



April 7, 2025

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 SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended and in terms of other applicable laws, if any, please find enclosed herewith press release dated April 7, 2025.

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:

Key Business Update for Q4 & 12M FY25

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Code of Conduct & Fair Disclosure for Prohibition of Insider Trading, below is the business update for quarter & year ended 31st March 2025 on a standalone basis:

- **Assets under Management**: registered a growth of ~7% YoY to reach ~Rs. 11,300 crore as on 31st March 2025 as compared to Rs. 10,593 crore as on 31st March 2024; also achieved a QoQ growth of ~5%
 - ***YoY growth is broadly in line with the guidance***
 - Backed by strong disbursement of ~Rs. 9,800 crore for FY 2024-25
 - Business momentum remains positive, reflecting in steady portfolio expansion
- **Asset Quality**: Strong momentum visible with reversal in PAR 1, improving from 6.8% in Sep'24 to 6.4% in Dec'24, and further declining by approx. 100 bps by Mar'25
 - Reversal continues from Nov'24 onwards, driven by effective risk management and strong client engagement.
 - ***Credit Cost for FY 2024-25 to be within the guided range of 4.5%-5.0%***
- During the year, added 218 branches, taking the branch count to 1,454 as on 31st March 2025
- **Collection Efficiency**: 0 dpd collection efficiency for the month of Mar'25 stood at ~99.8%
- **Funds Raised**: During the financial year, raised ~Rs. 7,700 crore through various instruments; demonstrating the confidence lenders have placed in the company. The average tenure of funds raised has increased during the year to 28 months viz a viz 25.5 months in FY24
 - Successfully raised our first syndicated social term loan of USD 100 million via External Commercial Borrowing
- Received "SQS2" Sustainability Quality Score for our Social Financing Framework from Moody's Ratings

Please note the above information is provisional unaudited numbers and are subject to be reviewed and audited by statutory auditors of the company.

This is for your information and records.