

Form No. MGT-7

Annual Return (other than OPCs and Small Companies)

[Pursuant to sub-section (1) of section 92 of the Companies Act, 2013 and sub-rule (1) of rule 11 of the Companies (Management and Administration) Rules, 2014]

All fields marked in * are mandatory

Refer instruction kit for filing the form



Form language

☒ English ☐ Hindi

I REGISTRATION AND OTHER DETAILS

i *Corporate Identity Number (CIN)

L65991DL1990PLC041796

ii (a) *Financial year for which the annual return is being filed (From date) (DD/MM/YYYY)

01/04/2025

(b) *Financial year for which the annual return is being filed (To date) (DD/MM/YYYY)

31/03/2026

(c) *Type of Annual filing

☒ Original

☐ Revised

(d) SRN of MGT-7 filed earlier for the same financial years

iii

Particulars	As on filing date	As on the financial year end date
Name of the company	SATIN CREDITCARE NETWORK LIMITED	SATIN CREDITCARE NETWORK LIMITED
Registered office address	5th Floor, Kundan Bhawan Azadpur Commercial Complex, Azadpur,NA,Delhi,North West,Delhi,India,110033	5th Floor, Kundan Bhawan Azadpur Commercial Complex, Azadpur,NA,Delhi,North West,Delhi,India,110033
Latitude details	28.709524	28.709524
Longitude details	77.177609	77.177609

(a) *Photograph of the registered office of the Company showing external building and name prominently visible

Registered Office.jpg

(b) *Permanent Account Number (PAN) of the company

AA*****4B

(c) *e-mail ID of the company

*****M@SATINCREDITCARE.COM

(d) *Telephone number with STD code

01*****00

(e) Website	www.satincreditcare.com																	
iv *Date of Incorporation (DD/MM/YYYY)	16/10/1990																	
v (a) *Class of Company (as on the financial year end date) <i>(Private company/Public Company/One Person Company)</i>	Public company																	
(b) *Category of the Company (as on the financial year end date) <i>(Company limited by shares/Company limited by guarantee/Unlimited company)</i>	Company limited by shares																	
(c) *Sub-category of the Company (as on the financial year end date) <i>(Indian Non-Government company/Union Government Company/State Government Company/ Guarantee and association company/Subsidiary of Foreign Company)</i>	Indian Non-Government company																	
vi *Whether company is having share capital (as on the financial year end date)	☒ Yes	☐ No																
vii (a) Whether shares listed on recognized Stock Exchange(s)	☒ Yes	☐ No																
(b) Details of stock exchanges where shares are listed																		
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">S. No.</th> <th style="width: 50%;">Stock Exchange Name</th> <th style="width: 40%;">Code</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td>Bombay Stock Exchange (BSE)</td> <td>A1 - Bombay Stock Exchange (BSE)</td> </tr> <tr> <td style="text-align: center;">2</td> <td>National Stock Exchange (NSE)</td> <td>A1024 - National Stock Exchange (NSE)</td> </tr> </tbody> </table>			S. No.	Stock Exchange Name	Code	1	Bombay Stock Exchange (BSE)	A1 - Bombay Stock Exchange (BSE)	2	National Stock Exchange (NSE)	A1024 - National Stock Exchange (NSE)							
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1	Bombay Stock Exchange (BSE)	A1 - Bombay Stock Exchange (BSE)																
2	National Stock Exchange (NSE)	A1024 - National Stock Exchange (NSE)																
viii Number of Registrar and Transfer Agent	3																	
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;">CIN of the Registrar and Transfer Agent</th> <th style="width: 20%;">Name of the Registrar and Transfer Agent</th> <th style="width: 30%;">Registered office address of the Registrar and Transfer Agents</th> <th style="width: 30%;">SEBI registration number of Registrar and Transfer Agent</th> </tr> </thead> <tbody> <tr> <td>U67190MH1999PTC118368</td> <td>MUFG INTIME INDIA PRIVATE LIMITED</td> <td>C-101, 1st Floor, 247 Park, Lal Bahadur Shastri Marg, Vikhroli (West),,,Mumbai,Mumbai City,Maharashtra,India,400083</td> <td>INR000004058</td> </tr> <tr> <td>L72400MH2017PLC444072</td> <td>KFIN TECHNOLOGIES LIMITED</td> <td>301, The Centrium, 3rd Floor, 57,, Lal Bahadur Shastri Road, Nav Pada, Kurla (West),Mumbai,Mumbai,Maharashtra,India,400070</td> <td>INR000000221</td> </tr> <tr> <td>U65990GJ2021PLC121672</td> <td>INDIA INTERNATIONAL DEPOSITORY IFSC LIMITED</td> <td>Unit 2NW and 2SW, 2nd Floor, Building 12B IFSCA Headquarters, Block 12, Road 1A, Zone 1 (SEZPA), GIFT SEZ PA,Gandhi Nagar,Gandhi Nagar,Gujarat,India,382050</td> <td></td> </tr> </tbody> </table>			CIN of the Registrar and Transfer Agent	Name of the Registrar and Transfer Agent	Registered office address of the Registrar and Transfer Agents	SEBI registration number of Registrar and Transfer Agent	U67190MH1999PTC118368	MUFG INTIME INDIA PRIVATE LIMITED	C-101, 1st Floor, 247 Park, Lal Bahadur Shastri Marg, Vikhroli (West),,,Mumbai,Mumbai City,Maharashtra,India,400083	INR000004058	L72400MH2017PLC444072	KFIN TECHNOLOGIES LIMITED	301, The Centrium, 3rd Floor, 57,, Lal Bahadur Shastri Road, Nav Pada, Kurla (West),Mumbai,Mumbai,Maharashtra,India,400070	INR000000221	U65990GJ2021PLC121672	INDIA INTERNATIONAL DEPOSITORY IFSC LIMITED	Unit 2NW and 2SW, 2nd Floor, Building 12B IFSCA Headquarters, Block 12, Road 1A, Zone 1 (SEZPA), GIFT SEZ PA,Gandhi Nagar,Gandhi Nagar,Gujarat,India,382050	
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ix * (a) Whether Annual General Meeting (AGM) held

