J. C. BHALLA & CO.
CHARTERED ACCOUNTANTS

BRANCH OFFICE : B-5, SECTOR-6, NOIDA - 201 301 (U.P.)
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Independent Auditor's Limited Review Report on Statement of Unaudited Standalone Financial Results of Satin Creditcare Network Limited for the quarter ended June 30, 2026, pursuant to Regulations 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To,
The Board of Directors of
Satin Creditcare Network Limited

1. We have reviewed the accompanying Statement of unaudited standalone financial results of Satin Creditcare Network Limited ('the Company') for the quarter ended June 30, 2026 ("the Statement") attached herewith, being prepared and submitted by the Company pursuant to requirements of Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations"), which has been initialed by us for identification purpose.

2. This Statement, which is the responsibility of the Company's Management and has been approved by the Board of Directors of the Company, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (IND AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013, as amended (the "Act"), read with relevant rules issued thereunder and other accounting principles generally accepted in India, read with the Listing Regulations. Our responsibility is to issue a conclusion on this Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 - "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India (the "ICAI"). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the statement is free from material misstatement. A review of interim financial information consists of making inquiries, primarily of the company personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143(10) of the Act and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

J.C. BHALLA & CO. Chartered Accountants

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in all material respects in accordance with the recognition and measurement principles laid down in IND AS 34 prescribed under Section 133 of the Act, read with relevant rules issued thereunder including the amendments thereof and other recognized accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India (RBI) in respect of Income recognition, asset classification, provisioning and other related matters, to the extent those are not inconsistent with the Indian Accounting Standards prescribed under Section 133 of the Act.

5. The Statement includes the standalone financial results for the quarter ended March 31, 2026. The figures for the said quarter represent the balancing figures between the audited figures in respect of the full financial year ended March 31, 2026 and the published year-to-date figures up to the end of the third quarter of the respective financial year, which were subject to limited review by us in accordance with the Listing Regulations.

For J C Bhalla & Co.
Chartered Accountants
Firm Regn No. 001111N

J C BHALLA & CO.
Chartered Accountants

(Rajesh Sethi)
Partner
Membership No. 085669
UDIN: 26085669RTJUJS1877

Place: Gurugram
Date: July 30, 2026

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SATIN CREDITCARE NETWORK LTD.

Reaching out!

Statement of Unaudited Standalone Financial Results for the quarter ended June 30, 2026

(₹ in Lakhs except EPS)

