

**Date: November 13, 2020**

**To**

**BSE Limited  
1<sup>st</sup> Floor, P.J. Towers,  
Dalal Street, Mumbai-400001**

Scrip Code: 958211,958752, 958258, 958878, 958911, 958955, 959791, 959792

CC: Catalyst Trusteeship Limited

ICRA Rating Agency

Dear Sir/Madam

Sub: Listed NCD- Statutory Compliance Report for the Quarter ending Sep 30, 2020

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

- 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, Senior, Unsecured, Redeemable, Taxable, Non-Convertible Debentures issued on private placement basis of face value of Rs. 10,00,000/- each fully paid up, aggregating up to Rs.20,00,00,000/-;
- iv. Rated Listed Unsecured Subordinated Redeemable Taxable Non-Convertible Debentures of face value of INR 10 each, aggregating up to INR 10,00,00,000/-;
- v. Rated Listed Unsecured Subordinated Redeemable Taxable Non-Convertible Debentures of face value of INR 10 each, aggregating up to INR 15,00,00,000/-;
- 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. 28,50,00,000/-

Registered & Corporate Office

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

E-mail : [info@satyamicrocapital.com](mailto:info@satyamicrocapital.com) | Web : [www.satyamicrocapital.com](http://www.satyamicrocapital.com)

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

- 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. 34,50,00,000/-
- 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. 38,00,00,000/-

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. Following are the details:

i) **Updated list of the Debenture Holders:**

a. **Issue size 34 Crores**

| S. No | Name   | Address                                  | ISIN         | Issue Size (Rs. In Crore) |
|-------|--|--|--------------|---------------------------|
| 1     | JAPAN Asean Women Empowerment Fund (JAWEF)         | 28-32 place de la Gare, 1616, Luxembourg | INE982X07028 | 17.00                     |
| 2     | Microfinance Initiative for Asia (MIFA), Debt Fund | 31 Z.A. Bourmicht, 8070, Bertrange       |              | 17.00                     |
|       |  |  | <b>Total</b> | <b>34.00</b>              |

b. **Issue size 40 Crores**

| S. No | Name  | Address  | ISIN         | Issue Size (Rs. In Crore) |
|-------|---|--|--------------|---------------------------|
| 1     | Microfinance Enhancement Facility, SICAV SA-SIF | <u>5, Rue Jean Monnet, L-2180 Luxembourg</u>   | INE982X07036 | 20.00                     |
| 2     | UTI International Wealth Creator 4              | 4 <sup>th</sup> Floor, 19 Bank Street, Cybercity, Ebene 72201, Republic of Mauritius |              | 20.00                     |
|       |   |  | <b>Total</b> | <b>40.00</b>              |

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**c. Issue size 20 Crores**

| S. No | Name      | Address   | ISIN         | Issue Size (Rs. In Crore) |
|-------|-----------|---|--------------|---------------------------|
| 1     | UNIFI AIF | 11, Kakani Towers,<br>15, Khader Nawaz<br>Khan Road,<br>Nugambakkam,<br>Chennai-600 006 | INE982X08026 | 20.00                     |
|       |           |   | <b>Total</b> | <b>20.00</b>              |

**d. Issue size 10 Crores-Debenture holders as per Annexure-1**
**e. Issue size 15 Crores- Debenture holders as per Annexure-2**
**f. Issue size 28.5 Crores**

| S. No | Name                                  | Address   | ISIN         | Issue Size (Rs. In Crore) |
|-------|---------------------------------------|---|--------------|---------------------------|
| 1     | UTI International<br>Wealth Creator 4 | 4 <sup>th</sup> Floor, 19, Bank<br>Street Cybercity,<br>Ebene 72201,<br>Republic of Mauritius | INE982X07069 | 28.50                     |
|       |                                       |   | <b>Total</b> | <b>28.50</b>              |

**g. Issue size 34.5 Crores**

| S. No | Name  | Address  | ISIN         | Issue Size (Rs. In Crore) |
|-------|---|--|--------------|---------------------------|
| 1     | Japan ASEAN<br>Women<br>Empowerment<br>Fund (JAWEF) | 28-32, Place De La<br>Gare, L-1616<br>Luxembourg | INE982X07093 | 34.50                     |
|       |   |  | <b>Total</b> | <b>34.50</b>              |

**h. Issue size 38.0 Crores**

| S. No | Name   | Address                           | ISIN         | Issue Size (Rs. In Crore) |
|-------|--|-----------------------------------|--------------|---------------------------|
| 1     | InsuResilience<br>Investment Fund,<br>SICAV-RAIF | 2 Rue D Alsace<br>1122 Luxembourg | INE982X07101 | 38.00                     |

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|  |  |  |              |              |
|--|--|--|--------------|--------------|
|  |  |  | <b>Total</b> | <b>38.00</b> |
|--|--|--|--------------|--------------|

- ii. Details of any due and unpaid interest and principal payments separately under each CL /  
ISIN and reasons thereof- attached as Annexure C;
- iii. The number and nature of grievances, received from the debenture holders and (a) number of grievances resolved by the Company (b) grievances unresolved by the Company and the reasons for the same- attached as Annexure-A
- iv. A Statement ensuring that the assets of the company issuing debentures and of the guarantors/security providers, if any, are sufficient to discharge the interest and principal amount at all times and that such assets are free from any other encumbrances except those which are specifically agreed to by the debenture holders. (Please furnish a separate Certificate from a Practicing Chartered Accountant (“PCA”) supporting the security cover certificate). attached as Annexure-E
- v. On Quarterly Basis: (a) a Certificate from the Director / Managing Director of the issuer company/security provider, certifying the value of the book debts / receivables: **Managing Director Certificate attached as Annexure B**; and (b) a Certificate from an independent chartered accountant giving the value of book debts / receivables- attached as Annexure-F
- vi. (a) A report from the lead bank regarding progress of the project -**Not Applicable**  
(b) A certificate from the Company’s Statutory Auditor (annual) / PCA (quarter)- attached as Annexure C
- (i) in respect of utilisation of funds during the implementation period of the project and  
(ii) in the case of debentures issued for financing working capital, at the end of each accounting year.
- 2. Further information:**
- i. Details of any significant change in composition of Board of Directors, if any, which may amount to change in control as defined in SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 (as amended from time to time)- Annexure C
- ii. Details of requisite/pending (if any) information / documents indicated as conditions precedent/subsequent in debenture document/s in respect of your NCD issuances- Annexure C

