

Date: May 21, 2021

To

Bombay Stock Exchange
Listing Department
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai- 400001

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

-ICRA Rating Agency
-CRISIL Ratings

Dear Sir/Madam

Subject: Submission of Audited Financial Results for the Financial Year ended March 31, 2021 under Regulation 52 of SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015.

References:

- i. Secured, Rated, Listed, Redeemable, Non-convertible Debentures issued on private placement basis of Rs. 10,00,000/- each fully paid up, aggregating up to Rs.34,00,00,000/-;
- ii. Secured, Rated, Listed, Redeemable, Transferable, Non-convertible Debentures issued on private placement basis of face value of Rs. 10,00,000/- each fully paid up, aggregating up to Rs.40,00,00,000/-;
- iii. Rated Listed Unsecured Subordinated Redeemable Taxable Non-Convertible Debentures of face value of Rs. 10 each, aggregating up to INR 10,00,00,000/-;
- iv. Rated Listed Unsecured Subordinated Redeemable Taxable Non-Convertible Debentures of face value of Rs. 10 each, aggregating up to INR 15,00,00,000/
- v. Secured Rated Listed Redeemable Transferable Non-Convertible Debentures each having a face value of Rs. 10,00,000/- (Rupees Ten Lakh only) of the aggregate nominal value of Rs. 28,50,00,000/-
- vi. Secured Rated Listed Redeemable Transferable Non-Convertible Debentures each having a face value of Rs. 10,00,000/- (Rupees Ten Lakh only) of the aggregate nominal value of Rs. 34,50,00,000/-
- vii. Secured Rated Listed Redeemable Transferable Non-Convertible Debentures each having a face value of Rs. 10,00,000/- (Rupees Ten Lakh only) of the aggregate nominal value of Rs. 38,00,00,000/-
- viii. Secured Rated Listed Redeemable Transferable Non-Convertible Debentures each having a face value of Rs. 10,00,000/- (Rupees Ten Lakh only) of the aggregate nominal value of Rs. 26,00,00,000/-

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

With respect to captioned subject, we wish to inform that, at the Meeting of the Board of Directors held on May 21, 2021, the Board has approved the Audited Financial Results for the Financial Year ended March 31, 2021.

In accordance with Regulation 52 and other applicable regulations of SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 please find attached the Audited Financial Results for the Financial Year ended March 31, 2021 along with the Report of the Statutory Auditors thereon.

We request you to kindly take the above on record.

For SATYA MicroCapital Limited




Amit Jain
(Head-Legal, Secretary & Compliance Officer)



SATYA
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SATYA MicroCapital Ltd.

सर्वे भवन्तु सुखिनः

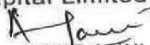
Part I: Information to be submitted to Stock Exchange (Regulation 52)

- a. Audited financial results for the Financial year ended March 31, 2021 signed by the Statutory Auditor- Half-yearly results shall be taken on record by the Board of Directors and signed by the Managing Director / Executive Director within 45 days from the end of Half Year. Attached as Annexure
- b. Credit rating and change in credit rating (if any): Annexure-A
- c. Asset cover : Not Applicable
- d. Debt-equity ratio; 2.79
- e. Previous due date for the payment of interest/ repayment of non-convertible debt securities-details attached Annexure B;
- f. Next due date for the payment of interest/ repayment of non-convertible debt securities- details attached as Annexure C;
- g. Debt service coverage ratio: Not Applicable
- h. Interest service coverage ratio: 1.12
- i. Details of Debenture Redemption Reserve- NA
- j. Net Worth of the Company: 4044.29 (In millions)
- k. Net Profit After Tax: 102.173 (In millions)
- l. Earnings Per Share: INR 2.57
- m. Copy of the statement, if any filed with the Stock Exchange, as per Regulation 52 (7) indicating material deviation, if any, in the use of proceeds of issue of NCDs from the object stated in the offer document: Nil;

Part II. Information to be submitted to the Stock Exchange (Regulation 54)

We hereby confirm about the disclosure to the stock exchange in quarterly, half-yearly, year-to-date and annual financial statements, as applicable, the extent and nature of security created and maintained with respect to its secured listed non-convertible debt securities.

