



November 8, 2024

To,

**The Manager,
National Stock Exchange of India Ltd.**
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra East, Mumbai-400051
Symbol: SATIN

**The Manager,
BSE Limited**
25th Floor, P. J. Towers,
Dalal Street,
Mumbai – 400001
Scrip Code: 539404

Sub: Outcome of the Board Meeting of Satin Creditcare Network Limited (“the Company”)

Ref: Regulations 30, 33, 52 and 63 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”)

Dear Sir/Madam,

With reference to our earlier intimation dated November 1, 2024 and pursuant to the provisions of Regulations 30, 33, 52 and 63 and other applicable provisions, if any, of the SEBI Listing Regulations, as amended, we hereby inform you that the Board of Directors of the Company at its meeting held today i.e. November 8, 2024 have, *inter-alia*, considered and approved the Un-audited Financial Results (Standalone & Consolidated) along with Limited Review Report(s) for the quarter and half year ended September 30, 2024.

Copy of Un-audited Financial Results (Standalone & Consolidated) along with the Limited Review Report(s) issued by M/s J C Bhalla & Co., Statutory Auditors of the Company, are enclosed herewith.

Please note that:

- The meeting of Board of Directors commenced at 12.30 P.M. (IST) and concluded at 2.25 P.M. (IST).
- Trading Window for dealing in securities of the Company shall remain closed until 48 hours from publication of this announcement.

The above results are also being made available on the Company’s website i.e. www.satincreditcare.com.

This is for your information and record.

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

(Vikas Gupta)
Company Secretary & Chief Compliance Officer
Encl: a/a

J. C. BHALLA & CO.
CHARTERED ACCOUNTANTS

BRANCH OFFICE : B-5, SECTOR-6, NOIDA - 201 301 (U.P.)
TEL. : +91 - 120 - 4241000, FAX : +91-120-4241007
E-MAIL : taxaid@jcbhalla.com

Independent Auditor's Limited Review Report on Unaudited Standalone Financial Results of Satin Creditcare Network Limited for the quarter and half year ended September 30, 2024, pursuant to the Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

**Review report to
The Board of Directors
Satin Creditcare Network Limited**

1. We have reviewed the accompanying statement of unaudited standalone financial results of Satin Creditcare Network Limited (the "Company") for the quarter and half year ended September 30, 2024 (the "Statement") attached herewith, being prepared and submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations") which has been initialed by us for identification purpose.
2. This Statement, which is the responsibility of the Company's Management and has been approved by the Board of Directors of the Company, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (IND AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, read with the Listing Regulations. Our responsibility is to issue a conclusion on this Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 - "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India (the "ICAI"). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of the company personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in all material respects in accordance with the recognition and measurement principles laid down in IND AS 34 prescribed under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder including the amendments thereof and other recognized accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Regulation 52 read with Regulation 63 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations 2015, including the manner in which it is to be disclosed, or that it contains any material misstatement.



HEAD OFFICE : B-17, Maharani Bagh, New Delhi - 110065

5. The review of unaudited standalone financial results for the corresponding quarter ended June 30 2024, quarter and half year ended September 30, 2023 and audit of annual financial statements for the year ended March 31, 2024 was conducted by M/s S S Kothari Mehta & Co. LLP, Chartered Accountants, the previous auditors of the Company, whose reports dated July 31, 2024 , October 27, 2023 and April 29, 2024 respectively, expressed an unmodified conclusion/opinion, as the case may be, on those financial results/financial statements. Accordingly, we JC Bhalla & Co., Chartered Accountants, do not express any conclusion/opinion, as the case may be, on the figures reported in the financial results for the corresponding quarter ended June 30 2024, quarter and half year ended September 30, 2023 and in the annual financial statements for the year ended March 31, 2024.

For JC Bhalla & Co.
Chartered Accountants
Firm Regn No. 001111N



(Rajesh Sethi)
Partner

Membership No. 085669

UDIN: 24085669BKESSES9614



Place: Gurugram

Date: November 8, 2024



SATIN CREDITCARE NETWORK LTD.

Reaching out!

Statement of Unaudited Standalone Financial Results for the quarter and half year ended September 30, 2024

(₹ in Lakhs except EPS)

