



# SATYA समाचार

सर्वे भवन्तु सुखिनः



Vol. 04-05\_2024

## SATYA Secures Rs. 1000 Mn Debt Funding from Japan Based Mizuho Bank, Ltd.



We are proud to announce that SATYA MicroCapital has successfully raised INR 1000 Mn debt funding from Japan-based Mizuho Bank, Ltd., a subsidiary of Mizuho Financial Group, Inc.

This marks a significant milestone as SATYA expands its lender base with Mizuho Bank's backing for the very first time. This partnership strengthens our commitment to empowering underserved communities and creating impactful financial inclusion across India.



**25**  
States

**724**  
Branches

**57,820**  
Villages

**16,16,181**  
Clients

**5,364.14**  
Portfolio Outstanding  
(In Cr.)

**16,594**  
Total Disbursement  
(In Cr.)



[www.satyamicrocapital.com](http://www.satyamicrocapital.com)



## SATYA MicroCapital Limited Secures Rs. 500 Cr. (USD 60Mn) Debt Funding from Japan Based Sumitomo Mitsui Banking Corporation for Second Time

SATYA Secures Rs. 500 Cr. Debt Funding from Sumitomo Mitsui Banking Corporation for 2<sup>nd</sup> Time. This strategic step reinforces our commitment to empowering micro-entrepreneurs, driving financial inclusion across India & further advancements in SATYA's operational model that

lead to fostering innovation in credit offerings.

## SATYA MicroCapital Ltd. proudly celebrated #VanMahotsav2024

We proudly organized a plantation drive, planting over 5,100 saplings across India as part of our commitment to environmental sustainability. This inspiring initiative was brought by our dedicated field team, supportive local communities & encouraging government officials, all coming together with a shared vision for environmental preservation. With this effort, SATYA aims to promote a greener, more sustainable future & raise awareness about the importance of protecting our planet.



## Global Fintech Fest 2024

Delighted to share that our esteemed MD & CEO - Mr. Vivek Tiwari attended Global Fintech Fest 2024 as an industry visionary & prominent speaker. His adeptness in the field of Microfinance & Digital Innovation served as the guiding light for many as he participated in the panel discussion, "Reimagining Microfinance in a Digital Environment: Potentials and Pitfalls."

Mr. Tiwari addressed the challenges such as expanding financial access & digital literacy to ensure the sustainable growth of digital microfinance. His participation in this prestigious event further solidifies SATYA's commitment to driving positive change in the financial services industry.





## HR Heads Conference Meet by UPMA

We had the great honor of collaborating with UPMA - Microfinance Association of Uttar Pradesh for the HR Heads Conference where our Deputy CEO - Ms. Gaurangini Jain & Human Capital Head - Mr. Ajay Kumar along with our HR Team shared invaluable insights on the evolving landscape of human resources & relevant challenges in the

microfinance sector. It was an inspiring conference where industry leaders discussed innovative strategies to foster growth & employee well-being.

## Celebrating the Spirit of Freedom - Independence Day

This Independence Day, the SATYA family united to honor the courage, resilience & unity that define the foundation of our great nation. Our celebrations were marked by a deep sense of patriotism & joy, as we reflected on the sacrifices of those who fought for India's freedom.

Together, we celebrated not just the spirit of independence but also our ongoing dedication to empowering communities across the country.



## Vijayalakshmi Das Entrepreneurship Awards 2024

SATYA MicroCapital Ltd. proudly honored outstanding entrepreneurs at the Vijayalakshmi Das Entrepreneurship Awards 2024 on July 19th, 2024. Congratulations to the talented winners, your dedication, passion & innovative spirit inspire us all. Your remarkable achievements demonstrate the power of relentless drive & unwavering commitment. We salute your excellence, which makes a real difference. Keep shining bright.

## SATYA launches Free-of-Cost Telemedicine & E-Clinic Service for Underserved Communities!!



It is an absolute delight for us to share the news that SATYA in association with M-SWASTH has launched free-of-cost Telemedicine & E-Clinic Services on 29th June 2024 for supplementing medical support to more than 70 lakh people entailing clients, employees of SATYA & their familymembers. This MOU Signing ceremony with M-SWASTH is a significant step towards a healthier & more equitable future where our joint efforts will break down barriers to healthcare access. Moving forward, SATYA is certain that this service will be extended to more than 1 crore people living at the bottom of the pyramid in the coming two years.

