

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, 2023

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 ₹ million)

Sr.No	Number of Significant Counterparties	Amount *	% of Total Deposits	% of Total Liabilities
1	Sumitomo Mitsui Banking Corporation	5,000.00	NA	10.29%
2	IDFC First Bank Limited	2,542.04	NA	5.23%
3	Blue Orchard Finance Limited	2,492.70	NA	5.13%
4	Nederlandse Financierings-Maatschappij voor Ontwikkelingslanden N.V.	2,050.00	NA	4.22%
5	Small Industries Development Bank of India	1,910.00	NA	3.93%
6	ResponsAbility India Business Advisors Pvt. Ltd.	1,905.00	NA	3.92%
7	Société de Promotion et de Participation pour la Coopération Economique S.A	1,637.50	NA	3.37%
8	Kotak Mahindra Bank Limited	1,413.83	NA	2.91%
9	Jana Small Finance Bank Limited	1,311.77	NA	2.70%
10	Federal Bank Limited	1,304.42	NA	2.68%
11	State Bank of India	1,254.00	NA	2.58%
12	Bandhan Bank Limited	1,238.10	NA	2.55%
13	HSBC Bank Limited	1,070.81	NA	2.20%
14	ICICI Bank Limited	1,033.30	NA	2.13%
15	Yes Bank Limited	954.17	NA	1.96%
16	MAS Financial Services Limited	827.08	NA	1.70%
17	Finnish Fund for Industrial Cooperation Limited	821.00	NA	1.69%
18	NABARD	810.00	NA	1.67%
19	Bank Of Maharashtra	750.00	NA	1.54%
20	Standard Chartered Bank	750.00	NA	1.54%
21	Northern Arc Capital Limited	729.09	NA	1.50%
22	Kisetsu Saison Finance (india) Private Limited	687.50	NA	1.41%
23	DBS Bank Limited	635.42	NA	1.31%
24	GOJO & Company, INC.	610.00	NA	1.26%
25	Bank IM Bistum Essen eG	531.72	NA	1.09%
26	GMO-Z.com Payment Gateway India Credit Fund 1	531.43	NA	1.09%
27	DWM Asset Management, LLC	528.70	NA	1.09%
28	Nabsamruddhi Finance Limited	495.38	NA	1.02%
	Grand Total	35,824.96		73.71%

*Represent the contractual amount.

Registered & Corporate Office

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

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



SATYA MicroCapital Ltd.

(ii) Top 20 large deposits (amount in ₹ million and % of total deposits)

-Since the Company has been categorized as an NBFC NDSI, this is not applicable.

(iii) Top 10 borrowings (amount in ₹ million and % of total borrowings)

Sr.No.	Particular of Lenders	Amount*	% of Total Borrowings
1	Sumitomo Mitsui Banking Corporation	5,000.00	10.65%
2	IDFC First Bank Limited	2,542.04	5.42%
3	Blue Orchard Finance Limited	2,492.70	5.31%
4	Nederlandse Financierings-Maatschappij voor Ontwikkelingslanden N.V.	2,050.00	4.37%
5	Small Industries Development Bank of India	1,910.00	4.07%
6	ResponsAbility India Business Advisors Pvt. Ltd.	1,905.00	4.06%
7	Société de Promotion et de Participation pour la Coopération Economique S.A	1,637.50	3.49%
8	Kotak Mahindra Bank Limited	1,413.83	3.01%
9	Jana Small Finance Bank Limited	1,311.77	2.80%
10	Federal Bank Limited	1,304.42	2.78%

*Represent the contractual amount

(iv) Funding Concentration based on significant instrument/product:

Sr.No	Name of Instrument/Product	Amount	% of Total Liabilities
1	Non-Convertible Debentures	10,040.47	20.66%
2	Term Loans	32,504.34	66.88%
3	Others (includes Bank Overdraft, Car Loan & Securitization)	1,779.07	3.66%
4	Subordinated Debt	2,604.30	5.36%
	Total	46,928.18	96.56%

(v) Stock Ratios:

Sr.No	Ratios	As on 30-Sep-2023
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	5.60%
	Other Short-term liabilities as a %of Total Liabilities	5.41%
	Other Short-term liabilities as a % of Total Assets	4.56%

(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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