



Date: May 26, 2020

To
Catalyst Trusteeship Limited,
213, 2nd Floor, Naurang House, 21
Kasturba Gandhi Marg, New Delhi- 110001

CC: ICRA Rating Agency

Dear Sir/Madam

Sub: Unlisted Non-Convertible Debentures- Statutory Compliance Report for the Half Year ending March 31, 2020

In Compliance of the disclosure requirements under Debenture Trust Deed with respect to:

- i. Unsubordinated, Secured, Rated, Redeemable, Non-convertible Debentures issued on private placement basis of face value of Rs. 10,00,000/- each fully paid up, aggregating up to Rs.2,00,00,000/-;
- ii. Unsubordinated, Secured, Rated, Redeemable, Non-convertible Debentures issued on private placement basis of face value of Rs. 10,00,000/- each fully paid up, aggregating up to Rs.15,00,00,000/-;
- iii. Unsubordinated, Secured, Rated, Redeemable, Non-convertible Debentures issued on private placement basis of face value of Rs. 10,00,000/- each fully paid up, aggregating up to Rs.2,00,00,000/-;
- iv. Unsubordinated, Secured, Rated, Redeemable, Non-convertible Debentures issued on private placement basis of face value of Rs. 10,00,000/- each fully paid up, aggregating up to Rs.49,96,60,000/-;

entered between Satya MicroCapital Limited and Catalyst Trusteeship Limited (CTL) and also referring to the applicable provisions of 'Companies Act, 2013', 'Companies (Share Capital and Debenture) Rules 2014' as amended from time to time, following is the required disclosure:

1. We wish to inform your good office that the Board of Directors of the Company ("Board") in their meeting held on May 20, 2020 has inter alia considered and approved the audited financial results for the financial year ended March 31, 2020 signed by the Statutory Auditor- Attached as Annexure-A
2. Credit rating is "BBB-" (Triple B Minus): STABLE

Registered & Corporate Office

519, 5th Floor, DLF Prime Tower, Okhla Industrial Area, Phase - 1, New Delhi - 110020, India

E-mail : info@satyamicrocapital.com | Web : www.satyamicrocapital.com

CIN : U74899DL1995PLC068688 | Fax : (+91-11) 49724051 | Phone : (+91-11) 4972 4000



3. Asset cover : The Secured Non-Convertible Debentures issued are fully secured and the company has sufficient asset cover to discharge the claims of debenture holders.
4. Debt-equity ratio; 5.37%
5. Previous due date for the payment of interest/ repayment of non-convertible debt securities-details attached Annexure B;
6. Next due date for the payment of interest/ repayment of non-convertible debt securities- details attached as Annexure B;
7. Debt service coverage ratio: Not Applicable
8. Interest service coverage ratio: Not Applicable
9. Details of Debenture Redemption Reserve- Not Applicable
10. Net Worth of the Company: INR 171,76,86,421
11. Net Profit After Tax: INR 7,52,82,901
12. Earnings Per Share: 2.48
13. A certificate from Statutory Auditors in respect of utilization of funds during the implementation period of the project: in-process, we shall submit shortly.

Provided that in the case of debentures issued for financing working capital or general corporate purposes or for capital raising purposes, the copy of the Statutory Auditor's certificate may be submitted at the end of each financial year till the funds have been fully utilized or the purpose for which these funds were intended, has been achieved

14. Copy of all notices, resolutions and circulars relating to-
 - i. new issue of non- convertible debt securities at the same time as they are sent to shareholders/ holders of non- convertible debt securities;
 - ii. the meetings of holders of non- convertible debt securities at the same time as they are sent to the holders of non- convertible debt securities or advertised in the media including those relating to proceedings of the meeting; Nil;
15. Intimations regarding:
 - i. any revision in the rating- Nil;
 - ii. any default in timely payment of interest or redemption or both in respect of the non- convertible debt securities- Nil;
 - iii. failure to create charge on the assets - Nil;

