



July 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: Business Responsibility and Sustainability Report for the Financial Year 2025-26

Dear Sir/Madam,

In terms of requirements of Regulation 34(2)(f) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, please find enclosed herewith, Business Responsibility and Sustainability Report (“**BRSR**”) of the **Satin Creditcare Network Limited** for the Financial Year 2025-26.

The BRSR also forms part of the Integrated Annual Report for the Financial Year 2025-26, which was earlier submitted to the stock exchanges on July 10, 2026.

This is for your information and records.

Thanking you.

Yours faithfully,
For Satin Creditcare Network Limited

VIKAS
GUPTA

Digitally signed
by VIKAS GUPTA
Date: 2026.07.10
14:39:18 +05'30'

(Vikas Gupta)
Company Secretary & Chief Compliance Officer

Encl: A/a



A woman wearing a pink and orange sari is working on a colorful textile, possibly a rug or tapestry, with vibrant yellow, orange, and pink patterns. The image is overlaid with the title 'BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT' in large, bold, orange and red text. The background features a subtle pattern of wavy lines in shades of orange and red.

SECTION A:

GENERAL DISCLOSURES

I.

DETAILS OF THE LISTED ENTITY

1	Corporate Identity Number (CIN) of the Listed Entity	L65991DL1990PLC041796
2	Name of the Listed Entity	Satin Creditcare Network Limited
3	Year of incorporation	10/16/1990
4	Registered office address	5th Floor, Kundan Bhawan, Azadpur Commercial Complex, Azadpur, Delhi-110 033
5	Corporate address	Plot No. 492, Udyog Vihar, Phase – III, Gurugram, Haryana – 122016, India
6	E-mail	info@satincreditcare.com
7	Telephone	+91 124 471 5400
8	Website	www.satincreditcare.com
9	Financial year for which reporting is being done	2025-26
10	Name of the Stock Exchange(s) where shares are listed	- National Stock Exchange of India Limited (NSE) – NSE Ticker: SATIN - BSE Limited (BSE) – BSE Ticker: 539404
11	Paid-up Capital	INR 1,10,47,09,650
12	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Name: Ms Aditi Singh - Designation: Chief Strategy Officer - Telephone number: +91 124 471 5400 - E-mail Id: Aditi.Singh@satincreditcare.com
13	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	The disclosures under this report are made on a standalone basis
14	Name of assessment or assurance provider	N.A.
15	Type of assessment or assurance obtained	N.A.

II. PRODUCTS/SERVICES

16 Details of business activities (accounting for 90% of the turnover)

Description of main activity

Microfinance Services

Description of business activity

Our business operates on the Joint Liability Group model to offer collateral free micro-credit to economically active women in rural and semi-urban areas, thereby expanding access to financial services.

% of turnover of the entity

86.63%

17 Products/Services sold by the entity (accounting for 90% of the entity's Turnover)

Product/Service

Microfinance Services

NIC Code

649999

% of total turnover contributed

86.63%



III. OPERATIONS

18 Number of locations where plants and/or operations/offices of the entity are situated

Location	Number of plants	Number of offices	Total
National	Nil	1,841	1,841

The Company does not have any International plant/office.

19 Markets served by the entity

a. Number of locations

30

National (No. of States)

Nil

International (No. of Countries)

b. What is the contribution of exports as a percentage of the total turnover of the entity?

Not applicable, as the nature of our business does not involve any export-related activities.

c. A brief on types of customers

Our clients are predominantly economically active women (97%+) from rural and semi-urban areas, belonging to low-income households and engaged in income-generating activities. They represent a segment often underserved by traditional banks and other financial channels. We serve more than 3.2 Million clients across 30 states, reflecting our strong commitment to inclusive financial access and the empowerment of marginalized communities.



IV. EMPLOYEES

20 Details as at the end of financial year

a. Employees and workers (including differently abled)

Sr. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
Employees						
1.	Permanent (D)	16,212	15,418	95.10%	794	4.90%
2.	Other than permanent (E)	502	474	94.42%	28	5.58%
3.	Total employees (D + E)	16,714	15,892	95.08%	822	4.92%
Workers						
4.	Permanent (F)	N.A.				
5.	Other than permanent (G)					
6.	Total workers (F + G)					



b. Differently abled Employees and workers

Sr. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
Differently Abled Employees						
1.	Permanent (D)	2	2	100.00%	Nil	Nil
2.	Other than permanent (E)	0	0	N.A.		
3.	Total employees (D + E)	2	2	100.00%		
Differently Abled Workers						
4.	Permanent (F)	N.A.				
5.	Other than permanent (G)					
6.	Total workers (F + G)					

21 Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of females	
		No. (B)	% (B/A)
 Board of Directors	6	1	16.67%
 Key Management Personnel	4	0	0.00%

22 Turnover rate for permanent employees and workers

Disclose trends for the past 3 years

	(2025-26)			(2024-25)			(2023-24)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent employees	65.00%	58.00%	65.09%*	64.70%	55.90%	64.33%	65.00%	60.00%	61.14%
Permanent workers	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

*The nature of the industry is such that attrition rates are higher. As per Micrometer, Issue 57, the overall attrition rate during the period (March 31, 2025 to March 31, 2026) was at 67.7% and was highest for the field officers at 79.9% which places us well within the standard parameters. The Company monitors attrition closely at a granular level, benchmarks performance regularly against industry data, and has put in place robust workforce management and training mechanisms to ensure continuity at the branch level. Employee turnover is well managed, anticipated within our operating model, and adequately mitigated with no adverse impact on the Company's financial, operational, or ESG performance.

V. HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

23 Names of holding/subsidiary/associate companies/joint ventures



Name of the holding/ subsidiary/ associate companies/joint ventures (A)	Indicate whether Holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity*	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
Satin Housing Finance Limited	Subsidiary Company	100.00%	Yes
Satin Finserv Limited	Subsidiary Company	100.00%	Yes
Satin Technologies Limited	Subsidiary Company	100.00%	Yes
Satin Growth Alternatives Limited	Subsidiary Company	100.00%	Yes
Qtrino Labs Private Limited	Step-Down Subsidiary	50.84%**	Yes

*as on March 31, 2026.

**SCNL indirectly holds 50.84% in QTrino Labs Private Limited through STL.

VI. CSR DETAILS

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i. Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No)

Yes, the Company's Corporate Social Responsibility is widely defined, taking into consideration the following factors:

- Welfare measures for the community at large, so as to ensure the economically and socially weaker sections of the society derive the maximum benefits
- Contribution to the society at large by way of social and cultural development, imparting education, training and social awareness especially with regard to the economically backward class towards their upliftment and enhancement of income generation capabilities, barring any liability of employment
- Protection and safeguard of environment and maintenance of ecological balance

ii. Turnover (in INR): 28,24,62,25,174.50

iii. Net worth (in INR): 31,03,46,62,482.24



VII. TRANSPARENCY AND DISCLOSURES COMPLIANCES

25 Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	(2025-26)			(2024-25)		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes	Nil	Nil	Please refer below*	Nil	Nil	-
Investors (other than shareholders)	Yes	Nil	Nil		Nil	Nil	-
Shareholders	Yes	Nil	Nil		1	Nil	-
Employees and workers	Yes	229	Nil		336	Nil	-
Customers	Yes	1,852	Nil		3,669	5	All outstanding complaints logged in the last week of March 2025, had been resolved within the allotted timeframe, resulting in zero pending cases to date
Value Chain Partners	Yes	Nil	Nil		Nil	Nil	-
Other (please specify)	Yes	Nil	Nil		Nil	Nil	-

*Weblink for grievance redressal mechanism: <https://satincare.com/client-grievance-and-redressal/>



26 Overview of the entity's material responsible business conduct issues

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format

Sr. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Unsecured Lending	Risk	As a microfinance institution, the Company primarily provides unsecured loans to underserved and economically weaker section of the society. The absence of collateral increases exposure to credit risk, additionally borrower repayment capacity may be impacted by economic challenges, over-indebtedness, adverse climatic conditions, or other external disruptions. Managing borrower indebtedness continues to require close attention across the microfinance sector, particularly where customers have relationships with multiple lenders. Effective management of unsecured lending risk is therefore critical to maintaining portfolio quality, financial stability, and sustainable growth.	The Company has intensified scrutiny of borrowers with exposure to multiple lenders and regularly monitors portfolio quality through data-driven analytics. In addition, a risk-based internal audit mechanism, led by an in-house Internal Audit function, provides extensive oversight of critical and high-risk business areas, enabling timely identification and mitigation of emerging credit risks.	Negative: Increased delinquencies, credit losses, provisioning requirements, deterioration in asset quality, reduced profitability, and potential impact on liquidity, investor confidence, and long-term business growth.
2	Financial Inclusion & Sustainable Finance	Opportunity	As one of India's leading NBFC-MFIs, Satin Creditcare Network Limited plays a pivotal role in advancing financial inclusion by extending credit access to underserved and unbanked populations, particularly women entrepreneurs in rural and semi-urban areas. Despite significant progress in financial inclusion, a substantial section of the population continues to face barriers in accessing formal financial services due to limited credit history, geographical constraints, and socio-economic challenges. The growing focus of the Government of India on financial inclusion, women's economic empowerment, digital financial services, and entrepreneurship, presents a significant opportunity for the Company to expand its outreach while contributing to inclusive economic development. By providing responsible and accessible financial solutions, the Company supports income generation, livelihood enhancement, and financial resilience among low-income households.	-	Positive: Business growth, portfolio expansion, enhanced social impact, stronger stakeholder confidence, and access to sustainability-focused investors. According to the NCAER-MFIN study, regulated small-borrowing has played a transformative role in expanding financial inclusion, with dependence on informal borrowing declining from 46% of borrowers in 2011 to nearly 1% of borrowers accessing formal credit today.