For Satya MicroCapital Limited


(ANIL JAIN)
M.No. F3923

Head-Legal, Company Secretary & Compliance Officer



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ANNEXURE A

Details of Credit rating and change in credit rating

Sr No.	Name of Listed Entity	ISIN	Immediate Previous Credit Rating			Actual Date of Payment			Hyperlink of the press releases by the Credit rating Agency
			Credit Rating	Credit Rating Agency	Date of Rating	Credit Rating	Credit Rating Agency	Date of Review	
1	SATYA MicroCapital Limited	INE982X07028	BBB -(Stable)	ICRA Limited	July 17, 2020	BBB (Stable)	ICRA Limited	March 16, 2021	https://www.icra.in/Rationale/ShowRationaleReport?id=102821
2	SATYA MicroCapital Limited	INE982X07085	BBB -(Stable)	ICRA Limited	July 17, 2020	BBB (Stable)	ICRA Limited	March 16, 2021	
3	SATYA MicroCapital Limited	INE982X07069	BBB -(Stable)	ICRA Limited	July 17, 2020	BBB (Stable)	ICRA Limited	March 16, 2021	
4	SATYA MicroCapital Limited	INE982X08034	BBB -(Stable)	ICRA Limited	July 17, 2020	BBB (Stable)	ICRA Limited	March 16, 2021	
5	SATYA MicroCapital Limited	INE982X08042	BBB -(Stable)	ICRA Limited	July 17, 2020	BBB (Stable)	ICRA Limited	March 16, 2021	
6	SATYA MicroCapital Limited	INE982X07093	BBB -(Stable)	ICRA Limited	July 17, 2020	BBB (Stable)	ICRA Limited	March 16, 2021	
7	SATYA MicroCapital Limited	INE982X07101	BBB -(Stable)	ICRA Limited	July 17, 2020	BBB (Stable)	ICRA Limited	March 16, 2021	
8	SATYA MicroCapital Limited	INE982X07127		NA		BBB/Stable	CRISIL	February 05, 2021	https://www.crisil.com/mnt/winshare/Ratings/RatingList/RatingDocs/SatyaMicrocapitalLimited_February%2005,%202021_RR.html

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, 2021 (“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, 2021.

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 5 of the financial results which describes the impact of economic and social consequences of the COVID-19 pandemic including the limited lock downs imposed by various Governments across India on the Company’s business and financial metrics particularly the Company’s estimates of impairment of loans to customers which continue to be dependent on uncertain future developments. 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.

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, 2021 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2021 and the published unaudited figures for the half year ended September 30, 2020, 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 Bharath N S

Partner





Membership No.: 210934



UDIN: 21210934AAAACJ1940

Chennai

May 21, 2021

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 Financials results for the year ended March 31, 2021		
Particulars	(Rupees in millions unless otherwise stated)	
	As at March 31, 2021	As at March 31, 2020
	Audited	Audited
ASSETS		
Financial assets		
Cash and cash equivalents	1,689.14	471.83
Bank Balance other than cash and cash equivalents	1,477.19	981.78
Trade receivables	107.42	22.29
Loan portfolio	12,146.00	9,172.52
Other financial assets	44.45	113.70
Total Financial Assets	15,464.20	10,762.12
Non-financial Assets		
Current tax assets (net)	29.38	62.92
Deferred tax assets (net)	72.14	45.31
Property, plant and equipment	75.74	43.76
Intangible assets	0.87	0.75
Other non - financial assets	231.05	120.34
Total Non-Financial Assets	409.18	273.08
Total Assets	15,873.38	11,035.20
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Debt securities	2,851.39	2,425.84
Borrowings (other than debt securities)	7,845.09	6,678.97
Subordinated liabilities	574.28	125.72
Other financial liabilities	479.19	60.54
Total Financial Liabilities	11,749.95	9,291.07
Non-financial liabilities		
Provisions	25.24	13.40
Other non-financial liabilities	53.90	13.04
Total Non-Financial Liabilities	79.14	26.44
EQUITY		
Equity share capital	458.50	304.47
Other equity	3,585.79	1,413.22
Total Equity	4,044.29	1,717.69
Total Liabilities and Equity	15,873.38	11,035.20
<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: center;">   </div> <div style="text-align: center;"> <p>For and on behalf of the Board of Directors of SATYA MICROCAPITAL LIMITED</p>   Vivek Tiwari Managing Director ,CEO and CIO </div> </div>		
Place: New Delhi Date: May 21, 2021		

