



May 11, 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 the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended and in terms of other applicable laws, if any, please find enclosed Press Release on Audited Financial Results (Standalone and Consolidated) for the quarter and year ended March 31, 2026.

The above is being made available on the Company's website i.e. www.satincare.com.

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!

Satin Creditcare Reports Consolidated PAT of ₹162 Crores in Q4 FY26, 640% up YoY
19th profitable quarter in a row

11th May 2026, New Delhi

Satin Creditcare Network Limited (SCNL) (NSE: SATIN, BSE: 539404) has announced its audited financial results for the fourth quarter and financial year ended 31st March 2026.

Consolidated Highlights

Particulars (₹ Crores)	FY26	FY25	% Change	Q4 FY26	Q4 FY25	% Change
Assets under Management (AUM)	15,174	12,784	18.7%	15,174	12,784	18.7%
Disbursement	12,514	10,663	17.4%	4,420	3,095	42.8%
Total Revenue	3,161	2,579	22.6%	923	617	49.6%
Pre-provision Operating Profit (PPOP)	928	754	23.1%	291	128	127.1%
Profit After Tax (PAT)	332	186	78.5%	162	22	640.5%
RoA (%)	2.6%	1.7%	+87bps	4.7%	0.8%	+395bps
RoE (%)	12.3%	7.5%	+475bps	23.3%	3.4%	+1988bps

Footprints and Outreach

Particulars	FY26	FY25
States & UTs	32	29
Branches	2,015	1,568
No. of Employees	18,265	16,705
No. of Loan Officers	11,867	11,509
No. of Clients (Lakhs)	33.7	33.6

Standalone Highlights

Particulars (₹ Crores)	FY26	FY25	% Change	Q4 FY26	Q4 FY25	% Change
Assets under Management (AUM)	12,853	11,316	13.6%	12,853	11,316	13.6%
Disbursement	11,202	9,837	13.9%	3,820	2,881	32.6%
Total Revenue	2,825	2,359	19.7%	812	557	45.8%
Pre-provision Operating Profit (PPOP)	856	736	16.3%	256	126	103.1%
Profit After Tax (PAT)	302	217	39.5%	137	41	233.7%
ROA (%)	2.5%	2.1%	+44bps	4.3%	1.5%	+280bps
ROE (%)	10.1%	7.9%	+226bps	17.9%	5.8%	+1212bps



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Updates on Q4 and FY26

- PAR 1 improved to 3.7% in Q4 FY26 from 4.7% in Q3 FY26 on a standalone basis, reflecting strengthening asset quality.
- Collection efficiency for the X bucket remained strong at 99.9% during Q4 FY26, underscoring disciplined credit execution.
- Credit cost (standalone) for FY26 was contained at 3.8%, reduced by 77 bps YoY.
- The liquidity position remained robust, with total fund mobilization of ₹11,994 Crores during FY26 on a consolidated basis.
- Cost of Borrowings on a standalone reduced by 43 bps YoY standing at 10.82% in Mar'26 as against 11.45% in Mar'25.
- The Company continues to benefit from a stable and experienced management team, with the core leadership having an average tenure of over 10 years.
- The Company achieved its inaugural S&P Corporate Sustainability Assessment (CSA) score of 59/100, reflecting its ongoing commitment to ESG principles.

Capital Adequacy and Liquidity

- Our capital base is strong with a capital adequacy ratio of 25.4% as on 31st March'26
- Book Value per share at ₹259 on a consolidated basis
- The Company continues to maintain a healthy balance sheet liquidity of ₹2,092 Crores as on 31st March'26 and has undrawn sanctions worth ₹2235 Crores as on date.

Borrowing Profile (standalone)

- Total on-book borrowings stood at ₹9,600 Crores as of 31st March'26
- Debt-to-equity ratio as on 31st March'26 stood at 3.07x, reflecting a balanced capital structure.
- The borrowing mix remains well diversified, with 70% sourced from banks, followed by overseas funds at 14%, development financial institutions (DFIs) at 11%, and NBFCs at 5%.
- The Company has a diversified and large lender base of 75 active lenders.
- Added 9 lenders in FY26.

Asset Quality

- On-book GNPA stood at 3.12% (₹297 Crores), with positive PAR 90 reversal reflecting improved delinquency control and strong risk management practices.
- We have sufficient on-book provisions amounting to ₹273 Crores as on 31st March'26, which is 2.9% of on-book portfolio. Provisions required as per RBI is ₹172 Crores, we also maintain a management overlay of ₹20.5 crore as an additional buffer.
- Strengthened Stage 3 Coverage Ratio; stood at 72.9% as of Mar'26 vs 62.3% as of Mar'25
- During FY26, collection against write-offs were ₹34 Crores.

Subsidiaries

Satin Housing Finance Ltd., our housing finance subsidiary

- The Company witnessed a YoY AUM growth of 38%, with total AUM reaching ₹1,267 Crores, with a customer base of 12,249.
- Gross Non-Performing Assets (GNPA) stood at 2.95%, reflecting stable asset quality.



