May 11, 2026

To,

The Manager,	**The Manager,**
National Stock Exchange of India Ltd.	**BSE Limited**
Exchange Plaza, C-1, Block G,	25th Floor, P. J. Towers,
Bandra Kurla Complex,	Dalal Street,
Bandra East, Mumbai-400051	Mumbai – 400001
Symbol: SATIN	**Scrip Code: 539404**

Sub: Investor Presentation

Dear Sir/Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in terms of other applicable laws, if any, please find enclosed copy of Investor Presentation on Audited Financial Results (Standalone and Consolidated) for the quarter and year ended March 31, 2026.

Copy of Investor Presentation is also made available on the website of the Company i.e. www.satincreditcare.com.

This is for your information and record.

Thanking You.

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

VIKAS GUPTA
Digitally signed by VIKAS GUPTA
Date: 2026.05.11 17:40:26 +05'30'

(Vikas Gupta)
Company Secretary & Chief Compliance Officer

Encl: a/a

Satin Creditcare Network Ltd.

INVESTOR PRESENTATION

Q4-FY26/FY26

Growth. Diversification. Value

LEGACY .
LEADERSHIP .
COMPOSING THE UNWRITTEN

COMPANY OVERVIEW

JUGGERNAUT OF DIVERSIFICATION GAINS MOMENTUM

Revising upwards the AUM Target for FY2030 from ₹ 25,000 Crores to ₹ 32,000 Crores

NON-MFI PORTFOLIO COMPOSITION | Consolidated AUM: ₹15,174 Crores

17%

Non-MFI Portfolio

SCNL has significantly diversified beyond MFIs into Housing Finance, MSMEs, and Sustainable Businesses

Target

30% Non-MFI AUM by FY2030

Non-MFI AUM: ₹2,653 Crores | Grown from ~5% in FY2019 to 17% in FY26

Satin Housing Finance Limited (SHFL)

₹ 1,267 Crores AUM

3-Yr AUM CAGR: **36%** | Serving graduated MFI clients ready for home ownership

Satin Finserv Limited (SFL)

₹ 1,054 Crores AUM

3- Yr AUM CAGR: **66%** | MSME | Sustainable Finance | Micro Loans

Foray in Fee Business through Satin Technologies Limited (STL)

building enterprise technology across HRMS, core banking, and cybersecurity, with agentic AI as a horizontal capability across the product portfolio

Satin Growth Alternatives Limited (AIF)

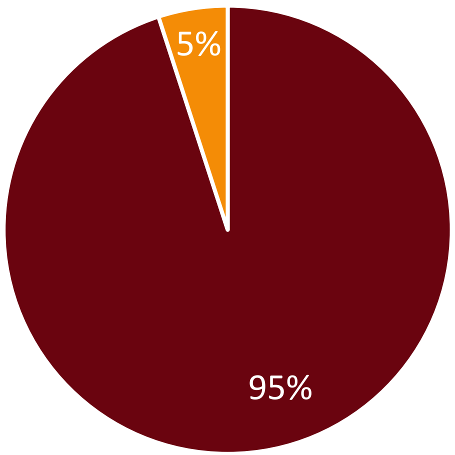
License Received

SEBI-regulated Cat II AIF targeting rural MSMEs; adds asset management revenue stream beyond lending

STRATEGIC DIVERSIFICATION WITH AUM GROWTH

2019

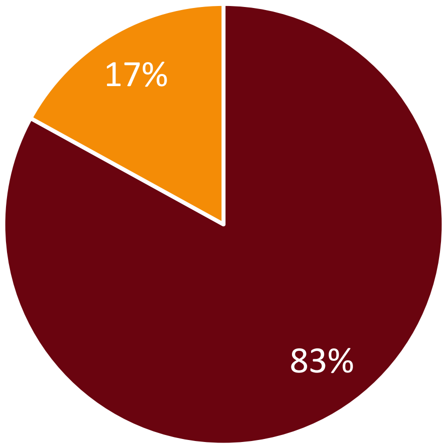
AUM Mix



■ Microfinance ■ Non-Microfinance

FY2026

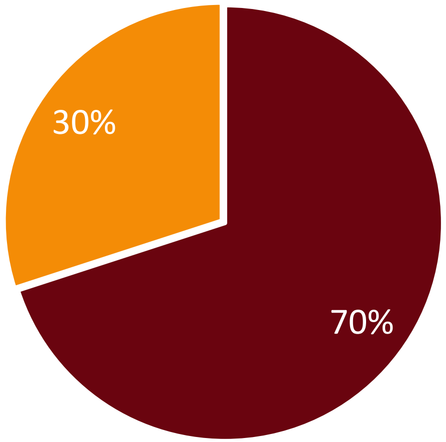
AUM Mix



■ Microfinance ■ Non-Microfinance

2030 T

AUM Mix



■ Microfinance ■ Non-Microfinance

AUM Growth (₹ Crores)

7,068 › 15,174 › **32,000 T**

T - Target

LONG TERM VALUE CREATION

Consistent Profitability

- Steady AUM growth
- Last 7 years avg credit cost **3.4%** & RoA **2.1%**
- Book value per share compounded at ~**10%** over last 2 years
- Both SHFL and SFL crossed **₹1,000** Crores AUM

Adequate Capital Buffer

- CRAR remained comfortably **>= 25%** over last 7 years
- Sufficient liquidity maintained at all times

Enhanced Performance

ESG Commitment

- Dedicated to Environment, Social and Governance
- Debut score of **59** in S&P CSA

Proven Crisis Management

Successfully navigated crisis like Covid and current MFI crisis and outperformed the sector in asset quality

DIFFERENTIATION | PROVEN BY TRACK RECORD

Game Changing
Positioning as Rural Financial Services Company

Process & Technology changed the face of the way we do business
Leveraging Technological Prowess

&

Well thought out strategy in product and geography diversification

Alignment & Consistency

- **16** Capital raises since inception
- Promoters co-invested in **14** rounds
- Leveraging distribution outreach to create more business opportunities
- **19th** profitable quarter in a row, weathering sector headwinds
- Maintained growth momentum for last **8** quarters

Platform Strengthening

- Futuristic investment in deep tech **cybersecurity** company
- **Natural Catastrophe insurance**- Disbursed **₹5800** Crores since Sep'25, covering property damage that effects repayment capacity

Leveraging Technology

- Developed **In- House technology**
- Implementation of **AI tools** for underwriting, portfolio monitoring & risk assessment
- Utilizing data intelligence and AI driven insights to enhance business efficiency and monitoring

Disciplined Execution

- **Stable** Management Team
- Process Led Underwriting
- Data Driven Decision Making Backed by Technology
- Strong Risk Governance
- Established presence in **64%** of PIN codes

SNAPSHOT CONSOLIDATED FY26

₹15,174 Crores *AUM* 19% YoY ↑	**₹12,514 Crores** *Disbursement* 17% YoY ↑	**~34 lakhs** *Active Clients*	**2,015** *Branches* 29% YoY ↑
18,265 *Employee Base* 9% YoY ↑	**3.6%** *Credit Cost* 66 bps YoY ↓	**₹3,161 Crores** *Total Revenue* 23% YoY ↑	**₹332 Crores** *PAT* 79% YoY ↑
2.6% *ROA* 87 bps YoY ↑	**12.3%** *ROE* 475 bps YoY ↑	**₹928 Crores** *PPOP* 23% YoY ↑	**13.2%** *NIM* 76 bps YoY ↑

SNAPSHOT STANDALONE FY26

₹12,853 Crores *AUM* 14% YoY ⬆	**₹11,202 Crores** *Disbursement* 14% YoY ⬆	**~33 lakhs** *Active Clients*	**1,841** *Branches* 27% YoY ⬆
16,212 *Employee Base* 7% YoY ⬆	**3.1%** *GNPA* 58 bps YoY ⬇	**₹2,825 Crores** *Total Revenue* 20% YoY ⬆	**₹302 Crores** *PAT* 39% YoY ⬆
99.9% *X Bucket CE*	**25.4%** *CRAR*	**75** *Active Lenders*	**A/ Stable** *Long Term Credit Rating by ICRA*

Q4-FY26/FY26 PERFORMANCE

OPERATIONAL HIGHLIGHTS FOR FY26 (1/2)

ACHIEVED 94% QoQ GROWTH AND 234% YoY GROWTH IN PAT FOR Q4-FY26

ASSET QUALITY AND PROVISIONING

- SGAL secured **license from SEBI** for its AIF Category II Fund focussed on gender lens and sustainable investment
- SGAL signed **MOU with SBI** for co-investment, validating its purpose led vision

STRONG FINANCIALS AND OPERATIONAL EFFICIENCIES

- **Raised ₹10,826 Crores** during FY26, have healthy balance sheet liquidity of ₹2,092 Crores and undrawn sanctions of ₹2,235 Crores
- Marginal Cost of Borrowing reduced by 43 bps YoY to 10.82%
- Secured a ₹500 Crores sanction from a leading PSU. Raised ₹155 Crores sub-debt in FY26 and ₹200 Crores in FY27 YTD
- **Geographical Penetration**: During FY26, we opened 392 new branches solidifying our presence further

On a standalone basis

OPERATIONAL HIGHLIGHTS FOR FY26 (2/2)

ASSET QUALITY AND PROVISIONING

- **Asset Quality Intact**: PAR 90 improved to 3.1% as of Mar’26; underscoring robust underwriting
- **8% decline in Credit cost** from FY25 (4.6%), which stood at 3.8% in FY26. Credit cost for Q4 FY26 at 2.5%

STRENGTHENING RESILIENCE THROUGH GOVERNANCE AND DISCIPLINE

- **ZERO incremental provisions** on account of Labour Codes
- **Prudent Borrower Leverage:** No clients have more than 3 microfinance lenders or loan exposure of >= ₹ 2 Lakhs (at the time of disbursement), reflecting healthy credit discipline
- Continued to enhance governance with the induction of **two new seasoned independent directors**, reinforcing commitment to strong and diverse board leadership

