	10	-
MTM Gains	83	27	206.7%	0	-	110	(4)	-
Other Income	95	72	31.7%	90	5.8%	167	165	1.2%
Net Interest Income	404	375	7.7%	358	12.8%	779	711	9.6%
Operating Expenses	204	186	9.7%	167	22.1%	390	313	24.6%
Credit Cost	133	135	(1.5)%	134	(0.6)%	268	203	31.9%
Profit Before Tax	67	55	21.8%	57	16.5%	122	195	(37.7)%
Less: Tax	15	12	24.8%	16	(5.4)%	27	51	(46.8)%
Profit for the Period	52	43	21.7%	42	24.8%	94	144	(34.5)%

Note:

1. There is an increase in income by INR 83 Crores on account of MTM gains, and a subsequent expense in Finance cost due to effect of change in Forex rates of INR 74 Crores, therefore there is no significant impact on PAT, while other income and Finance Cost are elevated
2. Our Forex borrowings are 100% hedged
3. Opex is elevated on account of branch expansion

Q2/H1-FY26 CONSOLIDATED HIGHLIGHTS



	Q2-FY26	Q1-FY26	Q-o-Q	Q2-FY25	Y-o-Y	H1-FY26	H1-FY25	Y-o-Y
AUM (INR Crores)	12,687	12,499	↑ 1.5%	11,749	↑ 8.0%	12,687	11,749	↑ 8.0%
Disbursement (INR Crores)	2,626	2,242	↑ 17.1%	2,619	↑ 0.3%	4,868	4,733	↑ 2.9%
Active Clients (Lakhs)	33.3	32.9	↑ 1.0%	34.6	↓ 3.9%	33.3	34.6	↓ 3.9%
Branches	1,713	1,599	↑ 7.1%	1,463	↑ 17.1%	1,713	1,463	↑ 17.1%
Total Revenue (INR Crores)	793	713	↑ 11.2%	657	↑ 20.6%	1,506	1,292	↑ 16.6%
PPOP (INR Crores)	212	201	↑ 5.4%	198	↑ 7.1%	413	411	↑ 0.7%
PAT (INR Crores)	53	45	↑ 17.9%	45	↑ 18.9%	98	150	↓ 34.5%

Note:

1. The decline in number of active clients is on account of curtailed addition of new clients and write-offs

Q2/H1-FY26 CONSOLIDATED FINANCIAL HIGHLIGHTS



	Q2-FY26	Q1-FY26	Q-o-Q	Q2-FY25	Y-o-Y	H1-FY26	H1-FY25	Y-o-Y
Gross Yield	25.18%	22.57%	↑	22.42%	↑	23.65%	21.90%	↑
Cost of Borrowing	10.94%	9.40%	↑	9.08%	↑	10.07%	8.76%	↑
NIM	14.25%	13.17%	↑	13.35%	↑	13.58%	13.13%	↑
Operating Expense Ratio	7.51%	6.80%	↑	6.60%	↑	7.09%	6.17%	↑
Loan Loss Ratio	4.55%	4.53%	↑	4.65%	↑	4.50%	3.53%	↑
RoA	1.68%	1.50%	↑	1.63%	↑	1.61%	2.77%	↓
RoE	8.19%	7.06%	↑	7.08%	↑	7.61%	12.14%	↓
Leverage Ratio	3.71x	3.64x	↑	3.30x	↑	3.71x	3.30x	↑
Cost to Income Ratio	52.72%	51.64%	↑	49.42%	↑	52.20%	47.00%	↑

Note:

1. There is an increase in income on account of MTM gains, and a subsequent expense in cost of borrowing due to effect of change in Forex rates, therefore there is no significant impact on PAT while Gross Yield and Cost of Borrowing are elevated
2. Our Forex borrowings are 100% hedged
3. Opex is elevated on account of branch expansion