☒ Yes

☐ No

(b) If yes, date of AGM (DD/MM/YYYY)

07/08/2026

(c) Due date of AGM (DD/MM/YYYY)

30/09/2026

(d) Whether any extension for AGM granted

☐ Yes

☒ No

(e) If yes, provide the Service Request Number (SRN) of the GNL-1 application form filed for extension

(f) Extended due date of AGM after grant of extension (DD/MM/YYYY)

(g) Specify the reasons for not holding the same

II PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

i *Number of business activities

1

S. No.	Main Activity group code	Description of Main Activity group	Business Activity Code	Description of Business Activity	% of turnover of the company
1	K	Financial and insurance activities	66	Other financial activities	100

III PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

i *No. of Companies for which information is to be given

5

S. No.	CIN /FCRN	Other registration number	Name of the company	Holding/ Subsidiary/Associate/Jo int Venture	% of shares held
1	U62011HR2024PLC124168		SATIN TECHNOLOGIES LIMITED	Subsidiary	100.00
2	U65929DL2017PLC316143		SATIN HOUSING FINANCE LIMITED	Subsidiary	100.00

3	U65999HR2018PLC099128		SATIN FINSERV LIMITED	Subsidiary	100.00
4	U66309HR2025PLC135603		SATIN GROWTH ALTERNATIVES LIMITED	Subsidiary	100.00
5	U62011BR2023PTC064557		QTRINO LABS PRIVATE LIMITED	Subsidiary	50.84

IV SHARE CAPITAL, DEBENTURES AND OTHER SECURITIES OF THE COMPANY

i SHARE CAPITAL

(a) Equity share capital

Particulars	Authorised Capital	Issued capital	Subscribed capital	Paid Up capital
Total number of equity shares	125000000.00	110596245.00	110595861.00	110470965.00
Total amount of equity shares (in rupees)	1250000000.00	1105962450.00	1105958610.00	1104709650.00

Number of classes

1

Class of shares	Authorised Capital	Issued capital	Subscribed Capital	Paid Up capital
Equity Share				
Number of equity shares	125000000	110596245	110595861	110470965
Nominal value per share (in rupees)	10	10	10	10
Total amount of equity shares (in rupees)	1250000000	1105962450	1105958610	1104709650

(b) Preference share capital

Particulars	Authorised Capital	Issued capital	Subscribed capital	Paid Up capital
Total number of preference shares	75000000.00	0.00	0.00	0.00
Total amount of preference shares (in rupees)	750000000.00	0.00	0.00	0.00

Number of classes

1

Class of shares	Authorised Capital	Issued capital	Subscribed Capital	Paid Up capital
Preference				
Number of preference shares	75000000	0	0	0
Nominal value per share (in rupees)	10	10	10	10
Total amount of preference shares (in rupees)	750000000	0	0	0