On a standalone basis

Q4-FY26/FY26 CONSOLIDATED HIGHLIGHTS

	FY26	FY25	Y-o-Y	Q4-FY26	Q3-FY26	Q-o-Q	Q4-FY25	Y-o-Y
AUM (₹ Crores)	15,174	12,784	↑ 19%	15,174	13,341	↑ 14%	12,784	↑ 19%
Disbursement (₹ Crores)	12,514	10,663	↑ 17%	4,420	3,227	↑ 37%	3,095	↑ 43%
Branches	2,015	1,568	↑ 29%	2,015	1,987	↑ 1%	1,568	↑ 29%
NII (₹ Crores)	1,849	1,530	↑ 21%	542	456	↑ 19%	353	↑ 54%
PPOP (₹ Crores)	928	754	↑ 23%	291	224	↑ 30%	128	↑ 127%
PAT (₹ Crores)	332	186	↑ 79%	162	72	↑ 124%	22	↑ 640%
Active Clients (Lakhs)	34	34	↔	34	33	↑ 3%	34	↔

Note: *FY25 and Q3-FY26 numbers have been regrouped*

Q4-FY26/FY26 STANDALONE HIGHLIGHTS

	FY26	FY25	Y-o-Y	Q4-FY26	Q3-FY26	Q-o-Q	Q4-FY25	Y-o-Y
AUM (₹ Crores)	12,853	11,316	↑ 14%	12,853	11,482	↑ 12%	11,316	↑ 14%
Disbursement (₹ Crores)	11,202	9,837	↑ 14%	3,820	2,896	↑ 32%	2,881	↑ 33%
Branches	1,841	1,454	↑ 27%	1,841	1,817	↑ 1%	1,454	↑ 27%
NII (₹ Crores)	1,646	1,409	↑ 17%	469	408	↑ 15%	322	↑ 46%
PPOP (₹ Crores)	856	736	↑ 16%	256	210	↑ 22%	126	↑ 103%
PAT (₹ Crores)	302	217	↑ 39%	137	71	↑ 94%	41	↑ 234%
Active Clients (Lakhs)	33	33	↔	33	32	↑ 3%	33	↔

Q4-FY26/FY26 CONSOLIDATED FINANCIAL HIGHLIGHTS

	Q4-FY26	Q3-FY26	Q-o-Q	Q4-FY25	Y-o-Y	FY26	FY25	Y-o-Y
Gross Yield[1]	25.88%	22.91%	↑	19.80%	↑	22.61%	20.94%	↑
Cost of Borrowing[1]	10.68%	8.89%	↑	8.47%	↑	9.38%	8.51%	↑
NIM	15.20%	14.02%	↑	11.33%	↑	13.23%	12.42%	↑
Operating Expense Ratio	7.04%	7.11%	↓	7.22%	↓	6.59%	6.30%	↑
Loan Loss Ratio	2.20%	4.03%	↓	3.52%	↓	3.55%	4.21%	↓
RoA	4.71%	2.22%	↑	0.76%	↑	2.56%	1.69%	↑
RoE	23.31%	10.82%	↑	3.43%	↑	12.28%	7.53%	↑
Leverage Ratio	3.86x	3.71x	↑	3.49x	↑	3.86x	3.49x	↑
Cost to Income Ratio	46.34%	50.71%	↓	63.73%	↓	49.80%	50.72%	↓

Note:

1. *Yield in Q4 was elevated on account of MTM gains, and a subsequent expense in cost of borrowing due to effect of change in Forex rates*
2. *Our Forex borrowings are 100% hedged ; 3. Opex and Cost/Income elevated on account of branch expansion ; 4. FY25 and Q3-FY26 numbers have been regrouped*

Q4-FY26/FY26 STANDALONE FINANCIAL HIGHLIGHTS

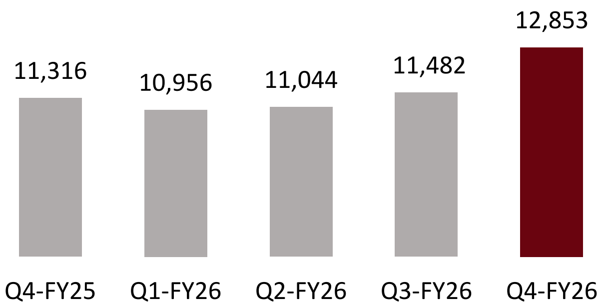
	Q4-FY26	Q3-FY26	Q-o-Q	Q4-FY25	Y-o-Y	FY26	FY25	Y-o-Y
Gross Yield[1]	26.70%	23.60%	↑	20.17%	↑	23.37%	21.54%	↑
Cost of Borrowing[1]	11.29%	9.10%	↑	8.53%	↑	9.76%	8.67%	↑
NIM	15.41%	14.50%	↑	11.64%	↑	13.62%	12.87%	↑
Operating Expense Ratio	6.98%	7.03%	↓	7.07%	↓	6.54%	6.15%	↑
Loan Loss Ratio	2.48%	4.23%	↓	3.81%	↓	3.82%	4.59%	↓
RoA	4.31%	2.33%	↑	1.51%	↑	2.51%	2.07%	↑
RoE	17.91%	9.57%	↑	5.79%	↑	10.12%	7.86%	↑
Leverage Ratio	3.07x	2.94x	↑	2.77x	↑	3.07x	2.77x	↑
Cost to Income Ratio	45.31%	48.47%	↓	60.76%	↓	47.99%	47.77%	↑

Note:

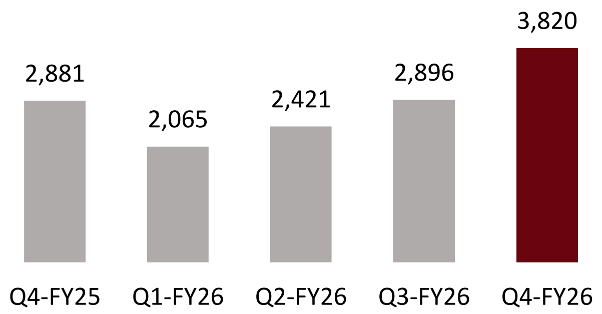
1. *Yield in Q4 was elevated on account of MTM gains, and a subsequent expense in cost of borrowing due to effect of change in Forex rates*
2. *Our Forex borrowings are 100% hedged ; 3. Opex and Cost/Income elevated on account of branch expansion ; 4. FY25 and Q3-FY26 numbers have been regrouped*

STANDALONE QUARTERLY PROGRESS (1/3)

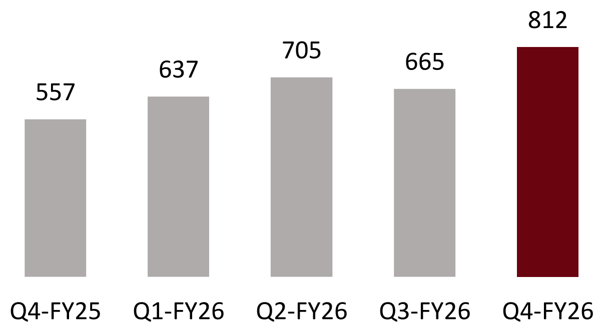
AUM (₹ Crores)



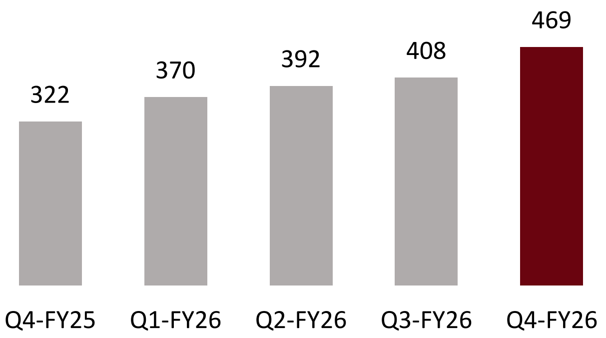
DISBURSEMENT (₹ Crores)



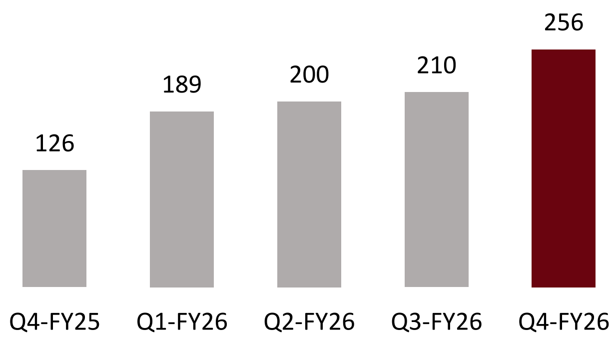
TOTAL INCOME (₹ Crores)



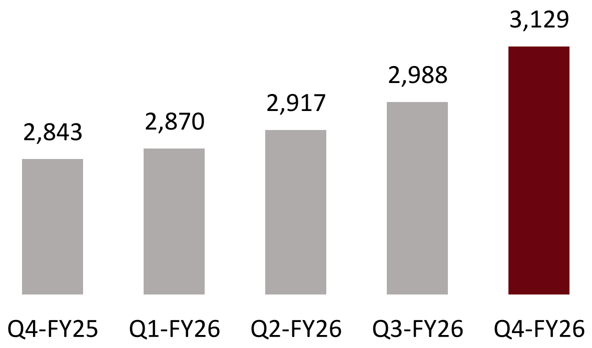
NII (₹ Crores)



PPOP (₹ Crores)



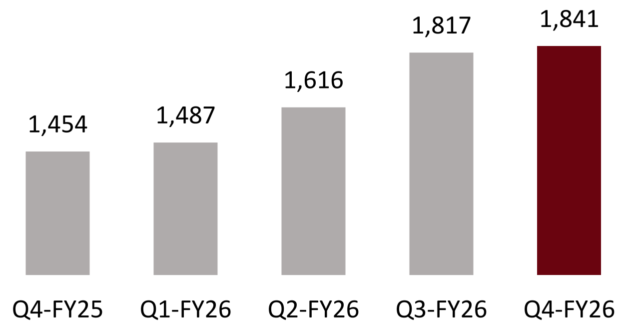
NET WORTH (₹ Crores)



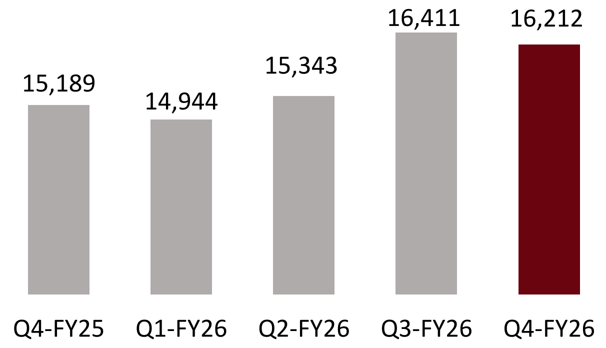
Note: *. FY25 numbers and Q3-FY26 have been regrouped*