- iii. 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- Properties secured for the Debentures are adequately insured as per Master Policy of Satya MicroCapital Limited.
- iv. Any revision in the rating of the debentures- **attached as Annexure C**
- v. Updated information on default in payment of principal & interest on due dates, ISIN -wise BENPOS, Credit rating and DRR-**attached as Annexure D**
- vi. Status / Performance Reports within 7 days of the relevant Board Meeting or within 45 days of the quarter ended on September 30, 2020, whichever is earlier-**Company has not defaulted in payment of Interest during the relevant period.**
- vii. Company has complied with the provisions of Companies Act, Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, the listing agreement with stock exchange, trust deed and all other regulations issued by SEBI pertaining to debt issue from time to time. **Annexure C**
- viii. In case you have not already submitted the pre-authorisation letter or details of Redemption account to us, in terms of cl.3.2 of SEBI Circular on Operational framework for transactions in defaulted debt securities dated 23.06.2020, we request you to provide the same. **Annexure C**

For SATYA MicroCapital Limited

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

**Date: November 13, 2020**

**Place: Delhi**

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|                                |                                  |                                      |                                     |                                     |                      |        |
|--------------------------------|----------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|----------------------|--------|
| RIDDHIMA BAHL                  | KSHITEJ BAHL                     | 92-B, JOLLY MAKER 1 APARTMENTS       | CUFFE PARADE                        | MUMBAI                              | MAHARASHTRA INDIA    | 400005 |
| DEEPAI JAIN                    | SUBHASH CHAND JAIN               | C-67, GAMMA-1                        | RAMPUR JAGIR                        | GAUTAM BUDDHA NAGAR                 | UTTAR PRADESH INDIA  | 201306 |
| SHAIK MOHAMMED KHASIM JEELANI  | MOHAMMED HUSSAIN SHAIK           | 6-3-865/B FLAT NO 201                | VAMSI RISHI RESIDENCY               | GREEN LANDS BEGUMPET HYDERABAD      | TELANGANA INDIA      | 500016 |
| SHARDA PRAKASH                 | LAXMI PRASAD                     | B 75 RISHI UDYAN PHASE I             | POST OFFICE JUGGAUR                 | TOWARDS ANANDI WATER PARK FAIZABAD  | LUCKNOW UTTAR PRADE  | 226028 |
| BINODY CHAKRABORTY             | BINOD BEHARI CHAKRABORTY         | FLAT NO 201, 1 ABHINAV FAIRWOOD APT: | 16TH B MAIN HAL 2ND STAGE, NEAR KEB | BILL PAYMENT OFFICE KODIHALLI       | BANGALORE KARNATAKA  | 560008 |
| ANANDILAL SANCHETI             | BAPU LAL SANCHETI                | 10 SHANTI NIKETAN                    | NIRANJANPUR                         | INDORE                              | MADHYA PRADESH INDIA | 452010 |
| KAMLESH ARORA                  | ISHAR DASS CHAWLA                | FLAT NO. ICE 023                     | THE ICON DLF PHASE-5                | GURGAON                             | HARYANA INDIA        | 122009 |
| KRISHAN KUMAR ARORA            | LACHHMAN DASS ARORA              | FLAT NO ICE 023                      | THE ICON DLF PHASE 5                | GURGAON                             | HARYANA INDIA        | 122009 |
| SWATI ARORA                    | VIPUL CHAWLA                     | ICE 023 THE ICON                     | DLF CITY PHASE V                    | GURGAON                             | HARYANA INDIA        | 122009 |
| ANSHU SHARMA BANERJEE          | PREM SHANKAR SHARMA              | A-603 ANTRIKSH GREENS                | F-7 SECTOR-50 NOIDA                 | GAUTAM BUDDHA NAGAR                 | UTTAR PRADESH INDIA  | 201301 |
| INDU GUPTA                     | SHRIDHAR AGARWAL                 | 37, AKASH GANGA SOCIETY              | GH-3 NEAR SUSHANT TOWER             | SECTOR-56 GURGAON                   | HARYANA INDIA        | 122011 |
| RESHAM RAJENDRA RUMDE          | RAJENDRA RUMDE                   | NEAR DESAI HOSPITAL, E-2/13          | MAHINDRA NAGAR                      | HAJI BAPU ROAD MALAD (EAST)         | MUMBAI MAHARASHTRA   | 400097 |
| ALOK BELWAL                    | CHANDRA SHEKHAR BELWAL           | B-27 2ND FLOOR PARSHVNATH            | PARADISE MOHAN NAGAR                | NEAR MOHAN MEKENS                   | GHAZIABAD UTTAR PRAC | 201007 |
| BRINDA SHARMA                  | KRISHAN KUMAR SHARMA             | 401 TOWER-2                          | MOUNT KAILASH, EAST OF KAILASH      | SOUTH DELHI                         | DELHI INDIA          | 110065 |
