

Rajeev Bhatia & Associates
Chartered Accountants

201, 203, 2nd Floor,
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Dr. Mukherjee Nagar
Commercial Complex, Delhi-110009
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Independent Auditors' Report on the Financial Results of Satin Finserv Limited for the year ended March 31, 2026, pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To,
The Board of Directors of
Satin Finserv Limited

Report on the Audit of the Financial Results

Opinion

We have audited the accompanying statement of financial results of Satin Finserv Limited (the "Company"), for the year ended March 31, 2026 ("Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- i. presents financial results in accordance with the requirements of the Listing Regulations in this regard; and
- ii. gives a true and fair view in conformity with the applicable Indian Accounting Standards ("IndAS") prescribed under Section 133 of the Companies Act, 2013 ("the Act"), relevant rules thereunder, RBI guidelines and other accounting principles generally accepted in India read with Listing regulations, of the net profit and other comprehensive income and other financial information of the Company for the year ended March 31, 2026.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the the Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Statement" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("the ICAI") and the rules thereunder, together with the ethical requirements that are relevant to our audit of the Statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI'S Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

The Statement has been prepared on the basis of the annual audited financial statements and has been approved by the Company's Board of Directors.



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The Company's management and the Board of Directors are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other comprehensive income of and other financial information of the Company in accordance with the recognition and measurement principles laid down in the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder, the relevant circulars, guidelines & directions issued by the Reserve Bank of India ("RBI Guidelines") and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations.

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Management and Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

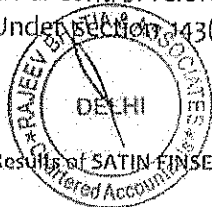
Auditors' Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

(a) Identify and assess the risks of material misstatement of Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

(b) Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our



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opinion on whether the Company has adequate internal financial controls system in place and the operating effectiveness of such controls.

(c) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management and the Board of Directors.

(d) Conclude on the appropriateness of management and Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

(e) Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the Financial Statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

For Rajeev Bhatia & Associates
Chartered Accountants
Firm's Registration No.: 021776N


Rajeev Bhatia

Partner

Membership No.: 089018

UDIN - 26089018AKUF4F1652



Place: Gurugram

Date: April 27, 2026

Statement of Audited Financial Results for the the quarter and year ended March 31, 2026						
(₹ in Lakhs except EPS)						
S. No	Particulars	Quarter ended			Year ended	
		March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
		(refer note 9)	(Unaudited)	(refer note 9)	(Audited)	(Audited)
	Income					
	Revenue from operations					
	Interest income	4,080.45	3,766.09	2,962.43	15,032.15	9,896.47
	Fees and commission income	364.92	363.78	488.43	1,371.79	2,129.04
	Net gain on fair value changes	38.45	41.78	27.45	137.96	96.17
	Net gain on derecognition of financial instruments	724.48	276.22	-	1,000.70	-
1	Total revenue from operations	5,208.30	4,447.87	3,478.31	17,542.60	12,121.68
2	Other income	48.38	43.72	31.79	179.87	190.91
3	Total income (1+2)	5,256.68	4,491.59	3,510.10	17,722.47	12,312.59
	Expenses					
	Finance costs	2,151.92	1,646.66	1,280.17	6,720.95	4,007.32
	Impairment of financial instruments	222.73	958.23	258.32	2,572.30	1,328.66
	Employee benefits expenses	1,522.24	1,351.50	1,160.30	5,249.68	4,717.02
	Depreciation and amortisation expenses	114.01	74.03	52.94	286.52	187.89
	Other expenses	204.66	381.01	403.31	1,441.92	1,013.40
4	Total expenses	4,215.56	4,411.43	3,155.04	16,271.37	11,254.29
5	Profit before tax (3-4)	1,041.12	80.16	355.06	1,451.10	1,058.30
	Tax expense:					
	Current tax	41.63	97.28	142.72	281.14	159.27
	Mat credit utilization/ (entitlement) (net)	1.04	(17.15)	50.93	(58.58)	34.38
	Deferred tax expense/(credit)	253.79	(56.61)	(66.71)	190.53	119.37
	Earlier years tax	(0.00)	(15.41)	-	(15.41)	-
6	Total tax expense	296.46	8.11	126.94	397.68	313.02
7	Net profit after tax (5-6)	744.66	72.05	228.12	1,053.42	745.28
	Other comprehensive income					
	Items that will not be reclassified to profit or loss					
	Items that will not be reclassified to profit and loss	(170.50)	(0.85)	(9.19)	(169.17)	0.56
	Income tax relating to items that will not be	47.45	0.23	2.56	47.07	(0.15)
	Items that will be reclassified to profit and loss	(52.32)	-	-	(52.32)	-
	Income tax relating to items that will be reclassified to profit and loss	14.55	-	-	14.55	-
8	Total other comprehensive income	(160.82)	(0.62)	(6.63)	(159.87)	0.41
9	Total comprehensive income (7+8)	583.84	71.44	221.49	893.55	745.69
10	Paid-up equity share capital (face value of ₹ 10 per	19,512.05	17,842.60	15,755.79	19,512.05	15,755.79
11	Other equity	9,355.98	6,476.72	3,268.95	9,355.98	3,268.95
12	Earning per share (EPS) (face value of ₹ 10 per equity share)					
	- Basic (amount in ₹)	0.45	0.05	0.14	0.64	0.47
	- Diluted (amount in ₹)	0.45	0.05	0.14	0.64	0.47
	(EPS for the quarter ended March 31, 2026, December 31, 2025, March 31, 2025 are not annualised)					