STANDALONE QUARTERLY PROGRESS (2/3)

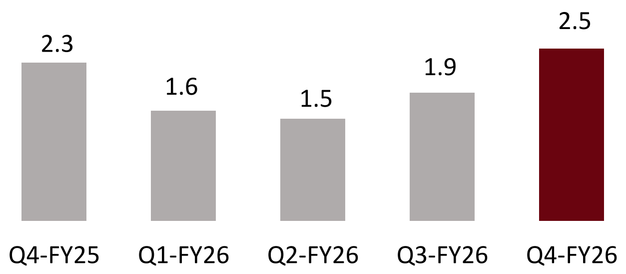
BRANCHES



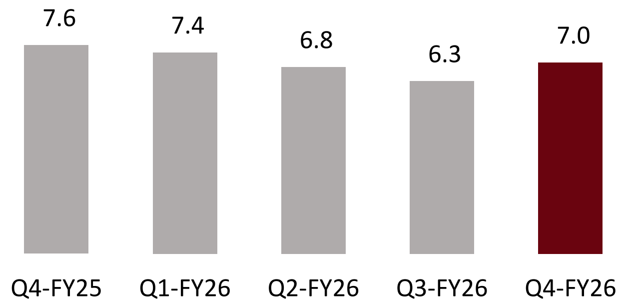
EMPLOYEES



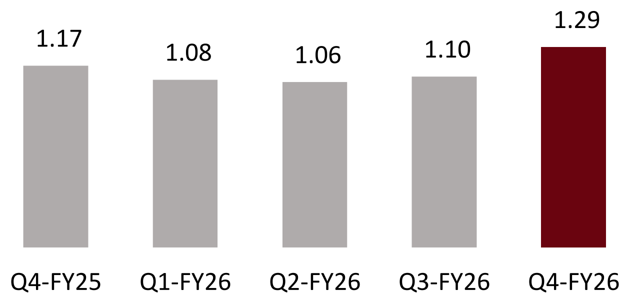
NEW CLIENTS ADDED (Lakhs)



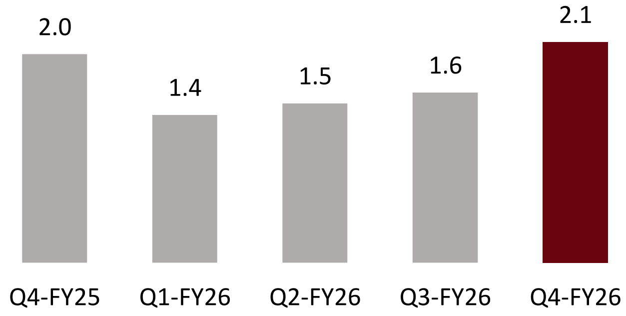
AUM / BRANCH (₹ Crores)



AUM / LOAN OFFICER (₹ Crores)



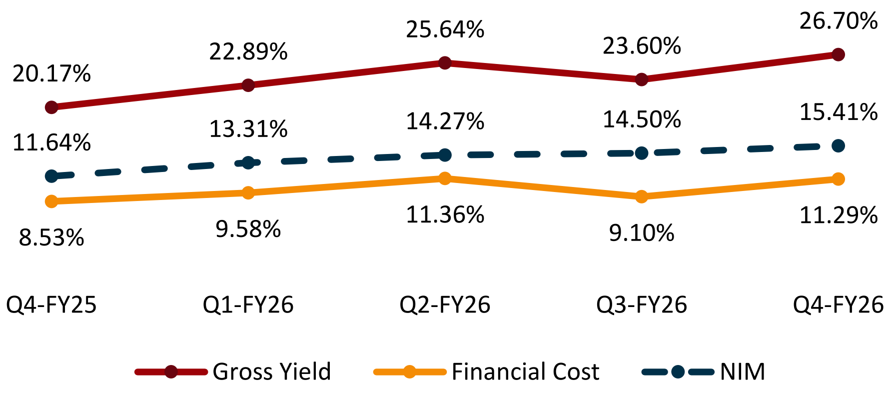
DISBURSEMENT / BRANCH (₹ Crores)



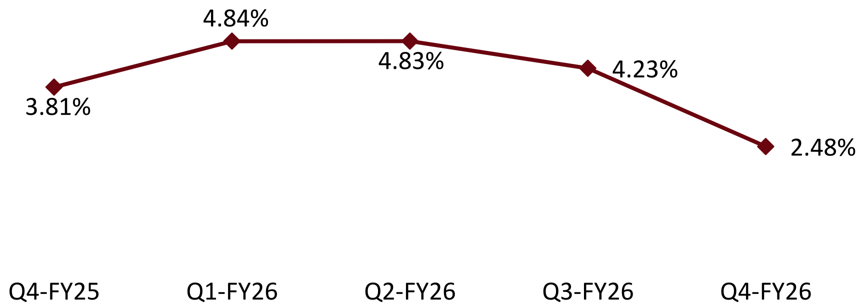
Note: *We have added 392 branches in FY26 and operating efficiencies will be visible in coming quarters*

STANDALONE QUARTERLY PROGRESS (3/3)

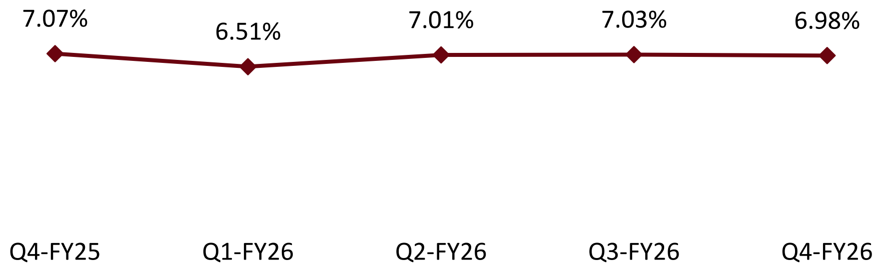
MARGIN ANALYSIS (%)



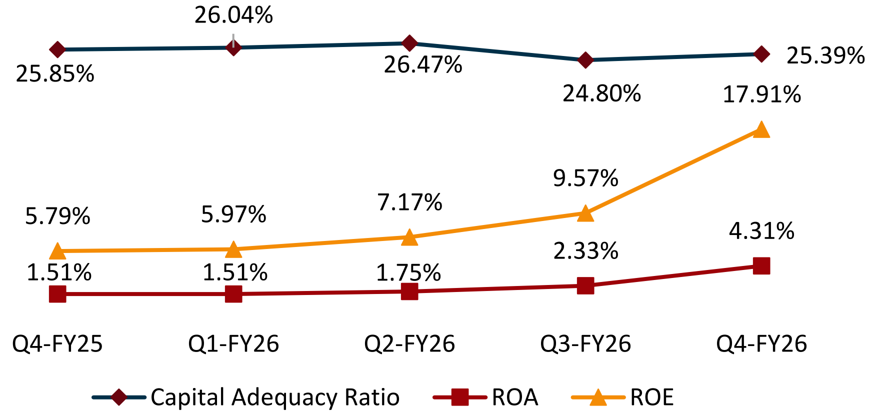
CREDIT COST (%)



OPEX TO AVG AUM (%)



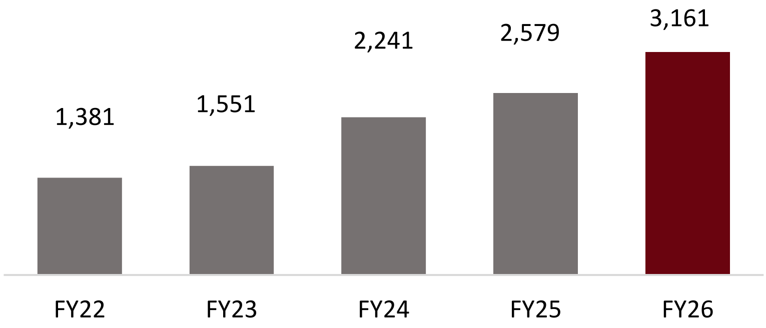
RETURN RATIOS AND CAPITAL ADEQUACY (%)



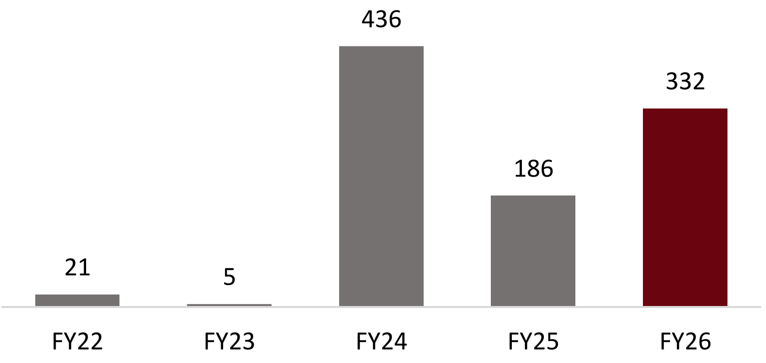
Note:
1. Yield in Q4-FY26 was elevated on account of MTM gains, and a subsequent expense in cost of borrowing due to effect of change in Forex rates
2. Our Forex borrowings are 100% hedged
3. Opex is elevated due to branch expansion ; 4. Q3-FY26 numbers have been regrouped

CONSOLIDATED PERFORMANCE (2/2)

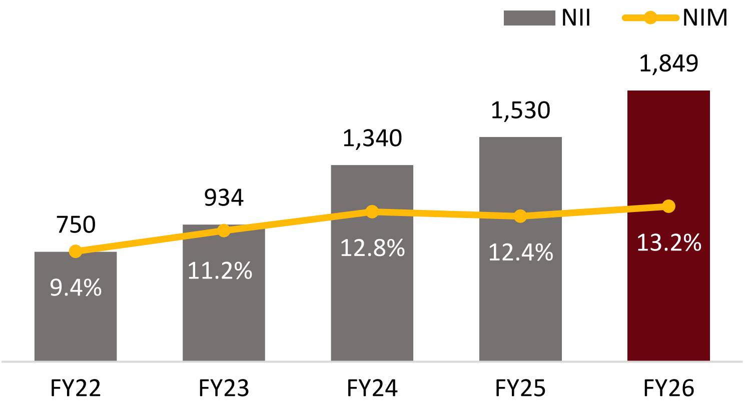
TOTAL INCOME (₹ CRORES)



