



August 8, 2020

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
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001

SYMBOL: SATIN**Scrip Code: 539404**

Sub.: Intimation of issue of advertisement in newspapers in respect of the Rights Issue of Equity Shares of Satin Creditcare Network Limited (the ‘Company’)

Re.: Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, SEBI circular no. SEBI/HO/CFD/DIL2/CIR/P/2020/78 dated May 6, 2020 and Regulation 84 of Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018

Dear Sir,

Pursuant to above referred and in continuation to our earlier intimations w.r.t. Rights Issue of the Company, we enclose herewith copies of advertisement issued by the Company today, i.e. August 8, 2020, in the following newspapers:

1. Business Standard [all English editions] and;
2. Business Standard [all Hindi editions].

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

We request you to take the above on record and disseminate on your website.

Thanking You,

Yours faithfully

For **Satin Creditcare Network Limited**

Adhish Swaroop
Company Secretary & Compliance Officer



Encl.: as above

Corporate Office:
1st and 3rd Floor, Plot No 97,
Sector-44, Gurugram - 122003
Haryana, India

Registered Office:
5th Floor, Kundan Bhawan
Azadpur Commercial Complex,
Azadpur, New Delhi - 110033, India

CIN : L65991DL1990PLC041796
Landline No : 0124-4715400
E-Mail ID : info@satincreditcare.com
Website : www.satincreditcare.com

This is only an advertisement for information purposes and not for publication, distribution or release directly or indirectly outside India. This is not an announcement for the offer document. All Capitalized terms used and defined herein shall have the meaning assigned to them in the letter of offer dated August 4, 2020 (the "Letter of Offer" or "LOF") filed with the Stock Exchanges, namely BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") and together with BSE, ("Stock Exchanges") and the Securities and the Exchange Board of India ("SEBI").



SATIN CREDITCARE NETWORK LIMITED

Our Company, Satin Creditcare Network Limited (the "Company" or the "Issuer") was originally incorporated on October 16, 1990 in New Delhi under the Companies Act 1956, as a private limited company under the name 'Satin Leasing and Finance Private Limited' with the Registrar of Companies ("RoC"), New Delhi. Subsequently the company was converted into public limited company and name was changed to 'Satin Leasing and Finance Limited' w.e.f. July 1, 1994. Later, the name of our Company was again changed to 'Satin Creditcare Network Limited' w.e.f. April 10, 2000. Our Company, currently registered as a NBFC-MFI, is classified as a Systemically Important Non-Deposit Accepting NBFC, which is engaged in the business of providing financial services. For details of changes in our name and address of our registered office, see, "History and Corporate Structure" on page 94 of LOF.

Registered Office : 5th Floor, Kundan Bhawan, Azadpur Commercial Complex, Azadpur, Delhi - 110033, India; **Telephone:** +91-11- 47545000
Corporate Office: Floor 1 & 3, 97, Sector 44, Gurugram, Haryana - 122003, India; **Telephone:** +91-124- 4715400
Contact Person: Mr. Adhish Swaroop (Company Secretary & Compliance Officer)
E-mail : info@satincreditcare.com; **Website :** www.satincreditcare.com
Corporate Identity Number : L65991DL1990PLC041796

PROMOTERS OF OUR COMPANY : MR. HARVINDER PAL SINGH AND MR. SATVINDER SINGH

FOR PRIVATE CIRCULATION TO THE ELIGIBLE EQUITY SHAREHOLDERS OF SATIN CREDITCARE NETWORK LIMITED (OUR "COMPANY" OR THE "ISSUER") ONLY

ISSUE OF UP TO 1,99,82,667 PARTLY PAID-UP EQUITY SHARES* OF FACE VALUE OF ₹ 10 EACH OF OUR COMPANY (THE "RIGHTS EQUITY SHARES") FOR CASH AT A PRICE OF ₹ 60 PER RIGHTS EQUITY SHARE (INCLUDING A PREMIUM OF ₹ 50 PER RIGHTS EQUITY SHARE) AGGREGATING UP TO ₹ 1,19,89,60,020* ON A RIGHTS BASIS TO THE ELIGIBLE EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 48 (FORTY EIGHT) RIGHTS EQUITY SHARES FOR EVERY 125 (ONE HUNDRED AND TWENTY FIVE) FULLY PAID-UP EQUITY SHARES HELD BY THE ELIGIBLE EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS AUGUST 5, 2020 (THE "ISSUE"). FOR FURTHER DETAILS, SEE "TERMS OF THE ISSUE" BEGINNING ON PAGE 195 OF THE LOF.

*Assuming full subscription

NOTICE TO THE ELIGIBLE EQUITY SHAREHOLDERS OF OUR COMPANY

**ISSUE OPENS ON
WEDNESDAY, AUGUST 12, 2020**

**LAST DATE FOR ON MARKET RENCUNCIATIONS
FRIDAY, AUGUST 21, 2020***

**ISSUE CLOSES ON
WEDNESDAY, AUGUST 26, 2020***

*Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the Demat account of the Renouces on or prior to the issue closing date.
 #Our Board or a duly authorized committee thereof will have the right to extend the issue period as it may determine from time to time but not exceeding 30 (thirty) days from the issue opening date (inclusive of the issue opening date). Further, no withdrawal of the application shall be permitted by any Applicant after the issue closing date.

ASBA*

Simple, Safe, Smart Way of making an application -
Make Use of it!!!!

*Applications Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA below.

Facilities for Application in this Issue

(i) ASBA Facility:

In accordance with Regulation 76 of the SEBI ICDR Regulations, the SEBI Rights Issue Circulars and the ASBA Circulars, all Investors desiring to make an Application in this issue are mandatorily required to use either the ASBA process or the R-WAP (instituted only for resident investors in this issue). In the event the Investors are not able to utilize the ASBA facility for making an Application despite their best efforts, Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA or using the R-WAP. For details, see "Terms of the Issue - Procedure for Application through the ASBA process" and "Terms of the Issue - Procedure for Application through the Registrar's Web-based Application Platform (R-WAP)" process beginning on pages 212 and 213 of the LOF, respectively.

Please note that subject to SCSSs complying with the requirements of the SEBI Circular CIR/CFD/DIL/13/2012 dated September 25, 2012, within the periods stipulated therein, Applications may be submitted at the Designated Branches of the SCSSs. Further, in terms of the SEBI Circular CIR/CFD/DIL/1/2013 dated January 2, 2013, it is clarified that for making Applications by SCSSs on their own account using ASBA facility, each such SCSS should have a separate account in its own name with any other SEBI registered SCSS(s). Such account shall be used solely for the purpose of making an Application in this issue and clear demarcated funds should be available in such account for such an Application.

(ii) Registrar's Web-based Application Platform (R-WAP):

In accordance with SEBI Circular SEBI/HO/CFD/DIL/1/2012 dated May 6, 2020 read with SEBI Circular SEBI/HO/CFD/DIL/1/CIR/2020/136 dated July 24, 2020, a separate web based application platform, i.e. the R-WAP facility (accessible at www.linkintime.co.in), has been instituted for making an Application in this issue by resident investors. Further, R-WAP is only an additional option and not a replacement of the ASBA process. On the R-WAP, resident investors can access and submit the online Application Form in electronic mode and make online payment using their internet banking or UPI Facility from their own bank account thereto.