(c) Unclassified share capital

Particulars	Authorised Capital
Total amount of unclassified shares	0

(d) Break-up of paid-up share capital

Particulars	Number of shares			Total Nominal Amount	Total Paid-up amount	Total premium
	Physical	DEMAT	Total			
(i) Equity shares						
At the beginning of the year	139843	110331122	110470965.00	1104709650	1104709650	
Increase during the year	0.00	2800.00	2800.00	28000.00	28000.00	0
i Public Issues	0	0	0.00	0	0	
ii Rights issue	0	0	0.00	0	0	
iii Bonus issue	0	0	0.00	0	0	
iv Private Placement/ Preferential allotment	0	0	0.00	0	0	
v ESOPs	0	0	0.00	0	0	
vi Sweat equity shares allotted	0	0	0.00	0	0	
vii Conversion of Preference share	0	0	0.00	0	0	
viii Conversion of Debentures	0	0	0.00	0	0	
ix GDRs/ADRs	0	0	0.00	0	0	

Particulars	Number of shares			Total Nominal Amount	Total Paid-up amount	Total premium
x Others, specify Dematerialization of 2,800 Equity Shares	0	2800	2800.00	28000	28000	
Decrease during the year	2800.00	0.00	2800.00	28000.00	28000.00	0
i Buy-back of shares	0	0	0.00	0	0	
ii Shares forfeited	0	0	0.00	0	0	
iii Reduction of share capital	0	0	0.00	0	0	
iv Others, specify Dematerialization of 2,800 Equity Shares	2800	0	2800.00	28000	28000	
At the end of the year	137043.00	110333922.00	110470965.00	1104709650.00	1104709650.00	
(ii) Preference shares						
At the beginning of the year	0	0	0.00	0	0	
Increase during the year	0.00	0.00	0.00	0.00	0.00	0
i Issues of shares	0	0	0.00	0	0	
ii Re-issue of forfeited shares	0	0	0.00	0	0	
iii Others, specify 	0	0	0.00	0	0	
Decrease during the year	0.00	0.00	0.00	0.00	0.00	0
i Redemption of shares	0	0	0.00	0	0	
ii Shares forfeited	0	0	0.00	0	0	
iii Reduction of share capital	0	0	0.00	0	0	
iv Others, specify 	0	0	0.00	0	0	
At the end of the year	0.00	0.00	0.00	0.00	0.00	

ISIN of the equity shares of the company

INE836B01017

ii Details of stock split/consolidation during the year (for each class of shares)

0

Class of shares		
Before split / Consolidation	Number of shares	
	Face value per share	
After split / consolidation	Number of shares	
	Face value per share	

iii Details of shares/Debentures Transfers since closure date of last financial year (or in the case of the first return at any time since the incorporation of the company)

☐ Nil

Number of transfers

1

Attachments:

1. Details of shares/Debentures Transfers

Transfer Details.xlsm

iv Debentures (Outstanding as at the end of financial year)

(a) Non-convertible debentures

*Number of classes

15

Classes of non-convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
UNLISTED, SECURED, SENIOR, REDEEMABLE, TAXABLE, TR	19250	5	96250.00
Secured, Rated, Listed, Redeemable, Transferable,	2500	100000	250000000.00
UNLISTED, RATED, SECURED, REDEEMABLE, NON-CONVERTI	7840	100000	784000000.00
RATED, UNLISTED, SECURED, SENIOR, REDEEMABLE, TAXA	5382	10	53820.00
UNLISTED, RATED, SECURED, REDEEMABLE, NON-CONVERTI	2683	100000	268300000.00
UNLISTED, RATED, SECURED, REDEEMABLE, NON-CONVERTI	1417	100000	141700000.00
SECURED, RATED, LISTED, REDEEMABLE, NON-CONVERTIBL	10000	100000	1000000000.00

RATED, UNLISTED, SECURED, SENIOR, REDEEMABLE, TAXA	45650	10000	456500000.00
SENIOR, SECURED, RATED, LISTED, TAXABLE, REDEEMABL	5000	100000	500000000.00
RATED, UNSUBORDINATED, SECURED, LISTED, TRANSFERAB	7500	40000	300000000.00
SENIOR, SECURED, RATED, LISTED, TAXABLE, REDEEMABL	7000	100000	700000000.00
SENIOR, SECURED, RATED, LISTED, REDEEMABLE, TRANSF	33200	75000	2490000000.00
SENIOR, SECURED, RATED, LISTED, TAXABLE, REDEEMABL	5000	100000	500000000.00
SENIOR, SECURED, RATED, LISTED, TAXABLE, REDEEMABL	5000	100000	500000000.00
SENIOR, SECURED, RATED, LISTED, REDEEMABLE, TRANSF	4410	100000	441000000.00
Total	161832.00	1125015.00	8331650070.00