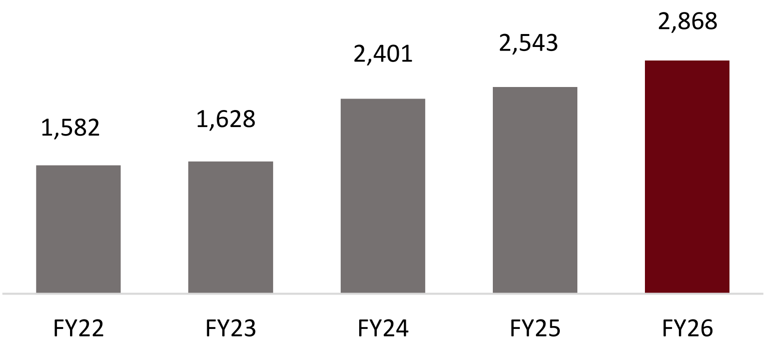
PAT (₹ CRORES)



NII (₹ CRORES) & NIM (%)

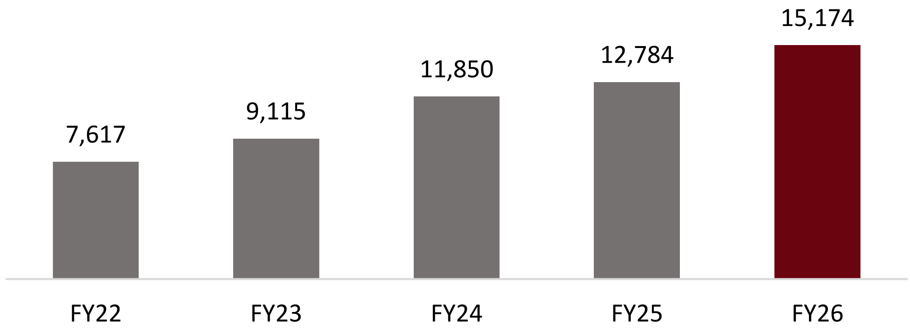


NET WORTH (₹ CRORES)

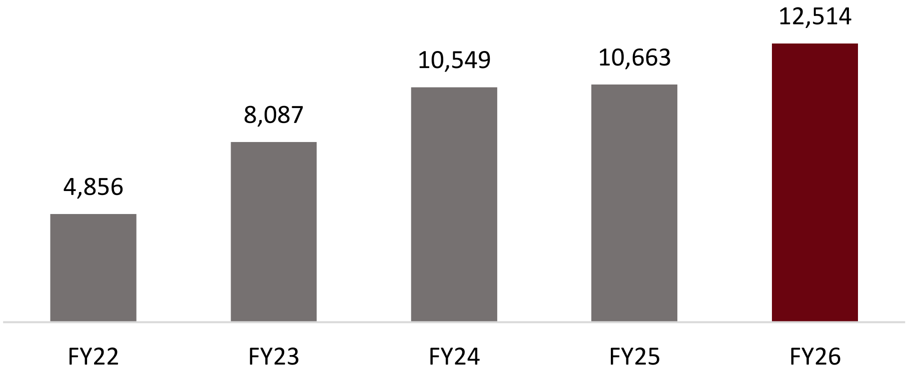


CONSOLIDATED PERFORMANCE (1/2)

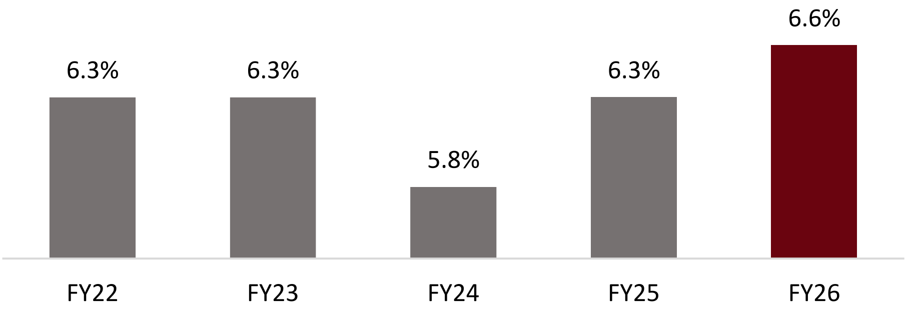
AUM (₹ CRORES)



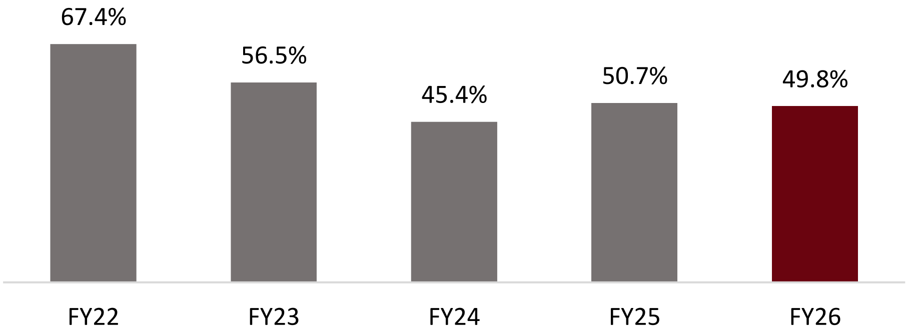
DISBURSEMENT (₹ CRORES)



OPEX TO AVG AUM (%)



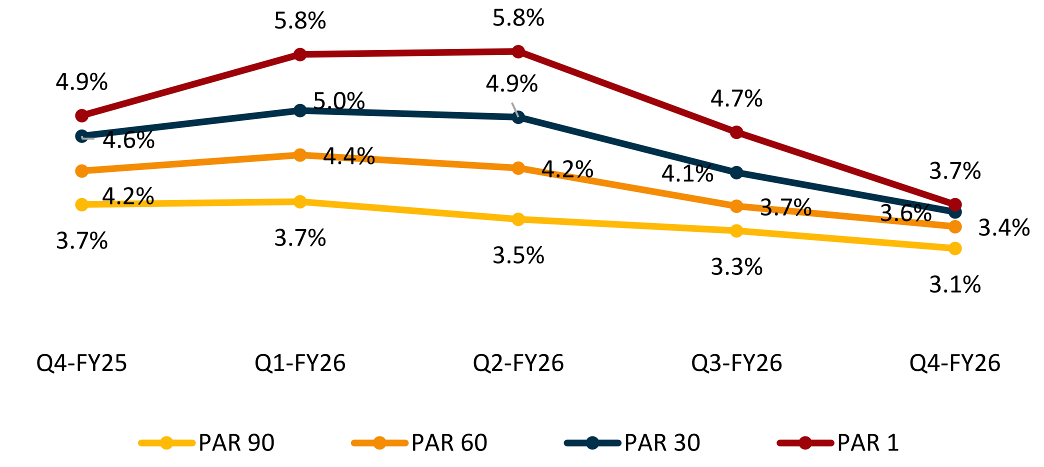
COST TO INCOME RATIO (%)



***Note:** . FY25 and Q3-FY26 numbers have been regrouped*

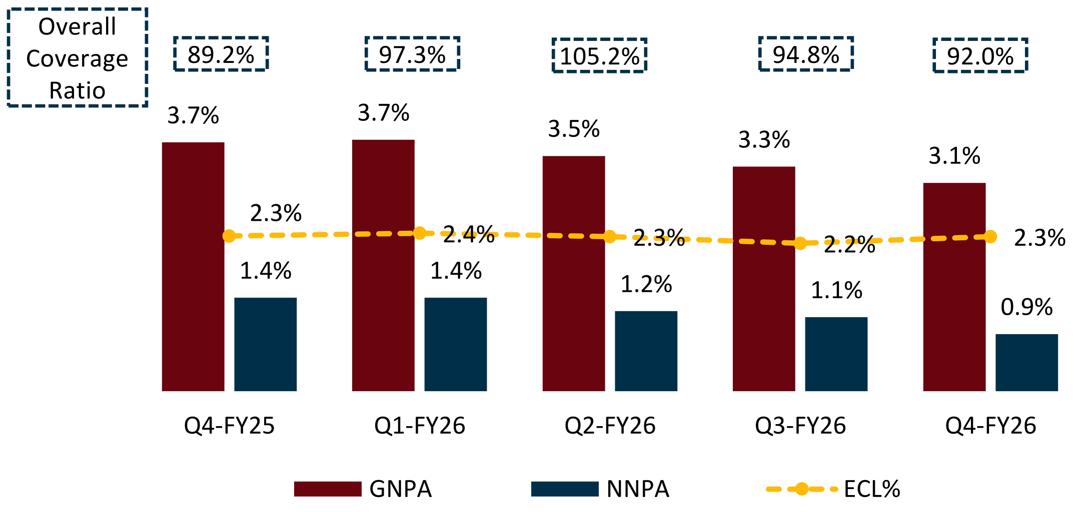
ASSET QUALITY AND PROVISIONS

PAR TREND



Above numbers are on a cumulative basis.

