

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 Dec 31, 2019

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)
(Amount in Crores)

Sr.No	Number of Significant Counterparties	Amount *	% of Total Deposits	% of Total Liabilities
1	IDFC First Bank Limited	95.84	NA	12.02%
2	Northern Arc Capital Limited	61.57	NA	7.72%
3	MAS Financial Services Limited	58.66	NA	7.36%
4	Jana Small Finance Bank Limited	43.93	NA	5.51%
5	UTI International Wealth Creator 4 & Microfinance Enhancement Facility (MEF)	40.00	NA	5.02%
6	AU Small Finance Bank Limited	33.21	NA	4.17%
7	UTI International Wealth Creator 4	28.50	NA	3.57%
8	Japan Asean Women Empowerment Fund & Microfinance Initiative for Asia Debt Fund (BO)	25.50	NA	3.20%
9	Karvy Capital Limited	25.00	NA	3.14%
10	Aviator Global Investment Fund	24.98	NA	3.13%
11	Ujjivan Small Finance Bank Limited	21.18	NA	2.66%
12	Kotak Mahindra Bank Limited	20.42	NA	2.56%
13	IFMR FImpact Finance Builder Fund	20.00	NA	2.51%
14	IFMR Finance for Freedom Fund III with IFMR FImpact Long Term Credit Fund	20.00	NA	2.51%
15	Utkarsh Small Finance Bank Limited	17.25	NA	2.16%
16	Vivriti Capital Private limited	16.36	NA	2.05%
17	Freedom Fund V with IFMR FImpact Income Builder Fund	15.00	NA	1.88%
18	Maanaveeya Development & Finance Private Limited	15.00	NA	1.88%
19	Bandhan Bank Limited	14.13	NA	1.77%
20	InCred Financial Servicers Limited	13.97	NA	1.75%

Registered & Corporate Office
519, 5th Floor, DLF Prime Tower, Okhla Industrial Area, Phase - 1, New Delhi - 110020, India
E-mail : info@satyamicapital.com | Web : www.satyamicapital.com
CIN : U74899DL1995PLC068688 | Fax : (+91-11) 49724051 | Phone : (+91-11) 4972 4000



SATYA MicroCapital Ltd.

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21	Capital Small Finance Bank Limited	13.38	NA	1.68%
22	Unifi AIF	13.33	NA	1.67%
23	RBL Bank Limited	11.25	NA	1.41%
24	Water Credit Investment Fund 1	10.60	NA	1.33%
25	Manappuram Finance Limited	9.32	NA	1.17%
26	Arohan Financial Services Limited	8.86	NA	1.11%
27	Hinduja Leyland Finance Limited	8.63	NA	1.08%
	Grand Total	685.87		86.02%

*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	IDFC First Bank Limited	95.84	12.87%
2	Northern Arc Capital Limited	61.57	8.27%
3	MAS Financial Services Limited	58.66	7.88%
4	Jana Small Finance Bank Limited	43.93	5.90%
5	UTI International Wealth Creator 4 & Microfinance Enhancement Facility (MEF)	40.00	5.37%
6	AU Small Finance Bank Limited	33.21	4.46%
7	UTI International Wealth Creator 4	28.50	3.83%
8	Japan Asean Women Empowerment Fund & Microfinance Initiative for Asia Debt Fund (BO)	25.50	3.42%
9	Karvy Capital Limited	25.00	3.36%
10	Aviator Global Investment Fund	24.98	3.35%

*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	247.90	31.09%
2	Term Loans	424.19	53.20%
3	Others (includes Bank Overdraft, Advance Funding Facility & Cash Credit)	60.31	7.56%
4	Subordinated Debt	12.50	1.57%
	Total	744.90	93.42%

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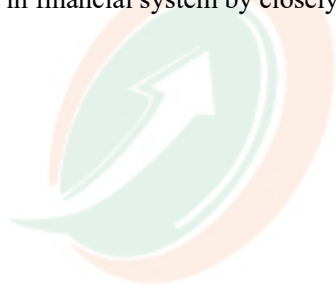


(v) Stock Ratios:

Sr.No	Ratios	As on Dec-2019
1	Commercial Paper (Original Maturity of less than 1 year) as a % of Total Public Fund, Total Liabilities and Total Assets	NA
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	14.24%
	Other Short-term liabilities as a % of Total Liabilities	13.30%
	Other Short-term liabilities as a % of Total Assets	11.37%

(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.



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