PLEASE NOTE THAT ONLY RESIDENT INVESTORS CAN SUBMIT AN APPLICATION USING THE R-WAP. R-WAP FACILITY WILL BE OPERATIONAL FROM THE ISSUE OPENING DATE. FOR RISKS ASSOCIATED WITH THE R-WAP PROCESS, SEE "RISK FACTORS" IN THE R-WAP PAYMENT MECHANISM FACILITY PROPOSED TO BE USED FOR THIS ISSUE MAY BE EXPOSED TO RISKS, INCLUDING RISKS ASSOCIATED WITH PAYMENT GATEWAYS ON PAGE 53 OF THE LOF.

APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA): Investors desiring to make an Application in this issue through ASBA process, may submit the Application Form to the Designated Branch of the SCSS or online/electronic Application through the website of the SCSSs (if made available by such SCSS) for authorizing such SCSS to block Application Money payable on the Application in their respective ASBA accounts. For list of banks which have been notified by SEBI to act as SCSSs for the ASBA process, please refer to https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&ntmid=34. For details on designated branches of SCSSs collecting the application form, please refer to the above-mentioned link.

ELIGIBLE EQUITY SHAREHOLDERS UNDER THE ASBA PROCESS MAY PLEASE NOTE THAT THE EQUITY SHARES UNDER THE ASBA PROCESS CAN BE ALLOTTED ONLY IN DEMATERIALIZED FORM AND TO THE SAME DEPOSITORY ACCOUNT IN WHICH THE EQUITY SHARES ARE HELD BY SUCH ASBA APPLICANT ON THE RECORD DATE.

APPLICATION ON PLAIN PAPER: An Eligible Equity Shareholder who is eligible to apply under the ASBA process may make an Application to subscribe to this issue on plain paper in case of non-receipt of application form as detailed above. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCSS for authorizing such SCSS to block Application Money in the said bank account maintained with the same SCSS. Applications on plain paper will not be accepted from any Eligible Equity Shareholder who has not provided an Indian address.

Please note that the Eligible Equity Shareholders who are making the Application on plain paper shall not be entitled to renounce their Rights Entitlements and should not utilize the Application Form for any purpose including renunciation even if it's received subsequently. Please note that the Application on plain paper cannot be submitted through R-WAP.

The Application on plain paper, duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as per specimen seconded with his/her bank must reach the office of the Designated Branch of the SCSS before the Issue Closing Date and should contain the following particulars:

1. Name of our Company, being Satin Creditcare Network Limited; 2. Name and address of the Eligible Equity Shareholder including joint holders (in the same order and as per specimen recorded with our Company or the Depository); 3. Folio Number (in case of Eligible Equity Shareholders who hold Equity Shares in physical form as on Record Date) / DP and Client ID; 4. Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each Eligible Equity Shareholder in case of joint names, irrespective of the total value of the Rights Equity Shares applied for pursuant to this issue; 5. Number of Rights Equity Shares held as on Record Date; 6. Allotment option-only dematerialized form; 7. Number of Rights Equity Shares entitled to; 8. Number of Rights Equity Shares applied for within the Rights Entitlements; 9. Number of additional Rights Equity Shares applied for, if any (applicable only if entire Rights Entitlements have been applied for); 10. Total number of Rights Equity Shares applied for; 11. Total amount paid at the rate of ₹15 per Rights Equity Share; 12. Details of the ASBA Account such as the SCSS account number, name, address and branch of the relevant SCSS; 13. In case of non-resident Eligible Equity Shareholders making an application with an Indian address, details of the NRE/FN/RRO account such as the account number, name, address and branch of the SCSS with which the account is maintained; 14. Authorization to the Designated Branch of the SCSS to block an amount equivalent to the Application Money in the ASBA Account; 15. Signature of the Eligible Equity Shareholder (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSS); and 16. All such Eligible Equity Shareholders are deemed to have accepted the following:

"I/We understand that neither the Rights Entitlements nor the Rights Equity Shares have been, or will be, registered under the Securities (Contracts Regulations) Act 1957, Companies Act 2013 & other applicable laws, as amended (the "Applicable Laws"), and may not be offered, sold, resold or otherwise transferred within the Indian Territory, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Applicable Laws. I/We understand that neither the Rights Entitlements nor the Rights Equity Shares have been, or will be, registered under the U.S. Securities Act of 1933, as amended (the "US Securities Act"), or any United States state securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to, or for the account or benefit of, U.S. Persons (as defined in Regulation S under the US Securities Act ("Regulations S")) except for these purposes. U.S. except for these purposes, U.S. persons include persons who would otherwise have been excluded from such term solely by virtue of Rule 902(K)(1)(VIII)(B) or Rule 902(K)(2)(i), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act. I/We understand that neither the Rights Equity Shares referred to in this application are being offered and sold (i) in offshore transactions outside the United States to non-U.S. Persons in compliance with Regulation S to existing shareholders located in jurisdictions where such offer and sale of the Rights Equity Shares is permitted under laws of such jurisdictions and (ii) in the United States to U.S. Persons who are "qualified institutional buyers" (as defined in Rule 144A under the U.S. Securities Act) ("U.S. QIBs") and are also "qualified purchasers" (as defined in the Investment Company Act of 1940, as amended and the related rules (the "Investment Company Act") pursuant to applicable exemptions under the US Securities Act and the Investment Company Act. I/we understand that the Company has not been and will not be registered under the Investment Company Act and I/we will not be entitled to the benefits of the Investment Company Act. I/we understand that the Company is relying on the exemption under Section 4(a)(2) of the US Securities Act and exemption under Section 3(c)(7) of the Investment Company Act. I/we understand that the issue is not, and under no circumstances is to be construed as, an offering of any Rights Equity Shares or Rights Entitlements for sale in the United States, or as a solicitation in the United States to sell any of the said Rights Equity Shares or Rights Entitlements in the United States, except in each case to persons in the United States who are U.S. QIBs and are also Qualified Purchasers. I/we confirm that I am/we are (a) (i) not in the United States and eligible to subscribe for the Rights Equity Shares under applicable securities laws or (ii) a U.S. QIB and also a Qualified Purchaser in the United States, (b) complying with laws of jurisdictions applicable to such person in connection with the issue, and (c) understand that neither the Company, nor the Registrar, the Lead Manager or any other person acting on behalf of the Company will accept subscriptions from any person, or the agent of any person, who appears to be, or who the Company, the Registrar, the Lead Manager, or any other person acting on behalf of the Company have reason to believe is in the United States (other than U.S. QIBs who are also Qualified Purchasers) or is outside of India and the United States and ineligible to participate in this issue under the securities laws of their jurisdiction.

I/We will not offer, sell or otherwise transfer any of the Rights Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to offer, sell or invite. I/We satisfy, and each account for which I/we are acting satisfies, (a) all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of my/our residence, and (b) I/We are eligible to subscribe and is subscribing for the Rights Equity Shares and Rights Entitlements in compliance with applicable securities and other laws of our jurisdiction of residence.