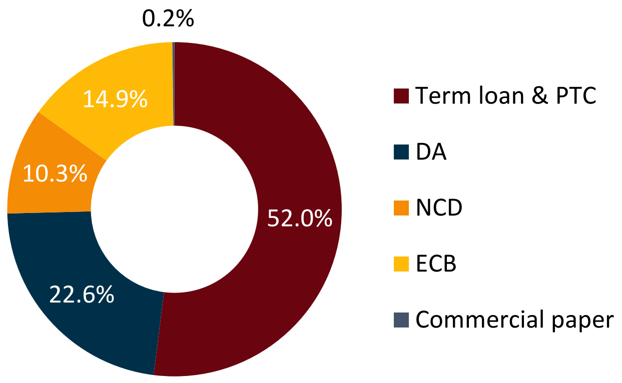
NNPA & COVERAGE RATIO



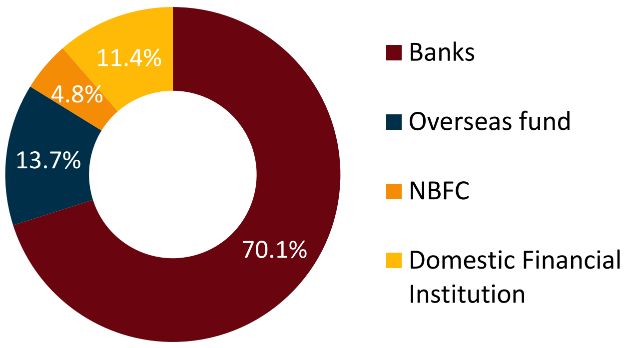
- There is an improvement in collection efficiency across dpd buckets, leading to better PAR ratios
- Overall asset quality has shown a strong consistency with PAR 90 at 3.1% i.e. ₹ 297 Crores
- Sufficient on-book provisions of ₹ 273 Crores as on Mar’26, which is 2.9% of on-book portfolio. Provision required as per RBI is ₹ 172 Crores
- Management overlay of ₹ 20.5 Crores to act as buffer for future stress
- Stage 3 coverage ratio is 73% as on Mar’26 vs 67% as on Dec’25
- Recovery against write-offs ₹ 34 Crores during FY26
- Overall Provision Coverage Ratio is healthy at 92%

BUILT ON A STRONG & BALANCED FUNDING BASE

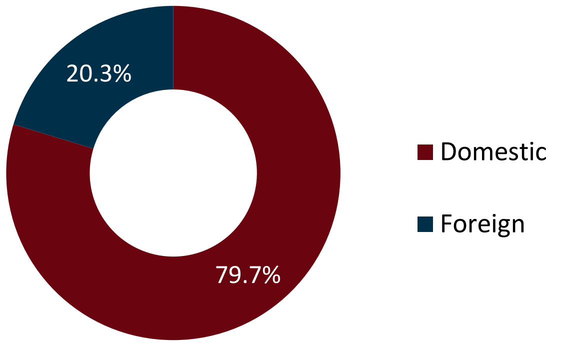
PRODUCT WISE



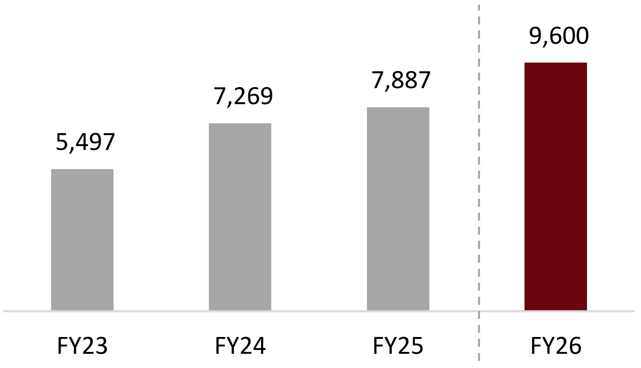
LENDER WISE



FUNDING SOURCE



TOTAL DEBT (₹ CRORES)



LARGE LENDER BASE

75 Active Lenders

Top 10 Lending Partners	% Share
State Bank Of India	8.4%
Bank Of Maharashtra	8.4%
HSBC	6.5%
Bandhan Bank	5.2%
Bank Of Baroda	4.7%
Union Bank Of India	4.5%
IDFC First Bank Limited	4.3%
Axis Bank Limited	4.2%
SIDBI	4.1%
Blue Orchard*	3.0%
Total	**53.2%**

CREDIT RATING

- Long term rating: “A (Stable)” by ICRA
- Short-Term rating: “A1” by ICRA

Data as on Mar’26

*Exposure via various funds

DIVERSIFIED GEOGRAPHICAL PRESENCE

2,015
No. of Branches

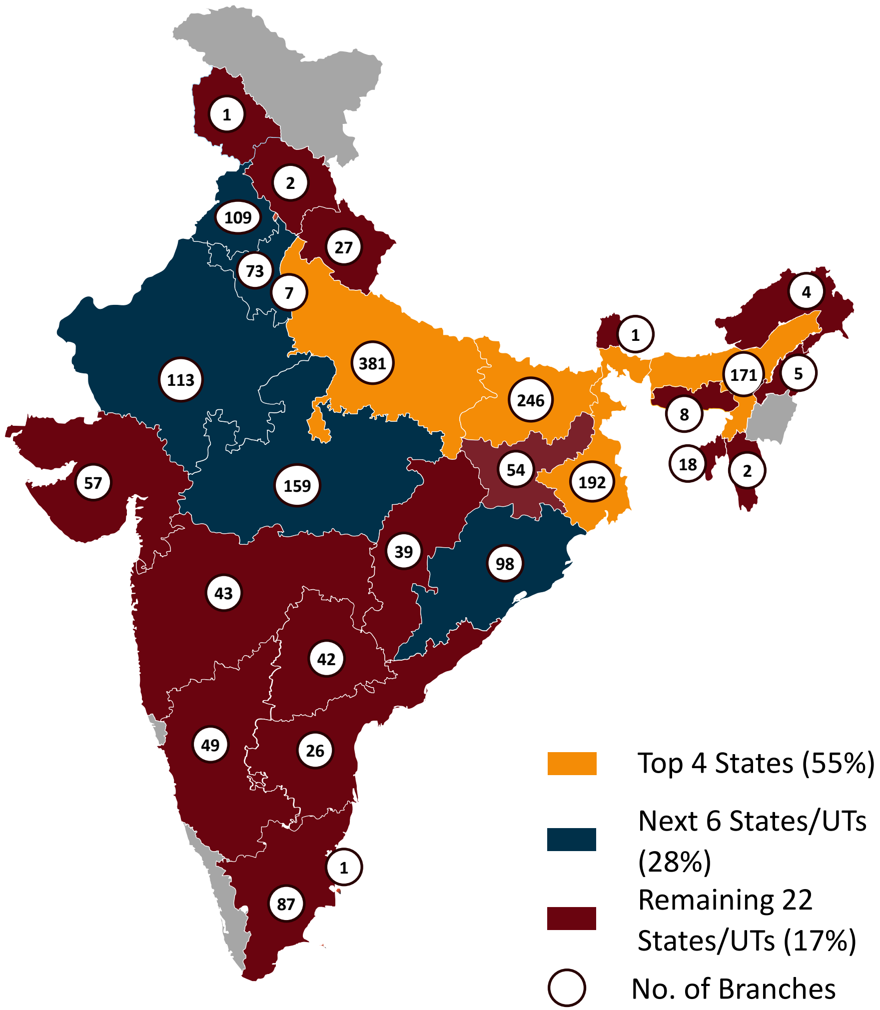
136
No. of Regional Offices

~577
No. of Districts

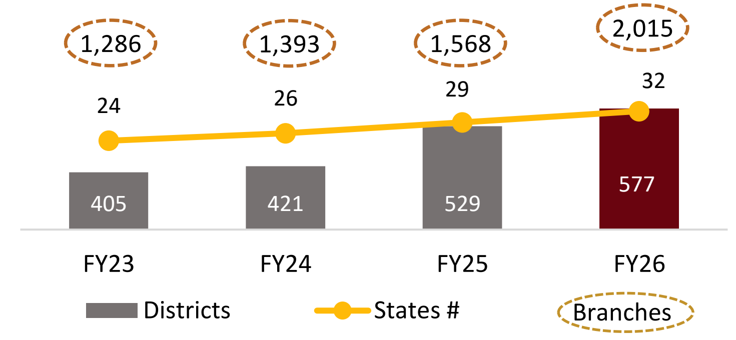
3.7 Lakhs
No. of Centres

98.3%
Districts with <1% exposure

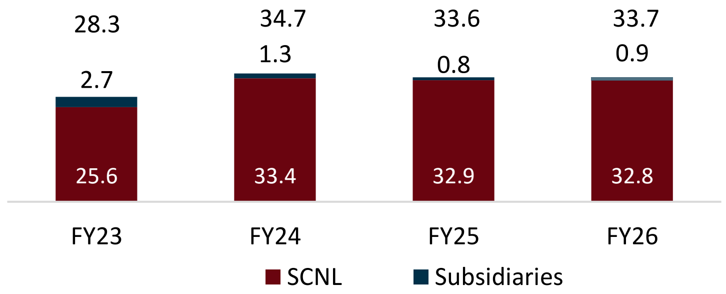
PRESENCE ACROSS 27 STATES AND 5 UTs



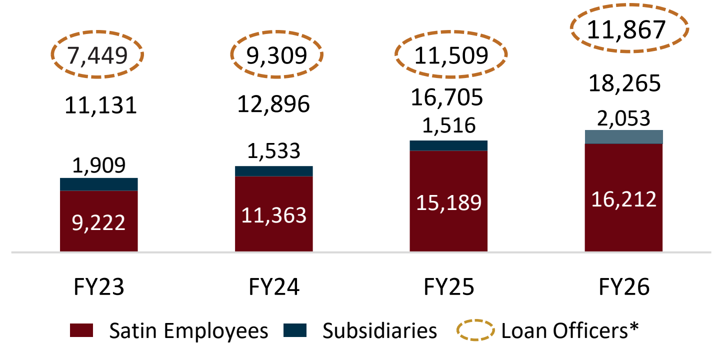
DISTRICTS, STATES AND BRANCHES



CLIENTS (LAKHS)^



EMPLOYEES & LOAN OFFICERS



^ The reduction in number of clients is on account of calibrated disbursement & write-offs
* Loan officers include Trainee CSOs # Including UTs

IMPROVING PERFORMANCE ACROSS GEOGRAPHIES

Particulars	On-book Portfolio (₹ Crores)	% of On-book Portfolio	X Bucket CE % Q4-FY26	PAR 90
Uttar Pradesh	2,204	23.1%	100.0%	3.0%
Bihar	1,314	13.8%	100.0%	3.9%
Assam	1,307	13.7%	100.0%	0.7%
West Bengal	1,016	10.6%	100.0%	3.8%
Madhya Pradesh	600	6.3%	99.9%	4.0%
Punjab	393	4.1%	100.0%	1.5%
Others	2,705	28.4%	99.5%	3.7%
Total	**9,539**	**100.0%**	**99.9%**	**3.1%**

Geographic Strength Supports Overall Portfolio Resilience

Consistent improvement in asset quality due to tighter underwriting and credit discipline

Decline in PAR 90 quarter on quarter reflects recovery phase of the sector improving risk management and controlled delinquencies

ESG – FROM FOUNDATIONS TO GLOBAL VALIDATION

S&P Global CSA Score: 59 | First Attempt Assessment – Translating Purpose intro Progress