CONSOLIDATED INCOME STATEMENT



Income Statement (INR Crores)	Q2-FY26	Q1-FY26	Q-o-Q	Q2-FY25	Y-o-Y	H1-FY26	H1-FY25	Y-o-Y
Interest Income	597	601	(0.5)%	555	7.6%	1,199	1,102	8.7%
Less: Finance Cost	270	269	0.5%	258	4.7%	539	507	6.2%
Less: Forex Loss	74	28	163.1%	8	-	102	10	-
MTM Gains	83	27	206.7%	0	-	110	(4)	-
Other Income	112	85	31.8%	102	9.8%	197	193	2.1%
Net Interest Income	449	416	7.8%	391	14.6%	865	775	11.6%
Operating Expenses	236	215	10.2%	193	22.4%	451	364	23.9%
Credit Cost	143	143	-	136	5.1%	286	208	37.7%
Profit Before Tax	69	58	19.0%	62	11.3%	127	203	(37.4)%
Less: Tax	16	13	19.7%	17	(7.9)%	29	53	(45.8)%
Profit for the Period	53	45	18.0%	45	18.2%	98	150	(34.5)%

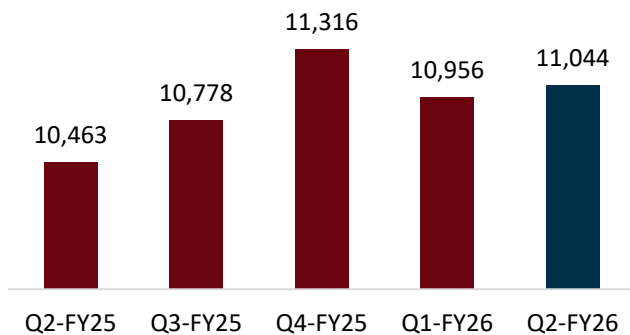
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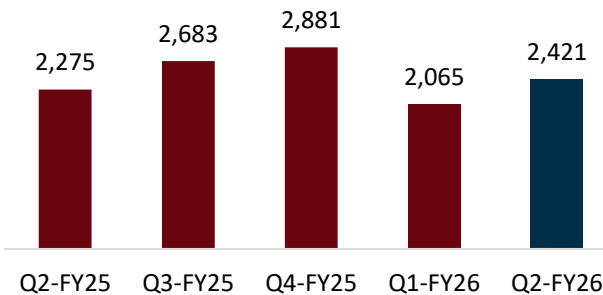
2. Our Forex borrowings are 100% hedged

STANDALONE QUARTERLY PROGRESS (1/3)

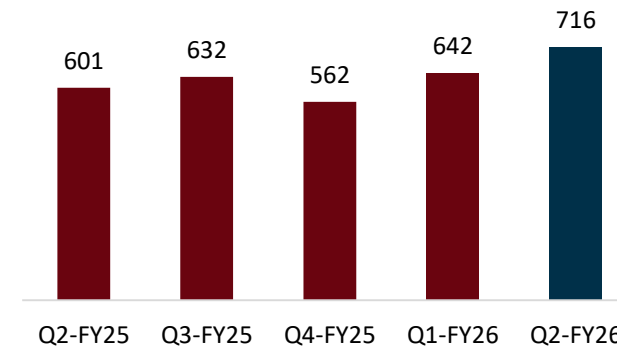
AUM (INR Crores)



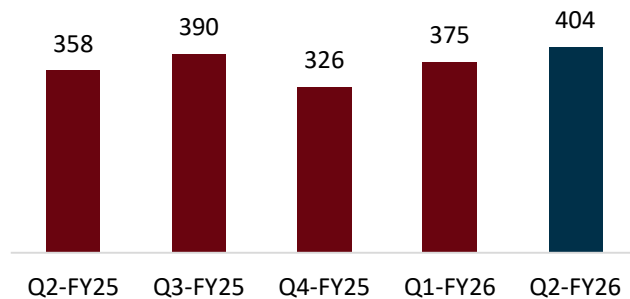
DISBURSEMENT (INR Crores)



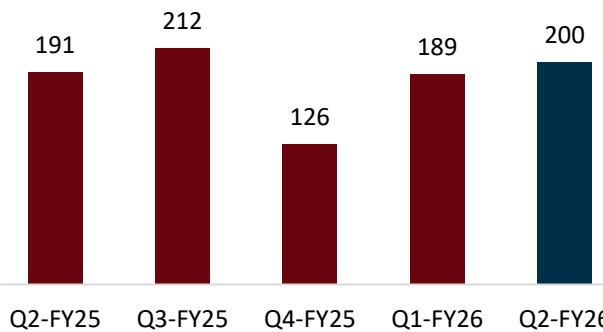
TOTAL INCOME (INR Crores)