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Standalone Financials results for the year ended March 31, 2021

Particulars	Half year ended		(Rupees in millions unless otherwise stated)	
	March 31, 2021	March 31, 2020	Year ended	Year ended
	Unaudited	Unaudited	March 31, 2021	March 31, 2020
			Audited	Audited
Revenue from operations				
Interest Income	1,275.18	1,086.31	2,444.99	1,973.52
Fees and commission Income	114.24	11.88	114.64	14.96
Net gain on derecognition of financial instruments under amortised cost category	108.01	64.04	108.01	96.56
Total Revenue from operations	1,497.43	1,162.23	2,667.64	2,085.04
Other Income	3.67	0.05	4.54	1.09
Total Income	1,501.10	1,162.28	2,672.18	2,086.13
Expenses				
Finance Cost	618.06	644.56	1,278.12	1,159.04
Impairment on financial instruments	205.50	80.36	256.36	99.27
Employee Benefits Expenses	405.50	279.23	687.48	473.16
Depreciation and amortisation expense	16.13	12.36	27.46	26.43
Others expenses	165.88	130.38	271.70	217.26
Total Expenses	1,411.07	1,146.89	2,521.12	1,975.16
Profit before tax	90.03	15.39	151.06	110.97
Tax Expense:				
Current Tax	56.77	25.74	75.62	44.78
Earlier year Tax	-	0.32	-	0.32
Deferred Tax	(30.64)	(14.49)	(26.73)	(9.42)
Income tax expense	26.13	11.57	48.89	35.68
Profit for the period	63.90	3.82	102.17	75.29
Other Comprehensive Income				
Items that will not be reclassified subsequently to profit or loss				
Remeasurement gains/(losses) on defined benefit plans	0.24	(0.81)	(0.39)	(1.26)
Income tax effect	(0.06)	0.48	0.10	0.37
Total Comprehensive Income for the period	64.08	3.49	101.88	74.40
Earnings per share (equity share, par value of Rs. 10 each)				
Computed on the basis of total profit for the period				
Basic*	3.07	0.12	2.57	2.48
Diluted*	3.02	0.11	2.53	2.43

* The EPS and DPS for half year are not annualised



[Signature]



For and on behalf of the Board of Directors of
SATYA MICROCAPITAL LIMITED

[Signature]
Vivek Tiwari
Managing Director, CEO and CIO

Place: New Delhi
Date: May 21, 2021

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(CIN: U74899DL1995PLC068688)

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

Financial results for the year ended March 31, 2021

Notes:

- The results for the year ended March 31, 2021 have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on May 21, 2021. Satya MicroCapital Limited (the 'Company') has prepared these audited financial results (the 'Statement') for the half year year ended March 31, 2021 in accordance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'Listing Regulations, 2015') and the Accounting Standards specified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and the relevant provisions of the Companies Act, 2013, as applicable. The results for the year ended March 31, 2021 have been audited by the Statutory Auditors of the company.
- The figures of half year ended March 31, 2021 and March 31, 2020 are the balancing figures between audited figures in respect of full financial year ended March 31, 2021 and March 31, 2020 and published year to date figures up to the half year ended September 30, 2020 and September 30, 2019 respectively which was subject to limited review by the statutory auditors.
- 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.
- In accordance with Reserve Bank of India ('RBI') guidelines relating to 'CoVID-19 Regulatory Package' dated March 27, 2020 and subsequent guideline on EMI moratorium dated April 17, 2020 and May 23, 2020 ('RBI Regulatory Package'), the Company has offered moratorium on the payment of installments falling due between March 1, 2020 to August 31, 2020 ('moratorium period') to all eligible borrowers. In accordance with RBI guidelines, the moratorium period, wherever granted, is excluded from number of days past due for the purpose of asset classification.