For Resident Applicants: I/we hereby make the representations, warranties, acknowledgments and agreements set forth in the section of the Letter of Offer titled "Restrictions on Purchases and Resales" under the sub-heading "United States - For Investors Outside of the United States" on page 249 (if I am/we are outside the United States).

For Non-Resident Applicants: I/we hereby make the representations, warranties, acknowledgments and agreements set forth in the section of the Letter of Offer titled "Restrictions on Purchases and Resales" under the sub-heading "United States - For Investors in the United States" on page 244 (if I am/we are in the United States) or under the sub-heading "United States - For Investors Outside of the United States" on page 249 (if I am/we are outside the United States).

I/We understand and agree that the Rights Entitlements and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act.

I/We acknowledge that we, the Lead Manager, its affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements.

OVERSEAS SHAREHOLDERS: The distribution of the Letter of Offer, the Abridged Letter of Offer, the Application Form, the Rights Entitlement Letter, and any other offering material and the issue of the Rights Entitlement and the Rights Equity Shares on a rights basis to persons in certain jurisdictions outside India are restricted by legal requirements prevailing in those jurisdictions. Our Company is making issue on rights basis to the Eligible Equity Shareholders and will dispatch the Abridged Letter of Offer, the Application Form, and other applicable issue material only to the e-mail addresses of Eligible Equity Shareholders who have provided an Indian address to our Company. No action has or will be taken to permit this issue in any jurisdiction where action would be required for that purpose, except that the Letter of Offer was filed with SEBI and the Stock Exchanges. Accordingly, the Rights Entitlements and the Rights Equity Shares may not be offered or sold, directly or indirectly, and the Letter of Offer, the Abridged Letter of Offer, the Application Form and the Rights Entitlement Letter and any other offering materials or advertisements in connection with this issue may not be distributed, in whole or in part, in or into any jurisdiction, except in accordance with the legal requirements applicable in such jurisdiction.

Those overseas shareholders who do not update our records with their Indian address or the address of the duly authorized representative in India, prior to the date on which we proposed to e-mail the Letter of Offer, the Abridged Letter of Offer, the Application Form and other applicable issue materials shall not be sent the Letter of Offer, Abridged Letter of Offer, the Rights Entitlement Letter and the Application Form.

NOTICE TO INVESTORS IN THE UNITED STATES

THE RIGHTS ENTITLEMENTS AND THE RIGHTS EQUITY SHARES HAVE NOT BEEN AND WILL NOT BE REGISTERED UNDER THE UNITED STATES SECURITIES ACT OF 1933, AS AMENDED (THE "US SECURITIES ACT"), OR ANY U.S. STATE SECURITIES LAWS AND MAY NOT BE OFFERED, SOLD, RESOLD OR OTHERWISE TRANSFERRED WITHIN THE UNITED STATES OR TO, OR FOR THE ACCOUNT OR BENEFIT OF, U.S. PERSONS (AS DEFINED IN REGULATION S UNDER THE US SECURITIES ACT ("REGULATIONS S")) EXCEPT FOR THESE PURPOSES. U.S. PERSONS INCLUDE PERSONS WHO WOULD OTHERWISE HAVE BEEN EXCLUDED FROM SUCH TERM SOLELY BY VIRTUE OF RULE 902(K)(1)(VIII)(B) OR RULE 902(K)(2)(i). EXCEPT PURSUANT TO AN EXEMPTION FROM, OR IN A TRANSACTION NOT SUBJECT TO, THE REGISTRATION REQUIREMENTS OF THE US SECURITIES ACT. ACCORDINGLY, THE RIGHTS EQUITY SHARES REFERRED TO IN THE LETTER OF OFFER ARE BEING OFFERED AND SOLD (i) IN OFFSHORE TRANSACTIONS OUTSIDE THE UNITED STATES TO NON-U.S. PERSONS IN COMPLIANCE WITH REGULATIONS TO EXISTING SHAREHOLDERS LOCATED IN JURISDICTIONS WHERE SUCH OFFER AND SALE OF THE RIGHTS EQUITY SHARES IS PERMITTED UNDER LAWS OF SUCH JURISDICTIONS AND (ii) IN THE UNITED STATES TO U.S. PERSONS WHO ARE "QUALIFIED INSTITUTIONAL BUYERS" (AS DEFINED IN RULE 144A UNDER THE US SECURITIES ACT) ("U.S. QIB") AND ARE ALSO "QUALIFIED PURCHASERS" (AS DEFINED IN THE UNITED STATES INVESTMENT COMPANY ACT OF 1940, AS AMENDED AND THE RELATED RULES (THE "INVESTMENT COMPANY ACT") ("QUALIFIED PURCHASERS")) PURSUANT TO APPLICABLE EXEMPTIONS UNDER THE US SECURITIES ACT AND THE INVESTMENT COMPANY ACT. OUR COMPANY HAS NOT BEEN AND WILL NOT BE REGISTERED UNDER THE INVESTMENT COMPANY ACT AND INVESTORS WILL NOT BE ENTITLED TO THE BENEFITS OF THE INVESTMENT COMPANY ACT. PROSPECTIVE PURCHASERS IN THE UNITED STATES ARE HEREBY NOTIFIED THAT OUR COMPANY IS RELYING ON THE EXEMPTION UNDER SECTION 4(A)(2) OF THE US SECURITIES ACT AND EXEMPTION UNDER SECTION 3(C)(7) OF THE INVESTMENT COMPANY ACT. THE OFFERING TO WHICH THE LETTER OF OFFER RELATES IS NOT, AND UNDER NO CIRCUMSTANCES IS TO BE CONSTRUED AS, AN OFFERING OF ANY RIGHTS EQUITY SHARES OR RIGHTS ENTITLEMENTS FOR SALE IN THE UNITED STATES OR AS A SOLICITATION THEREIN OF AN OFFER TO BUY ANY OF THE SAID SECURITIES, EXCEPT IN EACH CASE TO PERSONS IN THE UNITED STATES WHO ARE U.S. QIBS AND ARE ALSO QUALIFIED PURCHASERS. ACCORDINGLY, YOU SHOULD NOT FORWARD OR TRANSMIT THE LETTER OF OFFER IN OR INTO THE UNITED STATES AT ANY TIME (OTHER THAN TO U.S. QIBS WHO ARE ALSO QUALIFIED PURCHASERS).

Neither our Company, nor any person acting on behalf of our Company, will accept a subscription or renunciation from any person, or the agent of any person, who appears to be, or who our Company, or any person acting on behalf of our Company, has reason to believe is, in the United States when the buy order is made (other than persons in the United States who are U.S. QIBs and are also Qualified Purchasers). No Application Form should be postmarked in the United States, electronically transmitted from the United States or otherwise dispatched from the United States (in each case, other than persons in the United States who are U.S. QIBs and are also Qualified Purchasers) or from any other jurisdiction where it would be illegal to make an offer of securities under the Letter of Offer. Our Company is making this issue on a rights basis to the Eligible Equity Shareholders and will dispatch the Letter of Offer or the Abridged Letter of Offer and the Application Form only to Eligible Equity Shareholders who have provided an Indian address to our Company.