Independent Global Validation

- ✓ S&P Global Corporate Sustainability Assessment (SCA) Score: 59
- ✓ Assessed across a comprehensive range of Environmental, Social and Governance (ESG) parameters
- ✓ Most material topics in the outcome: Human Capital Management, Risk & Crisis Management and Business Ethics
- ✓ Benchmarked against global peers, highlights our ability to translate policy frameworks into consistent execution

Key ESG Capabilities Institutionalized

- ❑ 35+ Years of **Robust Governance**, **Risk oversight** & **Ethical Conducts**
- ❑ **Inclusive Finance** & **Social Impact** deeply **Embedded in Portfolio**
- ❑ Structured **Materiality** & **Stakeholder Mapping**
- ❑ Company-wide Foundational **ESG Diagnostics** via Credible & **Independent third parties**
- ❑ Partnerships with Global Impact Lenders & DFIs to Design, Pilot and Scale Progressive ESG Initiatives
- ❑ Continuous **Community Engagement** & **SDG-Aligned Interventions**

GHG Accounting

- Exhaustive GHG accounting across Scope 1,2 & 3 since FY24
- Adoption of FY25 as baseline year
- Steppingstone for the Company’s sustainability and decarbonization journey

Social Outcome Oriented Portfolio

- Delivering inclusive finance to ~100% women clients
- Serving to BPL customers
- On-lending to lowest strata of Indian economy under the Social Financing Framework
- Rated SQS2 by Moody’s, among the highest

Evolving E&S Action Plans

- Implementation of Gender Action Plan for empowering the women in workplace
- Partnership with ADB for a climate-focused technical assistance (TA) initiative
- Capacity building for integrating resilience

Materiality and Responsible Conduct

- Scientific third-party materiality assessment for targeted interventions relevant to both internal & external stakeholder
- Comprehensive Human Rights Due Diligence aligned with UNGP on Business & Human Rights

VALUE UNLOCKING THROUGH DIVERSIFICATION

GROUP STRUCTURE

SATIN CREDITCARE NETWORK LIMITED

QTrino
51% stake

Satin Housing Finance Limited
Since Feb'18 (WoS)

Loans to own, purchase, construct, extend, or repair houses

AUM: ₹1,267 Crores
Branches: 53
Net worth: ₹373 Crores

Satin Finserv Limited
Since Mar'19 (WoS)

Sustainable & Emerging Businesses

AUM: ₹1,054 Crores
Branches: 121
Net worth: ₹289 Crores

Satin Technologies Limited
Since Aug'24 (WoS)

Offers an advanced HRMS and Loan Management Platform

Acquired strategic stake in QTrino, a deep tech cybersecurity company in Jan'26
Net Worth: ₹10 Crores

Satin Growth Alternatives Limited
Since Aug'25 (WoS)

Received nod from SEBI for ₹200 Cr Category II AIF, focused on inclusion, sustainability, and impact, now progressing toward its first close with strong soft commitments

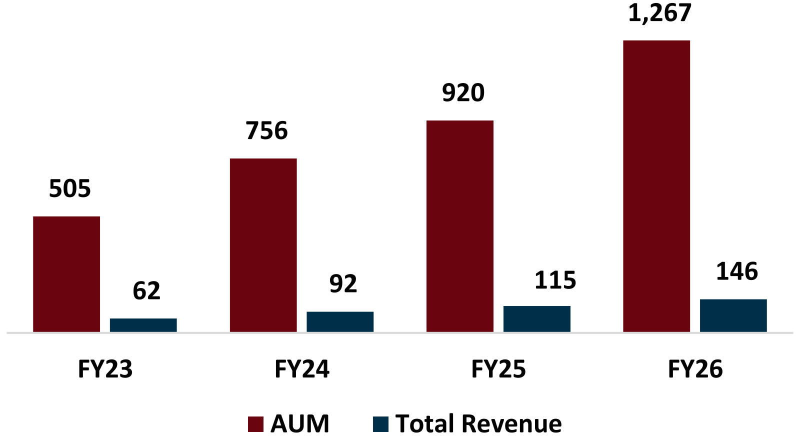
HRMS: Human Resource Management System; WoS : Wholly Owned Subsidiary

HOUSING FINANCE

- Satin Housing Finance Limited (SHFL), a wholly owned subsidiary, offers affordable housing finance products tailored for low- and middle-income families.
- SHFL offers competitive loans for home purchase, construction, and improvement, ensuring affordable housing finance.
- Simplified loans with minimal documentation and full support from counselling to post-loan service, ensuring transparency and accessibility.
- The company leverages its deep rural presence to serve graduated microfinance clients ready for home ownership.
- With its history of flawless operations and no willful defaults or fraud, SHFL is a trusted affordable housing finance provider.

AUM	**₹ 1,267 Crores**
No. of States and UTs	22
Tenure	24-240 Months
Average Ticket Size – Q4-FY26	₹ 12,55,000
Collection Frequency	Monthly
No. of Loan Accounts	12,249
GNPA	3.0%
CRAR	53.8%
Credit Rating	A- (Stable) from ICRA

AUM and Total Revenue (₹ Crores)



AUM 3 Year CAGR: 35.9%

Total revenue 3 Year CAGR: 33.1%

Visit at- [Satin Housing Finance – The Answer Is Home]

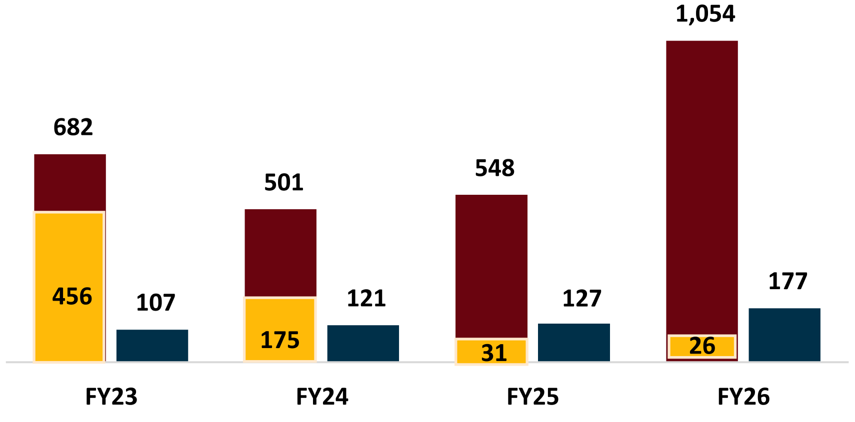
SATIN FINSERV LIMITED

Satin Finserv Limited

- Satin Finserv Limited (SFL), founded in 2018, provides diversified financial solutions to support India's vital MSME sector.
- The company offers a comprehensive range of products viz Micro Enterprise Group (MEG) and Sustainable and Emerging Businesses (SEB) loans, tailored to support diverse business needs.
- MEG loans specifically targets underserved entrepreneurs seeking small-ticket business loans (≤ ₹ 5 lakh) secured by collateral tapping into a significant market opportunity.
- SEB loans specifically support enterprises focused on innovation, responsible growth, and evolving market opportunities. ~45% of the SEB portfolio is aligned to clean mobility and renewable energy, underscoring SFL's commitment to India's low-carbon and inclusive growth
- Through its flexible, need-based financing, the company fosters sustainable business growth and actively promotes entrepreneurship across India's MSME sector.
- Expanded green finance portfolio with disbursement of **34** loans amounting to **₹256** Crores in FY26

AUM	**₹1,054 Crores**
No. of States and UTs	14
Tenor	Upto 60 months
Average Ticket Size – Q4-FY26	₹1,87,000 (Retail)
Collection Frequency	Monthly/Quarterly
No. of Loan Accounts	52,450(1)
GNPA	3.8%
CRAR	29.6%
Credit Rating	A- (Stable) from ICRA

AUM and Total Revenue (₹ Crores)



Visit at - [Satin Finserv Limited]

(1) In addition to these, SFL JLG has 21,854 loan accounts

SATIN TECHNOLOGIES – LEVERAGING IN-HOUSE TECHNOLOGY

Creating Possibilities
Satin Tech

HRMS	CORE BANKING	CYBERSECURITY	AGENTIC AI
Live	**Live**	**Q4'26**	**Active**
Early Market Traction	**Credit Co-op Go-Live**	**QTrino Acquired**	**Embedded in Portfolio**
Factory-focused HRMS in production with enterprise customers	Implemented a credit co-op society; legacy modernization follows	End-to-end PQC: consulting, software, hardware A deep tech cybersecurity company focused on post quantum security	AI agents across HR, banking, and cyber workflows

- Rolled out a **wholly owned subsidiary** building enterprise technology across **HRMS, core banking, and cybersecurity**, with **agentic AI as a horizontal capability across the product portfolio**
- Offers an **advanced Human Resource Management System (HRMS)** and **Loan Management Platform**
- Aims to drive **efficiency, scalability, and customer satisfaction** through the use of technology, meeting the evolving needs of businesses in the digital age
- Appointed a professional CEO & MD, Mr. Rupinder Kalia who has an overall experience of more than 20 years in IT and consulting. Prior to Satin, he was MD in consulting division of a big four firm in United States
- Within the first two months of incorporation, acquired 2 clients
- Acquired strategic stake in QTrino, a deep tech cybersecurity company focused on post quantum security in Jan'26
- Expanded global presence with representative offices in Toronto and Dubai to serve North American and Middle Eastern markets

Visit at- Satin Technologies Limited

QTRINO – FORAYING IN POST QUANTUM CRYPTOGRAPHY

QTrino

OUR MOAT | DIFFERENTIATED END-TO-END PLATFORM

The only integrated PQC stack across the value chain

CONSULTING
PQC readiness assessments and migration advisory

SOFTWARE
SeQure scanner and CryptoControl posture management

HARDWARE
QRNG and PQC-native HSM, with NIST ESV underway

Early Entry into Post-Quantum Cryptography (PQC):
Positions Satin in the fast-emerging quantum-safe market, ahead of structural risk to existing crypto systems

IIT-INCUBATED IP:
Deep-tech research lineage from IIT Patna, with proprietary IP in PQC algorithms, entropy, and secure hardware

SATIN SYNERGY:
Leverages Satin's NBFC and enterprise relationships to accelerate GTM into a high-margin cybersecurity vertical

REGULATED MARKETS:
Regulatory-driven demand across BFSI, government, defense, and critical infrastructure in India and APAC

FROM LAST-MILE BORROWERS TO FUTURE FINANCING SOLUTIONS

Visit at : www.satinaif.com

Fund led by an all-women Board and investment team, reinforcing SCNL's commitment to gender-intentional leadership, equity, and financial inclusion.

