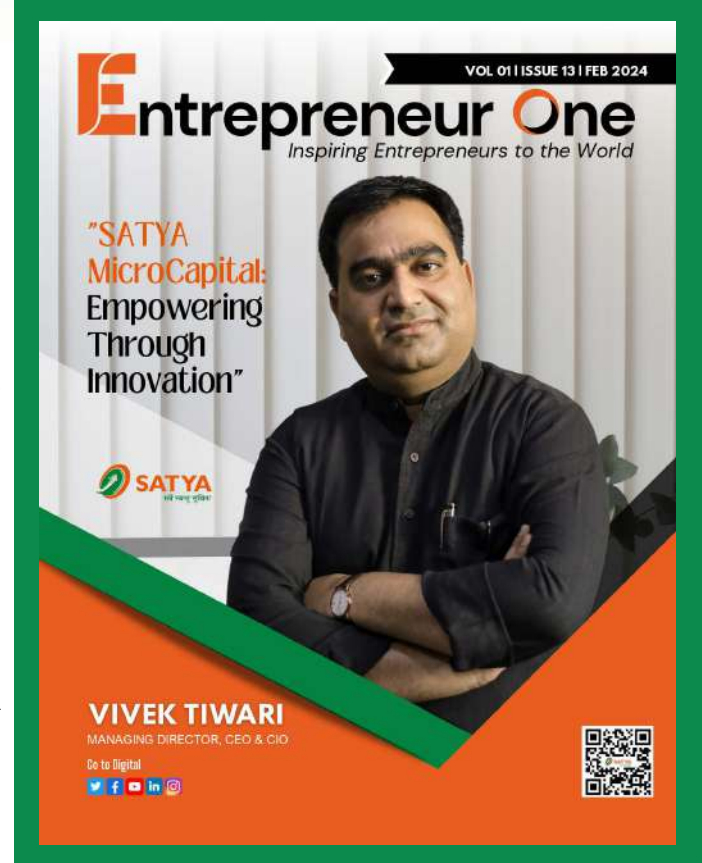




## Entrepreneur One Magazine SATYA MicroCapital: Empowering Through Innovation

It is indeed an ecstatic feeling to share that SATYA MicroCapital Ltd. has been recognized as one of the "Most Promising Microfinance Institutions to Watch in 2024" by Entrepreneur One Magazine.

This acknowledgment not only affirms SATYA's unwavering dedication to empowering women but also highlights the dreams it fosters & the impact it generates in the community SATYA operates in.



25  
States

590  
Branches

53,735  
Villages

17,08,167  
Clients

6,009.93  
Portfolio Outstanding  
(In Cr.)

14,795.35  
Total Disbursement  
(In Cr.)

(As on 31<sup>st</sup> March 2024)

## Celebrating Successful Closing of FY 2023-24

Our collective efforts have resulted in a meticulously managed financial year, characterized by accuracy, compliance & strategic decision-making. As SATYA celebrate this milestone, let us also look forward to the opportunities that the new financial year will bring. Let's embark on the new financial year with renewed energy & enthusiasm.



## Celebrating the 100Cr. AUM Achievement by SATYA Micro Housing Finance

Great news for SATYA Micro Housing Finance Team on achieving the impressive milestone of 100 Crore Assets Under Management (AUM). This achievement is a symbol of team's hard work, dedication, & commitment to excellence in providing affordable housing finance solutions to LMI and informal income group families from semi urban and rural areas of India.



## Colorful Holi Celebrations

Sharing the joyous moments of our Holi Celebrations in our office premises. The vibrant colors, cheerful music, & delicious treats added a festive flair to our workplace, fostering camaraderie among our team. It was heartwarming to see everyone joining in the festivities with enthusiasm, spreading love & laughter.







## SIDBI Prayaas Sanitary Kits Distribution

SATYA MicroCapital Ltd, in association with SIDBI PRAYAAS, organized a Menstrual Health Kits Distribution Campaign on International Women's Day. The implementation of this initiative witnessed providing 200+ women entrepreneurs with sanitary napkin kits as a gesture of gratitude for their resilience & dedication to fostering entrepreneurship in marginalized sections of society. Focusing on the relevance of menstrual hygiene, SATYA realizes the need to spread awareness on women's health & safe sanitation practices.

## Women's Day Celebrations @ SATYA

In honor of International Women's Day, SATYA celebrated the incredible achievements of women within our organization & beyond. We reaffirmed our commitment to advancing an inclusive & supportive environment where women can excel. Together, we can create a brighter & more equitable future for all. Happy International Women's Day!