S. No	Particulars	Quarter ended			Year ended
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		(Unaudited)	(Refer note -15)	(Unaudited)	(Audited)
	Income				
	Revenue from operations				
	Interest income	63,202.99	56,368.46	55,578.88	2,21,437.81
	Rental income	43.25	41.21	37.45	153.27
	Fees and commission income	258.20	403.25	215.66	998.09
	Net gain/ (loss) on fair value changes	(5,711.19)	11,226.41	3,242.96	26,097.05
	Net gain on derecognition of financial instruments	9,241.73	12,984.44	4,544.08	33,295.26
	Other operating income	55.82	133.65	40.93	262.20
1	**Total revenue from operations**	**67,090.80**	**81,157.42**	**63,659.96**	**2,82,243.68**
2	Other income	54.66	55.86	56.45	218.57
3	**Total income (1+2)**	**67,145.46**	**81,213.28**	**63,716.41**	**2,82,462.25**
	Expenses				
	Finance costs:				
	(i) Interest cost	26,888.82	25,085.23	23,855.29	96,598.80
	(ii) Effects of changes in foreign exchange rates	(6,242.84)	9,263.06	2,818.17	21,308.58
	Impairment of financial instruments	10,014.89	7,536.07	13,463.63	46,202.10
	Employee benefits expenses	15,716.41	16,053.70	13,703.61	58,717.41
	Depreciation and amortisation expenses	642.64	747.03	536.68	2,582.83
	Other expenses	4,329.93	4,437.99	3,876.17	17,684.84
4	**Total expenses**	**51,349.85**	**63,123.08**	**58,253.55**	**2,43,094.56**
5	**Profit before tax (3-4)**	**15,795.61**	**18,090.20**	**5,462.86**	**39,367.69**
	Tax expense:				
	Current tax	4,239.13	162.87	2,117.53	1,959.20
	Tax adjustments related to earlier years	-	1.41	-	(35.33)
	Deferred tax charge/ (credit)	(472.20)	4,231.11	(914.81)	7,235.75
6	**Total tax expense**	**3,766.93**	**4,395.39**	**1,202.72**	**9,159.62**
7	**Net profit after tax (5-6)**	**12,028.68**	**13,694.81**	**4,260.14**	**30,208.07**
	Other comprehensive income				
	Items that will not be reclassified to profit and loss	(916.33)	(830.98)	(1,779.49)	(2,765.03)
	Income tax relating to items that will not be reclassified to profit and loss	230.62	209.14	447.86	695.90
	Items that will be reclassified to profit and loss	(149.03)	1,392.80	(337.38)	538.93
	Income tax relating to items that will be reclassified to profit and loss	37.51	(350.54)	84.91	(135.64)
8	**Total other comprehensive income**	**(797.23)**	**420.42**	**(1,584.10)**	**(1,665.84)**
9	**Total comprehensive income (7+8)**	**11,231.45**	**14,115.23**	**2,676.04**	**28,542.23**
10	Paid-up equity share capital (face value of ₹ 10 per equity share)	11,011.32	11,004.32	11,004.32	11,004.32
11	Other equity				3,01,878.50
12	**Earning per share (EPS) (face value of ₹ 10 per equity share)**				
	- Basic (amount in ₹)	10.94	12.45	3.87	27.46
	- Diluted (amount in ₹)	10.94	12.45	3.87	27.46
	(EPS for the quarter ended June 30, 2026, March 31, 2026 and June 30, 2025 are not annualised)				

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SATIN CREDITCARE NETWORK LTD.

Notes to the unaudited standalone financial results:

1 The above unaudited standalone financial results of Satin Creditcare Network Limited ("the Company") for the quarter ended June 30, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on July 30, 2026 and are limited reviewed by the statutory auditors of the Company pursuant to the requirement of Regulations 33 and 52 read with regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) including relevant circulars issued by SEBI from time to time.

2 The unaudited standalone financial results have been prepared in accordance with applicable accounting standards, as notified under the Companies (Indian Accounting Standards) Rules, 2015, and as specified under section 133 of the Companies Act 2013 as amended from time to time.

3 The secured non-convertible debentures issued by the Company are fully secured by exclusive charge on the hypothecation of book debts/loan receivables to the extent as stated in the Information Memorandum /Key Information Document. Further, the Company has maintained asset cover as stated in the Information Memorandum/ Key Information Document which is sufficient to discharge the principal amount and interest at all times for the non-convertible debt securities issued.

4 During the quarter ended June 30, 2026, the Company has allotted following Non-Convertible Securities (including Debentures) on private placement basis -
a. 8,446 subordinated, unsecured, rated, listed, redeemable, transferable non-convertible debentures having a face value of ₹ 1,00,000 each aggregating to ₹ 8,446.00 lakhs to 2 (Two) investors on May 26, 2026.
b. 2,000 secured, rated, listed, redeemable, United States Dollars denominated Non-Convertible Bonds having a face value of $ 10,000 each aggregating to ₹ 19,046.00 lakhs to 1 (One) investor on May 27, 2026.

5 During the quarter ended June 30, 2026, the Company made investments aggregating to ₹1,000.00 lakhs in Satin Technologies Limited (a wholly owned subsidiary) by subscribing to 1,00,00,000 equity shares of face value of ₹10 each at an issue price of ₹10.00 per share offered on a rights basis.

6 During the quarter ended June 30, 2026, the Company made an investment aggregating to ₹5,000.00 lakhs in Satin Finserv Limited (a wholly owned subsidiary) by subscribing to 2,08,33,333 equity shares of face value of ₹10 each at an issue price of ₹24.00 per share (including a premium of ₹14.00 per share) offered on a rights basis.

