

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, 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 * (In crore)	% of Total Deposits	% of Total Liabilities
1	IDFC FIRST Bank Limited	170.28	NA	9.58%
2	ICICI Bank Limited	168.10	NA	9.45%
3	Blue Orchard Finance Limited	152.80	NA	8.59%
4	ResponsAbility India Business Advisors Pvt. Ltd.	148.50	NA	8.35%
5	Punjab National Bank	94.44	NA	5.31%
6	Kotak Mahindra Bank Limited	65.43	NA	3.68%
7	Jana Small Finance Bank Limited	62.31	NA	3.50%
8	Canara Bank	50.00	NA	2.81%
9	HSBC	50.00	NA	2.81%
10	SIDBI	48.00	NA	2.70%
11	Vivriti India Impact Bond Fund	46.67	NA	2.62%
12	MAS Financial Services Limited	45.00	NA	2.53%
13	State Bank of India	42.42	NA	2.39%
14	Federal Bank Limited	35.00	NA	1.97%
15	Northern Arc Capital Limited	32.62	NA	1.83%
16	GMO-Z.com Payment Gateway India Credit Fund	30.00	NA	1.69%
17	Karvy Capital Limited	25.00	NA	1.41%
18	Maanveeya Development & Finance Private Limited	23.75	NA	1.34%
19	Nabsamruddhi Finance Limited	23.44	NA	1.32%

20	Bandhan Bank Limited	22.86	NA	1.29%
21	Capital Small Finance Bank	20.63	NA	1.16%
22	IFMR Finance for Freedom Fund III with IFMR FImpact Long Term Credit Fund	20.00	NA	1.12%
23	Northern Arc Income Builder Fund (Series II)	20.00	NA	1.12%
24	Bank of India	20.00	NA	1.12%
25	Suryoday Small Finance Bank Limited	19.07	NA	1.07%
26	Nabkisan Finance Limited	18.75	NA	1.05%
27	Yes Bank Limited	18.75	NA	1.05%
	Grand Total	1,473.82		82.88%

*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* (In crore)	% of Total Borrowings
1	IDFC FIRST Bank Limited	170.28	9.58%
2	ICICI Bank Limited	168.10	9.45%
3	Blue Orchard Finance Limited	152.80	8.59%
4	ResponsAbility India Business Advisors Pvt. Ltd.	148.50	8.35%
5	Punjab National Bank	94.44	5.31%
6	Kotak Mahindra Bank Limited	65.43	3.68%
7	Jana Small Finance Bank Limited	62.31	3.50%
8	Canara Bank	50.00	2.81%
9	HSBC	50.00	2.81%
10	SIDBI	48.00	2.70%

*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	428.26	23.70%

2	Subordinated Debt	84.07	4.65%
3	Term Loans	1,135.99	62.87%
4	Others (Including Bank Overdraft, Securitization & Lease Liability)	130.00	7.20%
	Total	1,778.32	98.43%

(v) Stock Ratios:

S.No	Ratios	As on Dec-2021
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	2.00%
	Other Short-term liabilities as a % of Total Liabilities	1.81%
	Other Short-term liabilities as a % of Total Assets	1.47%

(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.