S. No	Particulars	Quarter ended			Half Year ended		Year ended
		September 30, 2024 (Unaudited)	June 30, 2024 (Unaudited)	September 30, 2023 (Unaudited)	September 30, 2024 (Unaudited)	September 30, 2023 (Unaudited)	March 31, 2024 (Audited)
	Income						
	Revenue from operations						
	Interest income	53,162.51	53,195.92	41,342.94	1,06,358.43	79,275.97	1,74,876.22
	Rental income	32.33	33.19	31.05	65.52	62.85	129.25
	Fees and commission income	234.52	464.32	485.11	698.84	1,066.28	2,536.64
	Net gain on fair value changes	606.64	24.24	770.03	630.88	284.95	1,107.07
	Net gain on derecognition of financial instruments	5,963.48	4,432.15	6,271.23	10,395.63	9,862.48	25,702.55
	Other operating income	46.42	42.29	268.96	88.71	323.92	526.87
1	Total revenue from operations	60,045.90	58,192.11	49,169.32	1,18,238.01	90,876.45	2,04,878.60
2	Other income	44.92	19.37	24.19	64.29	36.04	186.22
3	Total income (1+2)	60,090.82	58,211.48	49,193.51	1,18,302.30	90,912.49	2,05,064.82
	Expenses						
	Finance costs	24,268.11	22,949.26	20,031.31	47,217.37	37,042.47	83,284.36
	Impairment of financial instruments	13,371.11	6,921.92	2,905.03	20,293.03	4,438.62	14,448.03
	Employee benefits expenses	12,415.11	10,576.91	8,835.41	22,992.02	17,354.84	36,570.22
	Depreciation and amortisation expenses	567.10	500.75	528.27	1,067.85	921.85	1,997.75
	Other expenses	3,726.88	3,508.71	3,058.86	7,235.59	5,832.94	12,179.51
4	Total expenses	54,348.31	44,457.55	35,358.88	98,805.86	65,590.72	1,48,479.87
5	Profit before tax (3-4)	5,742.51	13,753.93	13,834.63	19,496.44	25,321.77	56,584.95
	Tax expense:						
	Current tax	3,815.91	4,983.05	-	8,798.96	-	6,709.27
	Deferred tax (credit)/charge	(2,229.18)	(1,490.37)	3,507.96	(3,719.55)	6,403.77	7,591.27
6	Total tax expense	1,586.73	3,492.68	3,507.96	5,079.41	6,403.77	14,300.54
7	Net profit after tax (5-6)	4,155.78	10,261.25	10,326.67	14,417.03	18,918.00	42,284.41
	Other comprehensive income						
	Items that will not be reclassified to profit and loss	(1,013.86)	(384.55)	(912.26)	(1,398.41)	(1,934.19)	(2,039.21)
	Income tax relating to items that will not be reclassified to profit and loss	255.17	96.78	229.60	351.95	486.80	513.23
	Items that will be reclassified to profit and loss	(704.02)	331.68	524.35	(372.34)	300.52	2,030.59
	Income tax relating to items that will be reclassified to profit and loss	177.19	(83.48)	(131.96)	93.71	(75.63)	(511.06)
8	Total other comprehensive income	(1,285.52)	(39.57)	(290.27)	(1,325.09)	(1,222.50)	(6.45)
9	Total comprehensive income (7+8)	2,870.26	10,221.68	10,036.40	13,091.94	17,695.50	42,277.96
10	Paid-up equity share capital (face value of ₹ 10 per equity share)	11,004.32	11,004.32	9,920.66	11,004.32	9,920.66	11,004.32
11	Other equity						2,55,729.95
12	Earning per share (EPS) (face value of ₹ 10 per equity share)						
	- Basic (amount in ₹)	3.78	9.33	10.63	13.11	20.72	43.01
	- Diluted (amount in ₹)	3.78	9.33	10.50	13.11	19.77	41.97

(EPS for the quarter ended September 30, 2024, June 30, 2024, September 30, 2023 and half year ended September 30, 2024 and September 30, 2023 are not annualised)



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Phase – III, Gurugram,
Haryana – 122016, India

REGISTERED OFFICE:
5th Floor, Kundan Bhawan,
Azadpur Commercial Complex,
Azadpur, New Delhi – 110033, India

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SATIN CREDITCARE NETWORK LTD.

Reaching out!

Unaudited Standalone Statement of Assets and Liabilities as at September 30, 2024

Particulars	(₹ in Lakhs)	
	As at September 30, 2024 (Unaudited)	As at March 31, 2024 (Audited)
ASSETS		
Financial assets		
Cash and cash equivalents	90,920.86	35,630.21
Bank balances other than cash and cash equivalents	68,029.24	78,023.95
Derivative financial instruments	1,448.32	1,800.00
Trade receivables	135.84	400.90
Loans	7,98,394.34	7,95,143.90
Investments	86,065.48	82,481.45
Other financial assets	3,789.83	2,634.29
	10,48,783.91	9,96,114.70
Non-financial assets		
Current tax assets (net)	180.66	180.66
Investment Property	616.48	631.91
Property, plant and equipment	8,880.47	8,641.25
Other intangible assets	19.08	41.01
Other non-financial assets	2,705.59	2,491.38
	12,402.28	11,986.21
TOTAL ASSETS	10,61,186.19	10,08,100.91
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	166.28	241.60
Other payables		
(i) total outstanding dues of micro enterprises and small enterprises	10.20	83.55
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1,537.03	1,244.97
Debt securities	1,70,938.90	1,01,416.58
Borrowings (other than debt securities)	5,51,865.08	5,85,312.08
Subordinated liabilities	32,791.46	32,767.40
Other financial liabilities	13,541.31	10,543.52
	7,70,850.26	7,31,609.70
Non-financial liabilities		
Current tax liabilities (net)	4,242.21	234.95
Deferred tax liabilities (net)	3,669.55	7,834.74
Provisions	1,640.78	834.80
Other non-financial liabilities	941.64	852.45
	10,494.18	9,756.94
EQUITY		
Equity share capital	11,004.32	11,004.32
Other equity	2,68,837.43	2,55,729.95
	2,79,841.75	2,66,734.27
TOTAL LIABILITIES AND EQUITY	10,61,186.19	10,08,100.91



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SATIN CREDITCARE NETWORK LTD.