Sr. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
3	Responsible Lending	Risk & Opportunity	Responsible lending and customer-centric service delivery are fundamental to the sustainability of the microfinance business. Failure to adequately assess borrower capacity, prevent over-indebtedness, ensure fair treatment, or effectively address customer grievances may result in portfolio deterioration, regulatory action, reputational damage, and loss of customer trust. Conversely, robust customer protection practices, transparent communication, ethical lending, financial literacy initiatives, and superior customer experience strengthen customer relationships, improve repayment behaviour, enhance loyalty, and support sustainable business growth.	The Company follows robust credit underwriting standards, customer due diligence processes, borrower awareness programmes, portfolio monitoring mechanisms, and fair practices aligned with regulatory requirements. It has also implemented customer protection measures through adherence to the Client Protection Principles, Guardrails 2.0, and the Sparsh grievance redressal mechanism. Leveraging its phyGital model and digital innovations, the Company strives to deliver seamless, transparent, and customer-centric financial services while ensuring responsible lending practices and timely resolution of customer concerns.	Positive: Improved portfolio quality, customer retention, stronger customer loyalty, and sustainable business growth. Negative: Credit losses, regulatory scrutiny, reputational damage, and reduced customer confidence arising from inadequate lending or customer service practices.
4	Business Ethics & Corporate Governance	Risk & Opportunity	Strong governance practices and ethical business conduct are essential for maintaining stakeholder trust, regulatory compliance, and long-term value creation. Governance failures, unethical conduct, fraud or non-compliance with applicable laws and regulations could expose the Company to legal, financial, and reputational risks. Conversely, robust governance frameworks enhance transparency, accountability, investor confidence, and access to capital.	The Company has established governance structures, Board oversight mechanisms, Codes of Conduct, whistleblower frameworks, compliance monitoring systems, and periodic internal audits to strengthen ethical business practices and regulatory compliance. Further, the Company's governance framework is supported by active Board oversight and specialized committees led by Independent Board Members, ensuring effective supervision, accountability, and informed decision-making across the organization.	Positive: Enhanced stakeholder confidence and sustainable growth. Negative: Regulatory penalties, reputational damage, and loss of investor confidence in case of governance failures.

Sr. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
5	Data Privacy & Cyber Security	Risk	Increasing digitization of operations and customer engagement channels has heightened exposure to cyber security threats and data privacy risks. Unauthorized access, cyber-attacks, system disruptions, or data breaches could compromise sensitive customer information, disrupt business operations, and adversely affect stakeholder trust.	The Company continues to strengthen its technology and security architecture through end-to-end computerization, cloud-based systems, and advanced cybersecurity controls, supported by its ISO 27001:2022 certification. The information security framework is further reinforced through dedicated cybersecurity governance mechanisms, periodic vulnerability assessments, security monitoring systems, employee awareness programmes, robust access controls, and data protection protocols. Cybersecurity and data privacy policies are regularly reviewed and updated to address emerging threats and evolving regulatory requirements, ensuring the security and resilience of the Company's digital operations.	Negative: Regulatory penalties, legal liabilities, operational disruptions, and reputational damage.

Sr. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
6	Liquidity	Risk & Opportunity	The Company's growth and operational stability depends on continued access to diversified and cost-effective funding sources. Adverse market conditions, tightening liquidity, interest rate fluctuations, or disruptions in capital markets could impact funding availability and increase borrowing costs. At the same time, maintaining a diversified lender base and prudent risk management framework strengthens financial resilience and supports sustainable growth.	The Company maintains a diversified funding profile comprising domestic and international lenders, banks, financial institutions, and impact investors. SCNL's funding strategy emphasizes diversification and balance across funding instruments, lender categories, and sources of capital, thereby enhancing funding resilience and reducing concentration risk. Robust asset-liability management practices, liquidity monitoring, stress testing exercises, and enterprise risk management processes further support the effective management of liquidity risks and ensure long-term financial stability.	Positive: Stable financial performance and investor confidence. Negative: Increased funding costs and financial losses during adverse market conditions.
7	Climate Change	Risk & Opportunity	Climate change poses direct and indirect risks to the Company's operations and customers. Extreme weather events, changing rainfall patterns, and climate-related disruptions can adversely impact the livelihoods and repayment capacity of borrowers, particularly those engaged in agriculture and micro-enterprises. Simultaneously, climate-conscious financing and environmentally responsible operations present opportunities to strengthen resilience, improve resource efficiency, and attract sustainability-focused investors and stakeholders.	The Company integrates climate considerations into business operations, promotes digital processes, monitors environmental performance, calculates its carbon emissions and explores sustainable finance opportunities	Positive: Enhanced resilience, improved reputation, and operational efficiencies. Negative: Increased credit and operational risks arising from climate-related disruptions.

Sr. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
8	Employee Well-being, Health & Safety	Risk & Opportunity	The Company's workforce is a key enabler of business success. Ensuring employee well-being, safety, and professional development supports productivity, engagement, and retention. Conversely, inadequate focus on employee welfare may impact morale, increase attrition, and affect operational performance. Given the Company's extensive branch network and field operations, employee health and safety remain important considerations.	The Company promotes a safe, inclusive, and supportive work environment through health and safety awareness programmes, periodic workplace assessments, employee wellness initiatives, insurance coverage, training and development programmes, and robust grievance redressal mechanisms. The Company remains committed to fostering an equitable workplace by strengthening women-focused hiring initiatives, promoting gender-neutral people policies, and providing flexible work arrangements and wellness support. Further, SCNL continues to build on its focused investments in talent acquisition, capability development, leadership development, employee well-being, and workplace inclusion to enhance employee engagement, productivity, and long-term organizational resilience.	Positive: Higher productivity, engagement, and retention. Negative: Increased attrition, absenteeism, and operational disruption.

SECTION B:

MANAGEMENT AND PROCESS DISCLOSURES

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements.

Sr. No.	Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Policy and management processes										
1	a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
	b. Has the policy been approved by the Board? (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
	c. Web Link of the Policies, if available.	https://satincreditcare.com/policies-practices/								
2	Whether the entity has translated the policy into procedures. (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
3	Do the enlisted policies extend to your value chain partners? (Yes/No)*	Y	Y	Y	Y	Y	Y	Y	Y	Y

*While the Company's policies are not contractually extended to all value chain partners, Satin expects its value chain partners to comply with all applicable laws and regulatory requirements and conducts appropriate due diligence and assessments, where relevant. Given the nature of its business as a financial services institution, the Company's value chain is not supply chain intensive, and the direct applicability of these policies to value chain partners is limited.



4 Name of the national and international codes/certifications/labels/standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle

The Company has adopted and aligned its policies and practices with several nationally and internationally recognized standards and frameworks such as ISO 27001:2022 certification for information security management; and a Human Rights Policy aligned with the United Nations Guiding Principles on Business and Human Rights (UNGPs), International Labour Organization (ILO) standards, and applicable Indian laws. These frameworks collectively support the Company's commitment to ethical governance, human rights, employee well-being, environmental stewardship, and responsible business conduct.

5 Specific commitments, goals and targets set by the entity with defined timelines, if any

The Company has established specific commitments through its Gender Action Plan (2025–27), aimed at enhancing women's representation, fostering an inclusive workplace, strengthening gender-sensitive policies, and promoting equal opportunities for growth and leadership. Additionally, the Company remains committed to advancing financial inclusion and women's economic empowerment through responsible financial services, technology-driven solutions, and strategic partnerships that support sustainable and inclusive development.

6 Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met

In the financial year 2025-26 total 541 women were hired and total 230 women were promoted.

Further, the Company diligently monitors progress against its action plan. Approximately 97% of our clients are women entrepreneurs, underscoring our commitment to gender empowerment. Additionally, ~78% of our portfolio exposure comes from rural areas, and ~65% of our disbursement supports minority, OBC and SC & ST communities.

Governance, leadership and oversight

7 Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)

Refer to page 117 of this Integrated Annual Report

8 Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy(ies)

Dr Harvinder Pal Singh, Chairman cum Managing Director

9 Does the entity have a specified Committee of the Board/Director responsible for decision making on sustainability related issues? (Yes/No). If yes, provide details

Dr Harvinder Pal Singh, Chairman cum Managing Director, Chairman of the CSR and ESG Committee

10 Details of Review of NGRBCs by the Company

Subject for Review	Indicate whether review was undertaken by Director/Committee of the Board/Any other Committee									Frequency (Annually/Half yearly/Quarterly/ Any other – please specify)								
	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
	1	2	3	4	5	6	7	8	9	1	2	3	4	5	6	7	8	9
Performance against above policies and follow up action	Y	Y	Y	Y	Y	Y	Y	Y	Y	Annually								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	Y	Y	Y	Y	Y	Y	Y	Y	Y	Annually								

11 Has the entity carried out independent assessment/evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency

P	P	P	P	P	P	P	P	P
1	2	3	4	5	6	7	8	9
Y	Y	Y	Y	Y	Y	Y	Y	Y

PwC

12 If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated

Questions	P	P	P	P	P	P	P	P	P
	1	2	3	4	5	6	7	8	9
The entity does not consider the Principles material to its business (Yes/No)	All nine principles are integral to the Company's operations; therefore, these questions are not applicable								
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/human and technical resources available for the task (Yes/No)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

SECTION C:

PRINCIPLE WISE PERFORMANCE DISCLOSURE



This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorized as “Essential” and “Leadership”. While the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the leadership indicators may be voluntarily disclosed by entities which aspire to progress to a higher level in their quest to be socially, environmentally and ethically responsible.

PRINCIPLE 1 Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

ESSENTIAL INDICATORS

1 Percentage coverage by training and awareness programmes on any of the Principles during the financial year

Segment	Total no of training and awareness programmes held	Topics/principals covered under the training and impact	% age of persons in respective category covered by the awareness programme
Board of Directors	2**	Familiarization Program for the Newly Appointed Director*	33.33%
Key Managerial Personnel	Nil	Nil	Nil
Employees other than BOD & KMPs	Total training sessions: 5,156 • Training sessions delivered digitally through video conferencing: 2,756 • Training sessions conducted in Regional Offices: 1,415 • Training sessions at Branches: 985	• Stakeholders received training covering organizational fundamentals, microfinance insights, policies, products, and processes, alongside skill development sessions, including awareness of policies like POSH, ESG, anti-money laundering policy, anti-corruption & bribery policy • Refresher and software training sessions ensure all employees are up-to-date with processes and policies, boosting operational efficiency • Branch Managers receive promotional training encompassing leadership, behavioral, and soft skills, alongside functional training, followed by assessments and on-the-job support	96.00%
Workers	N.A.		

*The Independent Directors undergo a structured familiarization program to acquaint themselves with their roles, rights, and responsibilities within the Company, as well as the nature of the industry, the Company's business model, legal updates, and other essential aspects. The details of the familiarization program for the Independent Directors are available on the Company's website at the below link: <https://satincare.com/policies-practices/#1611050197222-fdc295ab-84a2>

On an ongoing basis, the Company's Board conducts meetings and updates regarding Code of Conduct for Prevention of Inside Trading, Code of Conduct for Directors and Senior Management, Corporate Governance, Risk Management, IT & Cybersecurity and changes in the regulatory environment, as applicable.

**During the reporting year, Mr Anupam Kunal Gangaher and Mr Ashok Kumar Sharma, Independent Directors, underwent the familiarization program upon their appointment to the Board of Directors.

