

## SATYA MICROCAPITAL LIMITED

Regd. Office: 519,5th floor, DLF Prime Tower, Okhla Industrial Area, Phase I, Delhi-110020, Delhi-India

### Public disclosure on liquidity risk as on 31 December, 2020

Disclosure as required in terms of Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies vide circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019:

#### i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr.No	Number of Significant Counterparties	Amount (Rs. in crores)	% of Total Deposits	% of Total Liabilities
1	1	10.60	NA	1.12%
2	7	251.31	NA	26.50%
3	3	57.50	NA	6.06%
4	16	449.24	NA	47.36%
5	1	12.00	NA	1.27%
6	1	32.28	NA	3.40%
	<b>Total</b>	<b>780.65</b>	<b>NA</b>	<b>82.30%</b>

#### (ii) Top 20 large deposits (amount in ₹ crore and % of total deposits)

-Since the Company has been categorized as an NBFC NDSI, this is not applicable.

#### (iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Sr.No.	Particular of Lenders	Amount (Rs. in crores)	% of Total Borrowings
1	Blue Orchard Finance Limited	89.50	10.10%
2	IDFC FIRST Bank Limited	88.32	9.97%
3	Northern Arc Capital Limited	75.92	8.57%
4	ResonsAbility India Business Advisors Pvt. Ltd	68.50	7.73%
5	MAS Financial Services Limited	52.66	5.94%
6	Jana Small Finance Bank Limited	51.80	5.85%
7	Vivriti Capital Private Limited	42.99	4.85%
8	Maanveeya Development & Finance Private Limited	28.75	3.24%
9	Karvy Capital Limited	25.00	2.82%
10	DCB Bank Limited	24.79	2.80%

**(iv) Funding Concentration based on significant instrument/product:**

Sr.No	Name of Instrument/Product	Amount (Rs. in crores)	% of Total Liabilities
1	External Commercial Borrowing	10.60	1.12%
2	Non-Convertible Debentures	251.31	26.50%
3	Subordinated Debts	57.50	6.06%
4	Term Loans	522.32	55.07%
5	Commercial Paper	12.00	1.27%
5	Bank Overdraft	32.28	3.40%
	<b>Total</b>	<b>886.01</b>	<b>93.41%</b>

**(v) Stock Ratios:**

S.No	Ratios	Sep-2020 %
1	Commercial Paper (Original Maturity of less than 1 year) as a % of Total Public Fund, Total Liabilities and Total Assets	0.54%
2	Non-convertible debentures (Original Maturity of less than 1 year) as a % of Total Public Fund, Total Liabilities and Total Assets	NA
3	Other Short-term liabilities as a % of Total Public Funds	NA
	Other Short-term liabilities as a % of Total Liabilities	57.89%
	Other Short-term liabilities as a % of Total Assets	46.21%

**(vi) Institutional set-up for liquidity risk management**

The Company's Board of Directors has the overall responsibility for the establishment and oversight of the risk management framework. The Board of Directors has established the Risk Management Committee (RMC) and the Asset and Liability Management Committee (ALCO). The position of all perceived risks is periodically put up to the RMC which critically evaluates the same and provides operational and policy guidance to the Company which paves way for an effective risk management so as to safeguard the interest of the Company. ALCO manages the liquidity and interest rate risk in a dynamic situation by measuring, monitoring and taking appropriate steps. ALCO is responsible for putting in place a comprehensive and dynamic framework to measure, monitor and manage the liquidity and interest rate taking into account the rates in financial system by closely integrating it with the business strategy of the Company.