7 Subsequent to quarter ended June 30, 2026, the Company made an investment aggregating to ₹1,200.00 lakhs in Satin Growth Alternatives Limited (a wholly owned subsidiary) by subscribing to 1,20,00,000 equity shares of face value of ₹10 each at an issue price of ₹10.00 per share offered on a rights basis.

8 Pursuant to exercise of ESOP Options under Satin Employee Stock Option Plan 2017, 70,000 equity shares were exercised by certain employees of the Company during the quarter ended June 30, 2026 and were duly processed for transfer of equity shares from Satin Employees Welfare Trust to demat account of those eomployees.

9 During the quarter ended June 30, 2026, in accordance with provisions of the Companies Act, 2013 read with Rules framed thereunder, and applicable provisions of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 (SEBI ICDR Regulations), the Board of Directors in its meeting held on June 04, 2026 had approved the proposal for issuance and allotment of upto 38,50,000 fully convertible warrants at an issue price of ₹ 260.00 each, determined in accordance with provisions of Chapter V of SEBI ICDR Regulations, for an aggregate amount of up to ₹ 10,010.00 Lakhs, to Trishashna Holdings & Investments Private Limited, an entity belonging to the 'Promoter & Promoter Group', on a preferential basis. Subsequently, the Shareholders of the Company had also approved the said proposal through postal ballot on July 04, 2026. Further, in accordance with Regulation 28(1) of SEBI ICDR Regulations, the Company has also obtained In-Principle approval(s) from both the Stock Exchanges for the above proposal on July 27, 2026.

J C BHALLA & CO. Chartered Accountants

SATIN CREDITCARE NETWORK LTD.

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REGISTERED OFFICE:
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Azadpur, New Delhi – 110033, India

CIN : L65991DL1990PLC041796
Landline No : 0124-4715400
E-Mail ID : info@satincreditcare.com
Website : www.satincreditcare.com

10 Details of loans transferred / acquired during the quarter ended June 30, 2026 under the RBI Master Direction RBI/DOR/2025-26/359DOR.ACC.REC.No.278/21.04.018/2025-26 on Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 are given below:

(i) The Company has transferred certain loans which are not in default through direct assignment, details of which are given below:

Particulars	Quarter ended June 30, 2026
i) Total number of loans assets assigned during the quarter	1,91,443
ii) Book value of loans assets assigned during the quarter (₹ in Lakhs)	81,888.66
iii) Sale consideration received during the quarter (₹ in Lakhs)	81,888.66
iv) Interest spread recognised in the statement of profit and loss during the quarter (including amortization of unamortised interest spread) (₹ in Lakhs)	9,707.95
v) Weighted average maturity of loans assets assigned (in Months)	19.17
vi) Weighted average holding period of loans assets assigned (in Months)	5.98
vii) Retention of beneficial economic interest on loans assets assigned (in%)	11.35%
viii) Coverage of tangible security coverage	Nil
ix) Rating-wise distribution of rated loans	Not Rated
x) Agreed to replace loans transferred to transferee(s) or pay damages arising out of any representation or warranty	No

(ii) The Company has acquired certain loans which are not in default through direct assignment, details of which are given below:

Particulars	Quarter ended June 30, 2026
i) Total number of loans assets acquired during the quarter	368
ii) Book value of loans assets acquired during the quarter (₹ in Lakhs)	3,160.59
iii) Sale consideration Paid during the quarter (₹ in Lakhs)	3,160.59
iv) Weighted average maturity of loans assets acquired (in Months)	144.25
v) Weighted average holding period of loans assets acquired (in Months)	17.78
vi) Retention of beneficial economic interest by Assignor on loans assets acquired (in%)	10.00%
vii) Coverage of tangible security coverage	100.00%
viii) Rating-wise distribution of rated loans	Not Rated
ix) Agreed to replace loans transferred to transferee(s) or pay damages arising out of any representation or warranty	No

(iii) The company has not transferred any NPA loans.

(iv) The company has not acquired any stressed loans.