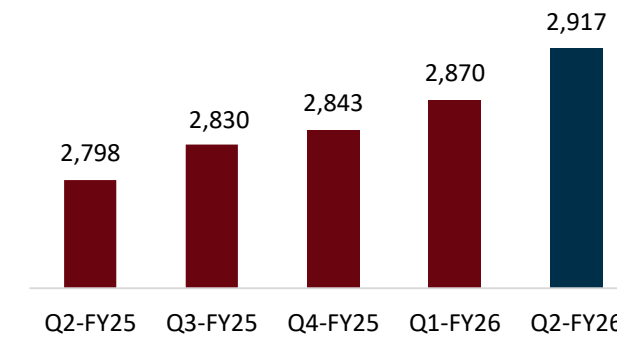
NII (INR Crores)



PPOP (INR Crores)

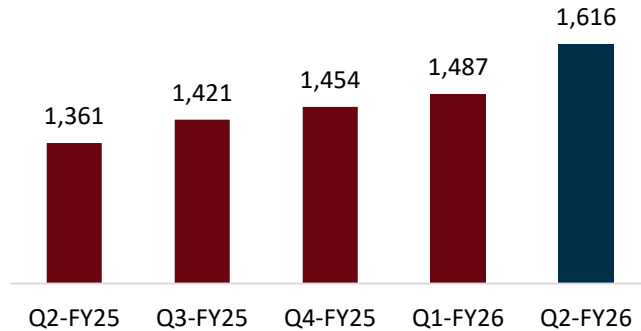


NETWORTH (INR Crores)

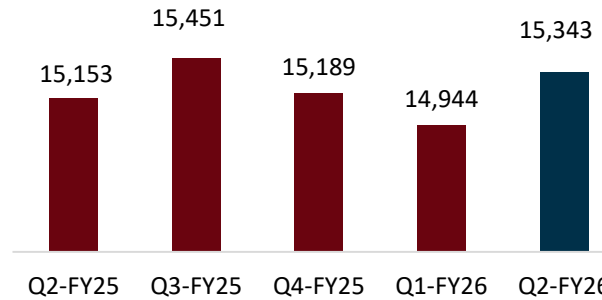


STANDALONE QUARTERLY PROGRESS (2/3)

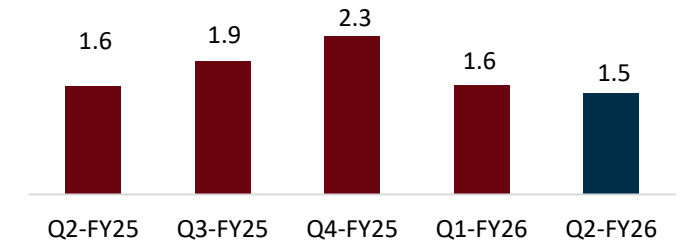
BRANCHES



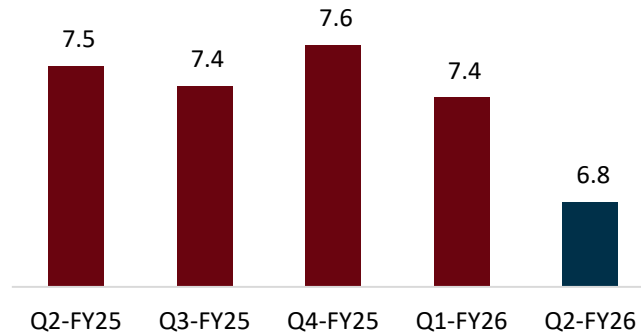
EMPLOYEES



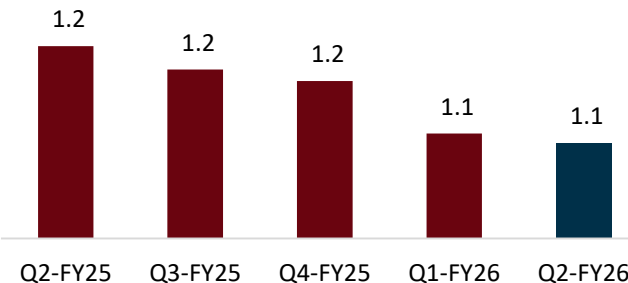
NEW CLIENTS ADDED (Lakhs)