Any person who acquires Rights Entitlements or Rights Equity Shares will be deemed to have declared, warranted and agreed, by accepting the delivery of the Letter of Offer, that (i) it is not and that at the time of subscribing for the Rights Equity Shares or the Rights Entitlements, it will not be, in the United States; or (ii) it is a U.S. QIB and also a Qualified Purchaser in the United States, and in each case is authorized to acquire the Rights Entitlements and the Rights Equity Shares in compliance with all applicable laws and regulations.

Our Company reserves the right to treat as invalid any Application Form which: (i) appears to our Company or its agents to have been executed in, electronically transmitted from or dispatched from the United States (unless the Application Form is submitted by a U.S. QIB who is also a Qualified Purchaser in the United States) or other jurisdictions where the offer and sale of the Rights Equity Shares is not permitted under laws of such jurisdictions; (ii) does not include the relevant certifications set out in the Application Form, including to the effect that the person submitting and/or renouncing the Application Form is (a) not in the United States and eligible to subscribe for the Rights Equity Shares under applicable securities laws or (b) a U.S. QIB who is also a Qualified Purchaser in the United States, and in each case such person is complying with laws of jurisdictions applicable to such person in connection with this issue; or (iii) where a registered Indian address is not provided or where our Company believes acceptance of such Application Form may infringe applicable legal or regulatory requirements; and our Company shall not be bound to issue or allot any Rights Equity Shares in respect of any such Application Form.

All offers and sales in the United States of the Rights Entitlements and the Rights Equity Shares have or, will be, made solely by our Company. The Lead Manager is not making, and will not make, and will not participate or otherwise be involved in any offers or sales of the Rights Entitlements, the Rights Equity Shares or any other security with respect to this issue in the United States.

The Rights Entitlements and the Rights Equity Shares have not been approved or disapproved by the U.S. Securities and Exchange Commission (the "US SEC"), any state securities commission in the United States or any other US regulatory authority, nor have any of the foregoing authorities passed upon or endorsed the merits of the offering of the Rights Entitlements, the Rights Equity Shares or the accuracy or adequacy of the Letter of Offer. Any representation to the contrary is a criminal offence in the United States.

LAST DATE FOR APPLICATION: The last date for submission of the duly filled in the Application Form or a plain paper Application is August 26, 2020 i.e Issue Closing Date. Our Board or any committee thereof may extend the said date for such period as it may determine from time to time, subject to the issue period not exceeding 30 days from the Issue Opening Date (inclusive of the issue opening date).

If the Application Form is not submitted with an SCSS, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCSS or if the Application Form is not accepted at the R-WAP, on or before the issue closing date or such date as may be extended by our Board or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and our Board or any committee thereof shall be at a liberty to dispose of the Rights Equity Shares hereby offered, as provided under the section "Terms of Issue - Basis of Allotment" beginning on page 230 of the LOF.

ALLOTMENT ONLY IN DEMATERIALIZED FORM: The Allotment of Equity Shares pursuant to the issue will only be made in dematerialized form, in accordance with the SEBI Rights Issue Circulars, Further (a) the Eligible Equity Shareholders, who hold Equity Shares in physical form as on Record Date; or (b) the Eligible Equity Shareholders, who hold Equity Shares in physical form as on Record Date and who have not furnished the details of their demat account to the Registrar or our Company at least two Working Days prior to the issue closing date, desirous of subscribing to Rights Equity Shares may also apply in this issue during the issue period subject to certain conditions. Such resident Eligible Equity Shareholders must check the procedure for application by and credit of Rights Equity Shares to such Eligible Equity Shareholders in "Terms of the Issue - Procedure for Application by Eligible Equity Shareholders holding Equity Shares in physical form" under the "Terms of the Issue - Allotment/Advice or Refund/Unblocking of ASBA accounts" beginning on pages 220 and 231, respectively of the LOF.

INVESTORS MAY PLEASE NOTE THAT THE EQUITY SHARES CAN BE TRADED ON THE STOCK EXCHANGES ONLY IN DEMATERIALIZED FORM.
LISTING: The existing Equity Shares of our Company are listed on BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") (collectively, the "Stock Exchanges"). Our Company has received "in-principle" approvals from BSE and NSE respectively vide their letters dated July 27, 2020. Our Company will also make applications to the Stock Exchanges to obtain their trading approvals for the Rights Entitlements as required under the SEBI circular bearing reference number SEBI/HO/CFD/DIL/2/CIR/P/2020/13 dated January 22, 2020, for the purposes of the issue, the Designated Stock Exchange is BSE.

DISCLAIMER CLAUSE OF SEBI: Submission of LOF to SEBI should not in any way be deemed or construed that SEBI has cleared or approved the LOF. The investors are advised to refer to the full text of the "Disclaimer Clause of SEBI" beginning on page 185 of the LOF.

DISCLAIMER CLAUSE OF BSE: (Designated Stock Exchange): It is to be distinctly understood that the permission given by BSE Limited should not, in any way, be deemed or construed that the Letter of Offer has been cleared or approved by BSE Limited; nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of BSE" beginning on page 190 of the LOF.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Letter of offer has been cleared or approved by the NSE nor does it certify the correctness or completeness of any of the contents of the LOF. The investors are advised to refer to the Letter of offer for the full text of the "Disclaimer Clause of NSE" on page 190 of the LOF.

Escrow Collection Bank : IndusInd Bank Limited
Allotment Account Banks - IndusInd Bank Limited
Refund Bank : IndusInd Bank Limited

DISPATCH AND AVAILABILITY OF ISSUE MATERIALS: In accordance with the SEBI ICDR Regulations, the SEBI Relaxation Circular and the MCA Circular, our Company will send, the Abridged Letter of Offer, the Application form, and other applicable issue related material at least 2 days before the issue opening date, only through email addresses of all the Eligible Equity Shareholders who have provided their Indian addresses to our Company. The Letter of Offer will be sent, only through email by the Registrar on behalf of our Company or the Lead Manager to the Eligible Equity Shareholders who have provided their Indian addresses to our company and who make a request in this regard. In accordance with the above, the dispatch of the abridged letter of offer, the Rights entitlement Letter along with the Application form has been completed in electronic form through email on August 7, 2020 by the Registrar to the issue.

Eligible equity Shareholders can also obtain the details of their respective rights entitlements from the website of the Registrar (www.linkintime.co.in) by entering their DP ID and Client ID or Folio Number (For eligible equity shareholders who hold equity shares in physical form as on record date) and PAN. The link for the same shall also be available on the website of the Company i.e. www.satincreditcare.com.

Our Company along with the Lead Manager have taken and will continue to undertake all adequate steps to reach out to the Eligible Equity Shareholders who have provided their Indian address through means as may be considered feasible by our Company or the Lead Manager will not be liable for considering or choosing or not considering or choosing any specific means to reach out to the Eligible Equity Shareholders.

Investors can access the Letter of Offer, the Abridged letter of offer and the Application form (provided that the Eligible Equity Shareholders are eligible to subscribe for the Rights Equity Shares under applicable laws) on the websites of: (i) our Company at www.satincreditcare.com; (ii) the Registrar at www.linkintime.co.in; (iii) the Lead Manager, i.e. www.corporateprofessionals.com (iv) the Stock Exchanges at www.bseindia.com and www.nseindia.com; and (v) the Registrar's web-based application platform at www.linkintime.co.in ("R-WAP").