Classes of non-convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
UNLISTED, SECURED, SENIOR, REDEEMABLE, TAXABLE, TR	962500000	0	962403750	96250.00
Secured, Rated, Listed, Redeemable, Transferable,	2500000000	0	0	2500000000.00
UNLISTED, RATED, SECURED, REDEEMABLE, NON-CONVERTI	784000000	0	0	784000000.00
RATED, UNLISTED, SECURED, SENIOR, REDEEMABLE, TAXA	538200000	0	538146180	53820.00
UNLISTED, RATED, SECURED, REDEEMABLE, NON-CONVERTI	268300000	0	0	268300000.00
UNLISTED, RATED, SECURED, REDEEMABLE, NON-CONVERTI	141700000	0	0	141700000.00
SECURED, RATED, LISTED, REDEEMABLE, NON-CONVERTIBL	1000000000	0	0	1000000000.00
RATED, UNLISTED, SECURED, SENIOR, REDEEMABLE, TAXA	456500000	0	0	456500000.00
SENIOR, SECURED, RATED, LISTED, TAXABLE, REDEEMABL	500000000	0	0	500000000.00
RATED, UNSUBORDINATED, SECURED, LISTED, TRANSFERAB	600000000	0	300000000	300000000.00
SENIOR, SECURED, RATED, LISTED, TAXABLE, REDEEMABL	700000000	0	0	700000000.00
SENIOR, SECURED, RATED, LISTED, REDEEMABLE, TRANSF	3320000000	0	830000000	2490000000.00
SENIOR, SECURED, RATED, LISTED, TAXABLE, REDEEMABL	500000000	0	0	500000000.00
SENIOR, SECURED, RATED, LISTED,	500000000	0	0	

				500000000.00
TAXABLE, REDEEMABL				
SENIOR, SECURED, RATED, LISTED, REDEEMABLE, TRANSF	0	441000000	0	441000000.00
Total	10521200000.00	441000000.00	2630549930.00	8331650070.00

(b) Partly convertible debentures

*Number of classes

0

Classes of partly convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Total			

Classes of partly convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Total				

(c) Fully convertible debentures

*Number of classes

0

Classes of fully convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Total			

Classes of fully convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Total				

(d) Summary of Indebtedness

Particulars	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Non-convertible debentures	10521200000.00	441000000.00	2630549930.00	8331650070.00
Partly convertible debentures	0.00	0.00	0.00	0.00
Fully convertible debentures	0.00	0.00	0.00	0.00
Total	10521200000.00	441000000.00	2630549930.00	8331650070.00

v Securities (other than shares and debentures)

1

Type of Securities	Number of Securities	Nominal Value of each Unit	Total Nominal Value	Paid up Value of each Unit	Total Paid up Value
Commercial Paper	500	500000	250000000	457146	228573000
Total	500		250000000		228573000

V Turnover and net worth of the company (as defined in the Companies Act, 2013)

i *Turnover

28224368020

ii * Net worth of the Company

31034662396

VI SHARE HOLDING PATTERN**A Promoters**

S. No	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1	Individual/Hindu Undivided Family				
	(i) Indian	1723671	1.56	0	0.00
	(ii) Non-resident Indian (NRI)	0	0.00	0	0.00

	(iii) Foreign national (other than NRI)	0	0.00	0	0.00
2	Government				
	(i) Central Government	0	0.00	0	0.00
	(ii) State Government	0	0.00	0	0.00
	(iii) Government companies	0	0.00	0	0.00
3	Insurance companies	0	0.00	0	0.00
4	Banks	0	0.00	0	0.00
5	Financial institutions	0	0.00	0	0.00
6	Foreign institutional investors	0	0.00	0	0.00
7	Mutual funds	0	0.00	0	0.00
8	Venture capital	0	0.00	0	0.00
9	Body corporate (not mentioned above)	38237082	34.61	0	0.00
10	Others 	0	0.00	0	0.00
	Total	39960753.00	36.17	0.00	0

Total number of shareholders (promoters)

6

B Public/Other than promoters

S. No	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1	Individual/Hindu Undivided Family				
	(i) Indian	22814470	20.65	0	0.00
	(ii) Non-resident Indian (NRI)	1301839	1.18	0	0.00

	(iii) Foreign national (other than NRI)	3200	0.00	0	0.00
2	Government				
	(i) Central Government	0	0.00	0	0.00
	(ii) State Government	0	0.00	0	0.00
	(iii) Government companies	0	0.00	0	0.00
3	Insurance companies	3352904	3.04	0	0.00
4	Banks	0	0.00	0	0.00
5	Financial institutions	953060	0.86	0	0.00
6	Foreign institutional investors	0	0.00	0	0.00
7	Mutual funds	1543801	1.40	0	0.00
8	Venture capital	0	0.00	0	0.00
9	Body corporate (not mentioned above)	36071329	32.65	0	0.00
10	Others				
	FPII&II,Trust, CM,EWT	4469609	4.05	0	0.00
	Total	70510212.00	63.83	0.00	0