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16. Copy of statement, if any filed with Stock Exchange, indicating material deviations, if any, in the use of proceeds of issue of NCDs from the object stated in the offer document- No material deviations.
17. A half yearly certificate regarding maintenance of hundred percent Asset cover in respect of listed non-convertible debt securities, by either a practicing Company Secretary or a practicing chartered accountant, along with the half yearly financial results- Not applicable
18. Notice(s) of all meetings of holders of non-convertible debt securities specifically stating that the provisions for appointment of proxy as mentioned in Section 105 of the Companies Act, 2013, shall be applicable for such meeting- Not Applicable
19. Proxy forms to holders of non-convertible debt securities which shall be worded in such a manner that holders of these securities may vote either for or against each resolution- Not applicable;
20. Soft copy of Annual Report for the Financial Year 2019-2020- shall provide once approved.
21. A certificate confirming that the properties secured for the Debentures are adequately insured (wherever applicable), and policies are in the joint names of the Trustees- insured as per Company Master policy.

For SATYA MicroCapital Limited

For Satya MicroCapital Limited

Rachna Khantwal
Company Secretary & Compliance officer
M. No. A43785
Rachna Khantwal
Company Secretary

Rachna Khantwal
Company Secretary & Compliance Officer
M. No. A43785

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Independent Auditor's Report On the Financial Results of the Company Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors of
Satya MicroCapital Limited

Report on the audit of the Financial Results**Opinion**

We have audited the accompanying statement of financial results of Satya MicroCapital Limited (the "Company"), for the year ended March 31, 2020 ("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. is presented 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 accounting standards and other accounting principles generally accepted in India, of the net profit and other comprehensive loss and other financial information of the Company for the year ended March 31, 2020.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Results" 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 together with the ethical requirements that are relevant to our audit of the financial 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 Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to Note 7 of the Statement which describes the extent to which CoVID-19 Pandemic impact the Company's operations and financial results will depends on future developments, which are highly uncertain. Our opinion is not modified in respect of this matter.

Management's Responsibilities for the Financial Results

The Statement has been prepared on the basis of the annual financial statements. The Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other comprehensive loss of the Company and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder 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 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.

Auditor's 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 the Statement.

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

- Identify and assess the risks of material misstatement of the 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.
- 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 opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the 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 results 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.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

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.



S.R. BATLIBOI & ASSOCIATES LLP

Chartered Accountants

Satya MicroCapital Limited

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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.

Further, we report that the figures for the half year ended March 31, 2020 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2020 and the published unaudited figures for the half year ended September 30, 2019, which were subjected to a limited review by us, as required under the Listing Regulations.

For S.R. BATLIBOI & ASSOCIATES LLP

Chartered Accountants

ICAI Firm registration number: 101049W/E300004



per Amit Kabra
Partner

Membership No.: 094533



UDIN : 20094533AAAACW1886

Gurugram

May 20, 2020



SATYA MicroCapital Ltd.

सर्वे भवन्तु सुखिनः

Satya MicroCapital Limited

(CIN: U74899DL1995PLC068688)

Registered office address: DPT 519 Prime Towers, Block F, Okhla Phase-I, New Delhi-110020

Phone No. 011-49724000, Website : www.satyamicrocapital.com

Standalone financial results for the half year ended March 31, 2020

(Rupees in millions unless otherwise stated)

Particulars	As at March 31, 2020	As at March 31, 2019
	Audited	Audited
ASSETS		
Financial assets		
Cash and cash equivalents	471.83	362.20
Bank balances other than cash and cash equivalents	981.78	1,830.94
Trade receivables	22.29	13.55
Loan portfolio	9,172.52	6,054.91
Other financial assets	113.70	107.42
Total financial assets	10,762.12	8,369.02
Non-financial assets		
Current tax assets (net)	62.92	12.84
Deferred tax assets (net)	45.31	42.02
Property, plant and equipment	43.76	26.02
Intangible assets	0.75	0.61
Other non-financial assets	120.34	22.79
Total non-financial assets	273.08	104.28
Total Assets	11,035.20	8,473.30
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Debt securities	2,425.84	1,624.32
Borrowings (other than debt securities)	6,678.97	5,674.52
Subordinated liabilities	125.72	125.50
Other financial liabilities	60.54	152.02
Total Financial Liabilities	9,291.07	7,576.36
Non-financial liabilities		
Provisions	13.40	6.22
Other non-financial liabilities	13.04	25.73
Total non-financial liabilities	26.44	31.95
EQUITY		
Equity share capital	304.47	257.54
Other equity	1,413.22	607.45
Total equity	1,717.69	864.99
Total Liabilities and Equity	11,035.20	8,473.30