| SEEMA KUMAR                    | BRIJ KISHOR SRIVASTAVA           | H.NO K-153 15H FLOOR GULSHAN VIEVEN  | SECTOR-137, GULSHAN VIVANTE         | NR FELIX HOSPITAL P.S. SURAJPUR     | GAUTAM BUDDHA NAGA   | 201304 |
| BIPIN SIBAL                    | JATINDER KUMAR SIBAL             | A-17, WEST END COLONY                | CHANAKYA PURI, SOUTH WEST DELHI     | DELHI INDIA                         |                      | 110021 |
| SWAPAN KUMAR CHAKRAVARTY       | SURESHWAR CHAKRAVARTY            | BLOCK D/2 SECTOR 4                   | D C BILLING KALATALAHAT             | RAM NAGAR DIAMOND HARBOUR           | KULLALAHAT WEST BENG | 743504 |
| ANURADHA SAIKIA                | JADAV CHANDRA SAIKIA             | H.NO 9                               | ADJACENT TO ARUNUDOI APARTMENT      | OPP BORA SERVICE GUWAHATI           | ASSAM INDIA          | 781007 |
| ADITI GARG                     | RISHI PRAKASH SINGHAL            | 1005, 1ST FLOOR                      | C2 BLOCK PALAM VIHAR                | GURGAON                             | HARYANA INDIA        | 122017 |
| CHANDRAWATI SINGH              | BAL CHANDRA SINGH                | 48, SHIVAJI ENCLAVE                  | C-BLOCK INDIRA NAGAR                | LUCKNOW                             | UTTAR PRADESH INDIA  | 226016 |
| PRIYAMWADA CHADHA              | ANAND KUMAR VERMA                | C-7 FIRST FLOOR                      | SECTOR 26                           | GAUTAM BUDDHA NAGAR                 | NOIDA UTTAR PRADESH  | 201301 |
| NEERA SINGH                    | KRISHNA PAL SINGH                | VATIKA CITY, AJMER ROAD              | JAIPUR DELONIX 15GF URBANWOODS      | THIKARIYA JAIPUR THIKARIYA          | RAJASTHAN INDIA      | 302026 |
| RANJAN KUMAR                   | RAM KUMAR                        | FLAT NO-55 VINAYAK APARTMENTS        | PLOT NO. C-58/1 SECTOR-62           | NOIDA GAUTAM BUDDHA NAGAR NOIDA     | UTTAR PRADESH INDIA  | 201301 |
| RAJENDRA PRASAD DUIVEDI        | LAXMI NARAIN DUIVEDI             | 125 MEHRO KA MOHALLA                 | SARDAR CHAKKI KE PAS                | HASANPURA A, JAIPUR                 | RAJASTHAN INDIA      | 302006 |
| SWATI NANDAN BORGALKAR         | NANDAN DATTATRAY BORGALKAR       | VASUDHA ETASHA A/704 CHANDANI CHOI   | WARAJE SERVICE ROAD                 | PUNE BANGLORE HIGHWAY KOTHRUD       | PUNE MAHARASHTRA IN  | 411038 |
| PRAMILA PATHAK                 | INDU BHUSHAN PATHAK              | 148-A, GALI NO-9 KABIR ASHRAM        | RAJ NAGAR PART-II PALAM COLONY      | BAGDOLA SOUTH WEST DELHI            | DELHI INDIA          | 110077 |
| MRINALINI MOHAN GUPTA          | MOHAN DIGAMBAR GUPTA             | K-502 WEST END VILLAGE BHUSARI       | COLONY PAUD ROAD NEAR SAUDAMINI S   | KOTHRUD EX SERVICEMAN COLONY        | PUNE MAHARASHTRA IN  | 411038 |
| PAUL POLYCARP                  | RAPHAEL POLYCARP                 | 304 (307,308) BLUE ORBIT B-WING      | MALAD LINK ROAD, MALAD WEST OPP     | INORBIT MALL MUMBAI MALAD WEST DELY | MUMBAI MAHARASHTRA   | 400064 |
| KASINA LAKSHMI                 | KASINA PARVATEESAM               | C5/704 SANSKRUTI TOWNSHIP            | POCHARAM GHATKESAR                  | HYDERABAD                           | TELANGANA INDIA      | 500088 |
| VANDANA JAIRAMDAS MANSHARAMANI | SHEVARAM HARPALANI               | FLAT NO-A/7, KONARK PARK, CO OP      | HOUSING SOCIETY OPP U.C.O BANK      | DHOLE PATIL ROAD PUNE CITY          | PUNE MAHARASHTRA IN  | 411001 |
| MEHERNOSH FIROZ DHAMODIWALA    | FIROZ DHUNJISHAH DHAMODIWALA     | 202 KALPATARU HABITAT                | GUNBOW STREET, OPP FIRE BRIDGED     | FORT MUMBAI                         | MAHARASHTRA INDIA    | 400001 |
| MOHAN VASUDEO KASHIKAR         | AMIYA BHUSHAN MUKHERJEE          | BJ-34 SALLT LAKE SECTOR-2            | 321 NORTH MAIN ROAD                 | KOREGAON PARK HAVELI PUNE           |                      | 411001 |
| BANDANA BHATTACHARJEE          | UPPARAHALLI VENKATARAMAIAH RAMAC | W/O V N ANANTH 150, 15TH CROSS       | BIDHANNAGAR (M)                     | SECH BHAWAN                         | NORTH TWENTYFOUR PF  | 700091 |
| U R RAMA                       | ROOP NARAIN SINGH                | 924, R K PURAM                       | NEAR STATE BANK OF MYSORE 1ST BLOCK | RAJAJINAGAR BANGALORE NORTH         | BANGALORE            | 560019 |
| SUDARSHAN SINGH                | AMAR NATH BAJAJ                  | PT-1, 904, SHALIMAR TOWNSHIP         | SEC-12, SOUTH WEST DELHI            | DELHI                               |                      | 110022 |
| NARINDER KUMAR BAJAJ           |                                  |                                      | A.B.ROAD, VIJAY NAGAR               | INDORE                              |                      | 452010 |



