The investors can visit following links for the below-mentioned purposes: a) Frequently asked questions and online/electronic dedicated investor helpdesk for guidance on the Application process and resolution of difficulties faced by the Investors: https://www.linkintime.co.in (b) Update of Indian address e-mail address/ phone/mobile number in the records maintained by the Registrar or our Company: https://linkintime.co.in/EmailReg/Email_Register.html send an email to satin.rights@linkintime.co.in (c) Update of demat account details by Eligible Equity Shareholders holding shares in physical form: http://www.linkintime.co.in or send an e-mail to satin.rights@linkintime.co.in (d) submission of self-attested PAN, client master sheet and demat account details by non-resident Eligible Equity Shareholders: satin.rights@linkintime.co.in

The LOF is available on the website of SEBI at www.sebi.gov.in

LEAD MANAGER TO THE ISSUE

Corporate Professionals Capital Private Limited
 D-28, South Extension Part-1, New Delhi-110049, India
 Tel: +91 1140622230/40622200;
 Email: satinrights@ndiacp.com
 Website: www.corporateprofessionals.com
 Investor grievance e-mail: mb@ndiacp.com
 Contact person: Ms. Anjali Aggarwal,
 SEBI Registration No.: INM000011435
 CIN: U74899DL2000PTC104508

REGISTRAR TO THE ISSUE

Link Intime India Private Limited
 C-101, 247 Park, L. B. S. Marg, Vikhroli (West)
 Mumbai 400 083, Maharashtra, India
 Tel: +91 22 4918 6200; Fax: +91 22 49186195
 E-mail: satin.rights@linkintime.co.in
 Website: www.linkintime.co.in
 Investor grievance e-mail: satin.rights@linkintime.co.in
 Contact Person: Mr. Sumee Deshpande
 SEBI Registration No.: INR00004058
 CIN: U67190MH1999PTC116368

COMPANY SECRETARY AND COMPLIANCE OFFICER

Mr. Adhish Swaroop
 Floor 1 & 3, Plot No-97, Sector-44, Gurugram, Haryana-122003, India
 Telephone no.: +91 124 4715 400
 Email: adhish.swaroop@satincreditcare.com

Investors may contact the Registrar or the Company Secretary and Compliance Officer for any pre-issue or post-issue related matter. All grievances relating to the ASBA process or the optional mechanism R-WAP process may be addressed to the Registrar, with a copy to the SCSSs in case of ASBA process, giving full details such as name, address of the Applicant contact number(s), e-mail address of the sole first holder, folio number or demat account number, number of Rights Equity Shares applied for, amount blocked (in case of the R-WAP process) ASBA account number, and the Designated Branch of the SCSSs where the Application Form or the plain paper applications as the case may be, was submitted by the Investors along with a photocopy of the acknowledgement slip (in case of ASBA process) and copy of the e-acknowledgement slip (in case of the R-WAP process)

For Satin Creditcare Network Limited
 On behalf of the Board of Directors
 Sd/-
Mr. Adhish Swaroop
 Company Secretary and Compliance Officer

Date : August 7, 2020
 Place : Delhi

Satin Creditcare Network Limited is proposing subject to the market and other considerations, a rights issue of its Equity shares and has in this regard filed a Letter of offer dated August 4, 2020 with Company www.satincreditcare.com, the Registrar at www.linkintime.co.in, SEBI and the Stock Exchanges. The LOF is available at the website of SEBI at www.sebi.gov.in, the Stock Exchanges i.e. National Stock Exchange of India Limited at www.nseindia.com, BSE Limited at www.bseindia.com, and the website of the Lead Manager to the issue i.e. www.corporateprofessionals.com, and on the R-WAP. Investors should note that the investment in equity shares involves a degree of risk and for details relating to the same, please see the section entitled "Risk Factors" beginning on page 26 of the LOF.

The Rights Entitlements and the Rights Equity Shares have not been, and will not be, registered under the U.S. Securities Act or under any securities laws of any state or other jurisdiction of the United States and may not be offered, sold, resold, allotted, taken up, exercised, renounced, pledged, transferred or delivered, directly or indirectly within the United States or to, or for the account or benefit of, U.S. Persons (as defined in Regulation S under the US Securities Act ("Regulations S")) except for these purposes. U.S. Persons include persons who would otherwise have been excluded from such term solely by virtue of Rule 902(K)(1)(VIII)(B) or Rule 902(K)(2)(i), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and in compliance with any applicable securities laws of any state or other jurisdiction of the United States. Accordingly, the Rights Entitlements and Rights Equity Shares are being offered and sold (i) in offshore transactions outside the United States to non-U.S. Persons in compliance with Regulation S to existing shareholders located in jurisdictions where such offer and sale of the Rights Equity Shares is permitted under laws of such jurisdictions, and (ii) in the United States to U.S. Persons who are U.S. QIBs and are also Qualified Purchasers pursuant to applicable exemptions under the US Securities Act and the Investment Company Act. There will be no public offering in the United States. The Rights Equity Shares and Rights Entitlements are not transferable except in accordance with the restrictions described in the section entitled "Restrictions on Purchases and Resales" of the Letter of Offer.

परिधान क्षेत्र में मायूसी का माहौल



इकाइयों के बंद होने और नौकरियों जाने की आशंका

टोई नरसिम्हन चेन्नई, 7 अगस्त

कोरोनावायरस महामारी के बीच करीब 95 फीसदी परिधान विनिर्माताओं के अपनी उत्पादन क्षमता के 50 फीसदी से कम पर अपना परिचालन शुरू करने के आसार हैं। ऐसा एक सर्वेक्षण में कहा गया है। सर्वेक्षण में शामिल 68 फीसदी उद्यमियों ने अनुमान बताया कि वे अगले तीन महीने में अपनी उत्पादन क्षमता का 25 फीसदी से भी कम हिस्सा इस्तेमाल कर पाएंगे।

क्लोदिंग मैनुफैक्चरर्स एसोसिएशन ऑफ इंडिया (सीएमएआई) का यह सर्वेक्षण उस संकेत को दर्शाता है, जिससे यह उद्योग गुजर रहा है। सर्वेक्षण में शामिल 74 फीसदी उद्यमियों ने जून 2020 में समाप्त तिमाही में बिक्री 90 फीसदी घटने का अनुमान बताया। वहीं अन्य 13 फीसदी ने 75 से अधिक गिरावट का अनुमान बताया।

सर्वेक्षण में शामिल लोगों ने अगले 12 महीनों में कोई बड़ा सुधार नहीं होने की आशंका जताई है। करीब 21 फीसदी परिधान विनिर्माताओं ने अनुमान बताया कि वे अगले 12 महीने के दौरान अपनी क्षमता के 25 फीसदी से कम पर परिचालन करेंगे। वहीं 46 फीसदी ने 25 से 50 फीसदी के बीच परिचालन की संभावना जताई। इसका मतलब है कि करीब आधा उद्योग अगले 12 महीनों में क्षमता के 50 फीसदी से कम पर परिचालन का अनुमान जता रहा है। सीएमएआई ने कहा कि एमएसएमई की बहुलता वाले क्षेत्र में कार्यशील पूंजी में कमी से चिंताएं और बढ़ रही हैं। विनिर्माताओं को खुदरा क्षेत्र से भुगतान नहीं मिल रहा है क्योंकि वह भी इतनी ही मुश्किलों से गुजर रहा है।

