

**NOTIFICATION FOR SALE OF STRESSED FINANCIAL ASSETS**

Satin Creditcare Network Limited (“SCNL”) intends to sell its identified Stressed Assets on full cash/partly cash and partly security receipt basis, as per the list given herein below. The preference will be given to full cash bids. In this respect, we invite bids from eligible ARCs/Banks/Financial Institutions. Please note that the sale will be subject to final approval by the Competent Authority of SCNL.

1. Details of the Assets will be provided upon the signing of the NDA and submission of the Expression of Interest (“EOI”).
2. The Interested eligible ARCs/Banks/Financial Institutions will be given a minimum 15 (fifteen) days’ time to conduct due diligence after submitting an EOI and executing a Non-Disclosure Agreement (“NDA”) with SCNL.
3. The sale of assets shall be on an ‘**As is where is & what is where is**’ basis and ‘**without recourse basis**’.
4. Interested bidders/buyers may submit EOI by December 2, 2025, addressed to Authorized Officer, Satin Creditcare Network Limited, Plot No. 492, Udyog Vihar, Phase – III, Gurugram, Haryana – 122016 and may be emailed to the following e-mail id - [secretarial@satincreditcare.com](mailto:secretarial@satincreditcare.com)
5. If the interested buyer has exposure in the account, which is to be transferred upon completion of Due Diligence then the respective share % must be revealed to SCNL while bidding for the account.
6. SCNL reserves the right not to go ahead with the proposed sale at any stage without assigning any reason. The decision of SCNL in this regard shall be final and binding.

**SCHEDULE OF SALE PROCESS**

S.No.	Activity	Date
1	Paper Publication of Sale of Assets	December 1, 2025
2	Last date of submission for EOI & Execution of NDA	December 2, 2025
3	Opening of Data Room	December 3, 2025
4	Closing of Data Room	December 18, 2025
5	Submission of bids	December 19, 2025
6	Date of Opening Bids and Communication to Successful Bidders	December 22, 2025
7	Declaration of H-1 Bidder	December 22, 2025
8	Date of Payment and execution of documents	Upto December 30, 2025

**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](mailto:info@satincreditcare.com)

**Website** : [www.satincreditcare.com](http://www.satincreditcare.com)

7. The eligible bidders may submit the bid/offer in a sealed cover (in original) to the contact person as mentioned below. The participants shall not be entitled to withdraw or cancel their offer once submitted. Under no circumstances can the ARC/Bank/Financial Institution withdraw their offer/bid once submitted.
8. The Highest Bidder (H-1) will be treated as a binding offer in case SCNL goes for sale. After receipt of bids from the intending buyers, SCNL will open the bids and communicate to the highest bidder. While deciding the highest bidder, factors such as total price, the cash portion of the total price, annual fee, recovery incentives, etc. shall be taken into consideration.
9. SCNL reserves the right to negotiate for further improvement of the offer price with the highest bidder and may negotiate further improvement at its sole discretion with the highest bidder. After negotiations with the highest bidder/s and subject to approval from the Competent Authority of SCNL, SCNL shall declare a successful participant with whom the Assignment Agreement shall be executed.
10. The highest bidder on being accepted/confirmed as the successful bidder by the Competent Authority would have to pay the purchase consideration and execute the assignment deed on the date(s) mentioned above. In case the buyer seeks any extension for execution of the Assignment Agreement, the same shall be with prior approval of SCNL.
11. The interested eligible purchasers may contact the below-mentioned officer of SCNL for the necessary details of the accounts for the purpose of due diligence on these accounts. The related information may be obtained after having executed an NDA with SCNL.

The details of the contact person is:

Name: Vikas Gupta

Address: Satin Creditcare Network Ltd.

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

Phone: +91 124 - 4715400

Email id: [secretarial@satincreditcare.com](mailto:secretarial@satincreditcare.com)

For **Satin Creditcare Network Limited**

Sd/-

**Authorized Signatory**

**CORPORATE OFFICE:**

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

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5th Floor, Kundan Bhawan,  
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