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Unaudited Standalone statement of cash flow for the half year ended September 30, 2024

(₹ in Lakhs)

Particulars	For the half year ended	For the half year ended
	September 30, 2024 (Unaudited)	September 30, 2023 (Unaudited)
A Cash flow from operating activities		
Profit before tax	19,496.44	25,321.77
Adjustments for:		
Depreciation and amortisation	582.84	493.43
Depreciation of right-of-use assets	485.01	428.42
Net loss / (gain) on derecognition of property, plant and equipment	15.95	14.34
Fair value gain on mutual funds	(1,062.69)	(201.67)
Loss/(gain) on fair valuation of subsidiaries	-	69.88
Unrealised loss/ (gain) on fair value changes of derivatives and investments	431.81	(153.16)
Impairment on financial instruments	20,293.03	4,438.62
Gain on sale of loan portfolio through assignment	(10,395.63)	(9,862.48)
First loss default guarantee reversal	(2.16)	(433.65)
Share based payment to employees	15.58	-
Effective interest rate adjustment for financial instruments	2,908.47	997.86
Interest expense for leasing arrangements	105.54	90.75
Net gain on termination of leases	(6.31)	(12.21)
Corporate guarantee premium income	(43.62)	(23.83)
Unrealised exchange fluctuation loss (net)	725.21	434.73
Operating profit before working capital changes	33,549.47	21,602.80
Movement in working capital		
(Increase)/decrease in trade receivables	264.72	(122.06)
(Increase)/decrease in loans	(14,368.85)	(85,474.04)
(Increase)/decrease in fixed deposits	9,994.71	(7,218.59)
(Increase)/decrease in other financial assets	(1,160.19)	(6,510.10)
(Increase)/decrease in other non-financial assets	(214.21)	(376.43)
Increase / (decrease) in trade and other payables	143.39	684.84
Increase / (decrease) in other financial liabilities	3,043.57	(15,126.70)
Increase / (decrease) in provisions	254.26	38.15
Increase / (decrease) in other non-financial liabilities	89.19	162.37
Cash generated from/ (used in) operating activities post working capital changes	31,596.06	(92,339.76)
Income tax paid (net)	(4,791.68)	(2,392.34)
Net cash generated from/ (used in) operating activities (A)	26,804.38	(94,732.10)
B Cash flows from investing activities		
Purchase of property, plant and equipment	(736.45)	(409.68)
Proceeds from sale of property, plant and equipment	35.36	18.41
Investment made in subsidiaries	(3,700.00)	(6,500.00)
Investment made in other than subsidiaries	(8,35,806.54)	(5,23,836.13)
Sale of investments other than subsidiaries	8,36,912.00	5,16,348.56
Net cash used in investing activities (B)	(3,295.63)	(14,378.84)
C Cash flows from financing activities		
Proceeds from issue of share capital and share warrants (including premium and net of share issue expenses)	-	8,781.24
Proceeds from debt securities	75,760.82	19,386.62
Repayment of debt securities	(6,730.49)	(46,824.32)
Proceeds from borrowings other than debt securities	1,65,899.76	3,54,805.44
Repayment of borrowings other than debt securities	(2,02,574.78)	(1,90,106.28)
Lease payments	(573.50)	(499.41)
Repayment of subordinated liabilities	-	(7,152.39)
Net cash generated from financing activities (C)	31,781.81	1,38,390.90
Net increase/(decrease) in cash and cash equivalents (A+B+C)	55,290.56	29,279.96
Cash and cash equivalents at the beginning of the period	35,630.21	21,335.16
Cash and cash equivalents at the end of the period	90,920.77	50,615.12
Notes:		
Cash and cash equivalents	90,920.86	50,615.12
Less: Overdraft facility against term deposits	(0.09)	-
	90,920.77	50,615.12



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SATIN CREDITCARE NETWORK LTD.

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Notes to the unaudited standalone financial results:

- The above unaudited financial results of Satin Creditcare Network Limited ("the Company") for the quarter and half year ended September 30, 2024 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on November 8, 2024 and are reviewed by the statutory auditors of the company pursuant to the requirement of Regulations 33 and 52 read with regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) including relevant circulars issued by SEBI from time to time.
- The unaudited financial results have been prepared in accordance with applicable accounting standards, as notified under the Companies (Indian Accounting Standards) Rules, 2015, and as specified under section 133 of the Companies Act 2013 as amended from time to time.
- The secured non-convertible debentures issued by the Company are fully secured by exclusive charge on the hypothecation of book debts/loan receivables to the extent as stated in the information memorandum /Key information Document. Further, the Company has maintained asset cover as stated in the information memorandum/ Key information Document which is sufficient to discharge the principal amount and interest at all times for the non-convertible debt securities issued.
- During the quarter under review, the Company has allotted following Non-Convertible Securities (including Debentures) on private placement basis -
 - 5,000 senior, secured, rated, listed, taxable, redeemable, transferable, non-convertible debentures having a face value of ₹ 1,00,000 each aggregating to ₹ 5,00,00 lakhs to 2 (two) investors on July 04, 2024 on private placement basis.
 - 5,000 senior, secured, rated, listed, redeemable, transferable, non-convertible debentures having a face value of ₹ 1,00,000 each aggregating to ₹ 5,00,00 lakhs to 1 (one) investor on August 22, 2024 on private placement basis.
 - 500 secured, listed, united states dollars denominated non-convertible bonds having face value of USD 10,000 each aggregating to USD 50.00 lakhs (equivalent to ₹ 4,185.00 lakhs) to 1 (One) investor on September 25, 2024 on private placement basis.
- During the quarter under review, the Company has made an investment of an amount of ₹ 3,500.00 lakhs in Satin Housing Finance Limited (a wholly owned subsidiary of the Company) by subscribing 1,12,17,945 equity shares of face value of ₹ 10 each at an issue price of ₹ 31.20 per share (including premium of ₹ 21.20) offered on Rights Basis.
- During the quarter under review, the Company has incorporated a wholly owned subsidiary viz Satin Technologies Limited on August 13, 2024 and invested an amount of ₹ 200.00 lakhs by subscribing 20,00,000 equity shares of face value of ₹ 10 each.
- Details of loans transferred / acquired during the quarter ended September 30, 2024 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:

(i) The company has transferred certain loans which are not in default through direct assignment, details of which are given below:

Particulars	Quarter ended September 30, 2024
i) Total number of loans assets assigned during the quarter	1,99,691
ii) Book value of loans assets assigned during the quarter (₹ in Lakhs)	65,979.70
iii) Sale consideration received during the quarter (₹ in Lakhs)	65,979.70
iv) Interest spread recognised in the statement of profit and loss during the quarter (including amortization of unamortised interest spread) (₹ in Lakhs)	6,222.62
v) Weighted average maturity of loans assets assigned (in Months)	16.76
vi) Weighted average holding period of loans assets assigned (in Months)	6.58
vii) Retention of beneficial economic interest on loans assets assigned (in%)	10.00%
viii) Coverage of tangible security coverage	Nil
ix) Rating-wise distribution of rated loans	Not Rated
x) Agreed to replace loans transferred to transferee(s) or pay damages arising out of any representation or warranty	No

(ii) The company has not transferred any NPA loans.

(iii) The company has acquired certain loans which are not in default through direct assignment, details of which are given below:

Particulars	Quarter ended September 30, 2024
i) Total number of loans assets acquired during the quarter	8,866
ii) Book value of loans assets acquired during the quarter (₹ in Lakhs)	1,816.12
iii) Sale consideration Paid during the quarter (₹ in Lakhs)	1,816.12
iv) Weighted average maturity of loans assets acquired (in Months)	16.84
v) Weighted average holding period of loans assets acquired (in Months)	4.19
vi) Retention of beneficial economic interest by Assignor on loans assets acquired (in%)	10.00%
vii) Coverage of tangible security coverage	Nil
viii) Rating-wise distribution of rated loans	Not Rated
ix) Agreed to replace loans transferred to transferee(s) or pay damages arising out of any representation or warranty	No

(iv) The company has not acquired any stressed loans.

- Details of recovery rating assigned for security receipts (SRs) as at September 30, 2024 are given below:

Recovery Rating Scale	Anticipated recovery as per recovery rating	Amount (₹ in Lakhs)
RR3	50%-75%	3,558.70
RR4	25%-50%	1,871.21
Total		5,430.91

Total carrying amount of SRs held by the Company is ₹ 5,002.11 lakhs (Gross book value: ₹ 5,430.91 lakhs, impairment allowance: ₹ 428.80 lakhs) as on September 30, 2024.



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9 Details pursuant to RBI circular RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated August 06, 2020 issued for Resolution Framework for COVID-19-related Stress:

S. No.	Type of borrower	(₹ in Lakhs)				
		(A)	(B)	(C)	(D)	(E)
		Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the this half-year
1	Personal Loans	-	-	-	-	-
2	Business Loan - JLG	108.02	1.16	43.04	63.40	0.42
3	Business Loan - Others	35.04	-	-	7.10	27.94
4	Corporate persons*	-	-	-	-	-
	Total	143.06	1.16	43.04	70.50	28.36

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

10 The Chief Operating Decision Maker reviews the operations at the Company level. The operations of the Company fall under “financing activities” only, which is considered to be the only reportable segment in accordance with the provisions of Ind AS 108 – Operating Segments. The Company operates in a single geographical segment, i.e. domestic.

11 Additional Information as required under Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 (amended) as presented in below table:

S.no	Particulars	For the period ended September 30, 2024
1	Debt-equity ratio (no. of times)	2.73
2	Debt service coverage ratio	Not applicable
3	Interest service coverage ratio	Not applicable
4	Outstanding redeemable preference shares (quantity and value)	Nil
5	Capital redemption reserve (₹ in Lakhs)	2,777.00
6	Debenture redemption reserve (₹ in Lakhs) Pursuant to the Companies (Share Capital and Debentures) Amendment Rules, 2019 dated August 16, 2019, the Company being a Non-Banking Financial Company is exempted from the requirement of creating Debenture Redemption Reserve in respect of Secured Redeemable Non-Convertible Debentures issued through public issue and under private placement.	Not applicable
7	Net worth (₹ in Lakhs)	2,82,039.57
8	Net profit after tax (₹ in Lakhs)	14,417.03
9	Earnings per share: Basic (₹)	13.11
	Diluted (₹)	13.11
10	Current ratio (no. of times)	Not applicable
11	Long term debt to working capital (no. of times)	Not applicable
12	Bad debts to Account receivable ratio	Not applicable
13	Current liability ratio (no. of times)	Not applicable
14	Total debts to total assets	0.72
15	Debtors turnover	Not applicable
16	Inventory turnover	Not applicable
17	Operating margin (%)	Not applicable
18	Net profit margin (%)	12.19%
19	Sector specific equivalent ratios, as applicable:	
	a) Net Interest Margin (%) (annualised)	13.27%
	b) GNPA (%)	3.53%
	c) NNPA (%)	1.37%
	d) Provision Coverage Ratio (NPA)	61.14%
	e) Capital Risk Adequacy Ratio (CRAR)	28.82%
	f) Liquidity Coverage Ratio (LCR)	129.11%