- 2 Details of fines/penalties/punishment/award/compounding fees/settlement amount paid in proceedings (by the entity or by directors/KMPs) with regulators/law enforcement agencies/judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website)**

Monetary

	NGRBC Principal	Name of the regulatory/enforcement/judicial institutions	Amount(INR)	Brief of the case	Has an appeal been preferred? (Yes/No)
Penalty/Fine			Nil		
Settlement					
Compounding Fee					

Non-Monetary

	NGRBC Principal	Name of the regulatory/enforcement agencies/judicial institutions	Brief of the case	Has an appeal been preferred? (Yes/No)
Imprisonment			Nil	
Punishment				

- 3 Of the instances disclosed in Question 2 above, details of the Appeal/Revision preferred in cases where monetary or non-monetary action has been appealed**

Case Details	Name of the regulatory/enforcement agencies/judicial institutions
Since the Company has not recorded any instances mentioned in question 2, this question is not applicable	

- 4 Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy**

Yes, The objective of the Anti-Bribery & Anti-Corruption Policy is to uphold and promote lawful business practices across the organization while preventing and prohibiting corruption, bribery, and related misconduct. The Audit Committee oversees policy compliance, while the HR Team is responsible for reporting any issues or concerns. Any queries or concerns raised by individuals or sources regarding suspected violations of this policy are thoroughly investigated with the approval of authorities two levels higher than the positions involved.

<https://satincreditcare.com/wp-content/uploads/2025/06/2.>

Anti-Bribery-and-Anti-Corruption-Policy-Mar25.pdf

- 5 Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/corruption**

	(2025-26)	(2024-25)
Directors	Nil	Nil
KMPS	Nil	Nil
Employees	Nil	Nil
Workers	N.A.	

- 6 Details of complaints with regard to conflict of interest**

	(2025-26)		(2024-25)	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil		Nil	
Number of complaints received in relation to issues of Conflict of Interest of the KMPS				



7 Provide details of any corrective action taken or underway on issues related to fines/penalties/action taken by regulators/law enforcement agencies/judicial institutions, on cases of corruption and conflicts of interest

No corrective actions pertaining to above mentioned parameter was necessitated by the Company during the year under view.

8. Number of days of accounts payables ((Accounts payable *365)/Cost of goods/services procured) in the following format

	(2025-26)	(2024-25)
Number of days of accounts payables*	Nil	Nil

**As the Company operates in the financial services sector and does not have significant accounts payable relating to procurement of goods/services, this metric is not material to its business operations and is accordingly reported as Nil.*



9 Open-ness of business

Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format

Parameter	Metrics	(2025-26)*	(2024-25)
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	N.A.	N.A.
	b. Number of trading houses where purchases are made from		
	c. Purchases from top 10 trading houses as % of total purchases from trading houses		
Concentration of Sales	a. Sales to dealers/distributors as % of total sales	N.A.	N.A.
	b. Number of dealers/distributors to whom sales are made		
	c. Sales to top 10 dealers/distributors as % of total sales to dealers/distributors		
Share of RPTs* in	a. Purchases (Purchases with related parties/ Total Purchases)	N.A.	
	b. Sales (Sales to related parties/Total Sales)	0.00%	0.06%
	c. Loans & advances (Loans & advances given to related parties/Total loans & advances)	1.70%	Nil**
	d. Investments*** (Investments in related parties/Total Investments made)	0.86%	0.44%

*The figures considered are for transactions during the reporting year (2025-26) and not as on March 31, 2026.

**Loan given to Subsidiary (RPT Schedule)/disbursed loan during the year - There is no loan given to subsidiary during 2024-25.

***Investment in subsidiary (Cash flow)/Total investments made during the year (Cash flow).

LEADERSHIP INDICATORS

1 Awareness programmes conducted for value chain partners on any of the Principles during the financial year

Total no of awareness campaign held	Topics/Principals covered under the training	% age of value chain programme partners covered (by value of business done with such partners) under the awareness programmes
-------------------------------------	--	---

Nil*

*As a financial services institution, the Company's business model is not significantly reliant on an extensive value chain. Accordingly, no formal awareness programmes for value chain partners were undertaken during the reporting period and the disclosure is reported as Nil.

2 Does the entity have processes in place to avoid/manage conflict of interests involving members of the Board? (Yes/No) If Yes, provide details of the same

Yes.

The Company has implemented various codes and policies to effectively handle conflicts of interest involving members of the Board. SCNL requires all the Board members to submit a mandatory declaration, ensuring their compliance with the Code of Conduct. This requirement applies to all directors, senior management and employees across the group. By adhering to these standards, we aim to uphold and enforce proper business conduct. The Code serves as a deterrent against misconduct and promotes ethical behaviour within the organization.

In case, if there is any interest of any Directors then he/she is not allowed to participate in that particular proposal. Further, the Company also has a policy on Materiality of Related Party Transactions and Dealing with Related Party Transactions to take care of Related Party Transactions which can present a potential or actual conflict of interest which may be against the best interest of the Company and its shareholders. The said Policy is available on the website of the Company at <https://satincreditcare.com/wp-content/uploads/2025/04/RPT-Policy.pdf>.

PRINCIPLE 2 **Businesses should provide goods and services in a manner that is sustainable and safe**

ESSENTIAL INDICATORS

- 1 **Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively**

	(2025-26)	(2024-25)	Deatails of improvements in environmental and social impacts
R&D	9,96,57,555	9,05,97,777	Refer to the below*
Capex	6,71,34,700	9,86,63,400	

*The Company operates in the financial services sector. A significant part of its revenue and capital expenditure that contributes to environmental sustainability and social impact is directed towards investments in information technology. By leveraging digital platforms to manage the entire business cycle and customer interactions, the Company minimises reliance on physical paperwork and in-person processes, thereby reducing environmental impact and operational costs.

- 2 **a. Does the entity have procedures in place for sustainable sourcing? (Yes/No)**

No.

As the nature of the business of the Company is providing loans, the consumption of resources is limited to running the operations. The Company endeavors to engage with suppliers who integrate environmental and social considerations into their products and services. The Company conducts majority of its branch procurement from local businesses/suppliers.

- b. If yes, what percentage of inputs were sourced sustainably?**

As a financial services institution, SCNL has limited reliance on physical inputs and natural resources in its operations. Accordingly, sustainable sourcing is not considered a material aspect of the Company's business. Nevertheless, where relevant, the Company endeavors to engage with responsible vendors and encourages practices that support resource efficiency and prudent consumption.

- 3 **Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste**

The Company provides financial solutions to serve the needs of people. Consequently, it neither has a sizeable consumption of any raw materials nor produces any tangible goods. Given the company's operations, E-waste is considered to be thematerial type of waste.

- E-waste - The Company engages with certified e-waste handlers (vendors) for disposal of the e-waste
The Company has received an e-waste disposal certificate from its vendor certifying disposal in an environmentally friendly manner. During the year, E-waste of 2.416 Metric Tonnes has been disposed of in a scientific and eco friendly manner
- The Company does not generate any hazardous waste
- Other waste - The Company has a sewage treatment plant situated in its head office wherein waste water is treated and reused for sanitation purposes



- 4 Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes/No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same

Given the nature of our business, the above is not applicable to us.

LEADERSHIP INDICATORS

- 1 Has the entity conducted Life Cycle Perspective/Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?

NIC Code	Name of Product/Service	% of total Turnover contributed
The primary business activity of the Company is providing financial services to the marginalized community. The loan cycle is a sequential process ranging from sourcing of the loan, loan approval, disbursement, servicing and repayment of the loan.		
Boundary for which the Life Cycle Perspective/ Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No) If yes provide the web-link

- 2 If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products/services, as identified in the Life Cycle Perspective/Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same

Name of the Product/Service	Description of the risk/concern	Action Taken
None other than those identified in S. No. 26 of Section A (General Disclosures) above		

- 3 Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry)

Indicate Input Material	Recycled or reused input material to total material	
	(2025-26)	(2024-25)

SCNL provides financial solutions to its customers and does not manufacture any products, hence, this is not applicable to us

4 Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format

	(2025-26)			(2024-25)		
	Re-used	Recycled	Safely Disposed	Re-used	Recycled	Safely Disposed
Plastics (including packaging)	Given the business operations of the Company, the same is not significant and hence is not tracked					
E-waste	-	2,416.8 KG/2.416 Ton	-	-	7,235 KG/7.235 ton	-
Hazardous waste	Given the business operations of the Company, the same is not significant and hence is not tracked.					
Other waste						

5 Reclaimed products and their packaging materials (as percentage of products sold) for each product category

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
Given the business operations of our Company, the same is not applicable	



**PRINCIPLE
3****Businesses should respect and promote the well-being of all employees, including those in their value chains****ESSENTIAL INDICATORS**

1

a. Details of measures for the well-being of employees

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent employees											
Male	15,418	3,553	23.04%	15,418	100.00%	0	0.00%	15,418	100.00%	0	0.00%
Female	794	145	18.26%	794	100.00%	794	100.00%	0	0.00%	0	0.00%
Total	16,212	3,698	22.81%	16,212	100.00%	794	4.90%	15,418	95.10%	0	0.00%
Other than permanent employees											
Male	474	474	100.00%	474	100.00%	0	0.00%	474	100.00%	0	0.00%
Female	28	28	100.00%	28	100.00%	28	100.00%	0	0.00%	0	0.00%
Total	502	502	100.00%	502	100.00%	28	5.58%	474	94.42%	0	0.00%

The majority of the Company's staff is related to field operations and as per statutory compliance, they are covered by ESIC social security. The rest of the employees are covered under Mediclaim. The Company has partnered with a daycare facility near the Corporate Office to provide the service to its female employees working there.

*The creche facility, in partnership with IPSAA, Satin Creditcare Network Limited aims to provide convenient childcare services that promote a healthy work-life balance and enhance employee well-being. We have Creche Care Policy and Guidelines in place that underscores our commitment to fostering a family-friendly workplace culture where every team member can thrive both professionally and personally. This policy applies to all women employees of Satin Creditcare Network Limited (Corporate Office employees) who have children aged between 6 months to 6 years.

b. Details of measures for the well-being of workers

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent employees											
Male	Given the nature of SCNL's operations, the Company does not employ workers										
Female											
Total											
Other than permanent employees											
Male	Given the nature of SCNL's operations, the Company does not employ workers										
Female											
Total											

c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format

	(2025-26)	(2024-25)
Cost incurred on well-being measures as a % of total revenue of the Company	0.44%	0.35%

2 Details of retirement benefits, for Current FY and Previous Financial Year

Benefits	(2025-26)			(2024-25)		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	99.00%	N.A.	Y	99.00%	N.A.	Y
Gratuity	100.00%		N.A.	100.00%		N.A.
ESI	91.00%		Y	78.00%		Y
Others – please specify	0.00%		N.A.	0.00%		N.A.