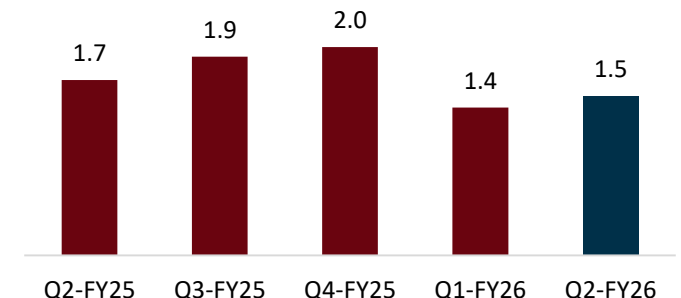
AUM / BRANCH (INR Crores)



AUM / LOAN OFFICER (INR Crores)

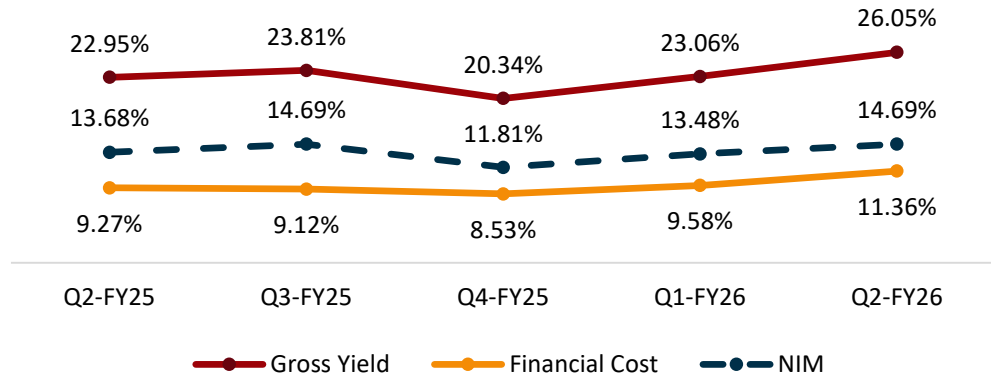


DISBURSEMENT / BRANCH (INR Crores)

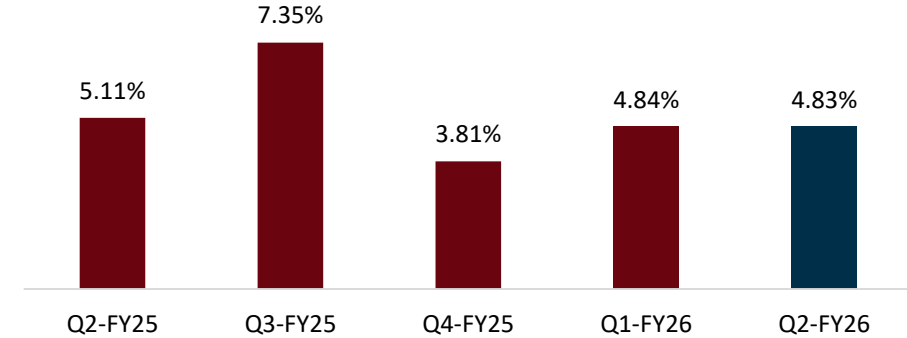


STANDALONE QUARTERLY PROGRESS (3/3)

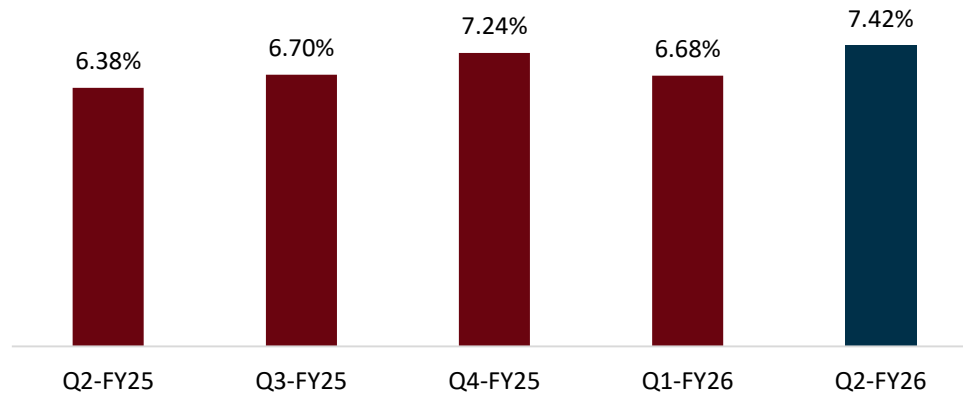
MARGIN ANALYSIS (%)