12 Previous year/periods figures have been regrouped/rearranged to make them comparable with the current period classification.

Place : Gurugram
Date : November 8, 2024



For and on behalf of the Board of Directors of
Satin Creditcare Network Limited


Harvinder Pal Singh
Chairman cum Managing Director
DIN: 00333754

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Landline No : 0124-4715400
E-Mail ID : info@satincreditcare.com
Website : www.satincreditcare.com

J. C. BHALLA & CO.

CHARTERED ACCOUNTANTS

BRANCH OFFICE : B-5, SECTOR-6, NOIDA - 201 301 (U.P.)
TEL. : +91 - 120 - 4241000, FAX : +91-120-4241007
E-MAIL : taxaid@jcbhalla.com

Independent Auditor's Limited Review Report on Unaudited Consolidated Financial Results of Satin Creditcare Network Limited for the quarter and half year ended September 30, 2024 pursuant to the Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

Review report to
The Board of Directors of
Satin Creditcare Network Limited

1. We have reviewed the accompanying statement of unaudited consolidated financial results of Satin Creditcare Network Limited (hereinafter referred to as "the Parent") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group"), for the quarter and half year ended September 30, 2024 (hereinafter referred to as "the Statement") attached herewith, being prepared and submitted by the Parent pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (hereinafter referred to as "the Listing Regulations"), which has been initiated by us for identification purpose.
2. This Statement, which is the responsibility of the Parent's Management and has been approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards 34, "Interim Financial Reporting" ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India, read with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India (hereinafter referred to as "the ICAI"). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial results are free of material misstatement. A review of interim financial information consists of making inquiries, primarily of the persons responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the Circular No. CIR/CFD/CMD1/44/2019 dated March 29, 2019 as amended issued by the Securities and Exchange Board of India under Regulation 33(8) of the Listing Regulations, to the extent applicable.

4. The Statement includes the financial results of the following entities:

Sr. No.	Name of the Company
	Wholly Owned Subsidiaries
1	Satin Housing Finance Limited
2	Satin Finserv Limited
3	Satin Technologies Limited



5. Based on our review conducted and procedures performed as stated in paragraph 3 above and paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principle laid down in the aforesaid Indian Accounting Standard ("Ind AS") prescribed under Section 133 the Act as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement.
6. We did not review the financial results of 3 (three) wholly owned subsidiaries included in the Statement, whose financial results reflect total assets of Rs. 1,31,338.73 Lakhs as at September 30, 2024, total revenues of Rs. 5,814.22 Lakhs and Rs. 11,029.55 Lakhs, total net profit/ (loss) after tax of Rs. 279.14 Lakhs and Rs. 496.76 lakhs and total comprehensive income/ (loss) of Rs. 476.54 Lakhs and Rs. 831.15 Lakhs for the quarter and half year ended September 30, 2024, respectively, and cash inflow (net) of Rs. 1,859.07 Lakhs for the half year ended September 30, 2024. These financial results have been reviewed by other auditors whose reports have been furnished to us by the management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these wholly owned subsidiaries, is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above.

Our conclusion on the Statement is not modified in respect of the above matter.

7. The review of unaudited consolidated financial results for the corresponding quarter ended June 30 2024, quarter and half year ended September 30, 2023 and audit of annual consolidated financial statements for the year ended March 31, 2024 was conducted by M/s S S Kothari Mehta & Co. LLP, Chartered Accountants, the previous auditors of the Company, whose reports dated July 31, 2024 , October 27, 2023 and April 29, 2024 respectively, expressed an unmodified conclusion/opinion, as the case may be, on those financial results/financial statements. Accordingly, we JC Bhalla & Co., Chartered Accountants, do not express any conclusion/opinion, as the case may be, on the figures reported in the financial results for the corresponding quarter ended June 30 2024, quarter and half year ended September 30, 2023 and in the annual financial statements for the year ended March 31, 2024.

For JC Bhalla & Co.
Chartered Accountants
Firm Regn No. 001111N



(Rajesh Sethi)

Partner

Membership No. 085669

UDIN: 24095669BKES ET 6073



Place: Gurugram

Date: November 8, 2024



SATIN CREDITCARE NETWORK LTD.

Reaching out!