|   |                             |                                      |                                     |                                      |                            |        |
|---|-----------------------------|--------------------------------------|-------------------------------------|--------------------------------------|----------------------------|--------|
| DALIA CHAKRABORTY                       | JITESH CHANDRA BHADRAROY    | FLAT NO 201, 1 ABHINAV FAIRWOOD APT  | 16TH B MAIN, HAL 2ND STAGE NEAR KEB | BILL PAYMENT OFFICE KODIHALLI        | BANGALORE KARNATAKA INDIA  | 560008 |
| BINUY CHAKRABORTY                       | BINOD BEHARI CHAKRABORTY    | FLAT NO 201, 1 ABHINAV FAIRWOOD APTS | 16TH B MAIN HAL 2ND STAGE, NEAR KEB | BILL PAYMENT OFFICE KODIHALLI        | BANGALORE KARNATAKA INDIA  | 560008 |
| ASISH KUMAR MAJUMDAR                    | SACHINDRA CHANDRA MAJUMDAR  | A2/31 SWARN VIHAR                    | SONARI PO SONARI                    | PURBI SINGHBHUM JAMSHEDPUR           | JHARKHAND INDIA            | 831011 |
| PRAVINABEN PRABODHBHAI PATEL            | PRABODHBHAI PATEL           | 72 JAY BANGLOW                       | NEW COLONY GIDC                     | ANKLESHWAR GIDC BHARUCH              | GUJARAT INDIA              | 393002 |
| KRAMLESH ARORA                          | ISHAR DASS CHAWLA           | FLAT NO. ICE 023                     | THE ICON DLF PHASE-5                | GURGAON                              | HARYANA INDIA              | 122009 |
| KRISHAN KUMAR ARORA                     | LACHHMAN DASS ARORA         | FLAT NO ICE 023                      | THE ICON DLF PHASE 5                | GURGAON                              | HARYANA INDIA              | 122009 |
| SWATI ARORA                             | VIPUL CHAWLA                | ICE 023 THE ICON                     | DLF CITY PHASE V                    | GURGAON                              | HARYANA INDIA              | 122009 |
| SAKSHI GUPTA                            | SHRIMANI NARAYAN GUPTA      | 78                                   | MOTI BAZAR                          | DEHRADUN                             | UTTARAKHAND INDIA          | 248001 |
| REETA GROVER                            | PARAMJIT SINGH AHLUWALIA    | M-315,                               | SECTOR-25                           | NOIDA                                | UTTAR PRADESH INDIA        | 201301 |
| NIDHI RANA                              | DHARAM SINGH RAJAN          | T-5/601 PARSVANATH GREEN VILLE       | SONHA ROAD SECTOR 48                | ISLAMPUR, GURGAON SOUTH CITY         | GURGAON HARYANA INDIA      | 122018 |
| SWAMY MEENAKSHI                         | CHAKRAPANI GOVIND SWAMY     | CG1/1501                             | SUPERTECH CAPETOWN                  | SECTOR 74 NOIDA                      | UTTAR PRADESH INDIA        | 201301 |
| ZACHARIAH T ZACHARIAH                   | THOPRETH SCARIA ZACHARIAH   | GRA-C-13 THOPRETH HOUSE              | GANDHI PURAM SREEKARIYAM            | P.O THIRUVANTHAPURAM                 | THIRUVANANTHAPURAM KERALA  | 695017 |
| RESHAM RAJENDRA RUMDE                   | RAJENDRA RUMDE              | NEAR DESAI HOSPITAL, E-2/13          | MAHINDRA NAGAR                      | HAJI BAPU ROAD MALAD (EAST)          | MUMBAI MAHARASHTRA INDIA   | 400097 |
| LAKHAN SINGH                            | GURJUDITTA SINGH            | 8/1117/O/12A, PATPARI                | NEW LAWYERS COLONY, DAYAL BAGH      | AGRA UTTAR PRADESH INDIA             |                            | 282005 |
| BARUN DATTA                             | KUNJA MOHAN DATTA           | 1/38 AVENUE EAST,                    | MODERN PARK, SANTOSH PUR            | KOLKATA                              | WEST BENGAL INDIA          | 700075 |
| VISHESH MEHRA                           | INDER MOHAN LALL            | FLAT NO PH-3, 11TH FLOOR E BLOCK     | MANGALAM SHILA DAYAL BAGH           | AGRA UTTAR PRADESH                   | INDIA                      | 282005 |
| DEEPA SINGH                             | VIDHYA PRASAD KARTIKEY      | WARD NO.28 DURGA CHOWK               | KATYAPARA JUNA                      | BILASPUR CHHATTISGARH                | INDIA                      | 495001 |
| LEELA NAHAR                             | RATAN CHAND CHOPRA          | CITY HIGH, FLAT NO-8H, 2ND TOWER     | 85 PRINCE ANWAR SHAH ROAD,          | NEAR NAVINA CINEMA HALL TOLLVUNGUNGE | KOLKATA WEST BENGAL INDIA  | 700033 |
| POONAM SHARMA                           | SARDARI LAL                 | NEAR PROFESSOR COLONEY               | H.NO 1341 BHAROLIYAN KHURD ROAD     | W.NO 4 B.NO.12                       | UNA HIMACHAL PRADESH INDIA | 174303 |
| BRINDA SHARMA                           | KRISHAN KUMAR SHARMA        | 401 TOWER-2                          | MOUNT KAILASH, EAST OF KAILASH      | SOUTH DELHI                          | DELHI INDIA                | 110065 |
| SEEMA KUMAR                             | BRJ KISHOR SRIVASTAVA       | H.NO K-153 15H FLOOR GULSHAN VIEVENT | SECTOR-137, GULSHAN VIVANTE         | NR FELIX HOSPITAL P.S. SURAJIPUR     | GAUTAM BUDDHA NAGAR UTTA   | 201304 |
| BIPIN SIBAL                             | JATINDER KUMAR SIBAL        | A-17, WEST END COLONY                | CHANAKYA PURI, SOUTH WEST DELHI     | DELHI INDIA                          |                            | 110021 |
| ARUNIMA SRIVASTAVA                      | BRJ KISHORE SRIVASTAVA      | D-09 NH-4 NTPC COLONY                | RIHANDA NAGAR BACHARA               | SONBHADRA BEEJ PUR                   | UTTAR PRADESH INDIA        | 231223 |
| NEELANJANA JAIN                         | KANCHEDI LAL JAIN           | I-802 ELDECO GREEN MEADOWS           | SECTOR-PI POCKET-C GREATER NOIDA    | KASANA GAUTAM BUDDHA NAGAR           | UTTAR PRADESH INDIA        | 201301 |
| POOJA JAIN                              | VIRENDRA KUMAR JAIN         | 1601E PROVIEW LABONI                 | CROSSING REPUBLIK                   | GHAZIABAD                            | UTTAR PRADESH INDIA        | 201016 |
| PENUBOLU SUDARSHAN                      | PENUBOLU BALAGURUMURTHY     | E 42 MANISH COMPLEX 10 CONVENT ROAD  | RICHMOND TOWN                       | BANGALORE NORTH MUSEUM ROAD          | BANGALORE KARNATAKA INDIA  | 560025 |
| SWAPAN KUMAR CHAKRAVARTY                | SURESHWAR CHAKRAVARTY       | BLOCK D/2 SECTOR 4                   | D C BILING KALATALAHAT              | RAM NAGAR DIAMOND HARBOUR            | KULLALAHAT WEST BENGAL IND | 743504 |
| TREEWALKER TECHNOLOGIES PRIVATE LIMITED |                             | 1 45 K.NO-648 RELIABLE RESIDENCY     | HARALUR ROAD                        | HSR LAYOUT SEC 2 BANGALORE           | KARNATAKA INDIA            | 560102 |