The majority of the Company's staff is related to field operations and as per statutory compliance, they are covered by ESIC social security. The rest of the employees are covered under Medclaim.

3 Accessibility of workplaces

Are the premises/offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard?

Yes, the Company prioritizes safety and accessibility for differently abled individuals. Our corporate office is equipped with ramps and elevators to facilitate easy movement, while the majority of our branches are situated on the ground floor for enhanced accessibility.

4 Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy

Yes, the Company is committed to fostering an inclusive and accessible work environment in accordance with its Human Rights Policy. Accessibility considerations are incorporated, wherever practicable, across office premises and in alignment with the principles of the Rights of Persons with Disabilities Act, 2016. The corporate office is equipped with ramps and elevators to facilitate movement, and many branch offices operate from ground-floor locations to improve accessibility. The Company continues to strengthen accessibility measures on a need and feasibility basis and remains committed to ensuring equal opportunity, dignity, and inclusion for differently abled individuals.

Weblink: <https://satincare.com/wp-content/uploads/2025/11/Human-Rights-Policy.pdf>

5 Return to work and Retention rates of permanent employees and workers that took parental leave

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	94.53%	80.17%	N.A.	
Female	84.21%	75.00%		
Total	93.20%	79.56%		

- 6 Is there a mechanism available to receive and redress grievances for the following categories of employees and worker?
If yes, give details of the mechanism in brief

	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Employees	Yes, the Company has an employee grievance mechanism in place called 'Atoot Bandhan', which allows employees to raise issues anonymously, and appropriate action is taken accordingly. Additionally, the Company has an Alumni Portal where former employees can check the status of their full and final settlements and related issues. The Company also follows an open-door policy, providing all employees, regardless of hierarchy, access to senior management.
Other than Permanent Employees	
Permanent Workers	N.A.
Other than Permanent Workers	



- 7 Membership of employees and worker in association(s) or Unions recognised by the listed entity

Category	(2025-26)			(2024-25)		
	Total employees/workers in respective category	No. of employees/workers in respective category, who are part of association(s) or Union (B)	% (B/A)	Total employees/workers in respective category	No. of employees/workers in respective category, who are part of association(s) or Union (D)	% (D/C)
Permanent employees	The Company does not have any employee trade union and not engaged or involved in any collective bargaining agreement, although it allows all employees to exercise the lawful right to 'freedom of association'					
Male						
Female						
Permanent workers						
Male						
Female						

- 8 Details of training given to employees and workers

Category	(2025-26)					(2024-25)				
	Total (A)	On health and safety measures		On skill upgradation		Total (D)	On health and safety measures		On skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Male	15,892	14,466	91.03%	11,607	73.04%	14,880	12,291	83.00%	12,658	85.00%
Female	822	738	89.78%	604	73.48%	622	508	82.00%	511	82.00%
Total	16,714	15,204	90.97%	12,211	73.06%	15,502	12,799	83%	13,169	85.00%
Workers										
Male	N.A.									
Female										
Total										

9 Details of performance and career development reviews of employees and worker

Category	(2025-26)			(2024-25)		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
Employees						
Male	15,418	10,505	68.13%	14,577	10,087	69.20%
Female	794	537	67.63%	612	401	65.52%
Total	16,212	11,042	68.11%	15,189	10,488	69.05%
Workers						
Male	N.A.					
Female						
Total						

The Company's career development and appraisal process is designed to align individual growth with organizational goals through a structured and integrated approach. Initially, employees set annual performance objectives that reflect both their job responsibilities and career aspirations. Throughout the year, managers provide regular feedback and mentoring to help employees achieve these goals. At the end of the performance period, a formal appraisal is conducted to review achievements and identify future development needs. To support these efforts, the Company offers a range of career advancement opportunities, including job rotations, cross-functional projects, and tailored training initiatives aimed at enhancing skills and preparing employees for elevated roles. The appraisal process considers performance metrics, potential assessments, and alignment with organizational values. Based on this assessment, employees may be eligible for promotions, salary enhancements, or other forms of recognition, along with a personalized development plan for the upcoming year. This comprehensive and interconnected process not only motivates employees but also serves as a robust mechanism for talent retention and development within the Company.

10 Health and safety management system

a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/No). If yes, the coverage of such system?

Yes. SCNL has implemented an Occupational Health & Safety (OHS) Program, supported by a standalone Workplace Health and Safety Policy. The Company's commitment to employee health, safety, and well-being is further articulated through its ESG Policy and other related policies, including the Workers' Accommodation Policy under the Benefits and Entitlements framework.

The OHS system covers all employees across the Company's operations, including branch and field staff. The coverage includes:

- Periodic fire safety training and evacuation drills.
- Regular communication and awareness programs on workplace safety protocols.
- Road safety advisories and training sessions for field personnel who frequently travel to engage with customers.
- Mandatory training programs on the safety and security of women employees.
- Employee wellness initiatives, including workshops and discussions with well-being experts and medical practitioners, focusing on both physical and mental health.
- Provision of fire extinguishers at almost all branch locations (except newly opened branches) to strengthen emergency preparedness.
- Health and social security coverage through Group Medclaim, Group Term Life, Personal Accident, and Employee State Insurance (ESI) policies.

Through these measures, the Company seeks to maintain a safe, healthy, and supportive working environment for its workforce.

b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?

SCNL follows a structured approach to identify workplace hazards and assess health and safety risks across its operations.

The Company conducts regular branch and employee accommodation audits covering approximately 50% of branches every quarter, ensuring that all branches are assessed at least twice annually. These assessments are based on 43 predefined checkpoints covering workplace safety, employee welfare, accommodation conditions, hygiene factors, emergency preparedness, and essential facilities.

Since January 2025, hygiene-factor audits have been integrated into the assessment framework, with observations communicated immediately to concerned branches and corrective actions tracked for closure within 45 days. Branches receiving lower scores are subjected to reassessment, while key observations are escalated to the relevant management teams for review and action.

In addition, accommodation-related risks are assessed through a customised risk assessment matrix under the Workers' Accommodation Policy, covering essential facilities and hygiene parameters. The weighting and assessment criteria are periodically reviewed based on audit findings.

For field personnel, specific operational safety risks are managed through road safety protocols, mandatory use of helmets, fitness checks for two-wheelers, emergency response mechanisms, and safety awareness programs.

The Company also undertakes periodic fire drills, workplace inspections, health and wellness assessments, and employee feedback reviews to identify and address emerging health and safety risks.

c. Whether you have processes for workers to report the work related hazards and to remove themselves from such risks. (Y/N)

The Company does not employ any worker and hence not applicable.

d. Do the employees/worker of the entity have access to non-occupational medical and healthcare services? (Yes/No)

Yes.

The Company has the following non-occupational medical and healthcare services for its employees:

- Group Medclaim Policy
- Group Term Life Policy
- Personal Accident Policy

11 Details of safety related incidents, in the following format

Safety Incident/Number	Category	(2025-26)	(2024-25)
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	Nil	Nil
	Workers	Nil	Nil
Total recordable work-related injuries	Employees	63	54
	Workers	Nil	Nil
No. of fatalities	Employees	23	14
	Workers	Nil	Nil
High consequence work-related injury or ill-health (excluding fatalities)	Employees	Nil	Nil
	Workers	Nil	Nil

The fatalities reported involved field employees of the Company. In line with the Company's welfare policy, Satin Sahyog, comprehensive support was extended to the families of the deceased. This included a monthly support of INR 10,000 provided to the nominee(s) to ensure a steady source of income. Additionally, for deceased employees with dependent children, an educational support allowance of INR 2,500 per child (up to two children) was provided to assist with their schooling and ensure continuity in their education.

The policy also includes provisions for employment opportunities for the deceased employee's children (if above 18 years of age) or their siblings. However, as no eligible family members met the criteria, this benefit was not availed during the reporting year.

To enhance safety we have taken the following measures:

- > During the hiring process, Branch Managers ensures that candidates hold a permanent driving license and that their bike is in good condition. Community Services Officers are not permitted to ride with a learner's license
- > At the time of induction, Regional HR provides safety training to new CSOs
- > Branch Managers ensures that every CSO wears a helmet before heading into the field
- > Regional HR educates Branch Managers on safety protocols to be strictly followed
- > We roll out multilingual pamphlets on health and safety measures on recurring basis to raise awareness among employees. Moving forward, we plan to conduct training sessions more frequently to reinforce safety practices

13 Number of Complaints on the following made by employees and workers

	(2025-26)			(2024-25)		
	Filed during the year	Pending resolution at the end of the year	Remarks	Filed during the year	Pending resolution at the end of the year	Remarks
Working Conditions			Nil			
Health & Safety						

14 Assessments for the year

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	100.00%
Working conditions	

15 Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks/ concerns arising from assessments of health & safety practices and working conditions

Observations identified through branch audits, accommodation audits, hygiene assessments, workplace inspections, and employee feedback mechanisms are reviewed by branch and regional teams, and corrective actions are implemented within defined timelines. Branches with significant observations are reassessed to ensure effective closure of identified issues.*

In 2025-26 there were no corrective actions as there were no findings.

**In addition to health and safety assessments, the Company periodically reviews employee working conditions through dedicated audits covering 22 checkpoints related to workplace infrastructure, employee welfare facilities, hygiene standards, and accommodation conditions.*



LEADERSHIP INDICATORS



1 Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N)?

- (A) Employees - Y
(B) Workers - Y



Yes. The Company extends life insurance and EDLI benefits in the event of death of its employees. The Company offers three distinct types of coverage to its employees: Group Term Life (GTL), Employee Deposit Linked Insurance (EDLI), and Group Personal Accident Policy (GPAP).

- a. GTL: GTL coverage varies according to the employee's grade within the organization, ranging from INR 10 Lakhs to INR 1 Crores. This tailored approach ensures that employees and their families receive adequate financial support in the unfortunate event of the employee's demise.
- b. EDLI: EDLI provides a fixed coverage of INR 7 Lakhs, serving as an additional layer of financial security for the employee's family, irrespective of any other life insurance coverage the employee may hold.
- c. GPAP: GPAP offers a flat coverage of INR 10 Lakhs, extending financial assistance in the event of an accident leading to death or disability. Additionally, the Company provides the Satin Sahyog policy, aimed at providing support to the families of employees who have lost their lives while on duty. Eligible dependents, including spouses, children under 21 years, and parents without other means of support, benefit from this policy. The scheme entails a monthly payout of INR 10,000 to the nominee or guardian for minor nominees, offer term life insurance, including pension, education assistance and a job for family member and Mediclaim cover for the entire family, as applicable. Furthermore, the Compassionate Education Assistance Scheme under Satin Sahyog facilitates the education of dependent children under 18 years, with a maximum of two children per deceased employee. Each eligible child receives INR 2,500 per month in their guardian's account until they reach the age of 18 years, or complete their 12th grade, whichever comes earlier.

