

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 March 31, 2024

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)

S. No.	Number of Significant Counterparties	Amount *	% of Total Deposits	% of Total Liabilities
1	Sumitomo Mitsui Banking Corporation	4,500.00	NA	9.10%
2	Small Industries Development Bank of India	3,950.01	NA	7.99%
3	Bandhan Bank Limited	2,619.05	NA	5.30%
4	Blue Orchard Finance Limited	2,232.70	NA	4.52%
5	Nederlandse Financierings-Maatschappij voor Ontwikkelingslanden N.V.	2,050.00	NA	4.15%
6	IDFC First Bank Limited	1,834.13	NA	3.71%
7	Société De Promotion Et De Participation Pour La Coopération Économique S.A (Proparco)	1,637.50	NA	3.31%
8	ResponsAbility India Business Advisors Pvt. Ltd.	1,535.00	NA	3.10%
9	HSBC Bank Limited	1,447.00	NA	2.93%
10	A.K. Capital Finance Limited	1,280.00	NA	2.59%
11	Standard Chartered Bank	1,214.51	NA	2.46%
12	GMO-Z.com Payment Gateway India Credit Fund 1	1,154.29	NA	2.33%
13	Federal Bank Limited	1,001.19	NA	2.02%
14	Kotak Mahindra Bank Limited	968.32	NA	1.96%
15	WLB Asset VI Pte Ltd	945.17	NA	1.91%
16	Finnish Fund for Industrial Cooperation Limited	821.00	NA	1.66%
17	Kisetsu Saison Finance (India) Private Limited	712.50	NA	1.44%
18	Bank of Maharashtra	700.00	NA	1.42%
19	Yes Bank Limited	654.17	NA	1.32%
20	National Bank For Agriculture And Rural Development	630.00	NA	1.27%
21	Gojo & Company, INC.	610.00	NA	1.23%
22	ICICI Bank Limited	603.75	NA	1.22%
23	MAS Financial Services Limited	577.08	NA	1.17%
24	Bank IM Bistum Essen eG	531.72	NA	1.08%
	Total	34,209.09	NA	69.19%

*Represent the contractual amount.

(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.

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 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 ₹ million and % of total borrowings)

S. No.	Particular of Lenders	Amount*	% of Total Borrowings
1	Sumitomo Mitsui Banking Corporation	4,500.00	9.55%
2	Small Industries Development Bank of India	3,950.01	8.38%
3	Bandhan Bank Limited	2,619.05	5.56%
4	Blue Orchard Finance Limited	2,232.70	4.74%
5	Nederlandse Financierings-Maatschappij voor Ontwikkelingslanden N.V.	2,050.00	4.35%
6	IDFC First Bank Limited	1,834.13	3.89%
7	Société De Promotion Et De Participation Pour La Coopération Économique S.A (Proparco)	1,637.50	3.48%
8	ResponsAbility India Business Advisors Pvt. Ltd.	1,535.00	3.26%
9	HSBC Bank Limited	1,447.00	3.07%
10	A.K. Capital Finance Limited	1,280.00	2.72%

*Represent the contractual amount

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

S. No.	Name of Instrument/Product	Amount	% of Total Liabilities
1	Non Convertible Debentures	10,112.69	20.45%
2	Term Loans	33,238.91	67.22%
3	Others (includes Bank Overdraft, Securitization and Car Loan)	216.44	0.44%
4	Subordinated Debt	3,550.15	7.18%
Total		47,118.19	95.29%

(v) Stock Ratios:

Sr.No	Ratios	As on 31-Dec-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	4.70%
	Other Short-term liabilities as a % of Total Liabilities	4.48%
	Other Short-term liabilities as a % of Total Assets	3.71%

(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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