| ANURADHA SAIKIA                         | JADAV CHANDRA SAIKIA        | H.NO 9                               | ADJACENT TO ARUNUDOI APARTMENT      | OPP BORA SERVICE GUWAHATI            | ASSAM INDIA                | 781007 |
| ADITI GARG                              | RISHI PRAKASH SINGHAL       | 1005, 1ST FLOOR                      | C2 BLOCK PALAM VIHAR                | GURGAON                              | HARYANA INDIA              | 122017 |
| SPOORTHY SATHEESH                       | SATHEESH RAMANNA            | 4, 18TH MAIN K H ROAD                | SARASWATHIPURAM                     | MYSORE                               | KARNATAKA INDIA            | 570009 |
| CHANDRAWATI SINGH                       | BAL CHANDRA SINGH           | 48, SHIVAJI ENCLAVE                  | C-BLOCK INDIRA NAGAR                | LUCKNOW                              | UTTAR PRADESH INDIA        | 226016 |
| PRIYAMWADA CHADHA                       | ANAND KUMAR VERMA           | C-7 FIRST FLOOR                      | SECTOR 26                           | GAUTAM BUDDHA NAGAR                  | NOIDA UTTAR PRADESH INDIA  | 201301 |
| ARUNENDU SAHA                           | JWALADINDU SAHA             | 182, ARIA-II, GREENWOOD ELEMENTS     | BEHIND CITY CENTER-2, NEW TOWN      | RAJARHAT, NEW TOWN NORTH 24 PARGANAS | WEST BENGAL                | 700156 |
| NEERA SINGH                             | KRISHNA PAL SINGH           | VATIKA CITY, AJMER ROAD              | JAIPUR DELONIX 156F URBANWOODS      | THIKARIYA JAIPUR THIKARIYA           | RAJASTHAN INDIA            | 302026 |
| KUHELI DAS                              | SUDHINDRA MOHAN SARKAR      | H NO.372 VIJAYA GARDENS              | BARIDH BARIDH COLONY                | EAST SINGHBHUM JAMSHEDPUR            | JHARKHAND INDIA            | 831017 |
| RANJAN KUMAR                            | RAM KUMAR                   | FLAT NO-55 VINAYAK APARTMENTS        | PLOT NO. C-58/1 SECTOR-62           | NOIDA GALUTAM BUDDHA NAGAR NOIDA     | UTTAR PRADESH INDIA        | 201301 |
| RAJENDRA PRASAD DUVEDI                  | LAXMI NARAIN DUVEDI         | 125 MEHRO KA MOHALLA                 | SARDAR CHAKKI KE PAS                | HASANPURA A, JAIPUR                  | RAJASTHAN INDIA            | 302006 |
| NADIRA FARAZ HAMID                      | HAMIDULLAH KABIR KHAN       | A-67                                 | NEW FRIENDS COLONY                  | NEW DELHI DELHI                      | DELHI INDIA                | 110065 |
| SWATI NANDAN BORGALKAR                  | NANDAN DATTATRAY BORGALKAR  | VASUDHA ETASHA A/704 CHANDANI CHOUK  | WARAJE SERVICE ROAD                 | PUNE BANGLORE HIGHWAY KOTHRUD        | PUNE MAHARASHTRA INDIA     | 411038 |
| RAJEV KUMAR SHRIVASTAVA                 | PRATAP NARAIN SHRIVASTAVA   | MANIK BAGH ROAD 1D                   | ROOPRAM NAGAR COLONY                | INDORE, GPO INDORE                   | MADHYA PRADESH INDIA       | 452001 |
| PRAMOD MATHUR                           | MURLI LAL MATHUR            | A-701 ATLANTA HIRANANDANI ESTATE     | GHODBUNDER ROAD                     | PATLIPADA THANE WEST THANE           | MAHARASHTRA INDIA          | 406067 |
| ASHWANI KOHLI                           | RAMJI KOHLI                 | C-675, 3RD FLOOR,                    | NEW FRIENDS COLONY                  | SOUTH DELHI                          | DELHI INDIA                | 110025 |
| RAM NARESH VERMA                        | BAHORI LAL VERMA            | B-331                                | B-BLOCK                             | INDIRA NAGAR LUCKNOW                 | UTTAR PRADESH INDIA        | 226016 |
| PAULI POLYCARP                          | RAPIHAEL POLYCARP           | 304 (307,308) BLUE ORBIT B-WING      | MALAD LINK ROAD, MALAD WEST OPP     | INDORBIT MALL MUMBAI MALAD WEST DELY | MUMBAI MAHARASHTRA INDIA   | 400064 |
| KASINA LAKSHMI                          | KASINA PARVATEESAM          | CS/704 SANSKRUTI TOWNSHIP            | POCHARAM GHATKESAR                  | HYDERABAD                            | TELANGANA INDIA            | 500088 |
| RAVI CHANDRA MISHRA                     | SATYA NARAYAN MISHRA        | 7A LANE VIDYASAGAR PARK              | BANSDRONI SOUTH TWENTY FOUR PARGA   | KOLKATA WEST BENGAL                  | INDIA                      | 700070 |
| MEHERNOSH FIROZ DHAMODIWALA             | FIROZ DHUNISHAH DHAMODIWALA | 202 KALPATARU HABITAT                | GUNBOW STREET, OPP FIRE BRIDGED     | FORT MUMBAI                          | MAHARASHTRA INDIA          | 400001 |
| MAHINDRA GOKULAS PARIKH                 | GOKULAS PARIKH              | GOKUL NIVAS-A                        | BAJAJ ROAD                          | VILE PARLE WEST MUMBAI               | MAHARASHTRA INDIA          | 400056 |
| MOHAN VASUDEO KASHIKAR                  | VASUDEO ATMARAM KASHIKAR    | 202 KALPATARU HABITAT                | 321 NORTH MAIN ROAD                 | KOREGAON PARK HAVELI PUNE            |                            | 411001 |
| ATUL CHANDRAKANT KAMAT                  | CHANDRAKANT ATCHUT KAMAT    | UG G3 MODELS PARADISE TONCA          | BEHIND HOTEL GOA INTERNATIONAL      | MIRAMAR CARANZALEM PANAJI            |                            | 403001 |
| AZRA KHAN                               | HAMIDULLAH KABIR KHAN       | A-67                                 | NEW FRIENDS COLONY                  | S.O. SOUTH DELHI                     |                            | 110025 |
| JAYASHREE NAGARAJAN                     | LAXMINARAYAN VENKATRAM      | W/O R. NAGARAJAN B-53                | SUDARSHANA CHS, SECTOR-17           | VASHI NAVI MUMBAI                    | THANE                      | 400703 |
| SUDARSHAN SINGH                         | ROOP NARAIN SINGH           | 924, R K PURAM                       | SEC-12, SOUTH WEST DELHI            | DELHI                                |                            | 110022 |
| NARINDER KUMAR BAJAJ                    | AMAR MATHI BAJAJ            | PT-1, 901, SHALIMAR TOWNSHIP         | A B ROAD, VIJAY NAGAR               | INDORE                               |                            | 452010 |
| HEMANT SHANTARAM PIKALE                 | SHANTARAM VENKATRAO PIKALE  | 3RD FLOOR, UMA MAHESH                | MIA MOHAMMAD CHOTANI                | CROSS ROAD NO-2 OPP OLYMPUS BUILDING | MAHIM MUMBAI               | 400016 |
| RAHUL KALASKAR                          | DASHARATHI KALASKAR         | 22176, PRESTIGE SHANTINIKETAN        | ITPL MAIN ROAD THIGALARAPALYA       | HOODI, BANGALORE NORTH               | BANGALORE                  | 560066 |