Regd. & Corporate Office:

4th Floor, B Wing, Plot No. 492, Udyog Vihar, Phase -III, Gurugram, Haryana - 122016

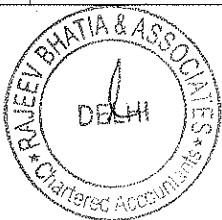
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Audited Statement of Assets and Liabilities as at March 31, 2026

(₹ in Lakhs)

Particulars	As at	As at
	March 31, 2026	March 31, 2025
	(Audited)	(Audited)
ASSETS		
Financial assets		
Cash and cash equivalents	10,984.94	6,005.84
Bank balances other than cash and cash equivalents	1,548.51	2,692.99
Trade receivables	5.84	17.72
Loans	95,635.10	51,514.37
Investments	571.53	-
Other financial assets	787.28	1,187.52
	1,09,533.20	61,418.44
Non-financial assets		
Current tax assets (net)	581.67	1,096.52
Deferred tax assets (net)	866.75	937.09
Property, plant and equipment	1,370.21	602.41
Other intangible assets	28.44	5.38
Capital work-in-progress	14.38	-
Other non-financial assets	249.07	135.36
	3,110.52	2,776.76
TOTAL ASSETS	1,12,643.72	64,195.20
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Payables		
Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	75.53	43.17
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	61.11	164.24
Debt securities	39,073.95	8,974.09
Borrowings (other than debt securities)	43,204.67	34,885.46
Derivative Financial Instruments	60.55	-
Other financial liabilities	894.37	336.84
	83,370.18	44,403.80
Non-financial liabilities		
Current tax liabilities (net)		-
Deferred tax liabilities (net)		-
Provisions	291.11	660.61
Other non-financial liabilities	114.40	106.05
	405.51	766.66
EQUITY		
Equity share capital	19,512.05	15,755.79
Other equity	9,355.98	3,268.95
	28,868.03	19,024.74
TOTAL LIABILITIES AND EQUITY	1,12,643.72	64,195.20




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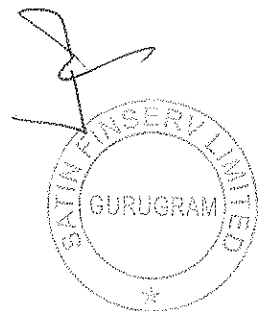
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Notes to the audited financial results:

- 1 The above financial results of Satin Finserv Limited ("the Company") for the the quarter and year ended March 31, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on April 27, 2026 and reviewed by the statutory auditors of the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) including relevant circulars issued by SEBI from time to time.
- 2 The audited financial results have been prepared in accordance with applicable accounting standards, as notified under the Companies (Indian Accounting Standards) Rules, 2015, and as specified under section 133 of the Companies Act 2013 (as amended).
- 3 The secured non-convertible debentures issued by the Company are fully secured by exclusive charge on the hypothecation of book debts/loan receivables to the extent as stated in the Key Information Document. Further, the Company has maintained security cover as stated in the Key Information document which is sufficient to discharge the principal amount and interest thereon at all times for the non-convertible debt securities issued.
- 4 During the quarter, the Company has allotted Non-Convertible Debentures on private placement basis-
 - a) 4,000 senior, secured, rated, listed, redeemable, taxable non-convertible debentures of face value of INR 1,00,000 each aggregating to INR 4,000.00 Lakhs allotted on January 07, 2026.
 - b) 50,000 senior, secured, rated, listed, redeemable, taxable non-convertible debentures of face value of INR 10,000 each aggregating to INR 5,000.00 Lakhs allotted on February 06, 2026.
 - c) 30,000 senior, secured, rated, listed, redeemable, taxable non-convertible debentures of face value of INR 10,000 each aggregating to INR 3,000.00 Lakhs allotted on February 26, 2026.
 - d) 35,000 senior, secured, rated, listed, redeemable, taxable non-convertible debentures of face value of INR 10,000 each aggregating to INR 3,500.00 Lakhs allotted on March 10, 2026.
 - e) 30,000 senior, secured, rated, listed, redeemable, taxable non-convertible debentures of face value of INR 10,000 each aggregating to INR 3,000.00 Lakhs allotted on March 20, 2026.
 - f) 2,500 senior, secured, rated, listed, redeemable, taxable non-convertible debentures of face value of INR 1,00,000 each aggregating to INR 2,500.00 Lakhs allotted on March 27, 2026.
- 5 During the quarter ended March 31, 2026, the Company has raised USD 4 million equivalent to Rs. 3,786.17 Lakhs via External Commercial Borrowings.
- 6 The Working Committee of the Board of Directors vide their meeting held on December 1, 2025 and February 24, 2026 has approved the allotment of 2,08,68,113 and 1,66,94,490 Equity Shares of Face Value of INR 10 each at a price of INR 23.96 each (including a premium of INR 13.96) respectively to its Holding Company i.e. Satin Creditcare Network Limited. The authorised share capital of the Company stands at INR 22,500.00 Lakh and paid-up share capital at INR 19,512.05 Lakh as on March 31, 2026.
- 7 The Company is primarily engaged in the business of financing and accordingly, there are no separate reportable segments as per Ind AS 108 dealing with operating segment.
- 8 Effective November 21, 2025, the Government of India notified the four Labour Codes -the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 collectively referred to as the 'New Labour Codes' - consolidating 29 existing labour laws. The Ministry of Labour & Employment has published draft Central Rules and FAQs on December 30, 2025, to facilitate assessment of the financial impact arising from these regulatory changes. Under IND AS 19, changes to employee benefit plans arising from the New Labour Codes constitute plan amendments and they are required to be treated as past service costs and recognised as an expense in the statement of profit and loss. Accordingly, the impact of New Labour Codes has been assessed and the same has been recognized under the head 'Employee Benefit Expenses'.
- 9 The figures for the quarter ended March 31, 2026, December 31, 2025 and March 31, 2025 represent the balancing figures between the audited figures in respect of the respective full financials year and the published year to date figures upto the end of the third quarter of the respective financial year, which were subjected to limited review by the statutory auditors.



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10 Details of loans transferred / acquired during the quarter ended March 31, 2026 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:

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

Particulars	Quarter ended March 31, 2026
i) Total number of loans assets assigned during the quarter	4,592
ii) Book value of loans assets assigned during the quarter	5,222.97
iii) Sale consideration received during the quarter	5,222.97
iv) Interest spread recognised in the statement of profit and loss during the quarter (including amortization of unamortised interest spread)	724.48
v) Weighted average maturity of loans assets assigned (in months)	26.87
vi) Weighted average holding period of loans assets assigned (in months)	10.23
vii) Retention of beneficial economic interest on loans assets assigned (in%)	10.00%
viii) Coverage of tangible security coverage	100%
ix) Rating-wise distribution of rated loans	Unrated
x) Agreed to replace loans transferred to transferee(s) or pay damages arising out of any representation in warranty	No

(ii) The company has not transferred any NPA loans during the quarter ended March 31, 2026.

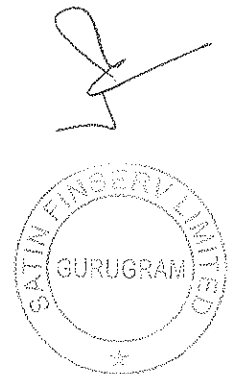
(iii) The company has acquired certain loans which are not in default through direct assignment, details of which are given below:

Particulars	Quarter ended March 31, 2026
i) Total number of loans assets acquired during the quarter	1,832
ii) Book value of loans assets acquired during the quarter	1,588.40
iii) Sale consideration paid during the quarter	1,588.40
iv) Weighted average maturity of loans assets acquired (in months)	16.53
v) Weighted average holding period of loans assets acquired (in months)	8.66
vi) Retention of beneficial economic interest by Assignor on loans assets acquired (in%)	10.00%
vii) Coverage of tangible security coverage	Nil
viii) Rating-wise distribution of rated loans	Unrated
x) Agreed to replace loans transferred to transferee(s) or pay damages arising out of any representation in warranty	No

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

11 Details of recovery rating assigned for security receipts (SRs) as at March 31, 2026 are given:

Recovery Rating Scale	Anticipated recovery as per recovery rating	Amount (Rs. In Lakhs)
RR 2	77%	571.53
Total		571.53



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

S. No.	Type of borrower	(A)	(B)	(C)	(D)	(E)
		Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the this half-year
1	Personal Loans	-	-	-	-	-
2	Corporate persons*	-	-	-	-	-
3	<i>Of which, MSMEs</i>	-	-	-	-	-
4	Others - MSME	250.25	17.03	-	27.49	205.73
	Total	250.25	17.03	-	27.49	205.73