Category II Alternative Investment Fund (AIF CAT II) under SEBI regulations, aimed at providing vital quasi debt/ equity capital to underfunded MSMEs, especially in rural and semi-urban India.

Leverages 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

Strategic move to leverage SCNL's financial services expertise, enabling revenue diversification through participation in the regulated alternative asset management sector.

Received nod from SEBI for **₹200 Cr Category II AIF**, focused on inclusion, sustainability, and impact, now progressing toward its first close with strong soft commitments

Signed MOU with State Bank of India

FY27 GUIDANCE : TARGETS and OUTLOOK

AUM GROWTH TARGET

15-20%

Year-on-Year | Implies AUM of **~₹14,800-15,100 Crores**

Backed by presence in more than 100,000 villages and ~550 districts of India and a seasoned field operations team

Technology remains a great enabler to bring scale and efficiency

CREDIT COST TARGET

3.0–3.5%

Meaningful improvement

Driven by tighter underwriting (sourcing-to-disbursement at 39% in Q4-FY26), NATCAT derisking, and a productive collections team

WHAT UNDERPINS THIS GUIDANCE

Capital Buffer

CRAR 25.4% | 75 active lenders | Long-term A (Stable) rating

Derisking

NATCAT coverage | Prudent borrower leverage policy

Underwriting

Resulting in better than industry PAR and credit cost while maintaining disciplined growth numbers

Track Record

19 profitable quarters | Navigated through Covid & current MFI stress | QoQ reduction in credit cost | Stable Management Team

ANNEXURE

HIGHLY ACCOMPLISHED BOARD OF DIRECTORS

Dr. HP Singh
Chairman cum Managing Director

Experienced Leader in Microfinance & Financial Inclusion

A seasoned law graduate and Fellow of ICAI, with over 40 years of leadership in financial inclusion, he is the Founder of SCNL and serves as Trade Commissioner at the Indian ASEAN Trade Council. He is a FICCI NBFC Committee Member and former Chair of Sa-Dhan, the national association of community for financial institutions

Mr. Satvinder Singh
Non-Independent Director

Experienced Leader in Consumer Marketing & Finance

With over 30 years at SCNL, including as Managing Director from 1995 to 2011, he has been instrumental in the company's journey since its inception in 1990. A pioneer in credit appraisal and marketing strategies, he played a key role in shaping SCNL's growth and advancing its financial inclusion mission.

Mr. Joydeep Datta Gupta
Independent Director

Experienced Leader in Professional Services & Governance

A Chartered Accountant with over 33 years of experience across Deloitte India, PwC India, and other Big 4 firms, he is a former Partner at Deloitte India and served on the Board of Deloitte Asia Pacific. Apart from experience in governance, management & leadership, Joydeep specializes in business process, technology & risk management.

Ms. Jyoti Davar Vij
Independent Director

Director General at FICCI and seasoned industry professional

An alumnus of the Shri Ram College of Commerce and Department of Business Economics, University of Delhi . Nearly three decades of work experience with apex Indian industry associations in areas such as including economic affairs, financial services, corporate laws, corporate governance.

Mr. Ashok Kumar Sharma
Independent Director

Veteran Leader in Insurance, Banking & Capital Markets

Former Executive Director at LIC with 40+ years of experience across India's financial ecosystem. Held leadership roles in insurance, banking, capital markets, venture capital, and regulatory domains. Served as Director & CEO at LICHFL Asset Management Co. Ltd. For more than 4 years leading the operations and strategic direction of its Real Estate fund.

Mr. Anupam Kunal Gangaher
Independent Director

Expert in Taxation, Audit & Financial Advisory

A Chartered Accountant with 40+ years of experience in audit, direct & indirect taxation, and financial consulting. Delhi University graduate and proprietor of A.K. Gangaher & Co., advising Indian and multinational clients across diverse sector specializes in transfer pricing and non-resident taxation.

EXPERIENCED MANAGEMENT TEAM (1/2)

Dr. HP Singh
CMD

40+ Years of Industry Experience
Former Chair – Sa-Dhan
Trade Commissioner – Indian ASEAN Trade Council

Jugal Kataria
Group Controller

26 years associated with Satin

~34 Years of relevant Experience. Have also worked with organizations such as Apollo Tyres and Berger Paints

Aditi Singh
Chief Strategy Officer

8 years associated with Satin

~2 decades of experience in financial services industry & organizations such as CG Corp Global, UV Capital Pvt Ltd., etc. Appointed as chairperson for North region of India at WEDC

Anil Kwatra
Chief Business Officer

9 years associated with Satin

Over 17 years of experience in sales and operations in organizations such as Max Life Insurance, ICICI Pru Life Insurance, etc.

Sunil Yadav
Chief Information Officer

9 years associated with Satin

~15 years of experience in banking and finance industry. Worked with Emvantage Payment Pvt Ltd., Signet Payments Pvt Ltd. etc.

Amit Gupta
Chief Financial Officer

26+ years of BFSI experience across financial strategy, reporting, compliance, and risk management with Bharat Financial Inclusion Limited, IIFL Home Finance and SMC

CMD: Chairman cum Managing Director

EXPERIENCED MANAGEMENT TEAM (2/2)

Ankit Bhatia
Chief Audit Officer

3 years associated with Satin

~12 years of experience in in internal audit, forensic investigations, enterprise risk management and governance frameworks.

Vikas Wadhera
Chief Risk Officer

7 years associated with Satin

20 years of experience in Statutory Audit, Internal Audit and ERM with organizations like Axis Max Life insurance, Price Waterhouse

Amit Sharma
MD & CEO - SHFL

9 years associated with Satin

~20 years of experience across NBFCs and the financial services sector. Previously worked in organizations such as Religare Group, P.N.Vijay Financial Services, Abhipra Capital Ltd

Pramod Marar
CEO - SFL

20+ years in banking, specializing in corporate banking, fintech, MSME finance, and sustainability. Former MD & COO, HSBC India Wholesale banking

Rupinder Kalia
CEO & MD - Satin Tech

~25 years of experience in global finance and tech with IBM, EY, and roles across Toronto, New York, Chicago, Singapore, and offering better perspective

Shivika Sethi
Fund Manager - SGAL

~13 years of experience in Sourcing, Fund Raise, Fund Operations, Compliances, SEBI Reporting, Deal Structuring, Negotiation and Exits.

Awarded with 2026 Visionary Women Leaders Award by GLBA London

BUSINESS DETAILS

Particulars	Q4-FY26	Q4-FY25	YoY%	Q3-FY26	QoQ%
AUM (₹ Crores)	**15,174**	**12,784**	**19%**	**13,341**	**14%**
SCNL	12,853	11,316		11,482	
On-book	9,539	8,722		8,589	
Off-book	3,314	2,594		2,892	
SHFL	1,267[(1)]	920		1,101	
SFL	1,054[(2)]	548		759	
MSME	*961*	*516*		*710*	
AUM Mix (₹ Crores)	**15,174**	**12,784**	**19%**	**13,341**	**14%**
MFI Lending	12,522	10,995		11,231	
Business Correspondence	*26*	*32*		*31*	
MSME	1,385	869		1,009	
Housing Finance	1,267	920		1,101	
No. of Branches	**2,015**	**1,568**	**29%**	**1,987**	**1%**
SCNL	1,841	1,454		1,817	
SHFL	53	44		53	
SFL	121	70		117	

1) *Includes assigned portfolio of ₹ 216 Crores*
2) *Includes assigned portfolio of ₹ 67 Crores*

DIVERSIFIED PRODUCT OFFERINGS

Particulars	Satin Creditcare Network Ltd.	Satin Housing Finance Ltd.	Satin Finserv Ltd.
Product features as of Mar'26	Microfinance[1]	Housing Finance	MSME
Purpose	Unsecured micro loans to economically active women through the JLG model	Affordable & micro housing solutions for low to middle-income groups	Sustainable and Emerging Businesses Loans
Ticket Size Range	Upto ₹ 1,05,000	₹ 1,00,000 – 4,000,000	Upto ₹ 200,000,000
Tenure	6 - 48 months	24 - 240 months	Upto 60 months
Frequency of Collection	Bi-Weekly	Monthly	Monthly/Quarterly
No. of States/UTs	30	22	14
No. of Branches	1,841	53	121
AUM (₹ Crores)	12,496[2]	1,267	1,054[3]
No. of loan accounts	33,34,932	12,249	52,450
Avg. Ticket Size for Q4-FY26	₹ 58,000 (JLG)	₹ 12,55,000	₹ 1,87,000 (Retail)
GNPA	3.1%	3.0%	3.8%
CRAR	25.4%	53.8%	29.6%
Active Lenders	75	34	31
Credit Rating	ICRA A (Stable)	ICRA A- (Stable)	ICRA A- (Stable)

Notes:

(1) Includes MFI Lending (loans under JLG model and water & sanitation) and Product Financing (Loans for solar lamps, cycles etc.)