(v) Disclosure related to Co-Lending Arrangements (CLAs) as at June 30, 2026 on an aggregate basis: Nil

11 Disclosures related to project finance under RBI Direction - RBI/ DOR/2025-26/357 DOR.STR.REC.276/21.04.048/2025-26 Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions, 2025 and RBI / DOR/ 2025-26/347 DOR.CRE.REC.No.266/ 07-01-0 08/ 2025-26 - Reserve Bank of India (Non Banking Financial Companies-Credit Facilities) Directions, 2025 dated 28 November 2025, as amended :

The Company has not lent any funds during the quarter ended 30 June, 2026 for project finance activities nor has any recoverable balance as at the same date.

J.C. BHALLA & CO. Chartered Accountants

SATIN CREDITCARE NETWORK LTD.

12 Details of recovery rating assigned for security receipts (SRs) as at June 30, 2026 are given below:

Recovery Rating Scale	Anticipated recovery as per recovery rating	Amount (₹ in Lakhs)
RR3	50%-75%	2,254.37
Rating under representation	NA	6,132.36
Total		**8,386.73**

13 The Chief Operating Decision Maker reviews the operations at the Company level. The operations of the Company fall under "financing activities" only, which is considered to be the only reportable segment in accordance with the provisions of Ind AS 108 – Operating Segments. The Company operates in a single geographical segment, i.e. domestic.

14 Additional Information as required under Regulation 52(4) of the SEBI (Listinig Obligations and Disclosure Requirements) Regulation, 2015 (amended) as presented in below table:

S.no	Particulars	For the period ended June 30, 2026
1	Debt-equity ratio (no. of times)	3.15
2	Debt service coverage ratio	Not applicable
3	Interest service coverage ratio;	Not applicable
4	Outstanding redeemable preference shares (quantity and value);	Nil
5	Capital redemption reserve (₹ in Lakhs)	2,777.00
6	Debenture redemption reserve (₹ in Lakhs)	Not applicable
7	Net worth (₹ in Lakhs)	3,21,892.58
8	Net profit after tax (₹ in Lakhs)	12,028.68
9	Earnings per share: Basic (₹)	10.94
	Diluted (₹)	10.94
10	Current ratio (no. of times)	Not applicable
11	Long term debt to working capital (no. of times)	Not applicable
12	Bad debts to Account receivable ratio	Not applicable
13	Current liability ratio (no. of times)	Not applicable
14	Total debts to total assets	0.73
15	Debtors turnover	Not applicable
16	Inventory turnover	Not applicable
17	Operating margin (%)	Not applicable
18	Net profit margin (%)	17.91%
19	Sector specific equivalent ratios, as applicable:	
	a) GNPA (%)	2.18%
	b) NNPA (%)	0.33%
	c) Provision Coverage Ratio (NPA)	84.66%
	d) Capital Risk Adequacy Ratio (CRAR)	26.74%
	e) Liquidity Coverage Ratio (LCR)	134.89%

J C BHALLA & CO. Chartered Accountants

SATIN CREDITCARE NETWORK LTD.

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

REGISTERED OFFICE:
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Azadpur Commercial Complex,
Azadpur, New Delhi – 110033, India

CIN : L65991DL1990PLC041796
Landline No : 0124-4715400
E-Mail ID : info@satincreditcare.com
Website : www.satincreditcare.com

15 The figures for the quarter ended March 31, 2026 represent the balancing figures between the audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the financial year, which were subjected to limited review by the statutory auditors.

16 Previous year/periods figures have been regrouped/rearranged to make them comparable with the current year/period classfication.

For and on behalf of the Board of Directors of
Satin Creditcare Network Limited

J.C. BHALLA & CO. Chartered Accountants

SATIN CREDITCARE NETWORK LTD.