2 Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners

The Company makes sure that statutory dues applicable in accordance with the regulations to the transactions of the Company are deducted and deposited on a timely manner. This is also reviewed as part of the internal and statutory audit. The Company expects its value chain partners to uphold the values of transparency and accountability.

3 Provide the number of employees/workers having suffered high consequence work-related injury/ill-health/fatalities (as reported in Q11 of Essential Indicators above), who have been are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment

	Total no. of affected employees/workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	(2025-26)	(2024-25)	(2025-26)	(2024-25)
Employees	None of the employees or workers suffered high-consequence work-related injuries or ill-health during the year. However, there were cases of fatalities, and the families of the deceased were provided with financial support.			
Workers				

4 Does the entity provide transition assistance programmes to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/No)

Yes, the Company invests in learning of employees. For instance, courses have been sponsored by the organization for the skill enhancement of employees. Furthermore the company invests significant time and resources in the training and development of its employees, help them stay ahead of latest trends and technology.

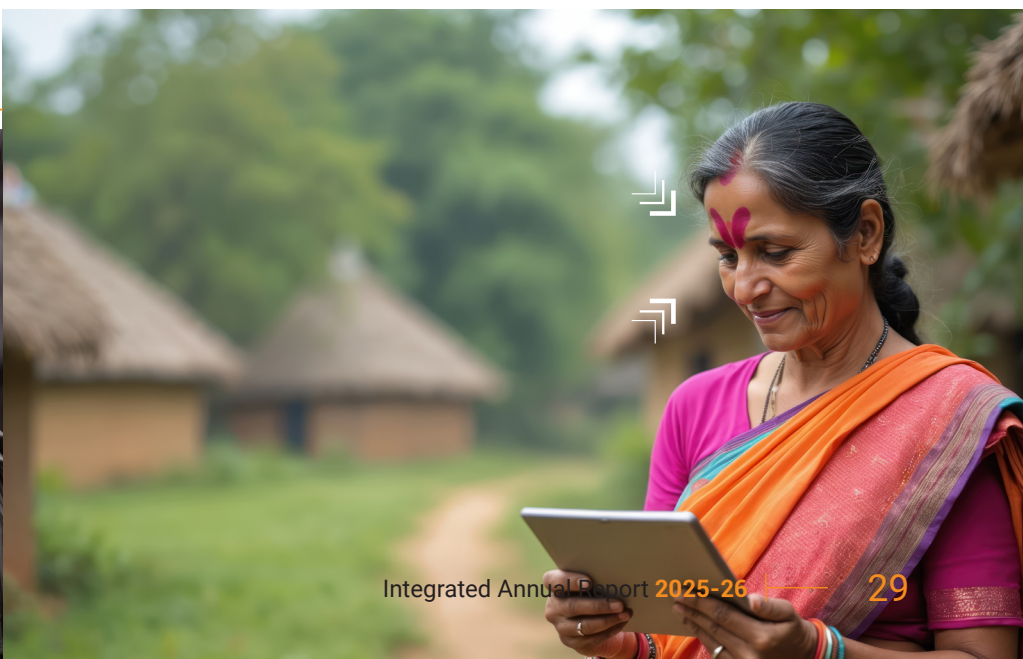
5 Details on assessment of value chain partners

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	N.A.*
Working conditions	

**Given the nature of the Company's business as an NBFC-MFI, health and safety practices and working conditions of value chain partners are not identified as material sustainability risks within the value chain. Consequently, formal assessments against these parameters are not currently undertaken.*

6 Provide details of any corrective actions taken or underway to address significant risks/concerns arising from assessments of health and safety practices and working conditions of value chain partners.

Given the nature of the Company's business as an NBFC-MFI and the absence of formal assessments on these parameters during the reporting period, no significant risks or concerns were identified requiring corrective action.



PRINCIPLE 4 **Businesses should respect the interests of and be responsive to all its stakeholders**

ESSENTIAL INDICATORS

1. Describe the processes for identifying key stakeholder groups of the entity

The Company defines core stakeholders as individuals, groups, or institutions that contribute value to its business chain. Additionally, individuals, groups, agencies, or institutions that are interested in or impacted by the Company's activities - now or in the future - are also identified as key stakeholders.

The key stakeholder groups include:

- Customers
- Employees
- Investors
- Government & Regulatory Bodies
- Communities
- Lenders
- Media
- Rating Agencies
- Analysts
- Other Business Partners

2 List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group

Stakeholder Group	Whether identified as Vulnerable & Marginalised Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/Half yearly/Quarterly/ others – please specify)	Purpose and scope of engagement, including key topics and concerns raised during such engagement
Customers	Yes	• Customer care channels • Telephone, Email, Website • Centre meeting • Customer relationship managers • Financial literacy program • Engagement through business correspondent network • Customer satisfaction surveys	Ongoing and need based engagement	• To provide affordable financial services • Quality and convenience of access to our products and services • To promote digital literacy • World-class customer service • To address the issues of the customers • Transparency in process and the operations
Stakeholders & Investors	No	• Investor meets and calls • Investor grievance channels • Dissemination of information through financial results, investor presentations and press releases • Annual general meeting • Website • Various media channels	Quarterly, Annually and Need based engagement	• To update business performance and developments in the Company and its subsidiaries • To ensure ethical business practices • Transparent and timely reporting

Stakeholder Group	Whether identified as Vulnerable & Marginalised Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/Half yearly/Quarterly/ others – please specify)	Purpose and scope of engagement, including key topics and concerns raised during such engagement
Government and Regulatory Bodies	No	- Engagement at industry platforms and meetings - Presentations - Regulatory reporting practices - E-mail and postal communications	Periodic and need based engagement	- Compliance with all legal and regulatory requirements - Effective governance - Responsible tax payment - Discussion in regard to various regulations and amendments - Inspections
Employees	No	- Leadership connect - Performance reviews - Town halls - Training and development programs - E-learning modules - Employee grievance redressal platform - Employee engagement Initiative - Management VC's - Emails/Calls	Ongoing and need based engagement	- Career advancement opportunities - Job security - Adequate training to match new business requirements - Transparent feedback - Fair remuneration and incentives - Recognition Alignment of Company's objectives
Communities	Yes	- Financial empowerment and literacy programs - Disaster relief initiatives - Education initiatives - Medical health camps - Employee volunteering through our CSR/SPM activities viz Financial empowerment Programs, disaster relief & education initiatives and medical insurance & health camps	Ongoing and need based engagement	- Commitment to advancing lives - Community investment development - Environment preservation
Lenders, Media, Rating Agencies, Analysts and Other Business Partners	No	- Meetings - Calls - Website - Newspaper - Email	Ongoing and need based engagement	- To update on business performance and outlook - Financial results - Industry developments - To address issues and concerns

LEADERSHIP INDICATORS

1 Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board

SCNL is committed to maintaining transparent and timely communication with its stakeholders by providing relevant information in accordance with applicable regulatory requirements, while safeguarding confidential business strategies and sensitive information. Stakeholder engagement forms an integral part of the Company's operations and is undertaken on a continuous basis through its various business functions. Senior management and leadership teams actively participate in stakeholder interactions whenever required. Key insights, concerns, and feedback received through these engagements are regularly shared with the Board of Directors. The Board remains apprised of significant stakeholder developments and provides strategic guidance where appropriate. In addition, through its various committees, the Board receives periodic updates on stakeholder perspectives and engagement outcomes, ensuring that stakeholder interests are duly considered in the Company's decision-making processes.

2 Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes/No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity

The Company regularly engages with internal and external stakeholders to identify and address material environmental, social, and governance issues. Feedback from employees, vendors, contractors, and supply chain partners has informed key initiatives, including the implementation of Diversity & Inclusion and Workers' Accommodation policies, development of an Environmental and Social Action Plan, assessment of GHG emissions, and enhancement of workplace safety measures.

As part of its Human Rights Due Diligence (HRDD) process, the Company conducted stakeholder consultations on topics such as non-discrimination, employee welfare, child and forced labour prevention, occupational health and safety, and grievance mechanisms. No significant human rights concerns were identified. Insights from these engagements are incorporated into the Company's ESG framework through ongoing monitoring, grievance management, and stakeholder engagement.

These consultations help the Company strengthen its ESG practices, manage risks proactively, and align its operations with stakeholder expectations and sustainable business objectives.

3 Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/marginalized stakeholder groups

Understanding the needs of our clients : The Company specializes in providing essential financial services to low-income rural communities in India. All of the Company's products are designed in a way that covers and specializes needs of our customers. Primarily, IGL loans are provided for purposes like agriculture, transportation, trading, and production related business activities, that cater to uplifting the weaker sections of society economically. We also give clean energy loans, water loans, sanitation loans, consumer loans, and facilitates health to improve the quality of life of our borrowers and their families.

Dedicated to Development and Empowerment: The Company conducts financial and leadership empowerment workshops for its borrowers, along with free health checkup camps for the community, conducts plantation drive, flood relief assistance, and enterprise skill development training

Focused on Well Being of Community: The Company undertakes variety of initiatives through its CSR and SPM activities for the benefit of many segments of society, with a particular emphasis on the underprivileged, needy and disadvantaged.

Further, we also introduced NATCAT for Satin clients to provide them critical protection against disasters by safeguarding borrowers' house.