Total number of shareholders (other than promoters)

45366

Total number of shareholders (Promoters + Public/Other than promoters)

45372.00

Breakup of total number of shareholders (Promoters + Other than promoters)

Sl.No	Category	
1	Individual - Female	10722
2	Individual - Male	20539
3	Individual - Transgender	0
4	Other than individuals	14111
	Total	45372.00

C Details of Foreign institutional investors' (FIIs) holding shares of the company

Name of the FII	Address	Date of Incorporation	Country of Incorporation	Number of shares held	% of shares held

VII NUMBER OF PROMOTERS, MEMBERS, DEBENTURE HOLDERS

[Details of Promoters, Members (other than promoters), Debenture holders]

Details	At the beginning of the year	At the end of the year
Promoters	6	6
Members (other than promoters)	51448	45366
Debenture holders	4134	10899

VIII DETAILS OF DIRECTORS AND KEY MANAGERIAL PERSONNEL
A Composition of Board of Directors

Category	Number of directors at the beginning of the year		Number of directors at the end of the year		Percentage of shares held by directors as at the end of year	
	Executive	Non-executive	Executive	Non-executive	Executive	Non-executive
A Promoter	1	1	1	1	0	0.35
B Non-Promoter	0	4	0	4	0.00	0.00
i Non-Independent	0	0	0	0	0	0
ii Independent	0	4	0	4	0	0
C Nominee Directors representing	0	0	0	0	0.00	0.00
i. Banks and FIs	0	0	0	0	0	0
ii Investing institutions	0	0	0	0	0	0
iii Government	0	0	0	0	0	0
iv Small share holders	0	0	0	0	0	0

v Others	0	0	0	0	0	0
Total	1	5	1	5	0.00	0.35

*Number of Directors and Key managerial personnel (who is not director) as on the financial year end date

8

B (i) Details of directors and Key managerial personnel as on the closure of financial year

Name	DIN/PAN	Designation	Number of equity shares held	Date of cessation (after closure of financial year : If any) (DD/MM/YYYY)
HARVINDER PAL SINGH	00333754	Managing Director	0	
SATVINDER SINGH	00332521	Director	385703	
ANUPAM KUNAL GANGAHER	11172548	Director	0	
ASHOK KUMAR SHARMA	05276443	Director	0	
JOYDEEP DATTAGUPTA	00176737	Director	0	
JYOTI DAVAR VIJ	09757889	Director	0	
AMIT KUMAR GUPTA	AJKPG1789P	CFO	0	
VIKAS GUPTA	AOVPG9575K	Company Secretary	0	

B (ii) *Particulars of change in director(s) and Key managerial personnel during the year

8

Name	DIN/PAN	Designation at the beginning / during the financial year	Date of appointment/ change in designation/ cessation (DD/MM/YYYY)	Nature of change (Appointment/ Change in designation/ Cessation)
ASHOK KUMAR SHARMA	05276443	Additional Director	27/06/2025	Appointment
ANUPAM KUNAL GANGAHER	11172548	Additional Director	27/06/2025	Appointment
ANIL KAUL	00644761	Director	27/06/2025	Cessation
ASHOK KUMAR SHARMA	05276443	Director	07/08/2025	Change in designation
ANUPAM KUNAL GANGAHER	11172548	Director	07/08/2025	Change in designation
ANIL KUMAR KALRA	07361739	Director	07/12/2025	Cessation

MANOJ AGRAWAL	AECA0039D	CFO	08/02/2026	Cessation
AMIT KUMAR GUPTA	AJPG1789P	CFO	09/02/2026	Appointment

IX MEETINGS OF MEMBERS/CLASS OF MEMBERS/ BOARD/COMMITTEES OF THE BOARD OF DIRECTORS

A MEMBERS/CLASS /REQUISITIONED/NCLT/COURT CONVENED MEETINGS

*Number of meetings held

1

Type of meeting	Date of meeting (DD/MM/YYYY)	Total Number of Members entitled to attend meeting	Attendance	
			Number of members attended	% of total shareholding
Annual General Meeting	07/08/2025	50547	160	46.62

B BOARD MEETINGS

*Number of meetings held

11

S.No	Date of meeting (DD/MM/YYYY)	Total Number of directors as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1	07/05/2025	6	6	100
2	27/06/2025	6	4	66.67
3	07/07/2025	7	7	100
4	23/07/2025	7	7	100
5	08/08/2025	7	7	100
6	29/10/2025	7	6	85.71
7	23/12/2025	6	6	100
8	28/01/2026	6	5	83.33
9	03/02/2026	6	6	100