**Annexure A**

**Details of Complaints**

**A) Status of Investor Grievance:**

| No. of Complaints received during the quarter | No. of Complaints resolved during the quarter | No. of Complaints pending at the end Of reporting quarter |
|---|---|---|
| NIL   |   |   |

| <b>B) Details of complaints pending for more than 30 days:</b> |                              |                                |           |                           |  |
|--|------------------------------|--------------------------------|-----------|---------------------------|--|
| No. of Complaints pending for more than 30 days                | Nature of complaints         |                                |           | Steps taken for redressal | Status of complaint (if redressed , date of redressal) |
|  | Delay in payment of interest | Delay in payment of redemption | Any other |                           |  |
| NIL  |                              |                                |           |                           |  |

**CERIFICATE**

In accordance with Regulation 15 (t)(i)(a) of SEBI (Debenture Trustees) Regulations, 1993, Based on certificate issued by Independent Chartered Accountant For SATYA MicroCapital Limited, I hereby certify that the total receivables of the company as on September 30, 2020 are ₹ 954.27 Crore against which company has issued Non-convertible Debentures of ₹ 220 Crore.

**For SATYA MicroCapital Limited**



**Vivek Tiwari**  
Managing Director, CEO & CIO  
DIN: 02174160

Place: Delhi  
Date: November 13, 2020

**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](mailto:info@satyamicrocapital.com) | Web : [www.satyamicrocapital.com](http://www.satyamicrocapital.com)

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





**Annexure C**

**The Company hereby declares the following:**

- i) Interest and Principal due on debentures are paid on due dates.
- ii) There is No change in credit rating of the issues.
- iii) There is no significant change in composition of Board of Directors.
- iv) The properties secured for the Debentures are adequately insured and policies are in the joint names of the Trustees; (wherever applicable), NA
- v) All requisite information / documents indicated as per conditions precedent / subsequent in debenture document/s in respect of NCD are submitted from time to time.
- vi) Company has submitted the pre-authorisation as per SEBI Circular on Operational framework for transactions in defaulted debt securities dated 23.06.2020 and if there is any change in the provided bank details same will be shared within 1 day. NA
- vii) Company has complied with the provisions of Companies Act, Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, the listing agreement with stock exchange, trust deed and all other regulations issued by SEBI pertaining to debt issue from time to time.

For SATYA MicroCapital Limited

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

**Date: November 13, 2020**

**Place: Delhi**

Registered & Corporate Office

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

E-mail : [info@satyamicrocapital.com](mailto:info@satyamicrocapital.com) | Web : [www.satyamicrocapital.com](http://www.satyamicrocapital.com)

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

## Annexure D

Name of Company- SATYA MicroCapital Limited

| S.No | Consent Letter/Tranche Reference | Consent Letter/Tranche Date                 | ISIN**       | Issue Size (per ISIN)Rs. Crore | Listed/ Unlisted | Secured/ UnSecured | Defaulted or Delayed Principal /Interest Outstanding (if any) | Due date of payment (in respect of default on due date) | Actual date of payment (in respect of default in due date) | Due date of payment | Actual date of payment | Date of information sharing with Credit Rating Agency(in case of default) | Credit Rating & Agency As at the end of Last Quarter |
|------|----------------------------------|---|--------------|--------------------------------|------------------|--------------------|---|---|--|---------------------|------------------------|---|--|
| 1    | CL/MUM/118-19/DEB/244            | 07-Aug-18                                   | INE982X07028 | 34.0                           | Listed           | Secured            | NA  | NA  | NA   | 24-Aug-20           | 24-Aug-20              | NA  | ICRA Limited BBB-(Stable)                            |
| 2    | CL/MUM/18-19/DEB/295             | 31-Aug-18                                   | INE982X07085 | 40.0                           | Listed           | Secured            | NA  | NA  | NA   | -                   | -                      | NA  |  |
|      |                                  | Modification Consent Letter dated 30May2020 |              |                                |                  |                    |   |   |  | -                   | -                      |   |  |
| 3    | CL/MUM/18-19/DEB/799             | 23-Mar-19                                   | INE982X08026 | 20.0                           | Listed           | UnSecured          | NA  | NA  | NA   | 30-Sep-20           | 30-Sep-20              | NA  |  |
| 4    | CL/MUM/19-20/DEB/206/1           | 03-Jul-19                                   | INE982X07034 | 10.0                           | Listed           | UnSecured          | NA  | NA  | NA   | 31-Jul-20           | 30-Jul-20              | NA  |  |
|      |                                  |   |              |                                |                  |                    |   |   |  | 31-Aug-20           | 31-Aug-20              | NA  |  |
|      |                                  |   |              |                                |                  |                    |   |   |  | 30-Sep-20           | 30-Sep-20              | NA  |  |
| 5    | CL/MUM/19-20/DEB/206/2           | 03-Jul-19                                   | INE982X07042 | 15.0                           | Listed           | UnSecured          | NA  | NA  | NA   | 31-Jul-20           | 30-Jul-20              | NA  |  |
|      |                                  |   |              |                                |                  |                    |   |   |  | 31-Aug-20           | 31-Aug-20              | NA  |  |
|      |                                  |   |              |                                |                  |                    |   |   |  | 30-Sep-20           | 30-Sep-20              | NA  |  |
| 6    | CL/MUM/19-20/DEB/250             | 13-Aug-19                                   | INE982X07069 | 28.5                           | Listed           | Secured            | NA  | NA  | NA   | 23-Aug-20           | 24-Aug-20              | NA  |  |
| 7    | CL/MUM/20-21/DEB/201             | 14-Jul-20                                   | INE982X07093 | 34.5                           | Listed           | Secured            | NA  | NA  | NA   | -                   | -                      | NA  |  |
| 8    | CL/MUM/20-21/DEB/202             | 14-Jul-20                                   | INE982X07101 | 38                             | Listed           | Secured            | NA  | NA  | NA   | -                   | -                      | NA  |  |