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

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

S.no	Particulars	As at March 31, 2026
1	Debt-equity ratio (no. of times)	2.85
2	Debt service coverage ratio	Not applicable
3	Interest service coverage ratio;	Not applicable
4	Outstanding redeemable preference shares (quantity and value);	Nil
5	Capital redemption reserve (₹ in Lakhs)	Nil
6	Debenture redemption reserve (₹ in Lakhs)	Not applicable
7	Net worth (₹ in Lakhs)*	28,714.75
8	Net profit after tax (₹ in Lakhs)	1,053.42
9	Earnings per share: Basic	0.64
	Diluted	0.64
10	Current ratio (no. of times)	Not applicable
11	Long term debt to working capital (no. of times)	Not applicable
12	Bad debts to Account receivable ratio	Not applicable
13	Current liability ratio (no. of times)	Not applicable
14	Total debts to total assets	0.73
15	Debtors turnover	Not applicable
16	Inventory turnover	Not applicable
17	Operating margin (%)	Not applicable
18	Net profit margin (%)	5.94%
19	Sector specific equivalent ratios, as applicable:	
	a) Net Interest Margin (%) (annualised)	15.42%
	b) GNPA (%)**	3.80%
	c) NNPA (%)**	2.35%
	d) Provision Coverage Ratio (NPA)**	38.20%
	e) Capital Risk Adequacy Ratio (CRAR)	29.55%
	f) Liquidity Coverage Ratio (LCR)	826%

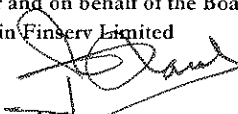
* Networth = Equity Shareholders Fund - Intangible Assets - Prepaid Expenses , ** On POS

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

Place : Gurugram
Date: April 27, 2026



For and on behalf of the Board of Directors of
Satin Finserv Limited


Pramod Majar
DIN: 03188810
MD & CEO



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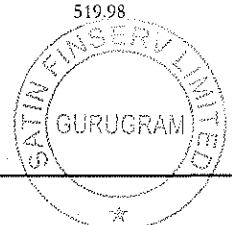
Cash flow statement for the period ended March 31, 2026
(All amounts in ₹ in lakhs, unless stated otherwise)

Particulars	For the period ended March 31, 2026	For the period ended March 31, 2025
A. CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit/(Loss) before tax	1,451.10	1,058.30
Adjustments for:		
Provision for expected credit losses	687.40	665.10
Provision for employee benefits	41.01	25.93
Depreciation and amortisation expense	132.44	94.73
Depreciation of ROU assets	154.08	93.16
Loss/(gain) on disposal of tangible assets	-	(4.59)
Interest paid on borrowings	7,088.94	3,956.30
Operating Profit/(loss) Before Working Capital Changes	9,554.97	5,888.93
Changes in working capital:		
<i>Adjustments for (increase)/ decrease in operating assets:</i>		
Trade receivables	11.88	319.92
Other bank balances	1,144.48	1,266.70
Financial Assets	(44,808.13)	(19,292.83)
Other financial assets	400.24	(291.17)
Other non financial assets	(113.71)	(254.68)
<i>Adjustments for (increase)/ decrease in operating liabilities:</i>		
Trade payables	(70.77)	116.05
Other financial liabilities	557.53	58.02
Other non financial liabilities	8.35	(2.10)
Provisions	(408.96)	(1,000.98)
Movement in operating assets and liabilities	(43,279.09)	(19,081.07)
Cash generated from operations	(33,724.12)	(13,192.14)
Less: Income tax refund / (paid) (net)	249.13	(332.06)
Net cash flow/(used) in operating activities (A)	(33,474.99)	(13,524.20)
B. CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of property, plant and equipment	(1,148.50)	(545.61)
Sale of property, plant and equipment	56.73	98.06
Investment in Pass through Certificates	-	-
Security Receipts	(742.25)	-
Net cash used in investing activities (B)	(1,834.02)	(447.55)
C. CASH FLOWS FROM FINANCING ACTIVITIES		
Issue of equity share capital (net of issue expenses)	8,949.75	-
Repayment of borrowings	(38,127.55)	(15,644.68)
Proceeds from borrowings	75,788.90	33,960.12
Interest paid on borrowings	(7,088.94)	(3,956.30)
Payment of lease liabilities	757.72	132.59
Unrealised exchange fluctuation profit/(loss) on ECB	8.23	-
Net cash flow from financing activities (C)	40,288.11	14,491.73
Net (Decrease)/Increase in cash and cash equivalents (A+B+C)	4,979.10	519.98
Cash and cash equivalents at the beginning of the year	6,005.84	5,485.86
Cash and cash equivalents at the end of the year	10,984.94	6,005.84

Reconciliation of cash and cash equivalents as per the cash flow statement

4,979.10

519.98



Regd. & Corporate Office:

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