Disclosure as required by RBI circular dated April 17, 2020 'CoVID-19 Regulatory Package – Asset classification and provisioning are given below:

(Rs. In millions)

Particulars	As at March 31, 2021	As at March 31, 2020
Amount in SMA/Overdue categories as on February 29, 2020*	274.14	274.14
Advance outstanding in SMA/Overdue categories where the moratorium/deferment was extended, in terms of paragraph 2 and 3 of the circular (as at March 31, 2021)	95.31	182.78
Respective amounts where asset classification benefit was extended	38.76	55.96
Provision made in terms of paragraph 5 of the circular (As per paragraph 4, applicable to NBFC's covered under Ind AS) (as of March 31, 2021/March 31, 2020)**	14.59	25.51
Provision adjusted against slippages in terms of paragraph 6 of the circular	-	-
Residual provision as of March 31, 2021/March 31, 2020 in terms of paragraph 6 of the circular	14.59	25.51

*SMA/Overdue category includes cases – 1 to 90 days past due (DPD)

**This includes overall additional provision on account of CoVID-19 and after considering slippages as per paragraph 6 of the circular

- In accordance with the board approved moratorium policy read with the Reserve Bank of India (RBI) guidelines dated March 27, 2020, April 17, 2020 and May 22, 2020 relating to 'COVID-19 - Regulatory Package', the Company has granted moratorium as discussed above in Note 4. The continuing impact of COVID-19 on the global economy and how governments, businesses and consumers respond is uncertain. This uncertainty is reflected in the Company's assessment of impairment loss allowance on its loans which are subject to a number of management judgements and estimates. In relation to COVID-19, judgements and assumptions include the possible extent and duration of the pandemic, the impacts of actions of governments and other authorities, and the responses of businesses and consumers in different industries. Further, the Company has in addition to the moratorium benefit discussed above restructured certain loan accounts in accordance with the Resolution framework for COVID-19 related stress as per the RBI Circular dated August 2020. These accounts have been classified on the basis of the historical behaviour of such loans and applying suitable macro-economic outlook and expected credit losses have been provided in respect of those loans as well.



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For the year ended March 31, 2021, the Company has incorporated estimates, assumptions and judgements specific to the impact of the COVID-19 pandemic and the associated support packages/restructuring discussed above in the measurement of impairment loss allowance. The expected credit loss in the financials as at March 31, 2021 is Rs.352.66 Mn which includes a management overlay of Rs. 14.59 Mn. The Company's impairment loss allowance estimates are highly uncertain in view of the continuing impact of COVID 19 and related lockdowns and, as a result, actual results may differ from these estimates.

6. Hon'ble Supreme Court, in a public interest litigation (Gajendra Sharma vs Union of India & Anr), vide an interim order dated September 3, 2020 ('interim order') has directed that accounts classified which were not declared NPA till August 31, 2020 shall not be declared as NPA till further orders. Basis the said interim order, the Company, has not classified any account as NPA, as per regulatory norms, after August 31, 2020 which was not NPA as of August 31, 2020 till September 30, 2020.

The interim order granted to not declare accounts as NPA stood vacated on March 23, 2021 vide the judgement of the Hon'ble SC in the matter of Small Scale Industrial Manufacturers Association vs. UOI & Ors. and other connected matters. In accordance with the instructions in paragraph 5 of the RBI circular no. RBI/2021-22/17DOR. STR.REC.4/21.04.048/2021-22 dated April 7, 2021, the Company has carried out asset classification of the borrower accounts as per the extant RBI instructions / IRAC norms, without considering any standstill in asset classification and also done staging of the borrower accounts in accordance with ECL model / framework under Ind AS in the financial statements for the year ended March 31, 2021.

7. RBI circular dated 7 April 2021 advised all lending institutions to immediately put in place a Board approved policy to refund/adjust the interest on interest' charged to the borrowers during the moratorium period, i.e. 1 March 2020 to 31 August 2020 in conformity with the supreme court judgement mentioned in paragraph 5 above. The Company has not charged 'interest on interest' to its customers during the moratorium period including those who did not avail the moratorium benefit, therefore there is no amount required to be refunded.
8. Disclosure pursuant to RBI notification no. RBI/2020-21/17 DOR.No.BP.BC/4/21.04.048/2020-21 dated August 6, 2020 (for restructuring of accounts of Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances having exposure less than or equal to Rs.25 crores):