# GITESH SHARMA & ASSOCIATES

**CHARTERED ACCOUNTANTS**

20, Todermal Road Area, Mandi House, New Delhi, 110001

PHONE: - 011-47074221

Email: cagiteshsharma@gmail.com

## FUND UTILIZATION CERTIFICATE

For quarter ended September 30, 2020

To

**CATALYST TRUSTEESHIP LIMITED,**

213, 2nd Floor, Naurang House, 21,

Kasturba Gandhi Marg, New Delhi -110001

**THIS IS TO CERTIFY THAT SATYA MicroCapital Limited (SATYA),** bearing CIN: U74899d11995PLC068688, having its registered office at 519, 5<sup>th</sup> Floor, DLF Prime Towers, Okhla Industrial Area, Phase-1, New Delhi-110020, India has utilized the loan amount of the following Non-Convertible Debentures for below mentioned Purposes only.

| S. No | Date of Trust Deed | Name of Debenture holders  | Particulars   | Issue size (INR in Crore)                        | Listed/ Unlisted | End use/Utilisation of Funds      |
|-------|--------------------|--|---|--|------------------|-----------------------------------|
| 1     | 16 Feb 2018        | a. IFMR Fimpact Long Term Credit Fund<br>b. IFMR Fimpact Medium Term Opportunities Fund<br>c. IFMR Fimpact Income Builder Fund | Senior, Secured Non-Convertible Debentures                              | 6,00,00,000<br><br>13,70,00,000<br><br>30,00,000 | Unlisted         | On-lending purpose to JLG Clients |
| 2     | 20 August, 2018    | a. JAPAN Asean Women Empowerment Fund (JAWEF)<br><br>b. Microfinance Initiative for Asia (MIFA), Debt Fund                     | Secured Rated Listed Redeemable Transferable Non-Convertible Debentures | 17,00,00,000<br><br>17,00,00,000                 | Listed           | On-lending purpose to JLG Clients |





# GITESH SHARMA & ASSOCIATES

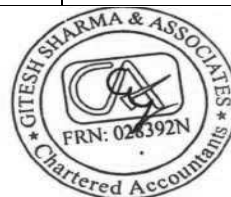
**CHARTERED ACCOUNTANTS**

20, Todermal Road Area, Mandi House, New Delhi, 110001

PHONE: - 011-47074221

Email: cagiteshsharma@gmail.com

|   |                 |   |   |                                  |          |  |
|---|-----------------|---|---|----------------------------------|----------|--|
| 3 | 4 Sep, 2018     | a. Microfinance Enhancement Facility, SICAV SA-SIF<br><br>b. UTI International Wealth Creator 4 | Secured Rated Listed Redeemable Transferable Non-Convertible Debentures   | 20,00,00,000<br><br>20,00,00,000 | Listed   | On-lending purpose to JLG Clients              |
| 4 | 26 March, 2019  | IFMR Fimpact Income Builder Fund  | Rated, Senior, Secured, Transferable, Redeemable, Principal Protected, Market Linked, Non-Convertible Debentures                    | 15,00,00,000                     | Unlisted | On-lending purpose to JLG Clients              |
| 5 | 29 March, 2019  | IFMR Fimpact Long Term Credit Fund  | Rated, Subordinated, Unsecured, Transferable, Redeemable, Non-Convertible Debentures  | 20,00,00,000                     | Unlisted | NA   |
| 6 | 30 March, 2019  | UNIFI AIF   | Rated, Listed, Senior, Unsecured, Redeemable, Taxable, Non-Convertible Debentures   | 20,00,00,000                     | Listed   | NA<br><br>(Debenture fully redeemed)           |
| 7 | 08 July, 2019   | Karvy Capital Limited   | Rated, Listed, Unsecured, subordinated, Redeemable, Taxable, Non-Convertible Debentures   | 250,000,000.00                   | Listed   | NA   |
| 8 | 20 August, 2019 | UTI Wealth Creator  | Rated Listed Secured Redeemable Transferable Non-Convertible Debentures is issued on private placement basis of Rs.10,00,000/- each | 28,50,00,000                     | Listed   | On-lending purpose to JLG Clients              |
| 9 | 16 Sep, 2019    | Aviator Global Investment Fund  | Secured Redeemable Transferable Non-Convertible Debentures  | 24,98,30,000                     | Unlisted | On-lending for microfinance and off grid solar |





# GITESH SHARMA & ASSOCIATES

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Email: [cagiteshsharma@gmail.com](mailto:cagiteshsharma@gmail.com)

|    |               |   |  |              |          |  |
|----|---------------|---|--|--------------|----------|--|
| 10 | 16 Sep, 2019  | Northern Arc Capital Limited                      | Secured Redeemable Transferable Non-Convertible Debentures     | 24,98,30,000 | Unlisted | On-lending for microfinance and off grid solar |
| 11 | 17 July, 2020 | a. JAPAN Asean Women Empowerment Fund (JAWEF)     | Secured, Rated, Listed, Redeemable, Non-convertible Debentures | 34,50,00,000 | Listed   | On-lending purpose                             |
|    |               | b. Insuresilience Investment Fund – Debt Sub-Fund | Secured, Rated, Listed, Redeemable, Non-convertible Debentures | 38,00,00,000 |          | Unutilized                                     |

This Certificate is issued at the specific Request of SATYA.