Harvinder Pal Singh
Chairman cum Managing Director
DIN: 00333754

Place : Gurugram
Date : July 30, 2026

J. C. BHALLA & CO.
CHARTERED ACCOUNTANTS

BRANCH OFFICE : B-5, SECTOR-6, NOIDA - 201 301 (U.P.)
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E-MAIL : taxaid@jcbhalla.com

Independent Auditor's Limited Review Report on Statement of Unaudited Consolidated Financial Results of Satin Creditcare Network Limited for the quarter ended June 30, 2026 pursuant to Regulations 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To,
The Board of Directors of
Satin Creditcare Network Limited

1. We have reviewed the accompanying Statement of unaudited consolidated financial results of Satin Creditcare Network Limited (hereinafter referred to as **"the Parent"**) and its subsidiaries and step down subsidiary (the Parent Company and its subsidiaries and step down subsidiary together referred to as **"the Group"**), for the quarter ended June 30, 2026 (**"the Statement"**) attached herewith, being submitted by the Parent pursuant to requirements of Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (hereinafter referred to as **"the Listing Regulations"**), which has been initialed by us for identification purpose.

2. This Statement, which is the responsibility of the Parent's Management and has been approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards 34, "Interim Financial Reporting" ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, ("the Act") as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, read with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India (hereinafter referred to as "the ICAI"). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial results are free of material misstatement. A review of interim financial information consists of making inquiries, primarily of the persons responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

J. C. Bhalla & Co.
Chartered Accountants

HEAD OFFICE : B-17, Maharani Bagh, New Delhi - 110065

We also performed procedures in accordance with the Circular No. CIR/CFD/CMD1/44/2019 dated March 29, 2019 as amended issued by the Securities and Exchange Board of India under Regulation 33(8) of the Listing Regulations, to the extent applicable.

4. The Statement includes the financial results of the following entities (together referred to as **"the Group"**):

Sr. No.	Name of the Company	Relationship
1	Satin Creditcare Network Limited	Parent Company
2	Satin Housing Finance Limited	Wholly owned subsidiary
3	Satin Finserv Limited	Wholly owned subsidiary
4	Satin Technologies Limited	Wholly owned subsidiary
5	Satin Growth Alternatives Limited	Wholly owned subsidiary
6	QTrino Labs Limited (formerly known as QTrino Labs Private Limited)	Step Down Subsidiary

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the considerations of the review reports of other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principle laid down in the aforesaid Indian Accounting Standard ("Ind AS") prescribed under Section 133 the Act, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement.

6. We did not review the financial results of the four wholly-owned subsidiaries and one step down subsidiary included in the Statement, whose financial results reflect total revenue of Rs. 10,382.78 lakhs, total net profit/(loss) after tax of Rs. 606.58 lakhs and total comprehensive income/(loss) of Rs. 1,157.83 lakhs for the quarter ended June 30, 2026. These financial results have been reviewed by others auditors whose reports have been furnished to us by the Parent's Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these wholly owned subsidiaries, is based solely on the reports of the such auditors and the procedures performed by us as stated in paragraph 3 above.

Our conclusion on the Statement is not modified in respect of the above matters with respect to our reliance on the work done and the reports of other auditors.

J.C. BHALLA & CO.
Chartered Accountants

7. The Statement includes the consolidated financial results for the quarter ended March 31, 2026. The figures for the said quarter represent the balancing figures between the audited figures in respect of the full financial year ended March 31, 2026 and the published year-to-date figures up to the end of the third quarter of the respective financial year, which were subject to limited review by us in accordance with the Listing Regulations.

For J C Bhalla & Co.
Chartered Accountants
Firm Regn No. 001111N

(Rajesh Sethi)
Partner
Membership No. 085669
UDIN: 26085669WLWGFS5818

Place: Gurugram
Date : July 30, 2026

Statement of Unaudited Consolidated Financial Results for the quarter ended June 30, 2026

(₹ in Lakhs except EPS)