सर्वेक्षण में शामिल करीब 91 फीसदी उद्यमियों ने कहा कि उन्हें पिछली तिमाही में अपने बकायों का 25 फीसदी से भी कम हिस्सा मिला। करीब 85 फीसदी ने अगले तीन महीने में भुगतान न मिलने के आसार जताए। दरअसल, 44 फीसदी लोगों ने अपना 20 से 50 फीसदी बकाया फंसेने की आशंका जताई।

सीएमएआई के अध्यक्ष राकेश बियाणी ने कहा, 'ये सभी नतीजे परिधान उद्योग के भविष्य में अत्यधिक बुरे हालात का संकेत देते हैं। बहुत से छोटे उद्यमियों का वजूद बने रहने को लेकर अत्यधिक आशंकाएं हैं।'

सीएमएआई के उपाध्यक्ष राजेश मसंद ने कहा, 'हमारे सदस्यों का कारोबार सामान्य होने में कम से कम एक साल और लगेगा।' सीएमएआई के मुख्य परामर्शदाता राहुल मेहता ने उद्योग में बढ़े पैमाने पर नौकरियों जाने को लेकर आगाह किया। उन्होंने कहा, 'सर्वेक्षण के नतीजों को देखते हुए अगर 25 से 30 फीसदी इकाइयां बंद हो जाती हैं तो मुझे कोई अचंभा नहीं होगा। मेरा अनुमान है कि उन कंपनियों में भी 25 से 30 फीसदी नौकरियां जाएंगी, जो इस साल किसी तरह अपना वजूद बचाने में सफल रहेंगी।'

इस समय उद्योग में करीब 85,000 फेक्टर हैं, जिनमें कोविड से पहले करीब 1.2 करोड़ लोग कार्यरत थे। क्रिसिल का एक हाल की रिपोर्ट में कहा गया है कि कोविड महामारी के कारण घरेलू एवं निर्यात मांग में गिरावट, कम लाभ और कार्यशील पूंजी चक्र के लंबा होने से चालू वित्त वर्ष में तैयार परिधान विनिर्माताओं की ऋण लेने की क्षमता पर प्रतिकूल असर पड़ने के आसार हैं।

This is only an advertisement for information purposes and not for publication, distribution or release directly or indirectly outside India. This is not an announcement for the offer document. All Capitalized terms used and defined herein shall have the meaning assigned to them in the letter of offer dated August 4, 2020 (the "Letter of Offer" or "LOF") filed with the Stock Exchanges, namely BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") and together with BSE, ("Stock Exchanges") and the Securities and the Exchange Board of India ("SEBI").



SATIN CREDITCARE NETWORK LIMITED

Our Company, Satin Creditcare Network Limited (the "Company" or the "Issuer") was originally incorporated on October 16, 1990 in New Delhi under the Companies Act 1956, as a private limited company under the name 'Satin Leasing and Finance Private Limited' with the Registrar of Companies ("RoC"), New Delhi. Subsequently the company was converted into public limited company and name was changed to 'Satin Leasing and Finance Limited' w.e.f. July 1, 1994. Later, the name of our Company was again changed to 'Satin Creditcare Network Limited' w.e.f. April 10, 2000. Our Company, currently registered as a NBFC-MFI, is classified as a Systemically Important Non-Deposit Accepting NBFC, which is engaged in the business of providing financial services. For details of changes in our name and address of our registered office, see, "History and Corporate Structure" on page 94 of LOF.

Registered Office : 5th Floor, Kundan Bhawan, Azadpur Commercial Complex, Azadpur, Delhi - 110033, India; **Telephone :** +91-11- 47545000
Corporate Office: Floor 1 & 3, 97, Sector 44, Gurugram, Haryana - 122003, India; **Telephone :** +91-124- 4715400

Contact Person: Mr. Adhish Swaroop (Company Secretary & Compliance Officer)

E-mail : info@satincreditcare.com; **Website :** www.satincreditcare.com
Corporate Identity Number : L65991DL1990PLC041796

PROMOTERS OF OUR COMPANY : MR. HARVINDER PAL SINGH AND MR. SATVINDER SINGH

FOR PRIVATE CIRCULATION TO THE ELIGIBLE EQUITY SHAREHOLDERS OF SATIN CREDITCARE NETWORK LIMITED (OUR "COMPANY" OR THE "ISSUER") ONLY

ISSUE OF UP TO 1,99,82,667 PARTLY PAID-UP EQUITY SHARES* OF FACE VALUE OF ₹ 10 EACH OF OUR COMPANY (THE "RIGHTS EQUITY SHARES") FOR CASH AT A PRICE OF ₹ 60 PER RIGHTS EQUITY SHARE (INCLUDING A PREMIUM OF ₹ 50 PER RIGHTS EQUITY SHARE) AGGREGATING UP TO ₹ 1,19,89,60,020* ON A RIGHTS BASIS TO THE ELIGIBLE EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 48 (FORTY EIGHT) RIGHTS EQUITY SHARES FOR EVERY 125 (ONE HUNDRED AND TWENTY FIVE) FULLY PAID-UP EQUITY SHARES HELD BY THE ELIGIBLE EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS AUGUST 5, 2020 (THE "ISSUE"). FOR FURTHER DETAILS, SEE "TERMS OF THE ISSUE" BEGINNING ON PAGE 195 OF THE LOF.

#Assuming full subscription

NOTICE TO THE ELIGIBLE EQUITY SHAREHOLDERS OF OUR COMPANY

ISSUE OPENS ON
WEDNESDAY, AUGUST 12, 2020

LAST DATE FOR ON MARKET RENUNCIATIONS
FRIDAY, AUGUST 21, 2020*

ISSUE CLOSSES ON
WEDNESDAY, AUGUST 26, 2020*

*Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the Demat account of the Renounees on or prior to the Issue closing date.

#Our Board or a duly authorized committee thereof will have the right to extend the Issue period as it may determine from time to time but not exceeding 30 (thirty) days from the Issue Opening Date (inclusive of the Issue Opening Date). Further, no withdrawal of the application shall be permitted by any Applicant after the Issue Closing Date.

ASBA*

Simple, Safe, Smart Way of making an application -
Make Use of it!!!!

*Applications Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA below.

Facilities for Application in this Issue

(i) ASBA Facility:

In accordance with Regulation 76 of the SEBI ICDR Regulations, the SEBI Rights Issue Circulars and the ASBA Circulars, all Investors desiring to make an Application in this issue are mandatorily required to use either the ASBA process or the R-WAP (instituted only for resident Investors in this issue, in the event the Investors are not able to utilize the ASBA facility for making an Application despite their best efforts). Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA or using the R-WAP. For details, see "Terms of the Issue - Procedure for Application through the ASBA process" and "Terms of the Issue - Procedure for Application through the Registrar's Web-based Application Platform ("R-WAP") process" beginning on pages 212 and 213 of the LOF, respectively."