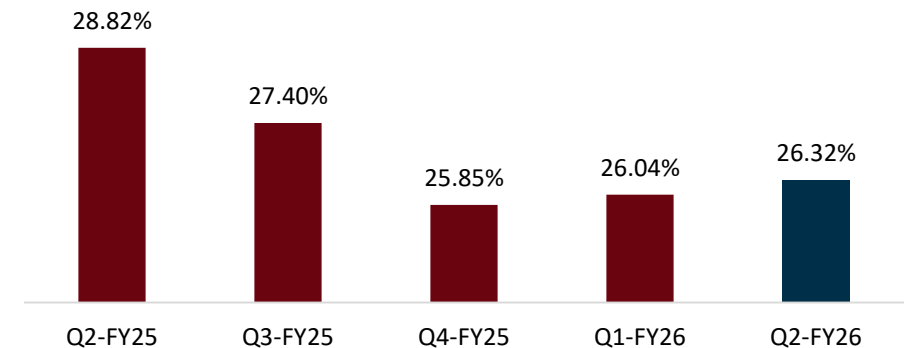
CREDIT COST (%)



OPEX TO AVG AUM (%)



CAPITAL ADEQUACY RATIO (%)



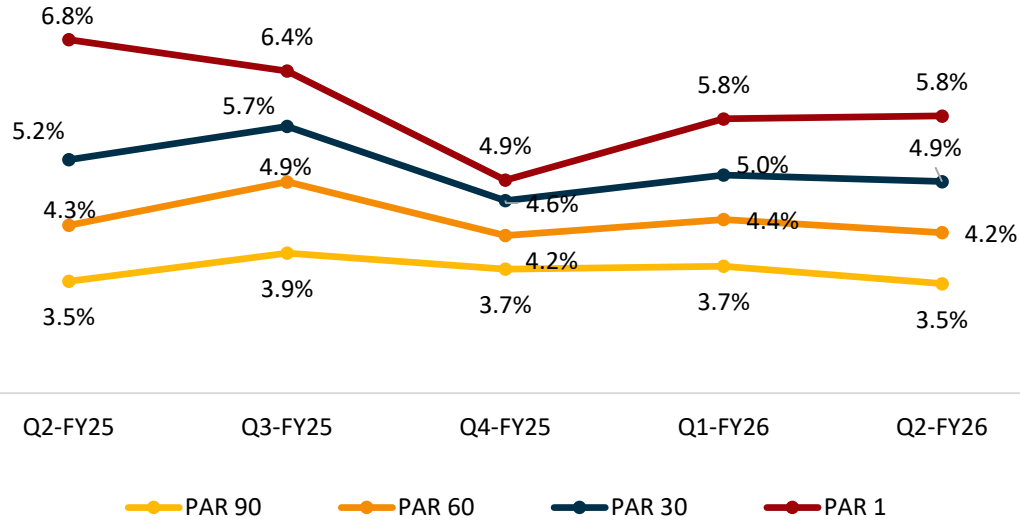
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3. Opex is elevated due to branch expansion

ASSET QUALITY AND PROVISIONS

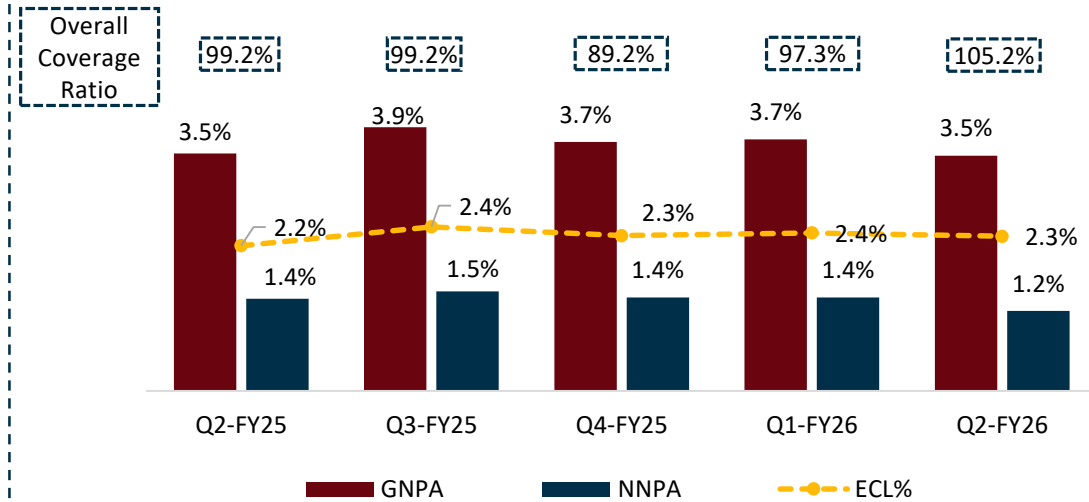


PAR TREND



Above numbers are on a cumulative basis.