Statement of Unaudited Consolidated Financial Results for the quarter and half year ended September 30, 2024

(₹ in Lakhs except EPS)

S. No	Particulars	Quarter ended			Half year ended		
		September 30, 2024	June 30, 2024	September 30, 2023	September 30, 2024	September 30, 2023	Year ended March 31, 2024
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Revenue from operations						
	Interest income	57,675.27	57,227.55	44,390.21	1,14,902.82	85,352.62	1,88,176.35
	Rental income	6.98	9.57	9.45	16.55	20.30	40.69
	Fees and commission income	838.59	1,227.37	1,428.89	2,065.96	3,061.19	6,536.76
	Net gain on fair value changes	619.66	63.16	856.85	682.82	372.85	783.84
	Net gain on derecognition of financial instruments	6,502.50	4,716.34	6,825.06	11,218.84	10,416.31	27,285.52
	Other operating income	47.03	21.93	250.68	68.96	287.32	455.66
1	Total revenue from operations	65,690.03	63,265.92	53,761.14	1,28,955.95	99,510.59	2,23,278.82
2	Other income	56.40	169.28	87.30	225.68	225.58	773.96
3	Total income (1+2)	65,746.43	63,435.20	53,848.44	1,29,181.63	99,736.17	2,24,052.78
	Expenses						
	Finance costs	26,608.70	25,100.28	21,668.53	51,708.98	40,216.83	90,102.14
	Impairment of financial instruments	13,739.89	7,073.67	3,063.65	20,813.56	4,657.46	15,079.54
	Employee benefit expenses	14,334.41	12,493.63	11,038.14	26,828.04	21,474.87	44,791.39
	Depreciation and amortisation expenses	669.71	569.39	605.03	1,239.10	1,042.24	2,266.14
	Other expenses	4,236.20	4,096.79	3,164.53	8,332.99	6,281.83	13,524.78
4	Total expenses	59,588.91	49,333.76	39,539.88	1,08,922.67	73,673.23	1,65,763.99
5	Profit/(loss) before tax (3-4)	6,157.52	14,101.44	14,308.56	20,258.96	26,062.94	58,288.79
	Tax expense:						
	Current tax	3,724.01	5,043.91	11.86	8,767.92	106.86	6,949.62
	Deferred tax charge/(credit)	(2,035.76)	(1,470.52)	3,619.05	(3,506.28)	6,491.12	7,745.37
6	Total tax expense	1,688.25	3,573.39	3,630.91	5,261.64	6,597.98	14,694.99
7	Net profit/(loss) after tax (5-6)	4,469.27	10,528.05	10,677.65	14,997.32	19,464.96	43,593.80
	Other comprehensive income						
	Items that will not be reclassified to profit and loss	(993.10)	(384.55)	(888.84)	(1,377.65)	(1,910.77)	(2,054.40)
	Income tax relating to items that will not be reclassified to profit and loss	249.69	96.78	223.00	346.47	480.20	517.17
	Items that will be reclassified to profit and loss	(460.64)	514.74	1,043.69	54.10	531.81	2,865.44
	Income tax relating to items that will be reclassified to profit and loss	115.93	(129.55)	(262.67)	(13.62)	(133.84)	(721.18)
8	Total other comprehensive income	(1,088.12)	97.42	115.18	(990.70)	(1,032.60)	607.03
9	Total comprehensive income (7+8)	3,381.15	10,625.47	10,792.83	14,006.62	18,432.36	44,200.83
10	Net profit/(loss) after tax attributable to:						
	Owners of the Group	4,469.27	10,528.05	10,677.65	14,997.32	19,464.96	43,593.80
	Non-controlling interests	-	-	-	-	-	-
11	Other comprehensive income attributable to:						
	Owners of the Group	(1,088.12)	97.42	115.18	(990.70)	(1,032.60)	607.03
	Non-controlling interests	-	-	-	-	-	-
12	Total comprehensive income attributable to:						
	Owners of the Group	3,381.15	10,625.47	10,792.83	14,006.62	18,432.36	44,200.83
	Non-controlling interests	-	-	-	-	-	-
13	Paid-up equity share capital (face value of ₹ 10 per equity share)	11,004.32	11,004.32	9,920.66	11,004.32	9,920.66	11,004.32
14	Other equity as per balance sheet	-	-	-	-	-	2,29,080.51
15	Earning per share (EPS) (face value of ₹ 10 per equity share)						
	- Basic (amount in ₹)	4.06	9.57	10.99	13.64	21.32	44.34
	- Diluted (amount in ₹)	4.06	9.57	10.85	13.64	20.34	43.27



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SATIN CREDITCARE NETWORK LTD.

Reaching out!

Unaudited Consolidated Statement of Assets and Liabilities as at September 30, 2024