Particulars	March 31, 2021	March 31, 2020
No. of account restructured	12,348	-
Amount (Rs. in Mn)	272.48	-

9. During the half year ended March 31, 2021, the Nomination and Remuneration Committee of the Company had at its meeting held on November 5, 2020, granted, under the "SATYA Employee Stock Option Plan- 2018", 258,800 Stock Options of face value of Rs. 10/- each in the Company at an exercise price of Rs. 45 per share.
10. The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the Code will come into effect has not been notified and the final rules/interpretation have not yet been issued. The Company will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective.
11. The Company has elected to exercise the option permitted under section 115BAA of the Income Tax Act, 1961, as introduced by the Taxation Laws (Amendment) Ordinance, 2019. Accordingly, the Company has recognized provision for income tax for the year ended March 31, 2021 and re-measured its Deferred tax assets/liability basis the rate prescribed in the aforesaid section and recognized the effect of change by revising the annual effective tax rate.
12. The figures for the previous periods have been regrouped/rearranged wherever necessary to conform to current period presentation.
13. The above financial results are available on the stock exchange website (www.bseindia.com) and the website of the Company (www.satyamicrocapital.com).



[Handwritten Signature]

[Handwritten Signature]



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Additional disclosures (except those covered above) pursuant to Regulations 52(4) of SEBI (LODR) Regulations, 2015

S. No	Particulars	Remarks
1	Credit Rating	[ICRA]BBB (STABLE) [CRISIL] BBB/Stable, [ACUITE] BBB+
2	Asset cover available	Company has sufficient asset cover available to discharge the claims of debenture holders.
3	Previous due date for the payment of interest on non convertible debt securities Scrip Code: 958211 Scrip Code: 958258 Scrip Code: 958878 Scrip Code: 958911 Scrip Code: 958955 Scrip Code: 959791 Scrip Code: 959792 Scrip Code: 973009	24-Feb-21 12-Mar-21 30-Apr-21 30-Apr-21 23-Feb-21 25-Jan-21 25-Jan-21 NA
4	Next due date for the payment of interest on non convertible debt securities: Scrip Code: 958211 Scrip Code: 958258 Scrip Code: 958878 Scrip Code: 958911 Scrip Code: 958955 Scrip Code: 959791 Scrip Code: 959792 Scrip Code: 973009	24-Aug-21 11-Jun-21 31-May-21 31-May-21 23-Aug-21 26-Jul-21 26-Jul-21 22-Aug-21
5	Debenture Redemption Reserve	NA
6	Net Worth(INR Million)	4,044.29
7	Debt Equity Ratio	2.79
8	Interest Service Coverage Ratio	1.12

The above disclosures have been made to the Stock Exchange (BSE).

Place: Delhi

Date: May 21, 2021



For and on behalf of the Board of Directors of
SATYA MICROCAPITAL LIMITED

(Signature)
Vivek Tiwari

Managing Director, CEO and CIO



SATYA MicroCapital Ltd.

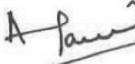

सर्वे भवन्तु सुखिनः

Date: May 21, 2021

TO WHOMSOEVER IT MAY CONCERN

I, undersigned on behalf of **SATYA MicroCapital Limited** hereby declares that Auditor's Report for the Financial Year 2020-21 does not contain any qualification or adverse remark.

For SATYA MicroCapital Limited

Amit Jain
(Head-Legal, Secretary & Compliance Officer)



SATYA

सर्वे भवन्तु सुखिनः

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

Date: May 21, 2021

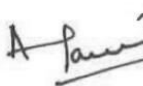

To,
The Manager,
Bombay Stock Exchange Ltd ('BSE')
1st Floor, P.J. Towers,
Dalal Street,
Mumbai – 400001

Subject: Disclosure pursuant to Regulation 54(2) of SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015

Dear Sir,

Pursuant to Regulation 54(2) of SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015, we would like to inform you that as on March 31, 2021, the Non- Convertible Debentures issued by the Company and listed on Bombay Stock Exchange have been secured by way of exclusive charge on book debts hypothecated in favour of the Debenture Trustee.

For SATYA MicroCapital Limited

Amit Jain
(Head-Legal, Secretary & Compliance Officer)

Registered & Corporate Office

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