

October 7, 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 Q2FY27 of the Company.

This is for your information and record.

Thanking you.

Yours faithfully,
For **Satin Creditcare Network Limited**

VIKAS Digitally signed
by VIKAS GUPTA
Date: 2026.10.07
GUPTA 07:27:06 +05'30'

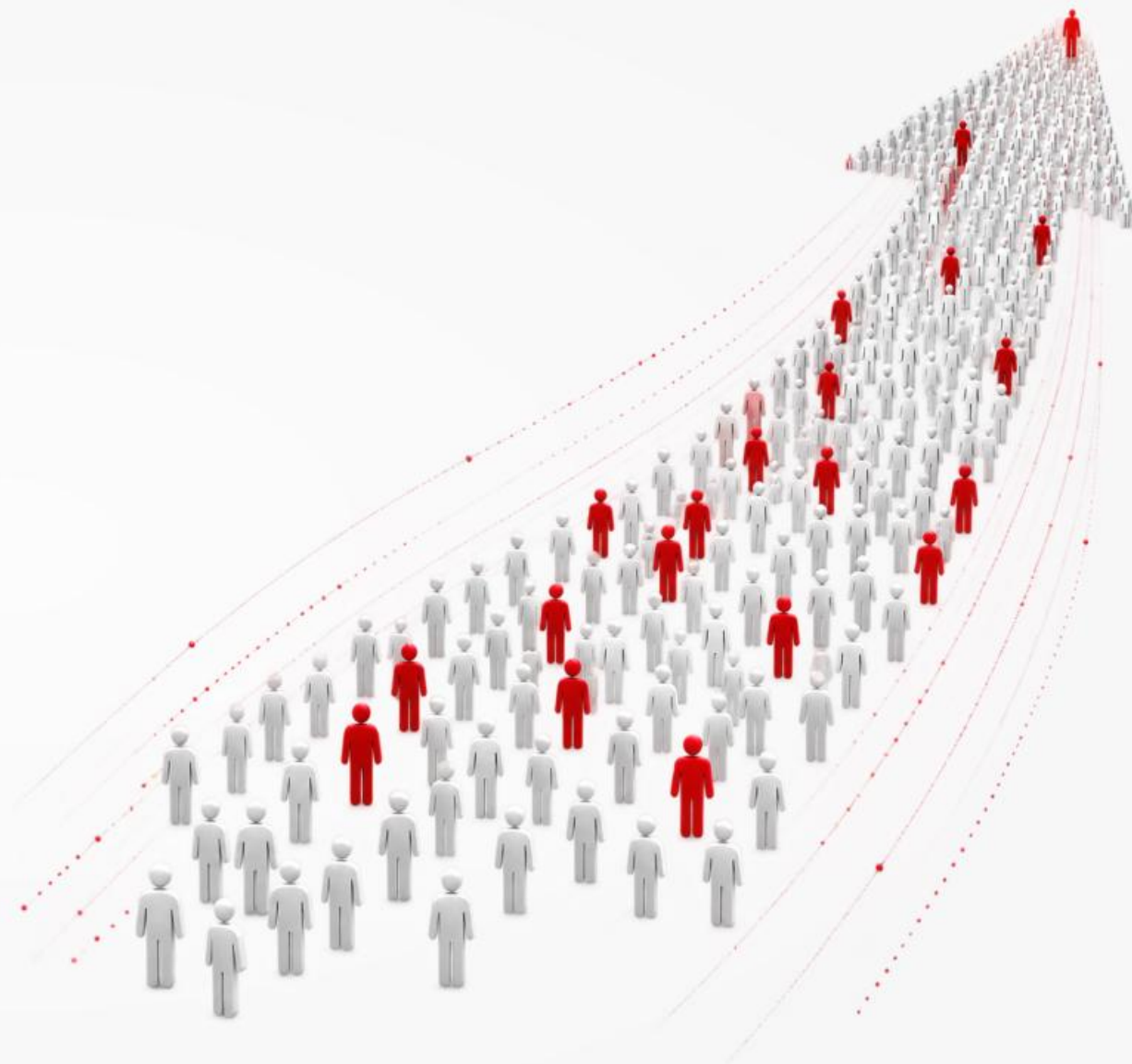
(Vikas Gupta)
Company Secretary & Chief Compliance Officer
Encl: A/a



DREAM BIG, DELIVER BIGGER

Business Update

Q2 FY27



Progressing with Purpose, Delivering with Consistency



- Maintained strong growth trajectory despite seasonal Q2 softness, with consolidated AUM scaling to ~₹16,600 crore and standalone AUM reaching ~₹13,600 crore.

AUM (₹ crore)	As on Sep 30, 2026	As on Sep 30, 2025	YoY	As on Jun 30, 2026
Consolidated	~16,600	12,687	~31%	15,935
Standalone	~13,600	11,044	~23%	13,312
Non MFI Share	20%	15%		19%

- Consolidated disbursements reached ₹7,192 crore in H1 FY27, registering 48% YoY growth.

YTD Disbursements (₹ crore)	H1 FY27	H1 FY26	YoY
Consolidated	7,192	4,868	48%
Standalone	6,109	4,487	36%

Quarterly Disbursements (₹ crore)	Q2 FY27	Q2 FY26	YoY	Q1 FY27
Consolidated	3,697	2,626	41%	3,495
Standalone	3,101	2,421	28%	3,008

- Improvement in Asset Quality, reflected in lower GNPA.

GNPA %	As on Sep 30, 2026	As on Sep 30, 2025	YoY
Standalone	1.9%	3.5%	-158 bps

Note: Numbers are provisional

Progressing with Purpose, Delivering with Consistency



- Raised **₹2,628 crore** in Q2 FY27 via diversified debt instruments, underscoring strong institutional trust.
- Marginal Cost of Borrowing* reduced by **55 bps** YoY to **10.28%** in Q2 FY27.
- X-Bucket Collection Efficiency for Q2 FY27 stood at **~99.8%**.
- New Borrowers to the tune of **~1.9 lakhs** added in Q2 FY27, expanding the total standalone client base to **33.3 lakhs**.
- **39** new branches added in Q2 FY27 expanding the network to **1,876** branches at standalone level.
- Team strength reached **16,535**, registering 8% YoY growth at standalone level.

** Marginal Cost of Borrowing is excluding sub-debt*

DREAM BIG, DELIVER BIGGER

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:

Ms. Aditi Singh
Chief Strategy Officer
Tel: (124) 4715400
Email: aditi.singh@satincreditcare.com

Ms. Shilpa Bajaj
Lead – Investor Relations
Tel: (124) 4715400
Email: shilpa.bajaj@satincreditcare.com