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Reaching out!

- The Company is supported by a diversified lender base, comprising 35 active lenders, including refinance from the National Housing Bank (NHB)
- Capital adequacy remained strong, with a CRAR of 53.79% and a gearing ratio of 1.95x
- Profit After Tax (PAT) for FY25 stood at ₹5.1 Crores.
- The Company holds a credit rating of A- (Stable) from ICRA and Infomerics, indicating a stable credit profile.

Satin Finserv Ltd., our MSME-focused lending platform

- Assets Under Management (AUM) of ₹1,054 Crores as of FY26
- Recorded an impressive 92.5% year-on-year growth, driven by robust disbursements across the MSME and green finance segments.
- Expanded green finance portfolio with disbursement of 34 loans amounting to ₹256 Crores.
- CRAR of 29.55% and gearing of 2.81x
- PAT for FY26 stood at ₹10.5 Crores.
- Credit Rating A- (Stable) from ICRA

Satin Technologies Ltd., our technology and digital transformation arm

- Offers enterprise technology solutions across HRMS, Loan Management, core banking, and cybersecurity, with Agentic AI integrated across the product portfolio to drive digital transformation and operational efficiency.
- Acquired a strategic stake in QTrino, a deep-tech cybersecurity company, in Jan'26
- Expanded global presence with representative offices in Toronto and Dubai to support North American and Middle Eastern markets.

Satin Growth Alternatives Limited (SGAL), our alternative asset management platform

- Satin Creditcare Network Limited has launched its fourth wholly owned subsidiary - Satin Growth Alternatives Limited (SGAL)
- SGAL has launched its first SEBI-approved Category II AIF - Scheme 1- with a target corpus of ₹200 Crores.
- Fund is led by an All-Women Board and investment team, reinforcing SCNL's commitment to gender-intentional leadership.
- Fund is aimed at providing vital quasi debt/equity capital to underfunded startups, businesses, MSMEs, especially in rural and semi-urban India.
- SGAL has signed an MoU with the State Bank of India (SBI) to co invest in startups and strengthen funding along with broader ecosystem support.
- Fund will leverage SCNL's Pan India reach, Investment decision combines deep-dive, on-ground audits of remote facilities by RMs, top-line growth support for founders, enabling sales penetration in the most distant markets.
- Overall Strategic Impact: Mark Satin's transition from supporting last mile borrowers towards a diversified, future-ready financial services platform.
- The fund is actively and aggressively progressing towards its first close.



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Commenting on the performance, Dr. HP Singh, Chairman cum Managing Director of Satin Creditcare Network Limited, said, “FY26 was a landmark year for Satin. Despite a challenging operating environment, we delivered 19% AUM growth, a full-year standalone PAT of ₹332 Crores, and our 19th consecutive profitable quarter with Q4 FY26 PAT at ₹162 Crores.

We achieved exceptional ROA and ROE in Q4 standing at 4.71% and 23.31% respectively, which is higher than the industry average. Further, the value creation from our wholly owned subsidiaries, SGAL and STL, is expected to act as a key catalyst for further improvement in ROA and ROE in the coming years.

Equally important is the quality of our performance. Credit costs for the year came in at 3.8% reduced 77 bps YoY reflecting the strength of our underwriting and risk management discipline.

Our diversified platform continued to gain momentum. Satin Housing Finance and Satin Finserv delivered strong growth, crossing AUM ₹1,000 Crores each, Satin Technologies added new clients and acquired strategic stake in QTrino Labs, a deep-tech cybersecurity company, and the launch of Satin Growth Alternatives Limited a women led Category II AIF and a strategic collaboration with SBI marks an important milestone in our inclusion-focused mission with focus on gender lens investing and sustainability.

As we enter FY27, we do so from a position of strength with a resilient balance sheet, multiple growth engines, and a clear strategic roadmap. We remain committed to growing responsibly and creating sustainable long-term value.”

About Satin Creditcare Network Limited

Satin Creditcare Network Limited (SCNL or Satin) is a leading microfinance institution (MFI) in the country with presence in 27 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 technology and innovation that forge sustainable strategic partnerships. The group also offers a bouquet of financial products in the non-MFI segment, comprising of loans to MSMEs 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 separate NBFC licenses to commence MSME lending 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 technology solutions by leveraging cutting-edge technologies. In August 2025, Satin Growth Alternatives Limited (“SGAL”) was incorporated to act as IM to Category II Alternative Investment Fund (AIF) under SEBI regulations, to further the cause of impact and empowerment, especially dedicated to gender lens investing and sustainability. As on 31st March 2026 Satin had 2,015 branches and a headcount of 18,265, serving 33.7 lakh clients at a consolidated level.

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 because of various factors and assumptions which the Company believes to be reasonable considering its operating experience in recent years. Many factors could cause the actual results, performances, or achievements of the Company to be materially different from any future results, performances, or



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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.

Satin Creditcare Network Ltd.

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WE ARE

GREAT PLACE TO WORK - CERTIFIED™

Building and Sustaining High-Performance™ Culture

