



July 6, 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: Business update of M/s Satin Creditcare Network Limited (“**the Company**”)

Ref: Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (“**SEBI Listing Regulations**”)

Dear Sir/Madam,

Pursuant to Regulation 30 of SEBI Listing Regulations and in terms of other applicable laws, if any, please find enclosed herewith Business update for Q1FY27 of the Company.

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

Finance with a Purpose !

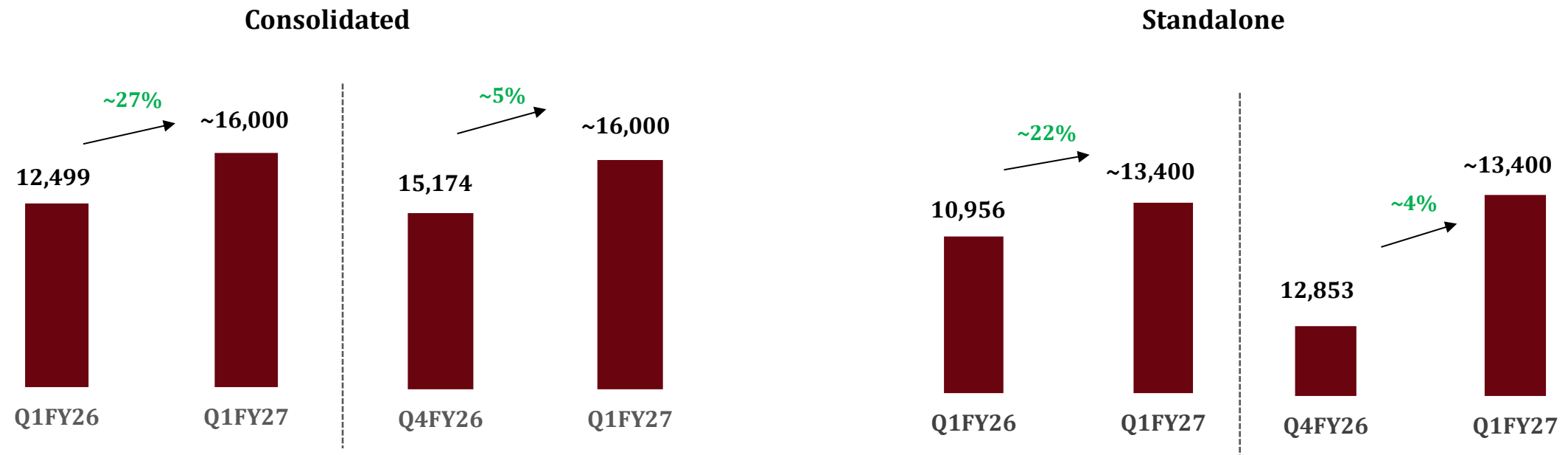
Business Update- Q1FY27

LEGACY .
LEADERSHIP .
COMPOSING THE UNWRITTEN ■



Exceptional Start to FY27 Through Purpose-Driven Growth

- Strongest-Ever Q1 Performance, driving Consolidated AUM to ~₹ 16,000 Crores and Standalone AUM at ~₹ 13,400 Crores.

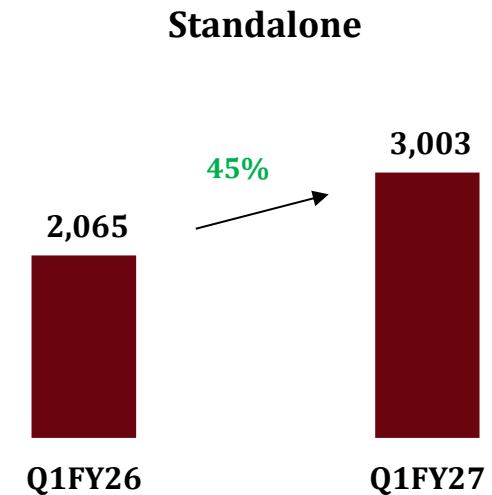
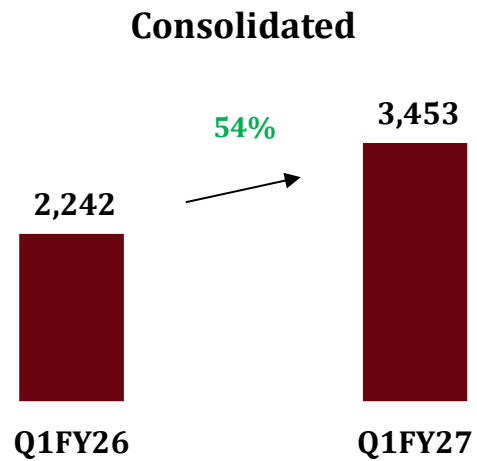


- Non-MFI share increased to 19% in Q1FY27 from 14% in Q1FY26.

*Note: Numbers are provisional;
Numbers are in ₹ Crores*

Exceptional Start to FY27 Through Purpose-Driven Growth

➤ Disbursements totalled ₹ 3,453 Crores in Q1FY27, demonstrating a 54% YoY growth.



Note: Numbers are in ₹ Crores

Exceptional Start to FY27 Through Purpose-Driven Growth



Branch Network

- 53 new branches added in Q1FY27 expanding the network to **1,867** branches at Standalone level. Branches at Consolidated level stand at **2,045**.
- Strategic Entry into Kerala in June 2026 – strengthening South India presence across Tamil Nadu, Karnataka, Andhra Pradesh & Telangana.

Credit Cost and Collection Efficiency

- Credit Cost for Q1FY27 was in the range of **2.5%-3.0%** against the guidance of 3.0%-3.5% for the year. Credit cost in Q1FY26 was 6.0%.
- GNPA improved to **2.0%-2.5%** in Q1 FY27 from 3.7% in Q1 FY26.
- X-Bucket Collection Efficiency for Q1FY27 stood at **~99.9%**.

Exceptional Start to FY27 Through Purpose-Driven Growth

Liquidity Position

- Raised ~₹ **3,000 Crores** via diversified debt instruments, underscoring strong institutional trust. Additional sub debt of ₹ **285 Crores** augmenting CRAR.
- Marginal Cost of Borrowing* reduced by **37 bps** YoY
- Promoter agreed to infuse ₹ **100 Crores** Equity Share Capital at ~17% premium to minimum issue price as per SEBI Regulations – demonstrating strong promoter confidence and market endorsement. Received approval from shareholders with **99%** voting in favour of the resolution.

Borrower and Employee Base

- ~2.2 lakhs New borrowers added in Q1FY27, expanding the total client base to 32.6 lakhs
- Team strength reaches 16,560, registering 11% YoY Growth

*excluding sub-debt



Finance with a Purpose !

Please note - The information given in this presentation includes provisional unaudited numbers and is subject to be reviewed by statutory auditors of the company and approval by the audit committee and board of directors of the company

For further details, please contact:

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