10	27/02/2026	6	6	100
11	21/03/2026	6	6	100

C COMMITTEE MEETINGS

Number of meetings held

81

S.No	Type of meeting	Date of meeting (DD/MM/YYYY)	Total Number of Members as on the date of meeting	Attendance	
				Number of members attended	% of attendance
1	Audit Committee	07/05/2025	4	4	100
2	Audit Committee	27/06/2025	4	3	75
3	Audit Committee	08/08/2025	5	5	100
4	Audit Committee	29/10/2025	5	5	100
5	Audit Committee	23/12/2025	4	4	100
6	Audit Committee	28/01/2026	4	3	75
7	Audit Committee	03/02/2026	4	4	100
8	Audit Committee	21/03/2026	4	4	100
9	Nomination and Remuneration Committee	05/05/2025	4	4	100
10	Nomination and Remuneration Committee	27/06/2025	4	3	75
11	Nomination and Remuneration Committee	07/07/2025	4	4	100
12	Nomination and Remuneration Committee	03/02/2026	4	4	100
13	Nomination and Remuneration Committee	21/03/2026	4	4	100
14	Asset Liability Management Committee	04/06/2025	6	6	100
15	Asset Liability Management Committee	18/08/2025	6	6	100

16	Asset Liability Management Committee	27/11/2025	6	6	100
17	Asset Liability Management Committee	13/02/2026	6	6	100
18	Risk Management Committee	27/06/2025	4	2	50
19	Risk Management Committee	26/09/2025	4	4	100
20	Risk Management Committee	19/12/2025	3	3	100
21	Risk Management Committee	27/02/2026	3	3	100
22	Stakeholders Relationship Committee	21/03/2026	3	3	100
23	IT Strategy Committee	11/06/2025	6	5	83.33
24	IT Strategy Committee	26/09/2025	6	5	83.33
25	IT Strategy Committee	18/12/2025	6	4	66.67
26	IT Strategy Committee	27/02/2026	6	6	100
27	Executive Risk Management Committee	19/06/2025	8	7	87.5
28	Executive Risk Management Committee	17/09/2025	8	7	87.5
29	Executive Risk Management Committee	12/12/2025	8	6	75
30	Executive Risk Management Committee	20/02/2026	8	8	100
31	IT Steering Committee	04/06/2025	4	4	100
32	IT Steering Committee	19/08/2025	4	4	100
33	IT Steering Committee	27/11/2025	4	4	100
34	IT Steering Committee	13/02/2026	3	3	100
35	Information Security Committee	04/06/2025	5	5	100
36	Information Security Committee	19/08/2025	5	5	100
37	Information Security Committee	27/11/2025	5	5	100

38	Information Security Committee	13/02/2026	4	4	100
39	Corporate Social Responsibility and ESG Committee	07/08/2025	4	4	100
40	Corporate Social Responsibility and ESG Committee	27/02/2026	4	4	100
41	Working Committee	23/04/2025	6	5	83.33
42	Working Committee	20/05/2025	6	6	100
43	Working Committee	28/05/2025	6	4	66.67
44	Working Committee	19/06/2025	6	5	83.33
45	Working Committee	27/06/2025	6	4	66.67
46	Working Committee	30/06/2025	6	5	83.33
47	Working Committee	01/07/2025	6	5	83.33
48	Working Committee	14/07/2025	6	3	50
49	Working Committee	17/07/2025	6	3	50
50	Working Committee	24/07/2025	6	5	83.33
51	Working Committee	07/08/2025	6	6	100
52	Working Committee	14/08/2025	6	3	50
53	Working Committee	21/08/2025	6	4	66.67
54	Working Committee	29/08/2025	6	5	83.33
55	Working Committee	15/09/2025	6	5	83.33
56	Working Committee	26/09/2025	6	4	66.67
57	Working Committee	06/10/2025	6	5	83.33
58	Working Committee	14/10/2025	6	5	83.33
59	Working Committee	28/10/2025	6	6	100
60	Working Committee	13/11/2025	6	4	66.67
61	Working Committee	24/11/2025	6	5	83.33
62	Working Committee	27/11/2025	6	6	100
63	Working Committee	22/12/2025	6	6	100
64	Working Committee	26/12/2025	6	3	50
65	Working Committee	29/12/2025	6	3	50
66	Working Committee	05/01/2026	6	4	66.67

