



**April 8, 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,**  
25<sup>th</sup> Floor, P. J. Towers,  
Dalal Street,  
Mumbai-400001

**Symbol: SATIN**

**Scrip Code: 539404**

**Sub:** Business updates 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 updates for Q4 and 12M FY26 of the Company.

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

Business Update Q4 and 12M FY26

**LEGACY .**  
**LEADERSHIP .**

COMPOSING THE UNWRITTEN ■



# Sustained Growth in FY26 | Steadfast Focus



- AUM grew by 19% YoY to reach ₹ 15,275 crores on consolidated basis as on 31<sup>st</sup> March 2026 on account of increase in disbursement.

AUM (₹ Crores)	Mar-26	Mar-25	YoY	Dec-25	QoQ
Consolidated	15,275	12,784	19%	13,341	14%
Standalone	12,933	11,316	14%	11,482	13%

- Disbursement grew by 17% YoY to ₹ 12,516 crores on consolidated basis during FY26 supported by improved operational efficiency.

DISBURSEMENT (₹ Crores)	FY26	FY25	YoY	Q4FY26	Q3FY26	QoQ	Q4FY25	YoY
Consolidated	12,516	10,663	17%	4,422	3,227	37%	3,095	43%
Standalone	11,203	9,837	14%	3,820	2,896	32%	2,881	33%

- 7,39,501 new borrowers were added during the financial year. 2,46,281 new borrowers were added in Q4FY26.

# Sustained Growth in FY26 | Steadfast Focus



- Credit Cost for FY26 was in the range of 3.8%-4.0% as against 4.6% in FY25.
- During the year, 392 new branches were added (25 branches were added in Q4FY26), taking the branch count to 1,841 as on 31<sup>st</sup> March 2026. Branches at consolidated level stood at 2,015.
- X-Bucket collection efficiency for March'26 stood at ~99.9%.
- During the financial year, raised ~₹ 10,830 crores through various debt instruments, reflecting institutional credibility.
- Marginal Cost of Borrowing reduced by 49 bps YoY
- Total number of Employees stood at 16,212 in March'26.
- We achieved a debut score of 59 in the S&P Global Corporate Sustainability Assessment.



Please note - The information given in this presentation includes provisional unaudited numbers and is subject to be reviewed and audited by statutory auditors of the company

**For further details, please contact:**

Ms. Aditi Singh  
Chief Strategy Officer  
Tel: (124) 4715400  
Email: [aditi.singh@satincare.com](mailto:aditi.singh@satincare.com)

**LEGACY .**  
**LEADERSHIP .**  
COMPOSING THE UNWRITTEN ■

