

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

Public disclosure on liquidity risk as on Mar 31, 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)

(Amount in Crores)

| Sr.No | Number of Significant Counterparties | Amount * | % of Total Deposits | % of Total Liabilities |
|-------|--|---------------|---------------------|------------------------|
| 1 | IDFC First Bank Limited | 92.59 | NA | 9.94% |
| 2 | Northern Arc Capital Limited | 81.22 | NA | 8.72% |
| 3 | MAS Financial Services Limited | 59.02 | NA | 6.33% |
| 4 | Jana Small Finance Bank Limited | 53.28 | NA | 5.72% |
| 5 | UTI International Wealth Creator 4 & Microfinance Enhancement Facility (MEF) | 40.00 | NA | 4.29% |
| 6 | Bandhan Bank Limited | 30.87 | NA | 3.31% |
| 7 | UTI International Wealth Creator 4 | 28.50 | NA | 3.06% |
| 8 | Japan Asean Women Empowerment Fund & Microfinance Initiative for Asia Debt Fund (BO) | 25.50 | NA | 2.74% |
| 9 | Karvy Capital Limited | 25.00 | NA | 2.68% |
| 10 | Aviator Global Investment Fund | 24.98 | NA | 2.68% |
| 11 | Vivriti Capital Private limited | 24.19 | NA | 2.60% |
| 12 | IFMR FImpact Finance Builder Fund | 20.00 | NA | 2.15% |
| 13 | IFMR Finance for Freedom Fund III with IFMR FImpact Long Term Credit Fund | 20.00 | NA | 2.15% |
| 14 | Kotak Mahindra Bank Limited | 17.29 | NA | 1.86% |
| 15 | AU Small Finance Bank Limited | 16.17 | NA | 1.74% |
| 16 | Freedom Fund V with IFMR FImpact Income Builder Fund | 15.00 | NA | 1.61% |
| 17 | Utkarsh Small Finance Bank Limited | 14.67 | NA | 1.57% |
| 18 | Ananya Finance for Inclusive Growth Pvt. Ltd. | 14.38 | NA | 1.54% |
| 19 | Maanaveeya Development & Finance Private Limited | 12.50 | NA | 1.34% |
| 20 | InCred Financial Servicers Limited | 11.56 | NA | 1.24% |
| 21 | Capital Small Finance Bank Limited | 11.52 | NA | 1.24% |
| 22 | Unifi AIF | 11.11 | NA | 1.19% |
| 23 | Water Credit Investment Fund 1 | 10.60 | NA | 1.14% |
| 24 | RBL Bank Limited | 9.38 | NA | 1.01% |
| | Grand Total | 669.33 | | 71.85% |

*Represent the contractual amount.

Registered & Corporate Office

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

(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 | 92.59 | 10.03% |
| 2 | Northern Arc Capital Limited | 81.22 | 8.80% |
| 3 | MAS Financial Services Limited | 59.02 | 6.39% |
| 4 | Jana Small Finance Bank Limited | 53.28 | 5.77% |
| 5 | UTI International Wealth Creator 4 & Microfinance Enhancement Facility (MEF) | 40.00 | 4.33% |
| 6 | Bandhan Bank Limited | 30.87 | 3.34% |
| 7 | UTI International Wealth Creator 4 | 28.50 | 3.09% |
| 8 | Japan Asean Women Empowerment Fund & Microfinance Initiative for Asia Debt Fund (BO) | 25.50 | 2.76% |
| 9 | Karvy Capital Limited | 25.00 | 2.71% |
| 10 | Aviator Global Investment Fund | 24.98 | 2.71% |

*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 | 242.58 | 26.03% |
| 2 | Term Loans | 465.28 | 49.94% |
| 3 | Others (includes Bank Overdraft, Securitization and Lease Liability) | 202.62 | 21.75% |
| 4 | Subordinated Debt | 12.57 | 1.35% |
| | Total | 923.05 | 99.08% |

(v) Stock Ratios:

| Sr.No | Ratios | As on Mar-2020 |
|-------|--|----------------|
| 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 | 6.23% |
| | Other Short-term liabilities as a % of Total Liabilities | 6.18% |
| | Other Short-term liabilities as a % of Total Assets | 5.21% |

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SATYA MicroCapital Ltd.

सर्वे भवन्तु सुखिनः

(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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