

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 30 Jun, 2021

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 *	% of Total Deposits	% of Total Liabilities
1	Blue Orchard Finance Limited	137.60	NA	11.12%
2	IDFC FIRST Bank Limited	100.34	NA	8.11%
3	ResponsAbility India Business Advisors Pvt. Ltd.	68.50	NA	5.53%
4	MAS Financial Services Limited	58.54	NA	4.73%
5	Northern Arc Capital Limited	57.06	NA	4.61%
6	State Bank of India	50.00	NA	4.04%
7	Jana Small Finance Bank Limited	49.63	NA	4.01%
8	Bandhan Bank Limited	34.52	NA	2.79%
9	Nabsamruddhi Finance Limited	27.81	NA	2.25%
10	Yes Bank Limited	27.50	NA	2.22%
11	Karvy Capital Limited	25.00	NA	2.02%
12	Vivriti India Impact Bond Fund	25.00	NA	2.02%
13	Kotak Mahindra Bank Limited	23.54	NA	1.90%
14	Nabkisan Finance Limited	22.92	NA	1.85%
15	Vivriti Capital Private Limited	22.23	NA	1.80%
16	Hinduja Leyland Finance Limited	21.92	NA	1.77%
17	Maanveeya Development & Finance Private Limited	21.25	NA	1.72%
18	IFMR Finance for Freedom Fund III with IFMR FImpact Long Term Credit Fund	20.00	NA	1.62%
19	IFMR FLMPACT FINANCE BUILDER FUND	20.00	NA	1.62%
20	Northern Arc Income Builder Fund (Series II)	20.00	NA	1.62%
21	DCB Bank Limited	17.29	NA	1.40%
22	SIMA	16.66	NA	1.35%
23	Freedom Fund V with IFMR FImpact Income Builder Fund	15.00	NA	1.21%
24	HDFC Bank Limited	14.81	NA	1.20%
25	Utkarsh Small Finance Bank Limited	14.23	NA	1.15%
	Total	911.36	NA	73.63%

(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*	% of Total Borrowings
1	Blue Orchard Finance Limited	137.60	12.21%
2	IDFC FIRST Bank Limited	100.34	8.90%
3	ResponsAbility India Business Advisors Pvt. Ltd.	68.50	6.08%
4	MAS Financial Services Limited	58.54	5.19%
5	Northern Arc Capital Limited	57.06	5.06%
6	State Bank of India	50.00	4.44%
7	Jana Small Finance Bank Limited	49.63	4.40%
8	Bandhan Bank Limited	34.52	3.06%
9	Nabsamruddhi Finance Limited	27.81	2.47%
10	Yes Bank Limited	27.50	2.44%

(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	0.86%
2	Non Convertible Debentures	319.41	25.81%
3	Subordinated Debt	57.50	4.65%
4	Term Loans	614.48	49.65%
5	Bank Overdraft	15.02	1.21%
	Total	1,017.01	82.17%

(v) Stock Ratios:

S.No	Ratios	Mar-2021 %
1	Commercial Paper (Original Maturity of less than 1 year) as a % of Total Public Fund, Total Liabilities and Total Assets	0.00%
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	51.50%
	Other Short-term liabilities as a % of Total Assets	38.71%

(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.