## Business Review Meeting

SATYA recently organized its Business Review Meeting, where we dived deep into our Business Performance, Target Graphs, Client Requirements for bolstering product portfolio by setting up the new targets. It was a dynamic session filled with insightful discussions & valuable feedback from Team.



## Saraswati Pooja @ SATYA Tower

Marking the onset of spring & honoring the goddess of knowledge, wisdom, & arts. Goddess Saraswati, we prayed to seek blessings for success & prosperity in all our endeavors.

## Republic Day Celebrations

As we commemorate the 75th Republic Day of our great nation, we reflect on the values of democracy, unity & progress which define our country. SATYA Tower (Noida) was beautifully adorned with tricolor & the air was filled with enthusiasm as we all came together to uphold the principles of justice, liberty, equality & fraternity.



## Embracing Cultural Diversity

As we entered into the holy month of Ramadan, we celebrated diversity as one of our strengths, & Ramadan serves as a reminder of the rich tapestry of cultures that make our team unique.



## Expanding Horizons: SATYA

### MicroCapital Inaugurates 11 New Branches

We inaugurated 11 New Branches in Chebrolu (Andhra Pradesh), Siddipet (Telangana), Uda Kishunganj (Bihar), Peddapuram (Andhra Pradesh), Peddapalli (Telangana), Mehdawal - Lalganj - Wazirganj - Mathura SME (Uttar Pradesh), Akividu (Andhra Pradesh) & Rajnagar (Odisha) during Q4 FY2023-24. By bringing our services closer to the grassroots level, we reaffirm our commitment to financial inclusion & social empowerment. These branches are strategically located to ensure convenient & accessible financial services for our valued customers.



**SATYA PROUDLY  
INAUGURATED  
11 NEW BRANCHES**

## Welcoming New Joiners with Employee Kits

At SATYA, we believe in creating a welcoming & supportive environment for all our team members, right from day one. One of the ways we do this is by providing our new joiners with specially curated employee kits that go beyond the basics. These kits are to make them feel valued & appreciated as they embark on their journey with us.



## Campus Placement Drive at GGI University & DAV University

Campus Placement Drive signifies SATYA's commitment to nurturing talent & fostering industry-academia synergy. Through this alliance, SATYA aims to provide unparalleled growth opportunities to new graduates, empowering them to thrive in dynamic business environments.





## RBI-DEA Training

SATYA MicroCapital Ltd. in collaboration with the Reserve Bank of India & Sa-Dhan accomplished a significant milestone by conducting 230 RBI Depositor's Education & Awareness (DEA) workshops across 8 Districts in Chhattisgarh, Jharkhand, Karnataka, Uttarakhand, & Uttar Pradesh during Q4 FY2023-24. The primary aim of these workshops is to elevate financial literacy & awareness among clients, equipping them with essential know-how for making informed financial decisions.



## Snacks Distribution @ Head Office during Q4 FY2023-24

Fuelling productivity & fostering smiles! Snack breaks are not just about food; it's a small gesture that can make a big difference in boosting morale & creating a positive work environment.





**Mr. Sankar Das**  
 (Senior Executive – SPM)

## #Employee Speaks

At the time of COVID, I was searching for a job which was very important for me in terms of financial support for me & my family. Luckily, SATYA gave me an opportunity & I joined here as a Sr. Executive in 2021. In the last 3 years, I observed that there are ample growth opportunities in SATYA. The most rewarding aspect of my job is providing full support to our women clients with a client-centric approach. I want to express my gratitude to our respected MD Sir & SATYA's senior management for considering every idea, opinion & feedback from every employee that boosts employee confidence & morale.

## #Client Speaks

Sapna Devi is a resident of a small village in the Bilaspur district of Himachal Pradesh lives with her husband & 4 daughters. Her family was living in extremely deprived conditions since past few years because of the meager income of Sapna's husband which was insufficient to meet basic family needs.

Sapna got to know that several women formed a group & applied for microloans from SATYA post which they were able to start their own entrepreneurial journey. Then she approached the loan officer of SATYA, who explained the concept of JLG loans & their benefits. After that, she got her first loan of Rs. 60,000 & decided to open her general store.

"Gradually my business started to grow, & the additional income bought a ray of hope in our lives. I am extremely grateful to SATYA for enabling me in fulfilling my dreams & making a significant difference in the quality of our life. I am looking forward to expanding my shop."



**Ms. Sapna Devi**  
 Bilaspur, Himachal Pradesh