67	Working Committee	13/01/2026	6	3	50
68	Working Committee	20/01/2026	6	3	50
69	Working Committee	23/01/2026	6	4	66.67
70	Working Committee	29/01/2026	6	6	100
71	Working Committee	30/01/2026	6	6	100
72	Working Committee	19/02/2026	6	5	83.33
73	Working Committee	25/02/2026	6	6	100
74	Working Committee	27/02/2026	6	6	100
75	Working Committee	05/03/2026	6	5	83.33
76	Working Committee	10/03/2026	6	5	83.33
77	Working Committee	16/03/2026	6	6	100
78	Working Committee	20/03/2026	6	5	83.33
79	Working Committee	23/03/2026	6	4	66.67
80	Working Committee	27/03/2026	6	5	83.33
81	Working Committee	30/03/2026	6	6	100

D ATTENDANCE OF DIRECTORS

S. N o	Name of the Director	Board Meetings			Committee Meetings			Whether attended AGM held on
		Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attenda nce	Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attend ance	
								07/08/2026 (Y/N/NA)
1	ASHOK KUMAR SHARMA	9	9	100	6	6	100	Yes
2	JOYDEEP DATTA GUPTA	11	11	100	17	17	100	Yes
3	JYOTI DAVAR VIJ	11	10	90	14	13	92	No
4	HARVINDER PAL SINGH	11	11	100	61	47	77	Yes
5	SATVINDER SINGH	11	9	81	60	48	80	Yes
6	ANUPAM KUNAL GANGAHER	9	9	100	10	10	100	Yes

X REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL☐ Nil

A *Number of Managing Director, Whole-time Directors and/or Manager whose remuneration details to be entered

1

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	HARVINDER PAL SINGH	Managing Director	37820160	0	0	12099600	49919760.00
	Total		37820160.00	0.00	0.00	12099600.00	49919760.00

B *Number of CEO, CFO and Company secretary whose remuneration details to be entered

3

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	MANOJ AGRAWAL	CFO	10683900			1350633	12034533.00
2	AMIT KUMAR GUPTA	CFO	1696428				1696428.00
3	VIKAS GUPTA	Company Secretary	4911699			721600	5633299.00
	Total		17292027.00	0.00	0.00	2072233.00	19364260.00

C *Number of other directors whose remuneration details to be entered

7

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	SATVINDER SINGH	Director	0	2400000	0	975000	3375000.00
2	ANUPAM KUNAL GANGAHER	Director	0	1826666.66	0	810000	2636666.66
3	ASHOK KUMAR SHARMA	Director	0	1826666.66	0	680000	2506666.66
4	JOYDEEP DATTA GUPTA	Director	0	2400000	0	1105000	3505000.00
5	JYOTI DAVAR VIJ	Director	0	2400000	0	985000	3385000.00
6	ANIL KUMAR KALRA	Director	0	1646667	0	610000	2256667.00
7	ANIL KAUL	Director	0	580000	0	75000	655000.00

	Total		0.00	13080000.32	0.00	5240000.00	18320000.32
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XI MATTERS RELATED TO CERTIFICATION OF COMPLIANCES AND DISCLOSURES

A *Whether the company has made compliances and disclosures in respect of applicable provisions of the Companies Act, 2013 during the year ☒ Yes ☐ No

B If No, give reasons/observations

XII PENALTY AND PUNISHMENT – DETAILS THEREOF

A *DETAILS OF PENALTIES / PUNISHMENT IMPOSED ON COMPANY/ DIRECTORS/OFFICERS ☒ Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order (DD/MM/YYYY)	Name of the Act and section under which penalised / punished	Details of penalty/ punishment	Details of appeal (if any) including present status

B *DETAILS OF COMPOUNDING OF OFFENCES ☒ Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order (DD/MM/YYYY)	Name of the Act and section under which offence committed	Particulars of offence	Amount of compounding (in rupees)

XIII Details of Shareholder / Debenture holder

Number of shareholder/ debenture holder

56271

XIV Attachments

(a) List of share holders, debenture holders

Details of Shareholder .xslm
Debenture Holder.xslm

(b) Optional Attachment(s), if any

MGT-8.pdf
Clarification Letter.pdf

XV COMPLIANCE OF SUB-SECTION (2) OF SECTION 92, IN CASE OF LISTED COMPANIES

In case of a listed company or a company having paid up share capital of Ten Crore rupees or more or turnover of Fifty Crore rupees or more, details of company secretary in whole time practice certifying the annual return in Form MGT-8.

I/We certify that:

- (a) The return states the facts, as they stood on the date of the closure of the financial year aforesaid correctly and adequately.
- (b) Unless otherwise expressly stated to the contrary elsewhere in this return, the Company has complied with applicable provisions of the Act during the financial year.
- (c) The company has not, since the date of the closure of the last financial year with reference to which the last return was submitted or in the case of a first return since the date of incorporation of the company, issued any invitation to the public to subscribe for any securities of the company.
- (d) Where the annual return discloses the fact that the number of members, (except in case of one person company), of the company exceeds two hundred, the excess consists wholly of persons who under second proviso to clause (ii) of sub-section (68) of section 2 of the Act are not to be included in reckoning the number of two hundred.

