

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

Public disclosure on liquidity risk as on Sep 30, 2022

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	Blue Orchard Finance Limited	225.80	NA	8.44%
2	IDFC FIRST Bank Limited	193.41	NA	7.23%
3	ResponsAbility India Business Advisors Pvt. Ltd.	190.50	NA	7.12%
4	ICICI Bank Limited	178.18	NA	6.66%
5	Bandhan Bank Limited	98.81	NA	3.69%
6	Federal Bank Limited	89.99	NA	3.36%
7	HSBC	88.66	NA	3.31%
8	MAS Financial Services Limited	82.29	NA	3.08%
9	Kotak Mahindra Bank Limited	78.50	NA	2.93%
10	State Bank of India	75.24	NA	2.81%
11	Punjab National Bank	69.44	NA	2.60%
12	Gojo Company and Inc.	61.00	NA	2.28%
13	Jana Small Finance Bank Limited	56.92	NA	2.13%
14	Kisetsu Saison Finance (India) Private Limited	47.50	NA	1.78%
15	Global Access Fund LLP	46.70	NA	1.75%
16	Vivriti India Impact Bond Fund	46.67	NA	1.74%
17	Mahindra and Mahindra Financial Services Limited	44.37	NA	1.66%
18	Northern Arc Capital Limited	43.71	NA	1.63%

Registered & Corporate Office

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

E-mail : info@satyamicrocapital.com | Web : www.satyamicrocapital.com

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

19	Standard Chartered Bank	40.00	NA	1.50%
20	Canara Bank	37.44	NA	1.40%
21	SBM Bank	35.83	NA	1.34%
22	Yubi Securities	35.00	NA	1.31%
23	GMO-Z.com Payment Gateway India Credit Fund	30.00	NA	1.12%
24	Northern Arc India Impact Trust / Fund	30.00	NA	1.12%
25	Northern Arc Money Market Apha Trust	30.00	NA	1.12%
26	Nabkisan Finance Limited	29.17	NA	1.09%
	Grand Total	1,985.13		74.20%

*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	225.80	8.64%
2	IDFC FIRST Bank Limited	193.41	7.40%
3	ResponsAbility India Business Advisors Pvt. Ltd.	190.50	7.29%
4	ICICI Bank Limited	178.18	6.82%
5	Bandhan Bank Limited	98.81	3.78%
6	Federal Bank Limited	89.99	3.44%
7	HSBC	88.66	3.39%
8	MAS Financial Services Limited	82.29	3.15%
9	Kotak Mahindra Bank Limited	78.50	3.00%
10	State Bank of India	75.24	2.88%

*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	750.49	28.05%
2	Term Loans	1,586.79	59.31%
3	Others (includes Bank Overdraft, Securitization and Lease Liability)	160.19	5.99%
4	Subordinated Debt	116.08	4.34%
	Total	2,613.55	97.69%

Registered & Corporate Office

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

E-mail : info@satyamicrocapital.com | Web : www.satyamicrocapital.com

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



(v) Stock Ratios:

Sr.No	Ratios	As on Sep-2022
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	2.23%
	Other Short-term liabilities as a % of Total Liabilities	2.17%
	Other Short-term liabilities as a % of Total Assets	1.75%

(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.

Registered & Corporate Office

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

E-mail : info@satyamicrocapital.com | Web : www.satyamicrocapital.com

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