**For Gitesh Sharma & Associates  
Chartered Accountants  
(FRN: 028392N)**

*Gitesh Sharma*



**Gitesh Sharma  
(Prop.)  
M. No. (534920)**

**Date: November 13, 2020**

**Place: Delhi**

**UDIN: 20534920AAAAMG3755**



# GITESH SHARMA & ASSOCIATES

**CHARTERED ACCOUNTANTS**

20, Todermal Road Area, Mandi House, New Delhi, 110001

PHONE: - 011-47074221

Email: cagiteshsharma@gmail.com

## TO WHOM IT MAY CONCERN

We have verified the books of accounts and other relevant records of SATYA MicroCapital Limited (SATYA) having its Registered and Corporate Office at 519, 5th Floor, DLF Prime Towers, Okhla Industrial Area, Phase-1, New Delhi-110020, India.

Based on above and on the verification of Debenture Trust Deed with CATALYST TRUSTEESHIP LIMITED as per below details-

| S. No | Date of Trust Deed | Name of Debenture holders  | Particulars  | Issue size (INR in Crore)                | Listed/Unlisted | Value of the book debts / receivables (INR) |
|-------|--------------------|--|--|--|-----------------|---|
| 1     | 16 February 2018   | a. IFMR Fimpact Long Term Credit Fund<br>b. IFMR Fimpact Medium Term Opportunities Fund<br>c. IFMR Fimpact Income Builder Fund | Senior, Secured Non-Convertible Debentures   | 6,00,00,000<br>13,70,00,000<br>30,00,000 | Unlisted        | 21,00,12,307.00                             |
| 2     | 20 August, 2018    | a. JAPAN Asean Women Empowerment Fund (JAWEF)<br>b. Microfinance Initiative for Asia (MIFA), Debt Fund                         | Secured Rated Listed Redeemable Transferable Non-Convertible Debentures  | 17,00,00,000<br>17,00,00,000             | Listed          | 18,94,44,448.00                             |
| 3     | 4 September, 2018  | a. Microfinance Enhancement Facility, SICAV SA-SIF<br>b. UTI International Wealth Creator 4                                    | Secured Rated Listed Redeemable Transferable Non-Convertible Debentures  | 20,00,00,000<br>20,00,00,000             | Listed          | 24,18,12,191.00<br>24,18,12,846.00          |
| 4     | 26 March, 2019     | IFMR Fimpact Income Builder Fund   | Rated, Senior, Secured, Transferable, Redeemable, Principal Protected, Market Linked, Non-Convertible Debentures | 15,00,00,000                             | Unlisted        | 16,50,02,788.00                             |
| 5     | 29 March, 2019     | IFMR Fimpact Long Term Credit Fund   | Rated, Subordinated, Unsecured, Transferable, Redeemable, Non-Convertible Debentures                             | 20,00,00,000                             | Unlisted        | NA  |
| 6     | 30 March, 2019     | UNIFI AIF  | Rated, Listed, Senior, Unsecured, Redeemable, Taxable, Non-Convertible Debentures                                | 20,00,00,000                             | Listed          | NA<br>(Debenture fully redeemed)            |
| 7     | 08 July, 2019      | Karvy Capital Limited  | Rated, Listed, Unsecured, subordinated, Redeemable, Taxable, Non-Convertible Debentures                          | 25,00,00,000                             | Listed          | NA  |



# GITESH SHARMA & ASSOCIATES

**CHARTERED ACCOUNTANTS**

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Email: cagiteshsharma@gmail.com

|    |                    |  |   |                              |          |                               |
|----|--------------------|--|---|------------------------------|----------|-------------------------------|
| 8  | 20 August, 2019    | UTI Wealth Creator   | Rated Listed Secured Redeemable Transferable Non-Convertible Debentures is issued on private placement basis of Rs.10,00,000/- each | 28,50,00,000                 | Listed   | 31,80,55,094.00               |
| 9  | 16 September, 2019 | Aviator Global Investment Fund   | Secured Redeemable Transferable Non-Convertible Debentures  | 24,98,30,000                 | Unlisted | 18,32,10,422.00               |
| 10 | 16 September, 2019 | Northern Arc Capital Limited   | Secured Redeemable Transferable Non-Convertible Debentures  | 24,98,30,000                 | Unlisted | 18,32,14,088.00               |
| 11 | 17 July, 2020      | a. JAPAN Asean Women Empowerment Fund (JAWEF)<br>b. Insuresilience Investment Fund – Debt Sub-Fund | Secured, Rated, Listed, Redeemable, Non-convertible Debentures<br>Secured, Rated, Listed, Redeemable, Non-convertible Debentures    | 34,50,00,000<br>38,00,00,000 | Listed   | 37,95,04,318.00<br>Unutilized |

and as per explanation and information given to us, we certify as under:

1. SATYA has been in the business of Microfinance.
2. SATYA has allotted above mentioned NON-CONVERTIBLE DEBENTURES and Catalyst Trusteeship Limited is appointed as Debenture Trustee.
3. As on September 30, 2020, the assets of the Company hypothecated to CATALYST TRUSTEESHIP LIMITED are sufficient to discharge the interest and principal amount at all times and that such assets are free from any other encumbrances except those which are specifically agreed to by the debenture holders.

This certificate is issued at the specific request of SATYA.

**For Gitesh Sharma & Associates**  
**Chartered Accountants**  
**(FRN: 028392N)**



**Gitesh Sharma**  
**(Prop.)**  
**M. No. (534920)**

**Date: November 13, 2020**  
**Place: Delhi**  
**UDIN: 20534920AAAAMF5577**