I/ We have examined the registers, records and books and papers of

SATIN CREDITCARE
NETWORK LIMITED

as required to be

maintained under the Companies Act, 2013 (the Act) and the rules made thereunder for the financial year ended on

(DD/MM/YYYY) 31/03/2026

In my/ our opinion and to the best of my information and according to the examinations carried out by me/ us and explanations furnished to me/ us by the company, its officers and agents, I/ we certify that:

A The Annual Return states the facts as at the close of the aforesaid financial year correctly and adequately.

B During the aforesaid financial year the Company has complied with provisions of the Act & Rules made there under in respect of:

- 1 its status under the Act;
- 2 maintenance of registers/records & making entries therein within the time prescribed therefor;
- 3 filing of forms and returns as stated in the annual return, with the Registrar of Companies, Regional Director, Central Government, the Tribunal, Court or other authorities within/beyond the prescribed time;
- 4 calling/ convening/ holding meetings of Board of Directors or its committees, if any, and the meetings of the members of the company on due dates as stated in the annual return in respect of which meetings, proper notices were given and the proceedings including the circular resolutions and resolutions passed by postal ballot, if any, have been properly recorded in the Minute Book/registers maintained for the purpose and the same have been signed;
- 5 closure of Register of Members / Security holders, as the case may be.
- 6 advances/loans to its directors and/or persons or firms or companies referred in section 185 of the Act;
- 7 contracts/arrangements with related parties as specified in section 188 of the Act;
- 8 issue or allotment or transfer or transmission or buy back of securities/ redemption of preference shares or debentures/ alteration or reduction of share capital/ conversion of shares/ securities and issue of security certificates in all instances;
- 9 keeping in abeyance the rights to dividend, rights shares and bonus shares pending registration of transfer of shares in compliance with the provisions of the Act
- 10 declaration/ payment of dividend; transfer of unpaid/ unclaimed dividend/other amounts as applicable to the Investor Education and Protection Fund in accordance with section 125 of the Act;
- 11 signing of audited financial statement as per the provisions of section 134 of the Act and report of directors is as per sub - sections (3), (4) and (5) thereof;
- 12 constitution/ appointment/ re-appointments/ retirement/ filling up casual vacancies/ disclosures of the Directors, Key

Managerial Personnel and the remuneration paid to them;
13 appointment/ reappointment/ filling up casual vacancies of auditors as per the provisions of section 139 of the Act;
14 approvals required to be taken from the Central Government, Tribunal, Regional Director, Registrar, Court or such other authorities under the various provisions of the Act;
15 acceptance/ renewal/ repayment of deposits;
16 borrowings from its directors, members, public financial institutions, banks and others and creation/ modification/ satisfaction of charges in that respect, wherever applicable;
17 loans and investments or guarantees given or providing of securities to other bodies corporate or persons falling under the provisions of section 186 of the Act ;
18 alteration of the provisions of the Memorandum and/ or Articles of Association of the Company;

To be digitally signed by

Name

Date (DD/MM/YYYY)

Place

Whether associate or fellow:

☐ Associate ☒ Fellow

Certificate of practice number

XVI Declaration under Rule 9(4) of the Companies (Management and Administration) Rules, 2014

*(a) DIN/PAN/Membership number of Designated Person

*(b) Name of the Designated Person

Declaration

I am authorised by the Board of Directors of the Company vide resolution number* 19(i) dated* (DD/MM/YYYY) 11/05/2021 to sign this form and declare that all the requirements of Companies Act, 2013

and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. I further declare that:

- 1 Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the company.
- 2 All the required attachments have been completely and legibly attached to this form.

***To be digitally signed by**

***Designation**

(Director /Liquidator/ Interim Resolution Professional (IRP)/Resolution Professional (RP))

Director

***DIN of the Director; or PAN of the Interim Resolution Professional (IRP) or Resolution Professional (RP) or Liquidator**

0*3*3*5*

***To be digitally signed by**

☒ Company Secretary ☐ Company secretary in practice

***Whether associate or fellow:**

☒ Associate ☐ Fellow

Membership number

2*2*1

Certificate of practice number

Note: Attention is drawn to provisions of Section 448 and 449 of the Companies Act, 2013 which provide for punishment for false statement / certificate and punishment for false evidence respectively.

For office use only:

eForm Service request number (SRN)

AC6089844

eForm filing date (DD/MM/YYYY)

21/09/2026

This eForm has been taken on file maintained by the Registrar of Companies through electronic mode and on the basis of statement of correctness given by the company