Particulars	(₹ in Lakhs)	
	As at September 30, 2024 (Unaudited)	As at March 31, 2024 (Audited)
ASSETS		
Financial assets		
Cash and cash equivalents	99,554.60	42,404.88
Bank balances other than cash and cash equivalents	73,598.71	84,708.37
Derivative financial instruments	1,448.32	1,800.00
Trade receivables	374.46	844.74
Loans	9,07,959.80	8,90,812.44
Investments	5,002.11	5,118.08
Other financial assets	5,296.74	3,558.13
	10,93,234.74	10,29,246.64
Non-financial assets		
Current tax assets (net)	1,438.54	1,156.13
Deferred tax assets (net)	4,747.21	908.10
Investment Property	616.48	631.91
Property, plant and equipment	9,733.33	9,169.65
Capital work-in-progress	26.19	9.21
Goodwill	3,370.66	3,370.66
Other intangible assets	56.13	90.11
Other non-financial assets	4,404.56	3,888.10
	24,393.10	19,223.87
TOTAL ASSETS	11,17,627.84	10,48,470.51
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Payables		
Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	13.55	13.78
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	372.88	371.74
Other payables		
(i) total outstanding dues of micro enterprises and small enterprises	10.20	83.55
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	2,114.38	1,713.87
Debt securities	1,84,623.12	1,03,353.73
Borrowings (other than debt securities)	6,19,391.10	6,52,844.85
Subordinated liabilities	34,789.63	34,765.04
Other financial liabilities	14,643.66	12,470.35
	8,55,958.52	8,05,616.91
Non-financial liabilities		
Current tax liabilities (net)	4,244.86	234.95
Provisions	1,828.32	1,017.40
Other non-financial liabilities	1,499.07	1,516.42
	7,572.25	2,768.77
EQUITY		
Equity share capital	11,004.32	11,004.32
Other equity	2,43,092.75	2,29,080.51
	2,54,097.07	2,40,084.83
TOTAL LIABILITIES AND EQUITY	11,17,627.84	10,48,470.51



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SATIN CREDITCARE NETWORK LTD.

Reaching out!

Unaudited Consolidated statement of cash flow for the half year ended September 30, 2024

Particulars	(₹ in Lakhs)	
	For the period ended September 30, 2024 (Unaudited)	For the period ended September 30, 2023 (Unaudited)
A Cash flow from operating activities		
Profit/(loss) before tax	20,258.96	26,062.94
Adjustments for:		
Depreciation and amortisation	683.12	548.88
Depreciation of right-of-use assets	555.98	493.36
Net loss on derecognition of property, plant and equipment	14.21	13.55
Fair value gain on mutual funds	(1,114.63)	(219.69)
Unrealised loss / (gain) on fair value changes of derivatives and investments	431.81	(153.16)
Impairment on financial instruments	20,813.56	4,657.46
Gain on sale of loan portfolio through assignment	(11,218.84)	(10,416.31)
First loss default guarantee (reversal) / expenses	(10.39)	(186.61)
Share based payment to employees	15.58	-
Effective interest rate adjustment for financial instruments	3,104.93	939.83
Interest expense for leasing arrangements	133.86	110.42
Net gain on termination of leases	(6.31)	(9.26)
Unrealised exchange fluctuation loss (net)	725.21	434.73
Operating profit before working capital changes	34,387.05	22,276.14
Movement in working capital		
(Increase)/ decrease in trade receivables	470.28	96.41
(Increase)/ decrease in loans	(26,254.23)	(95,343.50)
(Increase)/ decrease in fixed deposits	11,109.66	(9,163.79)
(Increase)/ decrease in other financial assets	(1,743.56)	(6,893.97)
(Increase)/ decrease in other non-financial assets	(503.34)	(504.27)
Increase/ (decrease) in trade and other payables	328.07	529.10
Increase/ (decrease) in other financial liabilities	2,173.80	(15,094.77)
Increase/ (decrease) in provisions	279.96	78.21
Increase/ (decrease) in other non-financial liabilities	(17.35)	358.65
Cash flow/ (used) in operating activities post working capital changes	20,230.34	(1,03,661.79)
Income taxes paid (net)	(5,040.40)	(2,320.93)
Net cash flow / (used) in operating activities (A)	15,189.94	(1,05,982.72)
B Cash flows from investing activities		
Purchase of property, plant and equipment	(1,044.66)	(530.28)
Proceeds from sale of property, plant and equipment	57.32	65.13
Purchase of intangible assets	(14.77)	-
Purchase of investments	(8,37,037.02)	(5,23,818.10)
Sale of investments	8,36,912.00	5,16,348.56
Net cash used in investing activities (B)	(1,127.13)	(7,934.69)
C Cash flows from financing activities		
Proceeds from issue of share capital and share warrants (including premium and net of share issue expenses)	-	8,781.24
Proceeds from debt securities	87,516.06	19,386.62
Repayment of debt securities	(6,730.49)	(47,323.82)
Proceeds from borrowings other than debt securities	1,78,845.49	3,70,699.22
Repayment of borrowings other than debt securities	(2,15,879.41)	(2,00,114.44)
Lease payments	(664.83)	(583.84)
Repayment of subordinated liabilities	-	(7,152.39)
Net cash generated from financing activities (C)	43,086.82	1,43,692.59
Net increase / (decrease) in cash and cash equivalents (A+B+C)	57,149.63	29,775.18
Cash and cash equivalents at the beginning of the period	42,404.88	25,770.63
Cash and cash equivalents at the end of the period	99,554.51	55,545.81
Notes:		
Cash and cash equivalents	99,554.60	55,545.81
Less: Overdraft facility against term deposits	(0.09)	-
	99,554.51	55,545.81



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SATIN CREDITCARE NETWORK LTD.