For and on behalf of the Board of Directors of
Satya MicroCapital Limited

Vivek Tiwari
Managing Director and CEO

Place: New Delhi
Date: May 20, 2020

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Satya MicroCapital Limited (CIN: U74899DL1995PLC068688) Registered office address: DPT 519 Prime Towers, Block F, Okhla Phase-I, New Delhi-110020 Phone No. 011-49724000, Website : www.satyamicrocapital.com Standalone financial results for the half year ended March 31, 2020				
Particulars	Half year ended		Year ended	
	March 31, 2020	March 31, 2019	March 31, 2020	March 31, 2019
	Unaudited	Unaudited	Audited	Audited
(Rupees in millions unless otherwise stated)				
Revenue from operations				
Interest income	1,086.31	615.30	1,973.52	977.93
Fees and commission income	11.88	9.41	14.96	11.29
Net gain on derecognition of financial instruments under amortised cost category	64.04	15.60	96.56	15.60
Total revenue from operations	1,162.23	640.31	2,085.04	1,004.82
Other income	0.05	11.85	1.09	12.25
Total income	1,162.28	652.16	2,086.13	1,017.07
Expenses				
Finance cost	644.56	371.32	1,159.04	602.47
Impairment on financial instruments	80.36	28.17	99.27	41.87
Employee benefit expense	279.23	131.51	473.16	234.18
Depreciation and amortisation expense	12.36	12.36	26.43	16.00
Other expenses	130.38	84.72	217.26	125.97
Total Expenses	1,146.89	628.08	1,975.16	1,020.49
Profit before tax/(loss)	15.39	24.08	110.97	(3.42)
Tax expense:				
Current year tax	25.74	13.56	44.78	13.56
Earlier year tax	0.32	-	0.32	-
Deferred tax	(14.49)	(14.35)	(9.42)	(14.35)
Income-tax expense	11.57	(0.79)	35.68	(0.79)
Profit/(loss) for the period	3.82	24.87	75.29	(2.63)
Other comprehensive income				
Items that will not be reclassified subsequently to profit or loss				
Remeasurement gains/(losses) on defined benefit plans	(0.81)	0.30	(1.26)	0.30
Income-tax effect	0.48	(0.08)	0.37	(0.08)
Total comprehensive income for the period	3.49	25.09	74.40	(2.41)
Earnings per share (equity share, par value of Rs. 10 each)				
Computed on the basis of total profit for the period				
Basic* (Rs.) (EPS)	0.12	1.02	2.48	(0.12)
Diluted* (Rs.) (DPS)	0.11	1.02	2.43	(0.12)
*EPS and DPS for the half year ended are not annualised				



For and on behalf of the Board of Directors of
Satya MicroCapital Limited

Vivek Tiwari
Managing Director and CEO

Place: New Delhi
Date: May 20, 2020



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Financial results for the half year/year ended March 31, 2020

Notes:

- The above results for the year ended March 31, 2020 have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on May 20, 2020, in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and disclosure requirements) Regulations, 2015. The above results for the year ended March 31, 2020 have been audited by the Statutory Auditors of the company.
- The company operates in a single reportable segment i.e. lending to members, having similar risks and returns for the purpose of Ind AS 108 on 'Operating Segments'. The company operates in single geographic segment i.e. domestic.
- The company has adopted Indian Accounting Standards (Ind AS) notified under section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 from April 1, 2019 and effective date of the transition is April 1, 2018. Such transition has been carried out from the erstwhile Accounting Standards under the Act, read with relevant rules issued thereunder and guidelines issued by Reserve Bank of India ('RBI') (collectively referred as "the previous GAAP"). Accordingly, the impact of transition has been recorded in the opening reserves as at April 1, 2018.

