

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, 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	8.27%
2	ICICI Bank Limited	192.00	NA	7.03%
3	ResonsAbility India Business Advisors Pvt. Ltd.	190.50	NA	6.98%
4	IDFC FIRST Bank Limited	162.16	NA	5.94%
5	MAS Financial Services Limited	85.21	NA	3.12%
6	Bandhan Bank Limited	80.95	NA	2.96%
7	Federal Bank Limited	78.52	NA	2.88%
8	Kotak Mahindra Bank Limited	77.18	NA	2.83%
9	The Hongkong and Shanghai Banking Corporation Limited	73.39	NA	2.69%
10	State Bank of India	65.98	NA	2.42%
11	Punjab National Bank	61.07	NA	2.24%
12	Gojo Company and Inc.	61.00	NA	2.23%
13	Yes Bank Limited	53.75	NA	1.97%
14	Jana Small Finance Bank Limited	49.62	NA	1.82%
15	Global Access Fund LLP	46.70	NA	1.71%
16	Kisetsu Saison Finance (India) Private Limited	40.63	NA	1.49%
17	Mahindra and Mahindra Financial Services Limited	38.57	NA	1.41%
18	Vivriti India Impact Bond Fund	38.33	NA	1.40%
19	Northern Arc Capital Limited	35.13	NA	1.29%
20	Maanaveeya Development & Finance Private Limited	35.00	NA	1.28%
21	Standard Chartered Bank	35.00	NA	1.28%
22	Yubi Securities - MAS+SK Finance	35.00	NA	1.28%
23	Canara Bank	32.69	NA	1.20%
24	SBM Bank	30.83	NA	1.13%
25	GMO-Z.com Payment Gateway India Credit Fund	30.00	NA	1.10%
26	Northern Arc India Impact Trust / Fund	30.00	NA	1.10%
27	Northern Arc Money Market Alpha Trust	30.00	NA	1.10%
28	Oxyzo Financial Services Private Limited	27.50	NA	1.01%
	Grand Total	1,942.51		71.16%

*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.

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

(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	8.60%
2	ICICI Bank Limited	192.00	7.31%
3	ResonsAbility India Business Advisors Pvt. Ltd.	190.50	7.25%
4	IDFC FIRST Bank Limited	162.16	6.17%
5	MAS Financial Services Limited	85.21	3.24%
6	Bandhan Bank Limited	80.95	3.08%
7	Federal Bank Limited	78.52	2.99%
8	Kotak Mahindra Bank Limited	77.18	2.94%
9	The Hongkong and Shanghai Banking Corporation Limited	73.39	2.79%
10	State Bank of India	65.98	2.51%

*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	786.41	28.80%
2	Term Loans	1,599.20	58.57%
3	Others (includes Bank Overdraft & Securitization)	126.10	4.62%
4	Subordinated Debt	115.33	4.22%
	Total	2,627.04	96.21%

(v) Stock Ratios:

Sr.No	Ratios	As on Dec-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	3.77%
	Other Short-term liabilities as a % of Total Liabilities	3.63%
	Other Short-term liabilities as a % of Total Assets	2.94%

(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