S. No	Particulars	Quarter ended			Year ended
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		(Unaudited)	(Refer note - 15)	(Unaudited)	(Audited)
	Income				
	Revenue from operations				
	Interest income	71,396.21	63,109.40	61,525.66	2,46,255.19
	Rental income	11.24	11.24	10.74	41.80
	Fees and commission income	885.17	866.46	497.53	2,815.42
	Net gain/(loss) on fair value changes	(5,673.05)	13,169.85	3,268.45	28,058.20
	Net gain on derecognition of financial instruments	9,409.24	14,471.40	4,932.50	36,554.38
	Other operating income	184.83	321.87	80.18	577.96
1	**Total revenue from operations**	**76,213.64**	**91,950.22**	**70,315.06**	**3,14,302.95**
2	Other income	260.89	304.89	468.86	1,784.46
3	**Total income (1+2)**	**76,474.53**	**92,255.11**	**70,783.92**	**3,16,087.41**
	Expenses				
	Finance costs:				
	(i) Interest cost	31,334.43	28,821.01	26,892.02	1,09,831.84
	(ii) Effects of changes in foreign exchange rates	(6,242.84)	9,263.06	2,818.17	21,308.58
	Impairment of financial instruments	10,612.07	7,804.34	14,287.97	49,494.62
	Employee benefit expenses	18,769.10	18,928.29	15,866.37	68,635.06
	Depreciation and amortisation expenses	793.51	907.96	620.74	3,029.19
	Other expenses	5,088.59	5,314.54	4,490.69	20,582.72
4	**Total expenses**	**60,354.86**	**71,039.20**	**64,975.96**	**2,72,882.01**
5	**Profit before tax (3-4)**	**16,119.67**	**21,215.91**	**5,807.96**	**43,205.40**
	Tax expense:				
	Current tax	4,593.09	166.16	2,310.94	2,307.75
	Tax adjustments related to earlier years	6.82	1.41	-	(50.74)
	Deferred tax charge/(credit)	(744.80)	4,843.77	(1,012.96)	7,727.41
6	**Total tax expense**	**3,855.11**	**5,011.34**	**1,297.98**	**9,984.42**
7	**Net profit after tax (5-6)**	**12,264.56**	**16,204.57**	**4,509.98**	**33,220.98**
	Other comprehensive income				
	Items that will not be reclassified to profit and loss	(881.51)	(1,010.23)	(1,779.49)	(2,933.69)
	Income tax relating to items that will not be reclassified to profit and loss	221.86	258.81	447.86	742.84
	Items that will be reclassified to profit and loss	551.42	1,946.52	(476.59)	1,140.09
	Income tax relating to items that will be reclassified to profit and loss	(137.75)	(488.52)	119.95	(285.56)
8	**Total other comprehensive income**	**(245.98)**	**706.58**	**(1,688.27)**	**(1,336.32)**
9	**Total comprehensive income (7+8)**	**12,018.58**	**16,911.15**	**2,821.71**	**31,884.66**
10	**Net profit after tax attributable to:**				
	Owners of the Parent	12,267.04	16,202.30	4,509.98	33,218.71
	Non-controlling interests	(2.48)	2.27	-	2.27
11	**Other comprehensive income attributable to:**				
	Owners of the Parent	(245.98)	706.58	(1,688.27)	(1,336.32)
	Non-controlling interests	-	-	-	-
12	**Total comprehensive income attributable to:**				
	Owners of the Parent	12,021.06	16,908.88	2,821.71	31,882.39
	Non-controlling interests	(2.48)	2.27	-	2.27
13	Paid-up equity share capital (face value of ₹ 10 per equity share)	11,011.32	11,004.32	11,004.32	11,004.32
14	Other equity				2,75,335.20
15	**Earning per share (EPS) (face value of ₹ 10 per equity share)**				
	- Basic (amount in ₹)	11.15	14.73	4.10	30.20
	- Diluted (amount in ₹)	11.15	14.73	4.10	30.20
	(EPS for the quarter ended June 30, 2026, March 31, 2026, and June 30, 2025 are not annualised)				

Notes to the unaudited consolidated financial results:

1 The above unaudited consolidated financial results of Satin Creditcare Network Limited ("the Parent Company") for the quarter ended June 30, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on July 30, 2026 and are limited reviewed by the statutory auditors of the Parent Company pursuant to the requirement of Regulations 33 and 52 read with regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) including relevant circulars issued by SEBI from time to time.