Please note that subject to SCsBs complying with the requirements of the SEBI Circular CIR/CFD/DIL/13/2012 dated September 25, 2012, within the periods stipulated therein, Applications may be submitted at the Designated Branches of the SCsBs. Further, in terms of the SEBI Circular CIR/CFD/DIL/12/2013 dated January 2, 2013, it is clarified that for making Applications by SCsBs on their own account using ASBA facility, each such SCsB should have a separate account in its own name with any other SEBI registered SCsB(s). Such account shall be used solely for the purpose of making an Application in this Issue and clear demarcated funds should be available in such account for such an Application.

(ii) Registrar's Web-based Application Platform (R-WAP):

In accordance with SEBI Circular SEBI/HO/CFD/DIL/2/CIR/P/2020/78 dated May 6, 2020 read with SEBI Circular SEBI/HO/CFD/DIL/1/CIR/P/2020/136 dated July 24, 2020, a separate web based application platform, i.e. the R-WAP facility (accessible at www.linkintime.co.in), has been instituted for making an Application in this issue by resident Investors. Further, R-WAP is only an additional option and not an replacement of the ASBA process. On the R-WAP, resident Investors can access and submit the online Application Form in electronic mode and make online payment using their internet banking or UPI Facility from their own bank account thereof.

PLEASE NOTE THAT ONLY RESIDENT INVESTORS CAN SUBMIT AN APPLICATION USING THE R-WAP. R-WAP FACILITY WILL BE OPERATIONAL FROM THE ISSUE OPENING DATE. FOR RISKS ASSOCIATED WITH THE R-WAP PROCESS, SEE "RISK FACTORS - THE R-WAP PAYMENT MECHANISM FACILITY PROPOSED TO BE USED FOR THIS ISSUE MAY BE EXPOSED TO RISKS, INCLUDING RISKS ASSOCIATED WITH PAYMENT GATEWAYS ON PAGE 53 OF THE LOF.

APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA): Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form to the Designated Branch of the SCsB or online/electronic Application through the website of the SCsBs (if made available by such SCsB) for authorizing such SCsB to block Application Money payable on the Application in their respective ASBA Accounts. For list of banks which have been notified by SEBI to act as SCsBs for the ASBA process, please refer to https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedPlis=yes&intmid=34. For details on designated branches of SCsBs collecting the application form, please refer the above-mentioned link.

ELIGIBLE EQUITY SHAREHOLDERS UNDER THE ASBA PROCESS MAY PLEASE NOTE THAT THE EQUITY SHARES UNDER THE ASBA PROCESS CAN BE ALLOTTED ONLY IN DEMATERIALIZED FORM AND TO THE SAME DEPOSITORY ACCOUNT IN WHICH THE EQUITY SHARES ARE HELD BY SUCH ASBAAPLICANT ON THE RECORD DATE.

APPLICATION ON PLAIN PAPER: An Eligible Equity Shareholder who is eligible to apply under the ASBA process may make an Application to subscribe to this Issue on plain paper in case of non-receipt of application form as detailed above. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCsB for authorizing such SCsB to block Application Money in the said bank account maintained with the same SCsB. Applications on plain paper will not be accepted from any Eligible Equity Shareholder who has not provided an Indian address.

Please note that the Eligible Equity Shareholders who are making the Application on plain paper shall not be entitled to renounce their Rights Entitlements and should not utilize the Application Form for any purpose including renunciation even if it's received subsequently. Please note that the Application on plain paper cannot be submitted through R-WAP.

The Application on plain paper, duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as per specimen seconded with his/her bank must reach the office of the Designated Branch of the SCsB before the Issue Closing Date and should contain the following particulars:

- Name of our Company, being Satin Creditcare Network Limited; 2. Name and address of the Eligible Equity Shareholder including joint holders (in the same order and as per specimen recorded with our Company or the Depository); 3. Folio Number (in case of Eligible Equity Shareholders who hold Equity Shares in physical form as on Record Date) / PAN and Client ID; 4. Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each Eligible Equity Shareholder in case of joint names, irrespective of the total value of the Rights Equity Shares applied for pursuant to this Issue; 5. Number of Equity Shares held as on Record Date; 6. Allotment option-only dematerialized form; 7. Number of Rights Equity Shares entitled to; 8. Number of Rights Equity Shares applied for within the Rights Entitlements; 9. Number of additional Rights Equity Shares applied for, if any (applicable only if share Rights Entitlements have been applied for); 10. Total number of Rights Equity Shares applied for; 11. Total amount paid at the rate of ₹15 per Rights Equity Share; 12. Details of the ASBA Account such as the SCsB account number, name, address and branch of the relevant SCsB; 13. In case of non-resident Eligible Equity Shareholders making an application with an Indian address, details of the NRE/FCNR/NRO account such as the account number, name, address and branch of the SCsB with which the account is maintained; 14. Authorization to the Designated Branch of the SCsB to block an amount equivalent to the Application Money in the ASBA Account; 15. Signature of the Eligible Equity Shareholder (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCsB); and 16. All such Eligible Equity Shareholders are deemed to have accepted the following:

"I/We understand that neither the Rights Entitlements nor the Rights Equity Shares have been, or will be, registered under the Securities (Contracts Regulations) Act 1957, Companies Act 2013 & other applicable laws, as amended (the "Applicable Laws"), and may not be offered, sold, resold or otherwise transferred within the Indian Territory, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Applicable Laws. I/We understand that neither the Rights Entitlements nor the Rights Equity Shares have been, or will be, registered under the U.S. Securities Act of 1933, as amended (the "US Securities Act"), or any United States state securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or, for the account or benefit of, U.S. Persons (as defined in Regulation S under the US Securities Act ("Regulations S") except for these purposes. U.S except for these purposes. U.S. persons include persons who would otherwise have been excluded from such term solely by virtue of Rule 902(K)(1)(VIII)(B) or Rule 902(K)(2)(II), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the United States to non-U.S. Persons in compliance with Regulation S to existing shareholders located in jurisdictions where such offer and sale of the Rights Equity Shares is permitted under laws of such jurisdictions and (ii) in the United States to U.S. Persons who are "qualified institutional buyers" (as defined in Rule 144A under the U.S. Securities Act) ("U.S. QIBs") and are also "qualified purchasers" (as defined in the Investment Company Act of 1940, as amended and the related rules (the "Investment Company Act") pursuant to applicable exemptions under the US Securities Act and the Investment Company Act. I/We understand that the Company has not been and will not be registered under the Investment Company Act and I/we will not be entitled to the benefits of the Investment Company Act. I/we understand that the Company is relying on the exemption under Section 4(a)(2) of the US Securities Act and exception under Section 3(c)(7) of the Investment Company Act. I/We understand that the Issue is not, and under no circumstances to be construed as, an offering of any Rights Equity Shares or Rights Entitlements for sale in the United States, or as a solicitation therein of an offer to buy any of the said Rights Equity Shares or Rights Entitlements in the United States, except in each case to persons in the United States who are U.S. QIBs and are also Qualified Purchasers. I/we confirm that I am/ we are (a) (i) not in the United States and eligible to subscribe for the Rights Equity Shares under applicable securities laws or (ii) a U.S. QIB and also a Qualified Purchaser in the United States. (b) complying with laws of jurisdictions applicable to such person in connection with the Issue, and (c) understand that neither the Company, nor the Registrar, the Lead Manager or any other person acting on behalf of the Company will accept subscriptions from any person, or the agent of any person, who appears to be, or who, the Company, the Registrar, the Lead Manager or any other person acting on behalf of the Company have reason to believe is in the United States (other than U.S. QIBs who are also Qualified Purchasers) or is outside of India and the United States and ineligible to participate in this Issue under the securities laws of their jurisdiction.