PRINCIPLE 5

Businesses should respect and promote human rights

ESSENTIAL INDICATORS

1. Employees and workers who have been provided training on human rights issues and policy(ies) of the entity in the following format

Category	(2025-26)			(2024-25)		
	Total (A)	No. of employees/ workers covered (B)	% (B/A)	Total (C)	No. of employees/ workers covered (D)	% (D/C)
Employees						
Permanent	16,212	16,212	100.00%	15,189	15,189	100.00%
Other than permanent	502	502	100.00%	313	313	100.00%
Total employees	16,714	16,714	100.00%	15,502	15,502	100.00%
Workers						
Permanent	N.A.					
Other than permanent						
Total workers						

- 2 Details of minimum wages paid to employees and workers, in the following format:

Category	2024-25					2023-24				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Permanent	16,212	2,075	12.80%	14,137	87.20%	15,189	1,854	12.21%	13,335	87.79%
Male	15,418	1,968	12.76%	13,450	87.24%	14,577	1,733	11.89%	12,844	88.11%
Female	794	107	13.48%	687	86.52%	612	121	19.77%	491	80.23%
Other than permanent	502	0	0.00%	502	100.00%	313	0	0.00%	313	100.00%
Male	474	0	0.00%	474	100.00%	303	0	0.00%	303	100.00%
Female	28	0	0.00%	28	100.00%	10	0	0.00%	10	100.00%
Workers										
Permanent	N.A.									
Male										
Female										
Other than permanent										
Male										
Female										

3 Details of remuneration/salary/wages, in the following format

a. Median remuneration/wages

	Male		Female	
	Number	Median remuneration/salary/wages of respective category	Number	Median remuneration/salary/wages of respective category
Board of Director (BoD)	1	4,99,19,760	Nil	Nil
Key Managerial Personnel (Other than BOD)	4	88,33,916	Nil	Nil
Employees other than BoD and KMP	15,409	2,90,000	793	3,11,000
Workers	N.A.			

*During the financial year 2025-26, Mr Manoj Agrawal resigned from the position of Chief Financial Officer & Key Managerial Personnel w.e.f. closed business hours on February 08, 2026, owing to personal reasons and to pursue other professional engagements. Further, based on recommendations of Audit Committee & Nomination and Remuneration Committee, the Board of Directors at its meeting held on February 3, 2026, had approved appointment of Mr Amit Kumar Gupta, as Chief Financial Officer & Key Managerial Personnel of the Company w.e.f. February 09, 2026.

b. Gross wages paid to females as % of total wages paid by the entity, in the following format

	(2025-26)	(2024-25)
Gross wages paid to females as % of total wages	4.71%	4.03%

4 Do you have a focal point (Individual/Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)

Yes. The Company has established governance mechanisms to address human rights-related concerns in accordance with its Human Rights Policy. Oversight of human rights commitments is embedded within the Company's governance framework, with designated functions responsible for implementation, monitoring, and addressing concerns relating to employees, customers, and other stakeholders. Human rights-related grievances may be raised through the Company's established grievance redressal and whistleblower mechanisms, which facilitate reporting, review, and appropriate resolution of concerns.

The Company remains committed to upholding the principles of dignity, equality, non-discrimination, fair treatment, and respect for human rights across its operations and stakeholder interactions.

Reference: Human Rights Policy – <https://satincarecreditcare.com/wp-content/uploads/2025/11/Human-Rights-Policy.pdf>

5 Describe the internal mechanisms in place to redress grievances related to human rights issues

The Company has established internal grievance redressal mechanisms to address employee concerns, including those relating to human rights, workplace conduct, discrimination, harassment, and fair treatment. Atoot Bandhan, the employee grievance redressal platform, is designed to facilitate timely resolution and effective communication. Employees can raise concerns through a dedicated toll-free number or email channel, ensuring accessibility and ease of reporting.

Grievances are addressed promptly, either through immediate resolution or through formal registration and escalation to the appropriate department for review and action. Feedback and suggestions received through the mechanism are shared with relevant function heads to support continuous improvement in workplace practices and employee experience.

The grievance redressal process aims to resolve concerns within a reasonable timeframe, generally averaging 8–10 days. Employees who are not satisfied with the outcome may escalate or appeal the matter through the prescribed channels.

Periodic reports on grievances and their resolution are reviewed by senior management and, where applicable, reported to the Board, supporting ongoing monitoring and strengthening of grievance management practices. This mechanism reflects the Company's commitment to providing a respectful, inclusive, and fair workplace consistent with the principles outlined in its Human Rights Policy.

6 Number of Complaints on the following made by employees and workers

	(2025-26)			(2024-25)		
	Filed during the year	Pending resolution at the end of the year	Remarks	Filed during the year	Pending resolution at the end of the year	Remarks
Sexual Harassment	1 *	Nil	N.A.	1	Nil	N.A.
Discrimination at workplace	Nil	Nil		Nil	Nil	
Child Labour	Nil	Nil		Nil	Nil	
Forced Labour/ Involuntary Labour	Nil	Nil		Nil	Nil	
Wages	Nil	Nil		Nil	Nil	
Other human rights related issues	Nil	Nil		Nil	Nil	

*The complaint was disposed off post investigation

7 Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format

	(2025-26)	(2024-25)
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	1	1
Complaints on POSH as a % of female employees/workers	0.12%	0.16%
Complaints on POSH upheld	0	0

8 Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases

The Company is committed to providing equal opportunities to all individuals and does not tolerate discrimination, harassment, retaliation, or victimization of any kind. Employees are encouraged to raise concerns relating to discrimination, harassment, human rights issues, or workplace misconduct through established grievance redressal channels without fear of adverse consequences.

The Company's Diversity & Inclusion Policy, Workplace Health & Safety Policy, Leave Policy, Benefits & Entitlements Policy, Recruitment Policy, Human Rights Policy, and Code of Conduct reinforce its commitment to maintaining a safe, inclusive, and respectful workplace. These policies promote fair treatment, non-discrimination, equal opportunity, and protection of employee rights.

The Company has a formal Policy on Prevention of Sexual Harassment (POSH) and is compliant with the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. Complaints are handled through an Internal Committee constituted in accordance with statutory requirements. To ensure continuity and representation as prescribed under the Act, the composition of the Internal Committee was revised in March 2024.

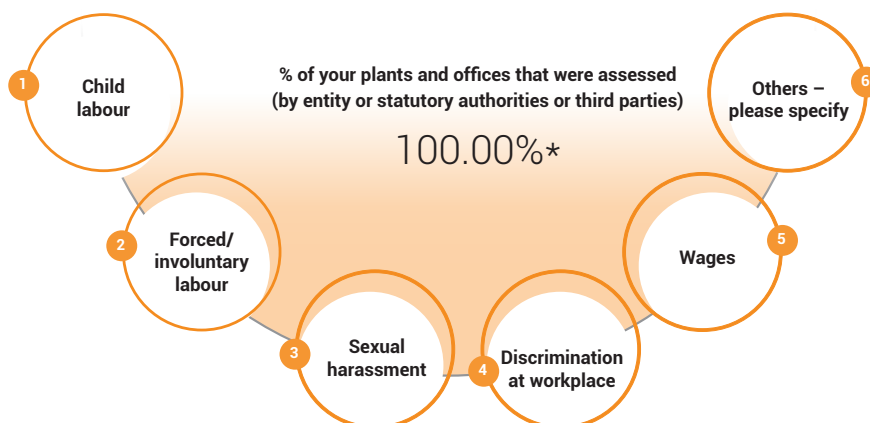
The grievance redressal process is designed to maintain confidentiality, protect the privacy of complainants and witnesses, and prohibit retaliation against individuals who report concerns in good faith. Any instance of retaliatory behaviour is treated seriously and addressed through appropriate disciplinary and corrective measures. Employees also have access to established grievance and whistleblower mechanisms for reporting concerns and seeking redressal.

9 Do human rights requirements form part of your business agreements and contracts? (Yes/No)

Yes. The Company recognizes and respects internationally accepted human rights principles and is committed to conducting its business in a manner that upholds the dignity, equality, and rights of all stakeholders. In line with its Human Rights Policy, the Company seeks to promote responsible business practices across its operations and stakeholder relationships.

Human rights expectations are communicated through the Company's policies, codes, and engagement frameworks. Where relevant, the Company incorporates ESG and compliance-related provisions in agreements with vendors and service providers, encouraging adherence to applicable laws, ethical business conduct, labour standards, non-discrimination, and respect for human rights.

10 Assessments for the year:



*Percentage represents coverage of SCNL's standalone operations under the Human Rights Assessment conducted during 2025-26 and does not denote physical inspection of every branch/location.

During 2025-26, the Company undertook a Human Rights Assessment aligned with the United Nations Guiding Principles on Business and Human Rights (UNGP-BHR) to evaluate potential and actual human rights impacts across its operations. The assessment included a review of policies and procedures, stakeholder consultations with employees and value-chain representatives, evaluation of grievance and remediation mechanisms, and assessment of key human rights risks relevant to the financial services sector.

The assessment covered areas such as workplace discrimination, fair remuneration, prevention of child labour and forced labour, sexual harassment, employee well-being, access to grievance redressal mechanisms, and rights of vulnerable groups. No incidents relating to child labour, forced labour, workplace discrimination, or other material human rights violations were identified during the assessment period. The assessment also reaffirmed the effectiveness of existing policies, awareness programmes, and grievance mechanisms implemented by the Company.

The Company remains committed to respecting and promoting human rights across its operations and value chain and continues to strengthen its governance, awareness, and monitoring mechanisms in line with evolving national and international best practices.

11. Provide details of any corrective actions taken or underway to address significant risks/concerns arising from the assessments at Question 10 above

Based on the Human Rights Assessment conducted during 2025-26, no material human rights violations or significant adverse impacts were identified. However, the assessment highlighted opportunities to further strengthen the Company's human rights governance framework.

Accordingly, the Company has initiated actions including:

- Formalization and implementation of its Human Rights Policy aligned with the UN Guiding Principles on Business and Human Rights (UNGP-BHR)
- Strengthening awareness and training programmes on human rights, workplace conduct, diversity, equity and inclusion, and grievance redressal mechanisms
- Enhancing integration of human rights considerations within supplier and vendor management processes
- Strengthening human rights due diligence, monitoring and reporting mechanisms across operations; and
- Continuing periodic stakeholder engagement and assessment of salient human rights risks

These initiatives are aimed at further embedding human rights principles across the Company's operations and value chain.

LEADERSHIP INDICATORS

1 Details of a business process being modified/introduced as a result of addressing human rights grievances/complaints

No significant human rights grievances or complaints were reported during the reporting period that warranted modification or introduction of business processes. The Company continues to strengthen its human rights governance, awareness, and due diligence processes based on insights from its Human Rights Assessment and ongoing stakeholder engagement.

2 Details of the scope and coverage of any Human rights due-diligence conducted

During 2025-26, the Company conducted a Human Rights Assessment covering its standalone operations. The assessment included a review of policies, procedures, governance mechanisms, stakeholder consultations, grievance mechanisms, regulatory compliance, and salient human rights risks relevant to its operations and value chain.

3 Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

Yes. The Company is committed to promoting accessibility and inclusion in line with the Rights of Persons with Disabilities Act, 2016. Accessibility features such as ramps and elevators are available at the Company's corporate office to facilitate ease of access and movement for differently abled visitors. The Company also follows equal opportunity and non-discrimination principles in its employment practices.