The corresponding period figures presented in these results have been prepared on the basis of the previously published results under previous GAAP for the relevant periods duly re-stated to Ind AS. These Ind AS adjustments have not been reviewed by the statutory auditors. However, the management has exercised necessary due diligence to ensure that the financial results provide a true and fair view of the Company's affairs.

- As required by the paragraph 32 of Ind AS 101:

(a) Reconciliation of the financial results to those reported under Previous GAAP is summarized as follows: (Rs. In millions)

Particulars	Year ended March 31, 2019	Half-year ended March 31, 2019
Profit as per Indian GAAP	32.37	52.98
Loan Portfolio		
Processing fee on financial assets reversed on account of EIR model	-30.17	-21.30
Provision based on ECL model on financial assets	-13.89	-13.05
Assignment and securitization transaction		
Recognition of EIS upfront on assignment deals (net of reversal)	7.41	7.99
Impact of re-recognition of securitization transaction in books	12.78	4.95
Borrowings		
Borrowings Impact on account of EIR model	-20.36	-16.28
Others		
Impact of Ind AS 116	-2.06	-2.06
Interest on non-convertible preference shares considered as borrowings under Ind AS	-1.35	-1.00
Fair value of Employee Stock Option	-0.22	-0.22
Recognition of deferred tax charge	13.08	13.08
Total comprehensive income as per Ind AS	-2.41	25.09



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(b) Reconciliation of equity:

(Rs. in millions)

Particulars	As at March 31, 2019
Equity as reported under previous GAAP	912.54
Loan Portfolio	
Processing fee on financial assets reversed on account of EIR model	-48.15
Provision based on ECL model on financial assets	-18.36
Assignment and securitization transaction	
Recognition of EIS upfronting on assignment deals (net of reversal)	8.01
Impact of re-recognition of securitization transaction in books	17.90
Borrowings	
Borrowings Impact on account of EIR model	-26.66
Others	
Impact of Ind AS 116	-2.06
Non-convertible preference shares considered as borrowings under Ind AS	-20.00
Recognition of deferred tax charge	41.77
Equity as reported under Ind AS	864.99

- The figures for the last half year are the balancing figures between audited figures in respect of full financial year and the unaudited published year to date figures upto the first half of the financial year.
- Effective April 1, 2019, the Company has adopted Ind AS 116 – Leases and applied it to all lease contracts existing as on April 1, 2019 using the modified retrospective approach. Since, the Company is a Phase 2 Company, as per the ITFG issued by Institute of Chartered Accountants of India, Ind AS 116 has to be applied effective from transition date. Hence, the Company has applied Ind AS 116 from April 1, 2018.
- The outbreak of COVID-19 virus continues to spread across the globe including India, resulting into a significant decline and volatility in financial markets and a significant decrease in global and local India's economic activities. On March 24, 2020, the Indian Government announced a 21 days lockdown which was further extended twice across the nation as a strict measure to contain the spread of the virus. Due to the continuous lockdowns the Company's loan collections since March 2020 were significantly disrupted as the physical movement of its staff and holding of center meetings was not possible. To deal with this disruption and in accordance with RBI guidelines relating to COVID-19 Regulatory Package dated March 27, 2020 and April 17, 2020, the Company has granted moratorium of three months on the payment of all instalments falling due between March 1, 2020 to May 31, 2020 to all eligible borrowers. There have been fewer loan disbursements since the initiation of the lock down and the timeline for its resumption and normalization will be affected by several factors including, but not limited to, period and severity of lockdown continuation and availability of fresh funds to the Company. An inherent part of the Company's business model is to raise borrowing for onward lending to its customers. The total borrowing of the Company as at March 31, 2020 are Rs.7,069.23 Mn.

The Company has received moratorium in respect of its borrowing amounting to Rs.3,147.89 Mn accordance with RBI guidelines relating to COVID-19 Regulatory Package dated March 27, 2020 and April 17, 2020. The management has performed a detailed assessment of its monthly cash inflows and outflows for next 12 months and concluded that it will be able to meet its obligations even its monthly collections remain below normal due to continuation of lockdown. In its assessment, the Company has also considered an equity injection of Rs. 680 Mn which has already been committed by the shareholders.