NNPA & COVERAGE RATIO



- There is an improvement in collection efficiency in dpd buckets, leading to better PAR ratios
- Overall asset quality has shown a strong consistency with PAR 90 at 3.5% i.e. INR 293 Crores
- Sufficient on-book provisions of INR 308 Crores as on Sep'25, which is 3.7% of on-book portfolio. Provision required as per RBI is INR 140 Crores
 - Management overlay of INR 13 Crores to act as buffer for future stress
- Stage 3 coverage ratio is 66% as on Sep'25 vs 63% as on Jun'25
- Recovery against write-offs INR 15 Crores during H1-FY26
- Overall Provision Coverage Ratio is healthy at 105.2%

STATE WISE PERFORMANCE

Particulars	On-book Portfolio (INR Crores)	% of On-book Portfolio	CE % Q2-FY26	PAR 90
Uttar Pradesh	1,953	23.5%	93.8%	3.2%
Assam	1,260	15.1%	99.9%	0.1%
Bihar	1,220	14.7%	92.0%	4.1%
West Bengal	655	7.9%	91.3%	5.4%
Madhya Pradesh	570	6.9%	90.1%	4.7%
Punjab	372	4.5%	97.9%	1.6%
Others	2,290	27.5%	90.7%	4.9%
Total	8,321	100%	93.3%	3.5%

Geographic Strength Supports Overall Portfolio Resilience

Q2 has shown a recovery in asset quality, backed by healthy disbursement

PAR 90 remained stable under control across geographies, indicating effective control over movement across buckets and reinforcing our strong client engagement and robust risk management practices

ANNEXURE



DIVERSIFIED PRODUCT OFFERINGS



Particulars	Satin Creditcare Network Ltd.	Satin Housing Finance Ltd.	Satin Finserv Ltd.
Product features as of Sep'25	Microfinance ⁽¹⁾	Housing Finance 	MSME 
Purpose	Unsecured micro loans to economically active women through the JLG model	Affordable & micro housing solutions for low to middle-income groups	Working capital, machinery loans, and trade financing solutions
Ticket Size Range	Upto INR 1,05,000	INR 1,00,000 – 4,000,000	INR 1,00,000 – 100,000,000
Tenure	6 - 48 months	24 - 240 months	12 - 120 months
Frequency of Collection	Bi-Weekly	Monthly	Monthly/Quarterly
No. of States/UTs	28	22	11
No. of Branches	1,616	43	45 ⁽²⁾
AUM (INR Crores)	10,810 ⁽³⁾	1,022	590 ⁽⁴⁾
No. of loan accounts	32,97,230	9,921	45,621 ⁽²⁾
Avg. Ticket Size for Q2-FY26	INR 58,000 (JLG)	INR 14,40,000	INR 1,60,000 (Retail)
GNPA	3.5%	3.5%	4.6%
CRAR	26.3%	69.6%	32.9%
Active Lenders	72	35	23
Credit Rating	ICRA A (Stable)	ICRA A- (Stable)	ICRA A- (Stable)

- Note:**
1. Includes MFI Lending (loans under JLG model and water & sanitation) and Product Financing (Loans for solar lamps, cycles etc.)
 2. In addition to these, SFL JLG has 9 branches and 26,277 loan accounts
 3. SCNL also has additional MSME portfolio of INR 234 Crores other than MFI portfolio
 4. Post merger of TFSL, SFL also has JLG BC portfolio, which is being run down. The AUM for SFL JLG portfolio stood at INR 30 Crores