4 Details on assessment of value chain partners

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	While no dedicated human rights assessment of value chain partners was undertaken during the reporting period, the Company engages with key vendors and service providers through its Code of Conduct, ESG requirements, and contractual obligations. During 2025-26, the Human Rights Assessment included consultations with select value chain partners to understand human rights awareness, compliance practices, and grievance mechanisms. The Company continues to strengthen the integration of human rights considerations within its value chain engagement and monitoring processes.
Discrimination at workplace	
Child Labour	
Forced/Involuntary Labour	
Wages	
Others – please specify	

5. Provide details of any corrective actions taken or underway to address significant risks/concerns arising from the assessments at Question 4 above

No corrective action pertaining to Question 4 was necessitated.



PRINCIPLE 6 **Businesses should respect and make efforts to protect and restore the environment**

ESSENTIAL INDICATORS

1 Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format

Parameter	(2025-26)	(2024-25)
From renewable sources		
Total electricity consumption (A)	94,796	94,647
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total energy consumed from renewable sources (A+B+C)	94,796	94,647
From non-renewable sources		
Total electricity consumption (D)	5,56,173	5,35,187
Total fuel consumption (E)	6,109	8,204
Energy consumption through other sources (F)	-	-
Total energy consumed from non-renewable sources (D+E+F)	5,62,282	5,43,391
Total energy consumed (A+B+C+D+E+F)	6,57,078	6,38,038
Energy intensity per rupee of turnover (Total energy consumption/ Revenue from operations)	-	-
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed/Revenue from operations adjusted for PPP)	-	-
Energy intensity in terms of physical output	-	-
Energy intensity (optional) – the relevant metric may be selected by the entity	-	-

The above data pertains to corporate office.

Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No

2 Does the entity have any sites/facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any

This is not applicable given the nature of the company's business.



3 Provide details of the following disclosures related to water, in the following format

Parameter	(2025-26)	(2024-25)
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third-party water	5,639	5,247
(iv) Seawater/Desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	5,639	5,247
Total volume of water consumption (in kilolitres)	-	-
Water intensity per rupee of turnover (Water consumed/Revenue from operations)	-	-
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption/Revenue from operations adjusted for PPP)"	-	-
Water intensity in terms of physical output	-	-
Water intensity (optional) – the relevant metric may be selected by the entity	-	-

Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Y/N)
If yes, name of the external agency.

No

The Company's usage of water is restricted to human use only. Efforts have been made to ensure that water is consumed judiciously in the office premises. In our corporate office, sensor taps are installed in office washrooms to economise on water consumption.

Sewage treatment plant, recycles 1 kiloliter water per day, which is reused for gardening and sanitation purposes.

The data above pertains to the head office.

4 Provide the following details related to water discharged

Parameter	(2024-25)	(2023-24)
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water		
No treatment		
With treatment – please specify level of treatment		
(ii) To Groundwater		
No treatment		
With treatment – please specify level of treatment		
(iii) To Seawater		
No treatment		
With treatment – please specify level of treatment	N.A.	N.A.
(iv) Sent to third-parties		
No treatment		
With treatment – please specify level of treatment		
(v) Others		
No treatment		
With treatment – please specify level of treatment		
Total water discharged (in kilolitres)		

Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No

5 Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation

No

6 Please provide details of air emissions (other than GHG emissions) by the entity, in the following format

Parameter	Please specify unit	(2025-26)	(2024-25)
NOx	N.A.	N.A.	N.A.
SOx			
Particulate matter (PM)			
Persistent organic pollutants (POP)			
Volatile organic compounds (VOC)			
Hazardous air pollutants (HAP)			
Others – please specify			

Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No.

7 Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format

Parameter	Unit	(2025-26)	(2024-25)
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	90.26	72.76
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	3,601.63	3,490.82
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions/ Revenue from operations)	Metric tonnes of CO ₂ per Rupee	0.00000013	0.00000015
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions/ Revenue from operations adjusted for PPP)	-	-	-
Total Scope 1 and Scope 2 emission intensity in terms of physical output	-	-	-
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	-	-	-

Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No

8 Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details

No such project has been undertaken by the Company.

9 Provide details related to waste management by the entity, in the following format

Parameter	(2025-26)	(2024-25)
Total Waste generated (in metric tonnes)		
Plastic waste (A)	1,680	1,659
*E-waste (B)	2,416	7,235
Bio-medical waste (C)	-	-
Construction and demolition waste (D)	-	-
Battery waste (E)	-	-
Radioactive waste (F)	-	-
Other Hazardous waste. Please specify, if any. (G)	-	-
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	6,204	12,918
Total (A + B + C + D + E + F + G + H)	10,300	21,812
Waste intensity per rupee of turnover (Total waste generated/Revenue from operations)	0.000000365	0.000000772
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated/Revenue from operations adjusted for PPP)	-	-
Waste intensity in terms of physical output	-	-
Waste intensity (optional) – the relevant metric may be selected by the entity	-	-
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)	-	-
Category of waste		
(i) Recycled	2,416	7,235
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	2,416	7,235
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste	-	-
(i) Incineration	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations**	7,884	14,577
Total	7,884	14,577

Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No

*E-waste recycling is carried out by various e-waste vendors across all offices of the Company. For maintaining records of e-waste handled/generated, green certificates and disposal and recycling reports have been received by the Company.

This data pertains exclusively to the head office, with the exception of e-waste.

**Plastic waste and Wet and Dry waste are disposed of via Municipal Corporation of Gurgaon.

- 10 Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your Company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes**

The Company does not generate any hazardous waste.

- 11 If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals/clearances are required, please specify details in the following format**

Location of operations/offices	Type of operations	Whether the conditions of environmental approval/clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any.
Kaziranga, Assam	Micro-lending to underserved women entrepreneurs	Given the nature of its business, the Company is not engaged in activities that fall under the purview of environmental clearance requirements as prescribed under applicable environmental laws. The Company's branch operations are conducted in leased premises and are governed by standard local registrations such as police intimation, GST registration, and other municipal norm.

- 12 Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year**

Name and brief details of project	EIA Notification No.	Date	Whether conducted by an independent external agency (Yes/No)	Results communicated in the public domain (Yes/No)	Relevant Weblink
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N.A.

- 13 Is the entity compliant with the applicable environmental law/regulations/guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format**

Specify the law/regulation/guidelines which was not complied with	Provide details of the non-compliance	Any fines/penalties/action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
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Based on the nature of business, the Company is in compliance with applicable environmental norms.



LEADERSHIP INDICATORS

1 Water withdrawal, consumption and discharge in areas of water stress (in kilolitres)

Given the nature of business, the same is not relevant

For each facility/plant located in areas of water stress, provide the following information:

- (i) Name of the area: N.A.
- (ii) Nature of operations: N.A
- (iii) Water withdrawal, consumption and discharge in the following format:

Parameter	(2025-26)	(2024-25)
Water withdrawal by source (in kilolitres)		
(i) Surface water		
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater/desalinated water		
(v) Others		
Total volume of water withdrawal (in kilolitres)		
Total volume of water consumption (in kilolitres)		
Water intensity per rupee of turnover (Water consumed/turnover)		
Water intensity (optional) – the relevant metric may be selected by the entity		
Water discharge by destination and level of treatment (in kilolitres)		
(i) Into Surface water		
No treatment		
With treatment – please specify level of treatment		
(ii) Into Groundwater		
No treatment		
With treatment – please specify level of treatment		
(iii) Into Seawater		
No treatment		
With treatment – please specify level of treatment		
(iv) Sent to third-parties		
No treatment		
With treatment – please specify level of treatment		
(v) Others		
No treatment		
With treatment – please specify level of treatment		
Total water discharged (in kilolitres)		

Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No

2 Please provide details of total Scope 3 emissions & its intensity, in the following format

Parameter	Unit	(2025-26)	(2024-25)
Total Scope 3 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	7,219.55	4,476.59
Total Scope 3 emissions per rupee of turnover	Metric tonnes of CO ₂ equivalent/	0.00000026	0.00000019
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity			

Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No

3 With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities

N.A.

4 If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions/effluent discharge/waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format

Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
Going Paperless and Sustainable	We promote and encourage extensive use of technology in our everyday lives. As a responsible organization, we have adopted electronic document management and other digital tools to go paperless. We have continuously increased our usage of tablets for our fieldwork to onboard new clients and manage the end-to-end loan processing.	The Company's operations in almost 100 percent branches has gone completely paperless.
Clean Energy Solution	Partnered with leading solar providers to facilitate access to solar power driven home lighting systems and enable customers to engage in productive activities. Installed solar panels on the rooftop of our new corporate office building to harness solar power and reduce electricity consumption. To further improve energy efficiency, a Solar Reflective Index (SRI) coating was applied to the rooftop of the Corporate Office building.	Increased the adoption and use of renewable energy, reduced dependence on conventional electricity, improved energy efficiency and enhanced thermal comfort within the Corporate Office through an approximate 5°C reduction in indoor temperature.
Stakeholder-Centric Sustainability Assessments	The Company has undertaken initiatives such as materiality assessment and Human Rights diagnostics to strengthen sustainability integration and identify areas for continuous improvement.	Improved understanding of stakeholder impacts, stronger ESG governance, and enhanced sustainability performance management.

5 Does the entity have a business continuity and disaster management plan? Give details in 100 words/web link

Yes, the Company has a Board-approved Business Continuity Plan (BCP) in place. This plan is essential for ensuring the Company's resilience against disruptions. It outlines procedures to maintain operations during unforeseen events such as natural disasters, cyber-attacks, or pandemics. The BCP includes risk assessments, recovery strategies, and communication protocols, with a focus on key components such as data backup, alternate work sites, and emergency contacts. Regular testing and updates ensure the plan remains effective and relevant.

The Company maintains two availability zones (AZs) to house its data, ensuring seamless operations during disruptions. Key elements of the plan include data redundancy, automated failover, and regular backups across both AZs. The BCP incorporates real-time data replication to maintain consistency and minimize data loss. Regular testing of disaster recovery protocols ensures operational readiness. Clear communication channels and defined roles for staff during incidents further support resilience. By leveraging the geographic separation of AZs, the Company mitigates risks from localized events and ensures the continuity of critical services for clients with minimal downtime.

6 Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard

Given the nature of the business, there has been no adverse impact to the environment.

7 Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.

No formal assessment of value chain partners for environmental impacts was conducted during the reporting period.

