

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 Sep, 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 | 152.80 | NA | 10.07% |
| 2 | ResponsAbility India Business Advisors Pvt. Ltd. | 148.50 | NA | 9.79% |
| 3 | Jana Small Finance Bank Limited | 110.28 | NA | 7.27% |
| 4 | IDFC FIRST Bank Limited | 84.26 | NA | 5.55% |
| 5 | MAS Financial Services Limited | 59.79 | NA | 3.94% |
| 6 | Canara Bank | 50.00 | NA | 3.30% |
| 7 | ICICI Bank Limited | 50.00 | NA | 3.30% |
| 8 | SIDBI | 50.00 | NA | 3.30% |
| 9 | Kotak Mahindra Bank Limited | 49.17 | NA | 3.24% |
| 10 | State Bank of India | 46.97 | NA | 3.10% |
| 11 | Northern Arc Capital Limited | 42.41 | NA | 2.80% |
| 12 | Federal Bank Limited | 36.25 | NA | 2.39% |
| 13 | GMO-Z.com Payment Gateway India Credit Fund | 30.00 | NA | 1.98% |
| 14 | Bandhan Bank Limited | 29.29 | NA | 1.93% |
| 15 | Nabsamruddhi Finance Limited | 25.66 | NA | 1.69% |
| 16 | Karvy Capital Limited | 25.00 | NA | 1.65% |
| 17 | Vivriti India Impact Bond Fund | 25.00 | NA | 1.65% |
| 18 | Capital Small Finance Bank | 23.83 | NA | 1.57% |
| 19 | Yes Bank Limited | 22.50 | NA | 1.48% |
| 20 | Suryoday Small Finance Bank Limited | 21.15 | NA | 1.39% |
| 21 | Nabkisan Finance Limited | 20.83 | NA | 1.37% |
| 22 | IFMR Finance for Freedom Fund III with IFMR FImpact Long Term Credit Fund | 20.00 | NA | 1.32% |

| | | | | |
|----|---|-----------------|----|---------------|
| 23 | Northern Arc Income Builder Fund (Series II) | 20.00 | NA | 1.32% |
| 24 | Hinduja Leyland Finance Limited | 18.31 | NA | 1.21% |
| 25 | Vivriti Capital Private Limited | 17.77 | NA | 1.17% |
| 26 | Maanveeya Development & Finance Private Limited | 17.50 | NA | 1.15% |
| | Total | 1,197.26 | | 78.93% |

*Represent the contractual amount.

(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 | 152.80 | 11.55% |
| 2 | ResponsAbility India Business Advisors Pvt. Ltd. | 148.50 | 11.23% |
| 3 | Jana Small Finance Bank Limited | 110.28 | 8.34% |
| 4 | IDFC FIRST Bank Limited | 84.26 | 6.37% |
| 5 | MAS Financial Services Limited | 59.79 | 4.52% |
| 6 | Canara Bank | 50.00 | 3.78% |
| 7 | ICICI Bank Limited | 50.00 | 3.78% |
| 8 | SIDBI | 50.00 | 3.78% |
| 9 | Kotak Mahindra Bank Limited | 49.17 | 3.72% |
| 10 | State Bank of India | 46.97 | 3.55% |

*Represent the contractual amount

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

| Sr.No | Name of Instrument/Product | Amount (Rs. In Crores) | % of Total Liabilities |
|-------|---|------------------------|------------------------|
| 1 | Non Convertible Debentures | 429.32 | 28.30% |
| 2 | Term Loans | 813.41 | 53.62% |
| 3 | Cash Credit (includes Bank Overdraft, Securitisation and Lease Liability) | 198.27 | 13.07% |
| 4 | Subordinated Debt | 54.53 | 3.59% |
| | Total | 1,495.53 | 98.59% |

(v) Stock Ratios:

| S.No | Ratios | Sep-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 | 4.49% |
| | Other Short-term liabilities as a %of Total Liabilities | 3.91% |
| | Other Short-term liabilities as a % of Total Assets | 3.08% |

(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.