



February 10, 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 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 February 10, 2026.

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:



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‘SFL Drives Momentum Through Robust Fundraising and Purpose-Led MSME Growth’

Gurugram, February 10, 2026: Satin Finserv Limited (SFL), a wholly owned subsidiary of Satin Creditcare Network Limited (SCNL), continues to demonstrate strong fundraising prowess reinforced by a series of strategic milestones:

- Successful issuance of Rs. 50 crores in Non-Convertible Debentures (NCDs) with a unique per-debenture face value of Rs. 10,000; the first such structure for the company
- Shareholder approval at the EGM for enhancing the NCD issuance limit to an aggregate outstanding of Rs. 600 crores, up from Rs. 200 crores, signaling strong alignment with strategic priorities
- Mobilization of ~Rs. 260 crores in the last 3 months; marking the company’s strongest fundraising performance

This momentum in fund raising reaffirms the market’s confidence in SFL’s financial strength, strategy, and forward-looking growth plans. These milestones will enhance SFL's visibility in the retail debt market, diversify its lender base and borrowing instruments, and build a resilient funding ecosystem. With sufficient liquidity and a strong Capital Adequacy Ratio of 36.1% as on December 2025, SFL maintains a solid foundation for sustained expansion and stability.

The Company is advancing its growth strategy by expanding its product range to tap India's thriving MSME financing market, placing strategic emphasis on sustainability financing solutions that support the low-carbon economy transition. Coupled with realigned processes and advanced technology adoption, SFL is well positioned for accelerated expansion and profitable, impact-driven returns.

Commenting on this, **Mr. Pramod Marar, WTD & CEO of SFL**, said:

“This robust funding momentum represents a pivotal step forward, expanding our investor reach and fortifying our funding pipeline further reinforcing stakeholder confidence in our strategy and execution.

We remain committed to growing responsibly by diversifying our funding sources, strengthening our balance sheet, and empowering more MSMEs with practical, reliable, and sustainable solutions.”

Commenting on this, **Dr. HP Singh, Chairman cum Managing Director of Satin Creditcare**, said:

“Our commitment to diversification across the Group is being affirmed in a meaningful way, with SFL’s progress underscoring the strength of this vision. The impressive fundraising traction SFL has received demonstrates clear market confidence in its chosen direction.



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As a Group, we continue to extend unwavering support to our subsidiaries, ensuring they scale with strength and clarity. With unified strategic priorities, SFL is deepening our impact in the MSME ecosystem and accelerating our sustainability agenda.”

About Satin Finserv Limited

Incorporated in January 2019, Satin Finserv Limited (SFL) is a wholly owned subsidiary of Satin Creditcare Network Limited (SCNL), one of India’s leading NBFC-MFIs. SFL is committed to bridging the financing gap for small and medium enterprises by offering tailored lending solutions that empower entrepreneurs, drive sustainable business growth, and strengthen local economies, while promoting environmentally responsible practices and long-term economic resilience.

With a proven track record of six years of profitable operations, the company has established itself as a trusted player in the MSME financing space. As of Dec’25, SFL manages an AUM of Rs. 728 crores, of which the on-book AUM stood at Rs. 698 crores. Currently, it has presence across 14 states through a network of 121 branches. It has been listed on the BSE debt market since March 2024, underscoring its financial strength, governance standards, and commitment to transparency.

About Satin Creditcare Network Limited

Satin Creditcare Network Limited (“SCNL” or “Company”) is a leading microfinance institution (MFI) in the country with presence in 26 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 on technology and innovation that forge sustainable strategic partnerships. The Company also offers a bouquet of financial products in the Non-MFI segment, comprising of loans to sustainable and emerging businesses 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 license to commence MSME 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 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 women entrepreneurs and green initiatives. As on 31st December 2025, Satin group had 1,987 branches and a headcount of 18,240, serving 32.7 lakh clients.

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



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guarantees of future performance and involve risks and uncertainties, and actual results may differ from those in such forward-looking statements as a result of various factors and assumptions which the Company believes to be reasonable in light of 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 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.

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