8 How many Green Credits have been generated or procured

a. By the listed entity

Nil

b. By the top ten (in terms of value of purchases and sales, respectively) value chain partners

Nil



**PRINCIPLE
7**

Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent

ESSENTIAL INDICATORS

- 1 a. **Number of affiliations with trade and industry chambers/associations**
8
- b. **List the top 10 trade and industry chambers/associations (determined based on the total members of such body) the entity is a member of/affiliated to**

Name of the trade and industry chambers/associations	Reach of trade and industry chambers/associations (State/National)
Sa-Dhan	National
Microfinance Institutions Network (MFIN)	National
Associated Chambers of Commerce & Industry of India (ASSOCHAM)	National
Finance Industry Development Council (FIDC)	National
Association of Microfinance Institutions – West Bengal (AMFI-WB)	State
Uttar Pradesh Microfinance Association (UPMA)	State
Karnataka Microfinance Association	State
Odisha Association of Financial Inclusion Institutions (OSAFII)	State

- 2 **Provide details of corrective action taken or underway on any issues related to anti-competitive conduct by the entity, based on adverse orders from regulatory authorities**

No corrective actions pertaining to above mentioned parameter was necessitated by the Company during the year under review. No adverse orders against the Company.

LEADERSHIP INDICATORS

- 1 **Details of public policy positions advocated by the entity**

S. No.	Public policy advocated	Method resorted for such advocacy	Whether information available in the public domain? (Yes/No)	Frequency of review by board (Annually/Half yearly/Quarterly/ Others – please specify)	Weblink, if available
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The Company maintains regular engagement with Government agencies and regulators and stands committed to providing timely and accurate information, suggestions and recommendations, feedback on draft policies, etc., as and when required.

The authorized officials of the Company engage with the RBI and SEBI and other regulators on a periodic basis or as and when required. The Company is a member of various trade and industry associations and proactively contributes to the discussions and resolutions within the scope of these forums.

The CMD of the Company, Dr HP Singh, is associated with FICCI as a member of the NBFC committee, where he continues to actively advocate for the interests of the industry and promote the Company's initiatives. He also served as the Chair of SaDhan for two years, during which he played a key role in championing these efforts. Moreover, Dr Singh serves as the Trade Commissioner at ASEAN, furthering our engagement with international stakeholders.

PRINCIPLE 8 Businesses should promote inclusive growth and equitable development

ESSENTIAL INDICATORS

1 Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain(Yes/No)	Relevant Web link
Oiko Credit-Client Self Perception Survey	The Company undertook the Oikocredit Client Self-Perception Survey during the reporting period to gather feedback from customers on the perceived impact of its financial services. The survey has been completed and the final outcome is currently under evaluation. Insights from the assessment will be utilized to enhance customer experience, responsible lending practices, and financial inclusion initiatives.				

2 Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format

Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In INR)
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N.A.

3 Describe the mechanisms to receive and redress grievances of the community

The Company has several channels for addressing the complaints of different stakeholders. Details of such mechanisms and policy is detailed elsewhere in this report.

4 Percentage of input material (inputs to total inputs by value) sourced from suppliers

	(2025-26)	(2024-25)
Directly sourced from MSMEs/small producers	The Company conducts all its branch procurement from local business/suppliers	
Sourced directly from within the district and neighbouring districts		

5 Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent/on contract basis) in the following locations, as % of total wage cost

Parameter	(2025-26)	(2024-25)
Rural	8,615	8,279
Semi-Urban	1,285	3,312
Urban	527	621
Metropolitan	816	155

(Place to be categorized as per RBI Classification System - rural/semi-urban/urban/metropolitan)

LEADERSHIP INDICATORS

- 1 Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above)

Details of negative social impact identified	Corrective action taken
Nil	N.A.

- 2 Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies

S. No.	State	Aspirational District	Amount spent (In INR)
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During the year, the Company has not undertaken any CSR project in aspirational districts.

- 3 (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalised/vulnerable groups? (Yes/No)
N.A.
- (b) From which marginalised/vulnerable groups do you procure?
N.A.
- (c) What percentage of total procurement (by value) does it constitute?
N.A.

- 4 Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge

S. No.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes/No)	Basis of calculating benefit share
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During the reporting year, the Company did not develop any new intellectual property. However, it possesses complete inhouse technology. SCNL embarked on a transformative journey in the fiscal year 2016-17 by developing its own Enterprise Resource Planning (ERP) system. This decision was driven by the limitations of the legacy application (BIJLI) the Company previously utilized, which lacked scalability due to constraints in its architecture. The in-house ERP development has yielded significant advancements like transition to centralized architecture from decenterized, real time data processing, geo fencing based solutions and AI and MI Integration.

- 5 Details of corrective actions taken or underway based on any adverse order in intellectual property related disputes wherein traditional knowledge is used.

Name of authority	Brief of the case	Corrective action taken
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No corrective action pertaining to above mentioned parameters was necessitated by the Company during the year under review.

- 6 Details of beneficiaries of CSR Projects

CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
Construction of a Girls' Hostel to promote access to safe and inclusive education infrastructure	74	100.00%
Empowering women by providing them with both the necessary awareness & training along with sewing machines under Women Empowerment Program	1,000	100.00%

PRINCIPLE 9

Businesses should engage with and provide value to their consumers in a responsible manner

ESSENTIAL INDICATORS

1 Describe the mechanisms in place to receive and respond to consumer complaints and feedback

The Company has established a structured grievance redressal mechanism to address customer complaints promptly and effectively, based on their priority. Multiple channels are available to ensure accessibility and convenience for customers when lodging their concerns:

- Toll-Free Number: Customers can register their complaints by calling the toll-free number, without incurring any charges.
- Center Meeting Register: Each service center maintains a dedicated section within the meeting register for customers to formally document their complaints.
- Complaint Registers and Boxes: Strategically placed at branches and regional offices, these provide an offline method for customers to submit complaints.

Direct Escalation to Head Office: Customers can escalate unresolved issues directly to the Corporate Office by:

- Sending a formal letter addressed to the Grievance Redressal Officer- Calling the dedicated landline number
- Emailing: clientgrievance@satincreditcare.com

These channels reflect the Company's commitment to responsive service and building customer trust. All complaints are systematically logged and communicated to both regional and corporate office operations teams. Additionally, internal audits are conducted regularly to assess customer satisfaction and ensure service quality.

2 Turnover of products and/services as a percentage of turnover from all products/service that carry information about

CSR Project	As a percentage to total turnover
Environmental and social parameters relevant to the product	87.84%
Safe and responsible usage	
Recycling and/or safe disposal	

3 Number of consumer complaints in respect of the following

	(2025-26)		Remarks	(2024-25)		Remarks
	Received during the year	Pending resolution at the end of the year		Received during the year	Pending resolution at the end of the year	
Data privacy	Nil	Nil		Nil	Nil	
Advertising						
Cybersecurity						
Delivery of essential services						
Restrictive trade practices						
Unfair Trade Practices						

	(2025-26)		Remarks	(2024-25)		Remarks
	Received during the year	Pending resolution at the end of the year		Received during the year	Pending resolution at the end of the year	
Other	1,852	0	-	3,669	5	All outstanding complaints logged in the last week of March have been resolved within the allotted timeframe, resulting in zero pending cases to date

4 Details of instances of product recalls on account of safety issues

	Number	Reasons for recall
Voluntary recalls	Nil	
Forced recalls		

5 Does the entity have a framework/policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy

Yes, SCNL prioritizes cybersecurity and data privacy as integral aspects of protecting sensitive information and maintaining trust with stakeholders. The Company has implemented robust cybersecurity protocols, including encryption, access controls, and regular security assessments, to prevent unauthorized access and data breaches. Additionally, the Company complies with data privacy regulations by implementing policies for data collection, storage, and sharing, as well as obtaining customer consent. By prioritizing cybersecurity and data privacy, SCNL mitigates risks and safeguards sensitive information. Furthermore, a proactive approach to cybersecurity and data privacy reflects the Company's commitment to ethical practices, enhancing customer trust and loyalty. This ultimately ensures compliance with regulations and fosters a culture of responsibility and accountability within the organization.

Weblink: <https://satincreditcare.com/policies-practices/>

6 Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty/action taken by regulatory authorities on safety of products/services

No penalty/regulatory action has been levied or taken on the above-mentioned parameters.

7 Provide the following information relating to data breaches

a. Number of instances of data breaches

Nil

b. Percentage of data breaches involving personally identifiable information of customers

N.A.

c. Impact, if any, of the data breaches

N.A.



LEADERSHIP INDICATORS

1 Channels/platforms where information on products and services of the entity can be accessed (provide web link, if available)

Information regarding various of financial services offered by the organization can be accessed on the Company's website at: <https://satincreditcare.com/product-portfolio/>

2 Steps taken to inform and educate consumers about safe and responsible usage of products and/or services

To ensure customers fully understand and effectively utilize loan products suited to their lifecycle needs, the Company provides comprehensive training and support during the onboarding process. This includes a mandatory two-day group training session focused on responsible product usage and financial awareness. Following the training, customers participate in a Group Recognition Test and engage directly with the branch manager to reinforce key concepts and address any questions. At the time of loan disbursement, the branch manager further emphasizes the importance of credit discipline and responsible borrowing practices.

3 Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services

Customers are informed of any potential disruptions or discontinuation of essential services both during center meetings and via SMS to ensure timely awareness and minimal inconvenience.

4 Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/ Not Applicable) If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products/services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)

Yes, the Company fully adheres to display regulations, ensuring complete transparency across all loan products. All terms and conditions are clearly outlined in the loan acknowledgement receipt, sanction letter, and loan card provided to customers. Additionally, information on various loan products and their ticket sizes is prominently displayed at all branch offices and published on the Company's website. The loan card contains detailed information including the rate of interest, loan tenure, repayment cycle and installment amount, processing fees, insurance coverage, and other applicable terms and conditions ensuring that customers are fully informed before proceeding. Additionally, the Company fully adheres to display regulations, ensuring complete transparency across all loan products. All terms and conditions are clearly outlined in the loan acknowledgement receipt, sanction letter, Key Fact Statement (KFS), and loan card provided to customers. Additionally, information on various loan products and details is prominently displayed at all branch offices and published on the Company's website. Furthermore, the Company ensures customers are fully informed of the total cost of borrowing through the disclosure of the Annual Percentage Rate (APR), which reflects not just the interest rate but also all associated fees and charges, presented in a consistent annualized format. The entity does display product information over and above what is mandated by local laws, providing enhanced clarity to customers. No consumer satisfaction survey was carried out during the reporting period across major products/services, significant locations of operation, or the entity as a whole.