(2) SCNL also has additional MSME portfolio of ₹ 357 Crores other than MFI portfolio

(3) Post merger of TFSL, SFL also has JLG BC portfolio, which is being run down. The AUM for SFL JLG portfolio stood at ₹ 26 Crores

CONSOLIDATED INCOME STATEMENT

Income Statement (₹ Crores)	Q4-FY26	Q3-FY26	Q-o-Q	Q4-FY25	Y-o-Y	FY26	FY25	Y-o-Y
Interest Income	609	580	5%	563	8%	2,376	2,187	9%
Less: Finance Cost	288	271	6%	262	10%	1,098	1,027	7%
Less: Forex Loss	93	18		2		213	22	
MTM Gains	122	18		2		249	(3)	
Other Income	191	147		51		536	395	
Net Interest Income	**542**	**456**	**19%**	**353**	**54%**	**1,849**	**1,530**	**21%**
Operating Expenses	251	231	9%	225	12%	921	776	19%
Credit Cost	79	131	(40%)	110	(28%)	496	518	(4%)
Profit Before Tax	**212**	**93**	**128%**	**18**	**1,064%**	**432**	**236**	**83%**
Less: Tax	50	21		(4)		100	50	
Profit for the Period	**162**	**72**	**124%**	**22**	**640%**	**332**	**186**	**79%**

Note:

1. Income in Q4 was elevated on account of MTM gains, and a subsequent expense in Finance Cost due to effect of change in Forex rates ; 2. Our Forex borrowings are 100% hedged ; 3. FY25 and Q3-FY26 numbers have been regrouped

STANDALONE INCOME STATEMENT

Income Statement (₹ Crores)	Q4-FY26	Q3-FY26	Q-o-Q	Q4-FY25	Y-o-Y	FY26	FY25	Y-o-Y
Interest Income	544	520	5%	508	7%	2,136	2,004	7%
Less: Finance Cost	251	238	5%	232	8%	966	928	4%
Less: Forex Loss	93	18		4		213	22	
MTM Gains	122	18		(12)		127	(3)	
Other Income	147	127		61		440	358	
Net Interest Income	**469**	**408**	**15%**	**322**	**46%**	**1,646**	**1,409**	**17%**
Operating Expenses	212	198	7%	195	9%	790	673	17%
Credit Cost	75	119	(37%)	105	(28%)	462	503	(8%)
Profit Before Tax	**181**	**91**	**98%**	**21**	**761%**	**394**	**233**	**69%**
Less: Tax	44	21		(20)		92	16	458%
Profit for the Period	**137**	**71**	**94%**	**41**	**234%**	**302**	**217**	**39%**

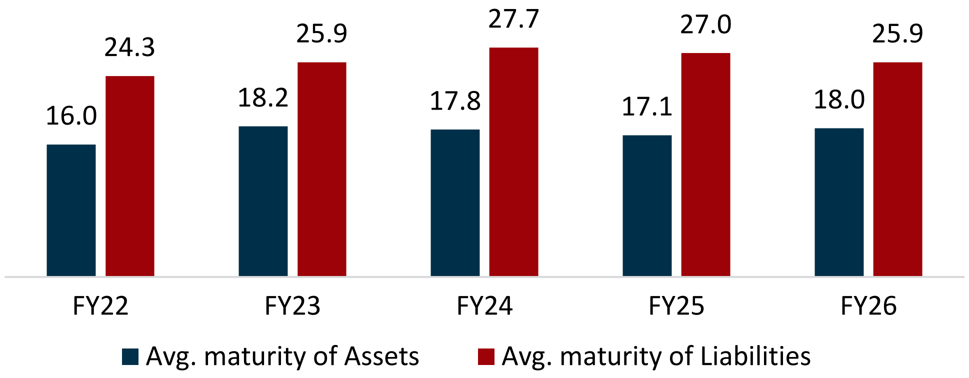
Note:
1. Income in Q4 was elevated on account of MTM gains, and a subsequent expense in Finance Cost due to effect of change in Forex rates ; 2. Our Forex borrowings are 100% hedged ; 3. FY25 and Q3-FY26 numbers have been regrouped

HISTORICAL CONSOLIDATED BALANCE SHEET

Particulars (₹ Crores)	FY26	FY25	FY24	FY23
Financial Assets				
Cash and Cash Equivalents	1,506	729	424	258
Bank Balance other than cash and cash equivalents	745	646	847	857
Loans	11,398	9,870	8,908	6,329
Investments & Derivative financial instruments	422	70	69	84
Trade receivables	8	2	8	5
Other Financial Assets	65	40	36	23
Total Financial Assets	**14,144**	**11,357**	**10,292**	**7,556**
Non Financial Assets	243	235	192	294
Total Assets	**14,387**	**11,592**	**10,485**	**7,850**
Financial Liabilities				
Trade Payables & other payable	39	36	22	21
Debt Securities	1,748	1,821	1,034	1,096
Borrowings (other than Debt Securities)	9,022	6,623	6,528	4,444
Subordinated Liabilities	221	348	348	371
Other Financial Liabilities	388	182	125	271
Total Financial Liabilities	**11,419**	**9,009**	**8,056**	**6,203**
Non Financial Liabilities	100	40	28	19
Total Liabilities	**11,519**	**9,049**	**8,084**	**6,222**
Equity				
Equity Share Capital	110	110	110	85
Other Equity	2,753	2,433	2,291	1,543
Total Equity (inc. NCI)	**2,868**	**2,543**	**2,401**	**1,628**
Total Liabilities and Equity Capital	**14,387**	**11,592**	**10,485**	**7,850**

BUILT-IN LIQUIDITY BUFFER THROUGH PRUDENT ALM MANAGEMENT

Benefit of Positive ALM Continues



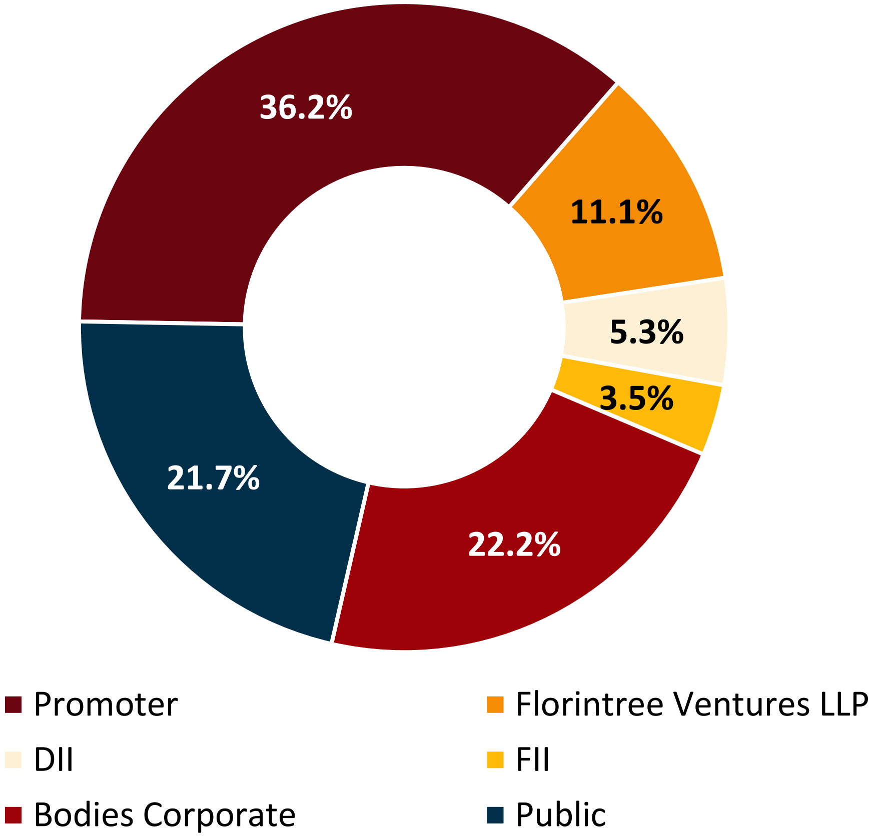
- Maintained a sustained positive ALM gap. This enhances the company's liquidity profile and significantly mitigates refinancing risk
- The company is well-positioned to meet all debt obligations comfortably without dependency on external liquidity, thereby enhancing investor confidence

Static ALM as on 31st Mar 2026	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Total
Inflows							
Liquidity at the beginning of month	2,092	2,268	2,536	2,544	2,836	3,063	2,092
Principal - Loan portfolio	474	438	481	526	446	478	2,844
Interest - Loan portfolio	205	162	179	175	134	155	1,010
Total (A)	**2,772**	**2,868**	**3,196**	**3,245**	**3,417**	**3,695**	**5,946**
Outflows							
Principal repayments	442	263	554	350	304	600	**2,514**
Interest repayments	62	69	98	59	50	88	**425**
Total (B)	**504**	**332**	**652**	**409**	**354**	**688**	**2,938**
Cumulative Mismatch (A-B)	**2,268**	**2,536**	**2,544**	**2,836**	**3,063**	**3,008**	**3,008**

Undrawn sanctions in hand of INR 2,235 crore as on Mar'26

CAPITAL MARKET INFORMATION

SHAREHOLDING PATTERN AS ON 31st MAR, 2026



NSE: SATIN	BSE: 539404	BLOOM: SATIN:IN

Price Data	**₹**
Face Value	10.0
Market Price	143.6
52 Week H/L	176.0/131.4
Market Cap (₹ Crores)	1,579.6
Equity Shares Outstanding (Crores)	11.0
1 Year Avg Trading Volume (‘000)	202.0
No. of Equity Shareholders	44,277
Book Value per share	259

Price data as on 31st March 2026

AWARDS AND ACCOLADES

Top 50: India's Best Workplaces in BFSI 2026

4th BusinessWorld Social Impact Awards

SGAL, a wholly owned subsidiary of Satin CreditCare, has forged a strategic **MoU with SBI**

Sa-Dhan National Conference on Inclusive Growth 2025- WATSUN Financing

Best Women friendly organisation 2025 – ELABEN Award at Sa-adhan Conference

Silver Award- Skoch Award 2025

GLOSSARY

Terms	Explanation
Assets Under Management (AUM)	Total value of the loan portfolio including on and off balance sheet assets
Capital to Risk-Weighted Assets Ratio (CRAR)	The ratio of Tier I and Tier II capital to Risk Weighted Assets
Financial Cost Ratio	The ratio of Interest Expense in the relevant period to the Average AUM
Gross Non Performing Asset (GNPA)	Stage III loan outstanding at the end of reporting period
Gross Yield	The ratio of total Income in the relevant period to the Average AUM
Leverage Ratio	The ratio of total borrowings to net worth
Loan Loss Ratio	The ratio of credit cost (including FLDG on BC) to the Average AUM
Net Interest Margin	Difference between the Gross Yield and the Financial Cost Ratio
Net Non Performing Asset (NNPA)	Stage III loan outstanding at the end of reporting period net of ECL provision against stage III loans
Operating Expenses Ratio	The ratio of the Operating Expenses (expenses including depreciation but excluding Credit Cost and Interest Expense) to the Average AUM
Return on Assets (ROA)	The ratio of PAT to the Average Total Assets
Return on Equity (ROE)	The ratio of PAT to the Average Equity

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For further details, please contact:

VALOREM ADVISORS
"Your Partners in Value Creation"

Mr. Anuj Sonpal

Valorem Advisors

Tel: +91 22 4903 9500

Email: satin@valoremadvisors.com

Investor Kit Link: https://www.valoremadvisors.com/satin

Ms. Aditi Singh

Satin Creditcare Network Limited

Tel: +91 124 4715 400

Email: aditi.singh@satincreditcare.com

For Detailed Information: Corporate Presentation