2 The unaudited consolidated financial results of the Parent and its subsidiaries/ step down subsidiary (collectively referred as "the Group") includes the results of the following subsidiary companies:

Name of subsidiaries / step down subsidiaries	% shareholding
Satin Housing Finance Limited	100.00%
Satin Finserv Limited	100.00%
Satin Technologies Limited	100.00%
Satin Growth Alternatives Limited	100.00%
QTrino Labs Limited (formerly known as QTrino Labs Private Limited)	67.88%

3 The unaudited consolidated financial results have been prepared in accordance with applicable accounting standards, as notified under the Companies (Indian Accounting Standards) Rules, 2015 and as specified under section 133 of the Companies Act, 2013 as amended from time to time.

4 The secured non-convertible debentures issued by the respective companies are fully secured by exclusive charge on the hypothecation of book debts/loan receivables to the extent as stated in the Information Memorandum /Key Information Document. Further, respective companies have maintained asset cover as stated in the Information Memorandum/ Key Information Document which is sufficient to discharge the principal amount and interest at all times for the non-convertible debt securities issued.

5 During the quarter ended June 30, 2026, the Group has allotted following Non-Convertible Securities (including Debentures) on private placement basis -

a. 8,446 subordinated, unsecured, rated, listed, redeemable, transferable non-convertible debentures having a face value of ₹ 1,00,000 each aggregating to ₹ 8,446.00 lakhs to 2 (Two) investors on May 26, 2026.

b. 2,000 secured, rated, listed, redeemable, United States Dollars denominated Non-Convertible Bonds having a face value of $ 10,000 each aggregating to ₹ 19,046.00 lakhs to 1 (One) investor on May 27, 2026.

c. 30,000 senior, secured, rated, listed, redeemable, taxable non-convertbile debentures having a face value of ₹ 10,000 each aggregating to ₹ 3,000.00 lakhs to 2 (Two) investors on April 28, 2026.

d. 50,000 senior, secured, rated, listed, redeemable, taxable non-convertbile debentures having a face value of ₹ 10,000 each aggregating to ₹ 5,000.00 lakhs to 1 (One) investor on June 10, 2026.

e. 50,000 senior, secured, rated, listed, redeemable, taxable non-convertbile debentures having a face value of ₹ 10,000 each aggregating to ₹ 5,000.00 lakhs to 3 (Three) investors on June 18, 2026 (re-issuance).

f. 40,000 senior, secured, rated, listed, redeemable, taxable non-convertbile debentures having a face value of ₹ 10,000 each aggregating to ₹ 4,000.00 lakhs to 1 (One) investor on June 29, 2026 (re-issuance).

6 During the quarter ended June 30, 2026, the Parent Company made investments aggregating to ₹1,000.00 lakhs in Satin Technologies Limited (a wholly owned subsidiary) by subscribing to 1,00,00,000 equity shares of face value of ₹10 each at an issue price of ₹10.00 per share offered on a rights basis.

7 During the quarter ended June 30, 2026, the Parent Company made an investment aggregating to ₹5,000.00 lakhs in Satin Finserv Limited (a wholly owned subsidiary) by subscribing to 2,08,33,333 equity shares of face value of ₹10 each at an issue price of ₹24.00 per share (including a premium of ₹14.00 per share) offered on a rights basis.

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8 Subsequent to quarter ended June 30, 2026, the Parent Company made an investment aggregating to ₹1,200.00 lakhs in Satin Growth Alternatives Limited (a wholly owned subsidiary) by subscribing to 1,20,00,000 equity shares of face value of ₹10 each at an issue price of ₹10.00 per share offered on a rights basis.

9 During the quarter ended June 30, 2026, Satin Technologies Limited, a wholly onwed subsidiary ("STL") invested balance amount of ₹ 636.00 Lakhs in QTrino Labs Limited (formerly known as QTrino Labs Private Limited) ("QTrino") on May 25, 2026 and converted 27,180 partly paid-up Equity Shares into fully paid-up Equity Shares of ₹ 10 each. Post conversion, shareholding percentage of STL has increased from 50.84% to 70.67% on fully diluted basis. Further, as on June 30, 2026, STL holds 67.88% in QTrino post further investments by other investors during the last quarter.