BUSINESS DETAILS

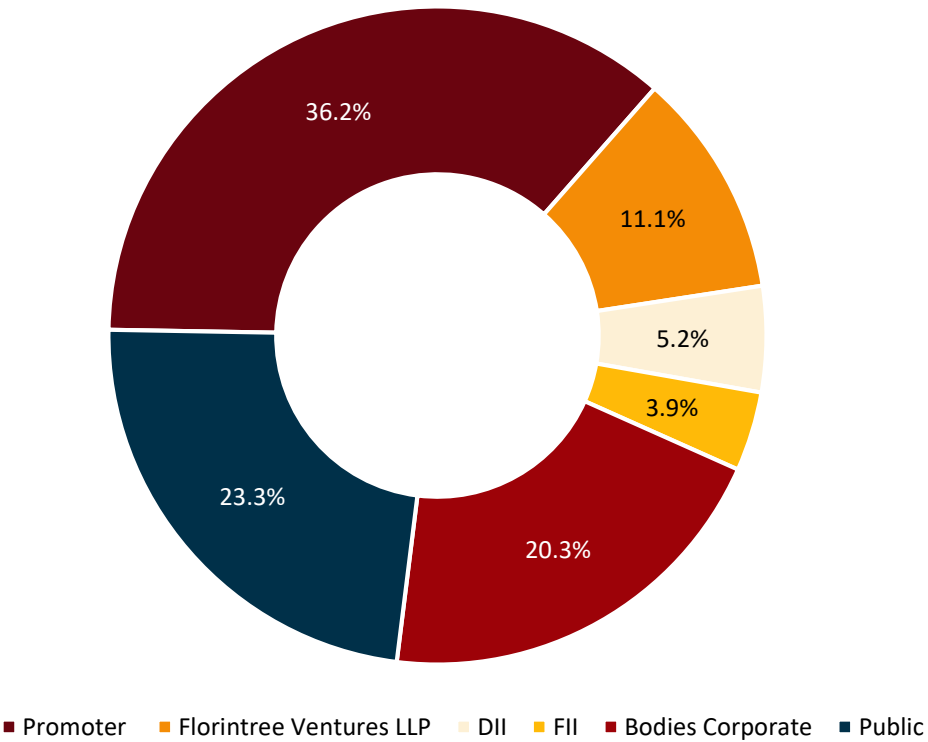
Particulars	Q2-FY26	Q2-FY25	YoY%	Q1-FY26	QoQ%
AUM (INR Crores)	12,687	11,749	8.0%	12,499	1.5%
SCNL	11,044	10,463		10,956	
On-book	8,321	8,109		8,668	
Off-book	2,723	2,354		2,288	
SHFL	1,022 ⁽¹⁾	850		961	
SFL	621	435		582	
Retail MSME	590	396		551	
AUM Mix (INR Crores)	12,687	11,749	8.0%	12,499	1.5%
MFI Lending	10,840	10,292		10,767	
Business Correspondence	31	40		31	
MSME	825	607		771	
Housing Finance	1,022	850		961	
No. of Branches	1,713	1,463	17.1%	1,599	7.1%
SCNL	1,616	1,361		1,487	
SHFL	43	35		44	
SFL	54	67		68	

1) Includes assigned portfolio of INR 182 Crores

CAPITAL MARKET INFORMATION



SHAREHOLDING PATTERN AS ON 30th SEP, 2025



NSE: SATIN	BSE: 539404	BLOOM: SATIN:IN
Price Data		INR
Face Value		10.0
Market Price		145.1
52 Week H/L		199.3/131.8
Market Cap (INR Crores)		1,602.9
Equity Shares Outstanding (Crores)		11.0
1 Year Avg Trading Volume ('000)		280.0
No. of Equity Shareholders		48,704
Book Value per share		237.3

Price data as on 30th September, 2025

1. *Gross Yield represents the ratio of total Income in the relevant period to the Average AUM*
2. *Financial Cost Ratio represents the ratio of Interest Expense in the relevant period to the Average AUM*
3. *Net Interest Margin represents the difference between the Gross Yield and the Financial Cost Ratio*
4. *Operating Expenses Ratio represents the ratio of the Operating Expenses (expenses including depreciation but excluding Credit Cost and Interest Expense) to the Average AUM*
5. *Loan Loss Ratio represents the ratio of credit cost (including FLDG on BC) to the Average AUM*
6. *RoA represents ratio of PAT to the Average Total Assets*
7. *RoE represents PAT to the Average Equity*
8. *GNPA represents stage III loan outstanding at the end of reporting period*
9. *NNPA represents stage III loan outstanding at the end of reporting period net of ECL provision against stage III loans*
10. *AUM represents total value of the loan portfolio including on and off balance sheet assets*
11. *Leverage Ratio represents the ratio of total borrowings to net worth*

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