I/We will not offer, sell or otherwise transfer any of the Rights Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation. I/We satisfy, and each account for which I/We are acting satisfies, (a) all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of my/our residence, and (b) is eligible to subscribe and is subscribing for the Rights Equity Shares and Rights Entitlements in compliance with applicable securities and other laws of our jurisdiction of residence.

For Resident Applicants: I/we hereby make the representations, warranties, acknowledgments and agreements set forth in the section of the Letter of Offer titled "Restrictions on Purchases and Resales" under the sub-heading – United States – For Investors Outside of the United States" on page 249 (if I am/ we are outside the United States).

For Non-Resident Applicants: I/we hereby make the representations, warranties, acknowledgments and agreements set forth in the section of the Letter of Offer titled "Restrictions on Purchases and Resales" under the sub-heading – United States – For Investors in the United States" on page 244 (if I am/ we are in the United States) or under the sub-heading – United States – For Investors Outside of the United States" on page 249 (if I am/ we are outside the United States).

I/We understand and agree that the Rights Entitlements and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act.

I/We acknowledge that we, the Lead Manager, its affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements."

OVERSEAS SHAREHOLDERS: The distribution of the Letter of Offer, the Abridged Letter of Offer, the Application Form, the Rights Entitlement Letter, any other offering material and the issue of the Rights Entitlement and the Rights Equity Shares on a rights basis to persons in certain jurisdictions outside India are restricted by legal requirements prevailing in those jurisdictions. Our Company is making issue on rights basis to the Eligible Equity Shareholders and will dispatch the Abridged Letter of Offer, the Application Form, and other applicable Issue material only to the e-mail addresses of Eligible Equity Shareholders who have provided an Indian address to our Company. No action has been or will be taken to permit this Issue in any jurisdiction where action would be required for that purpose, except that the Letter of Offer was filed with SEBI and the Stock Exchanges. Accordingly, the Rights Entitlements and the Rights Equity Shares may not be offered or sold, directly or indirectly, and the Letter of Offer, the Abridged Letter of Offer, the Application Form and the Rights Entitlement Letter and any other offering materials or advertisements in connection with this Issue may not be distributed, in whole or in part, in or into any jurisdiction, except in accordance with the legal requirements applicable in such jurisdiction.

Those overseas shareholders who do not update our records with their Indian address or the address of the duly authorized representative in India, prior to the date on which we proposed to e-mail the Letter of Offer, the Abridged Letter of Offer, the Application Form and other applicable Issue materials shall not be sent the Letter of Offer, Abridged Letter of Offer, the Rights Entitlement Letter and the Application Form.

LEAD MANAGER TO THE ISSUE	REGISTRAR TO THE ISSUE	COMPANY SECRETARY AND COMPLIANCE OFFICER
<p>Corporate Professionals Capital Private Limited D-28, South Extension Part-1, New Delhi-110049, India Tel: +91 1140622230/ 40622200; Email: satinrights@indiap.com Website: www.corporateprofessionals.com Investor grievance e-mail: mb@indiap.com Contact person: Ms. Anjali Aggarwal, SEBI Registration No.: INM000011435 CIN: U74899DL2000PTC104508</p>	<p>Link Intime India Private Limited C-101, 247 Park, L. B. S. Marg, Vikhroli (West) Mumbai 400 083, Maharashtra, India Tel: +91 22 4918 6200; Fax: +91 22 49186195 E-mail: satin.rights@linkintime.co.in Website: www.linkintime.co.in Investor grievance e-mail: satin.rights@linkintime.co.in Contact Person: Mr. Sumeet Deshpande SEBI Registration No.: INR000004058 CIN: U67190MH1999PTC18368</p>	<p>Mr. Adhish Swaroop Floor 1 & 3, Plot No -97, Sector-44, Gurugram, Haryana-122003, India Telephone no.: +91 124 4715 400 Email:adhish.swaroop@satincreditcare.com</p>

Investors may contact the Registrar or the Company Secretary and Compliance Officer for any pre-issue or post issue related matter. All grievances relating to the ASBA process or the optional mechanism R-WAP process may be addressed to the Registrar, with a copy to the SCsBs (in case of ASBA process), giving full details such as name, address of the Applicant contact number(s), e-mail address of the sole first holder, folio number or demat account number, number of Rights Equity Shares applied for, amount blocked (in case of ASBA process) or amount debited (in case of the R-WAP process) ASBA Account number, and the Designated Branch of the SCsBs where the Application Form or the plain paper applications as the case may be, was submitted by the Investors along with a photocopy of the acknowledgement slip (in case of ASBA process) and copy of the e-acknowledgement slip (in case of the R-WAP process)

For **Satin Creditcare Network Limited**
On behalf of the Board of Directors
Sd/-
Mr. Adhish Swaroop
Company Secretary and Compliance Officer

Satin Creditcare Network Limited is proposing subject to the market and other considerations, a rights issue of its Equity shares and has in this regard filed a Letter of offer dated August 4, 2020 with Company www.satincreditcare.com, the Registrar at www.linkintime.co.in, SEBI and the Stock Exchanges. The LOF is available at the website of SEBI at www.sebi.gov.in, the Stock Exchanges i.e. National Stock Exchange of India Limited at www.nseindia.com, BSE Limited at www.bseindia.com, and the website of the Lead Manager to the issue i.e. www.corporateprofessionals.com, and on the R-WAP. Investors should note that the investment in equity shares involves a degree of risk and for details relating to the same, please see the section entitled "Risk Factors" beginning on page 26 of the LOF.

The Rights Entitlements and the Rights Equity Shares have not been, and will not be, registered under the U.S. Securities Act or under any securities laws of any state or other jurisdiction of the United States and may not be offered, sold, resold, allotted, taken up, exercised, renounced, pledged, transferred or delivered, directly or indirectly within the United States or to, for the account or benefit of, U.S. Persons (as defined in Regulation S except for these purposes. U.S. Persons include persons who would otherwise have been excluded from such term solely by virtue of Rule 902(K)(1)(VIII)(B) or Rule 902(K)(2)(I)), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act and in compliance with any applicable securities laws of any state or other jurisdiction of the United States. Accordingly, the Rights Entitlements and Rights Equity Shares are being offered and sold (i) in offshore transactions outside the United States to non-U.S. Persons in compliance with Regulation S to existing shareholders located in jurisdictions where such offer and sale of the Rights Equity Shares is permitted under laws of such jurisdictions, and (ii) in the United States to U.S. Persons who are U.S. QIBs and are also Qualified Purchasers pursuant to applicable exemptions under the US Securities Act and the Investment Company Act. There will be no public offering in the United States. The Rights Entitlements and Rights Entitlements are not transferable except in accordance with the restrictions described in the section entitled "Restrictions on Purchases and Resales" of the Letter of Offer.

The LOF is available on the website of SEBI at www.sebi.gov.in