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Notes to the unaudited consolidated financial results:

- The above unaudited consolidated financial results of Satin Creditcare Network Limited ("the Parent Company") for the quarter and half year ended September 30, 2024 have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on November 8, 2024 and are reviewed by the statutory auditors of the Parent Company pursuant to the requirement of Regulations 33 and 52 read with regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) including relevant circulars issued by SEBI from time to time.
- The unaudited consolidated financial results have been prepared in accordance with applicable accounting standards, as notified under the Companies (Indian Accounting Standards) Rules, 2015 and as specified under section 133 of the Companies Act 2013 (as amended).
- The secured non-convertible debentures issued by respective companies are fully secured by exclusive charge on the hypothecation of book debts/loan receivables to the extent as stated in the information memorandum /Key Information Document. Further, respective companies have maintained asset cover as stated in the information memorandum/ Key Information Document which is sufficient to discharge the principal amount and interest at all times for the non-convertible debt securities issued.
- During the quarter under review, the Group has allotted following Non-Convertible Securities (including Debentures) on private placement basis -
 - 5,000 senior, secured, rated, listed, taxable, redeemable, transferable, non-convertible debentures having a face value of ₹ 1,00,000 each aggregating to ₹ 5,00,00 lakhs to 2 (two) investors on July 04, 2024 on private placement basis
 - 5,000 senior, secured, rated, listed, redeemable, transferable, non-convertible debentures having a face value of ₹ 1,00,000 each aggregating to ₹ 5,00,00 lakhs to 1 (one) investor on August 22, 2024 on private placement basis
 - 500 secured, listed, united states dollars denominated non-convertible bonds having face value of USD 10,000 each aggregating to USD 50.00 lakhs (equivalent to ₹ 4,185.00 lakhs) to 1 (One) investor on September 25, 2024 on private placement basis
 - 2,500 senior, secured, rated, listed, redeemable, taxable, non-convertible debentures having a face value of ₹ 1,00,000 each aggregating to ₹ 2,50,00 lakhs to 1 (one) investor on August 30, 2024 on private placement basis.
 - 2,500 senior, secured, rated, listed, redeemable, taxable, transferrable, non-convertible debentures having a face value of ₹ 1,00,000 each aggregating to ₹ 2,50,00 lakhs to 1 (one) investor on September 27, 2024 on private placement basis.
 - 1,999 senior, secured, rated, listed, redeemable, taxable, transferrable, non-convertible debentures having a face value of ₹ 1,00,000 each aggregating to ₹ 1,99,90 lakhs to 1 (one) investor on August 30, 2024 on private placement basis.
 - 2,500 senior, secured, rated, listed, redeemable, taxable, transferrable, non-convertible debentures having a face value of ₹ 1,00,000 each aggregating to ₹ 2,50,00 lakhs to 1 (one) investor on September 20, 2024 on private placement basis.
- During the quarter under review, the Parent Company has made an investment of an amount of ₹ 3,50,00 lakhs in Satin Housing Finance Limited (a wholly owned subsidiary of the Parent Company) by subscribing 1,12,17,945 equity shares of face value of ₹ 10 each at an issue price of ₹ 31.20 per share (including premium of ₹ 21.20) offered on Rights Basis.
- During the quarter under review, the Parent Company has incorporated a wholly owned subsidiary viz. Satin Technologies Limited on August 13, 2024 and invested an amount of ₹ 200.00 lakhs by subscribing 20,00,000 equity shares of face value of ₹ 10 each.
- The Chief Operating Decision Maker (CODM) oversees operations at the Group level. The operation of Group companies falls under "financing activities" majorly, which is considered to be reportable segment in accordance with the provision of Ind AS 108 – Operating Segments. Satin Technologies Limited (STL), a newly incorporated wholly owned subsidiary, does not have reportable segment in accordance with the provision of Ind AS 108 – Operating Segments.

The Group operates in a single geographical segment, i.e. domestic.

- Additional Information as required under Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 (amended) as presented in below table:

S.no	Particulars	For the period ended September 30, 2024
1	Debt-equity ratio (no. of times)	3.34
2	Debt service coverage ratio	Not applicable
3	Interest service coverage ratio	Not applicable
4	Outstanding redeemable preference shares (quantity and value)	Nil
5	Capital redemption reserve (₹ in Lakhs)	2,777.00
6	Debt redemption reserve (₹ in Lakhs) Pursuant to the Companies (Share Capital and Debentures) Amendment Rules, 2019 dated August 16, 2019, the Company being a Non Banking Financial Company is exempted from the requirement of creating Debt redemption Reserve in respect of Secured Redeemable Non-Convertible Debentures issued through public issue and under private placement.	Not applicable
7	Net worth (₹ in Lakhs)	2,50,750.73
8	Net profit after tax (₹ in Lakhs)	14,997.32
9	Earnings per share: Basic	13.64
	Diluted	13.64
10	Current ratio (no. of times)	Not applicable
11	Long term debt to working capital (no. of times)	Not applicable
12	Bad debts to Account receivable ratio	Not applicable
13	Current liability ratio (no. of times)	Not applicable
14	Total debts to total assets	0.76
15	Debtors turnover	Not applicable
16	Inventory turnover	Not applicable
17	Operating margin (%)	Not applicable
18	Net profit margin (%)	11.61%

9 Previous year/periods figures have been regrouped/rearranged to make them comparable with the current period classification.

For and on behalf of the Board of Directors of
Satin Creditcare Network Limited

Harvinder Pal Singh

Chairman cum Managing Director
DIN: 00333754

Place: Gurugram

Date : November 8, 2024



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