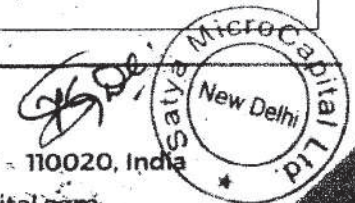
The Company has recorded an expected credit loss provision of Rs.153.08 Mn at March 31, 2020 in respect of its loans and advance. In accordance with the guidance from ICAI, extension of the moratorium to borrowers by the Company pursuant to the RBI guidelines relating to COVID 19 Regulatory Package dated March 27, 2020 and April 17, 2020 by itself is not considered to result in a SICR for a borrower, however the entity needs to evaluate whether the borrowers to which moratorium is granted will remain regular once the moratorium period gets over. The Company has recorded a macro-economic overlay of Rs.25.51 Mn as part of its ECL, to reflect among other things an increased risk of deterioration in macro-economic factors caused by Novel Coronavirus (COVID-19) pandemic. Given the unique nature and scale of the economic impact of this pandemic, its timing being close to the year-end, and no reliable data being available regarding the impact of various regulatory packages, the macro-economic overlay estimate is based on various highly uncertain and unobservable factors. In accordance with the guidance in Ind AS 109, the management overlay estimate takes into account reasonable and supportable information without incurring significant cost.



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8. The figures for the previous periods have been regrouped/rearranged wherever necessary to conform to current period presentation.
9. The above financial results are available on the stock exchange website (www.bseindia.com) and the website of the Company (www.satyamicrocapital.com).

For and on behalf of the Board of Directors of
Satya MicroCapital Limited



Vivek Tiwari
Managing Director and CEO

Place: Delhi
Date: May 20, 2020



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Annexure B																				
Name of Company: Satya Microcapital Limited																				
Half-Yearly Compliance - UnListed NCDs - Statement on ISIN, payment on due dates, Credit rating & DRR																				
Consent Letter / Tranche Reference	Consent Letter/ Tranche Date	ISIN **	Issue Size (per ISIN)Rs. Crore	Listed/ Unlisted	Secured / Unsecured	Principal / Interest payment during current half-year		Due Dates during current Half-Year	Amount (Rs) paid during current Half-Year	Actual Payment date during current Half-Year	Date of information sharing with Credit Rating Agency (in case of default)	Principal / Interest due in the next half-year (Interest)		Due Date due in the next half-year	Amount (Rs) due during the next half-year	DRR required to be created (Rs Crore)	DRR Created upto Mar 31, 2020 (Rs Crore)	Funds invested for debentures maturing this year	Credit Rating Agency & Rating as Mar 31, 2020	Change in Credit Rating during Half Year ended Mar 31, 2020
						Principal	Interest					Principal	Interest							
18/DEB/518	29-Jan-18	INE982X07010	20.0	UnListed	Secured	-	7,424,814	31-12-2019	7,424,814	31-12-2019	NA	-	7,322,834	30-06-2020	7,322,834					
						-	7,322,802	31-03-2020	7,322,802	31-03-2020	NA	-	7,404,282	30-09-2020	7,404,282					
CL/MUM/18-19/DEB/778	19-Mar-19	INE982X07051	15.0	UnListed	Secured	-	-	00-01-1900	-		NA	-	-	00-01-1900	-					
CL/MUM/18-19/DEB/841	28-Mar-19	INE982X08018	20.0	UnListed	UnSecured	-	16,414,113	31-12-2019	16,414,113	31-12-2019	NA	-	16,184,018	30-06-2020	16,184,018					
CL/MUM/18-19/DEB/757	8-Aug-19	INE982X07077	49.96	UnListed	Secured	-	16,383,372	15-12-2019	16,383,372	15-12-2019	NA	-	17,081,273	15-06-2020	17,081,273					
						-	16,895,607	15-03-2020	16,895,607	15-03-2020	NA	166,553,334	17,081,273	15-09-2020	183,634,607					

ICRA Limited
BBB-(Stable)
No Change