10 Subsequent to quarter ended June 30, 2026, the name of "QTrino Labs Private Limited", a step down subsidiary of the Parent Company has been changed to "QTrino Labs Limited" vide RoC order dated July 15, 2026.

11 Pursuant to exercise of ESOP Options under Satin Employee Stock Option Plan 2017, 70,000 equity shares were exercised by certain employees of the Parent Company during the quarter ended June 30, 2026 and were duly processed for transfer of equity shares from Satin Employees Welfare Trust to demat account of those eomployees.

12 During the quarter ended June 30, 2026, in accordance with provisions of the Companies Act, 2013 read with Rules framed thereunder, and applicable provisions of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 (SEBI ICDR Regulations), the Board of Directors of the Parent Company in its meeting held on June 04, 2026 had approved the proposal for issuance and allotment of upto 38,50,000 fully convertible warrants at an issue price of ₹ 260.00 each, determined in accordance with provisions of Chapter V of SEBI ICDR Regulations, for an aggregate amount of up to ₹ 10,010.00 Lakhs, to Trishashna Holdings & Investments Private Limited, an entity belonging to the 'Promoter & Promoter Group', on a preferential basis. Subsequently, the Shareholders of the Parent Company had also approved the said proposal through postal ballot on July 04, 2026. Further, in accordance with Regulation 28(1) of SEBI ICDR Regulations, the Parent Company has also obtained In-Principle approval(s) from both the Stock Exchanges for the above proposal on July 27, 2026.

13 The Chief Operating Decision Maker reviews operations at the Group level. The operations of the Group companies falls under "financing activities" majorly, which is considered to be reportable segment in accordance with the provisions of Ind AS 108 – Operating Segments.
Satin Technologies Limited, Satin Growth Alternatives Limited and QTrino Labs Limited currently do not have any reportable segment in accordance with the provisions of Ind AS 108 – Operating Segments.
The Group operates in a single geographical segment, i.e. domestic.

14 Additional Information as required under Regulation 52(4) of the SEBI (Listinig Obligations and Disclosure Requirements) Regulation, 2015 (amended) as presented in below table:

S.no	Particulars	For the period ended June 30, 2026
1	Debt-equity ratio (no. of times)	3.97
2	Debt service coverage ratio	Not applicable
3	Interest service coverage ratio;	Not applicable
4	Outstanding redeemable preference shares (quantity and value);	Nil
5	Capital redemption reserve (₹ in Lakhs)	2,777.00
6	Debenture redemption reserve (₹ in Lakhs)	Not applicable
7	Net worth (₹ in Lakhs)	2,94,361.98
8	Net profit after tax (₹ in Lakhs)	12,264.56
9	Earnings per share: Basic	11.15
	Diluted	11.15
10	Current ratio (no. of times)	Not applicable
11	Long term debt to working capital (no. of times)	Not applicable
12	Bad debts to Account receivable ratio	Not applicable
13	Current liability ratio (no. of times)	Not applicable
14	Total debts to total assets	0.78
15	Debtors turnover	Not applicable
16	Inventory turnover	Not applicable
17	Operating margin (%)	Not applicable
18	Net profit margin (%)	16.04%

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SATIN CREDITCARE NETWORK LTD.

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15 The figures for the quarter ended March 31, 2026 represent the balancing figures between the audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the financial year, which were subjected to limited review by the statutory auditors.

16 Previous year/periods figures have been regrouped/rearranged to make them comparable with the current year/period classfication.

J C BHALLA & CO. Chartered Accountants

For and on behalf of the Board of Directors of
Satin Creditcare Network Limited

SATIN CREDITCARE NETWORK LTD.

Place: Gurugram
Date : July 30, 2026

Harvinder Pal Singh
Chairman cum Managing Director
DIN: 00333754