



April 3, 2026

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: 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 April 3, 2026.

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.
Reaching out!

‘SFL Marks a Transformational FY26 with Strong Growth and Scale’

Gurugram, April 03, 2026: Satin Finserv Limited (SFL), a wholly owned subsidiary of Satin Creditcare Network Limited (SCNL), delivers a strong FY26, driven by operating momentum, scale expansion, and continued parent support. This marks a significant step in its journey to build a sustainable, customer-centric financial services franchise.

- **AUM Milestone Achieved:** Crossed Rs. 1,000 crores+ AUM, marking a significant scale milestone (registering a growth of ~93% YoY)
- **Strong Disbursement Growth:** Achieved Rs. 700 crores+ disbursements, reflecting robust portfolio expansion and execution strength (registering a growth of ~120% YoY primarily driven by the newly introduced sustainability focussed business vertical in Sep’25)
- **Capital Strengthening:**
 - Raised ~Rs. 730 crores through debt; the year marked its first ever ECB funding of Rs. 37.8 crores (USD 4 million) and 9 NCD issuances amounting to Rs. 295 crores
 - Secured Rs. 90 crores equity infusion from parent (in two tranches); reinforcing balance sheet strength and long-term strategic confidence
- **Network Expansion:** Added 70+ new branches during the year taking total touchpoints to 121 across regions

People Strength: Employee base expanded to 1,200+ employees, reflecting continued investment in people and customer-centric culture

SFL will continue to focus on sustainable, calibrated growth, underpinned by portfolio quality, prudent risk management, and operational efficiency. With a strengthened capital base, expanding footprint, and continued parent support, the Company is well positioned to deliver long-term value for its stakeholders.

Commenting on the performance, **Mr. Pramod Marar, MD & CEO of SFL**, said:

“As we look ahead, our focus is firmly on building a scalable, resilient, and responsible franchise with an increasing emphasis on sustainability focussed business models. We see significant long-term opportunity in India’s MSME ecosystem, a segment that remains under-served yet fundamental to economic growth.

Our priority will be to drive disciplined growth while enhancing customer outcomes and creating sustainable long-term value for all stakeholders.”



SATIN CREDITCARE NETWORK LTD.

Reaching out!

About Satin Finserv Limited

Incorporated in August 2018, 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 sustainable business growth, and strengthen local economies, while promoting environmentally responsible practices and long-term economic resilience.

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. Currently, SFL manages an AUM of more than 1,000 crores and has presence across 14 states through a network of 121 branches. 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 "Company") is a leading microfinance institution (MFI) in the country with presence in 26 states, 5 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 sustainable and emerging businesses 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 a 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 solutions by leveraging cutting-edge technologies. In August 2025, Satin Growth Alternatives Limited ("SGAL") was incorporated to act as Investment Manager to 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 31st December 2025, Satin group had 1,987 branches and a headcount of 18,240, serving 32.7 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



SATIN CREDITCARE NETWORK LTD.
Reaching out!

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.

For further information, please contact:

Mr. Arjun Bansal

Chief Financial Officer

E: arjun.bansal@satinfinserv.com

T: +91 124 4715 400

www.satinfinserv.com

Mr. Milind Dhingra

Manager – PR & Corporate Communications

E: Milind.dhingra@satincreditcare.com

T: +91 124 4715 400

www.satincreditcare.com