## Car Distribution Ceremony

SATYA proudly honored two dedicated team members, Mr. Shashi Kumar Singh & Mr. Krishna Kumar Mishra, for their invaluable contributions to advancing our mission of financial empowerment. Their achievements reflect the commitment that drive our company's purpose & this recognition ceremony served as a testament to SATYA's dedication to celebrating hard work & cultivating a supportive environment for motivation. This memorable occasion resonated deeply with both the recipients & the entire SATYA family, as it highlighted our collective aspirations. Moments like these mark important milestones in our journey toward lasting success & impactful contributions to society.





## Celebrating International Yoga Day at Head Office

On International Yoga Day, SATYA organized a guided yoga session on 21st June 2024 led by a professional instructor focused on practicing various asanas & breathing techniques. The event emphasized the importance of mental & physical health, fostering a sense of unity & relaxation among SATYA employees. The celebration not only highlighted the benefits of yoga but also reinforced the company's commitment to employee well-being.



## MSME Team Strategic Meet

Team SATYA MicroCapital Ltd. is pleased to share the resounding success of 111 CR+ AUM & 5100+ Client's achievement at Annual MSME Strategic Meet FY 2024-25 with Aditya Birla Health Insurance as Platinum Partner. This event was pivotal in aligning our strategies & setting ambitious goals for the upcoming year. We discussed our growth trajectory, market expansion plans & innovative approaches to enhance our operational efficiency. We also celebrated the hard work & dedication of our team members who exhibited exceptional performance throughout the year. We look forward to another year of achievements where we can make the upcoming fiscal year more successful.



## PAN India Training of Trainers (ToT)

The Training of Trainers which happened on PAN India basis in support with Aditya Birla Health Insurance on 11th June 2024 to enhanced the skills & knowledge of our trainers, empowering them to deliver exceptional training across the country. Through this program, we aspire to elevate the quality of our services, knowledge, skills & ensure consistent excellence in all other business verticals. SATYA is committed to investing in our trainer's development which in turn will significantly benefit to us.





## Plantation Drive on World Environment Day

On account of World Environment Day, SATYA organized a plantation drive on 5th June 2024 in its premises. Employees enthusiastically participated in planting saplings around the premises. This initiative aimed to promote environmental sustainability & raise awareness about the importance of green spaces. The event not only contributed to our office's green footprint but also fostered a sense of community & responsibility towards nature among the staff.

## Empowering Leadership: Training for Zonal Managers

SATYA successfully organized a comprehensive training program for all the Zonal Managers (hereafter ZM) on 3rd-4th June 2024. This initiative aimed to enhance leadership skills, strategic thinking & operational efficiency among our ZM's. The training sessions were designed to equip the staff with the tools & knowledge needed to drive growth & deliver exceptional service across their respective zones. We are confident that this investment in our leadership will translate into greater success & improved performance in the field.



## Proud to be globally ranked 1st among all rated institutions

SATYA has been awarded an A rating with a score of 83% by the Agents for Impact Rating Committee. This top-tier recognition highlights our unwavering commitment to sustainability, environmental & social impact.

A heartfelt thanks to our dedicated team & supporters for making this achievement possible. Together, we're doing our best for a sustainable future.





## Celebrating Excellence: Annual R&R Ceremony in Lonavala

At SATYA MicroCapital, we believe in celebrating the hard work & dedication of our employees, & this event was a testament to that belief. We gathered to honor the outstanding performance of some of our exceptional team members. This ceremony was not just about acknowledging achievements but also about inspiring each one of us to strive for excellence in our respective roles.



## Relief Operations by SATYA Shakti Foundation & SATYA MicroCapital Ltd.

Under the guidance of Mr. Vivek Tiwari (MD & CEO) - SATYA MicroCapital Ltd. & in the presence of Ms. Shikha Sharma (CEO) - SATYA Shakti Foundation, relief camp was organized for three days in Uttar Pradesh & Bihar.

During this drive, we distributed essential supplies, including dry ration kits, non-stick cookware, gas stoves, gas lighters & sarees, to families whose livelihood got impacted by fire outbreak in fields. We remain dedicated to making a positive impact & will continue to extend our support to those in need.



## Unlocking New Horizons: Exclusive Webinar with our MD & CEO - Mr. Vivek Tiwari

We are excited to share that our MD & CEO - Mr. Vivek Tiwari, participated in an exclusive webinar hosted by India Bonds on 15th May 2024. The insightful session delved into SATYA's progressive journey & provided an overview of the MFI industry. Mr. Tiwari shared valuable insights on our growth strategies, industry trends & future. This event was a fantastic opportunity to gain knowledge from an industry expert & understand SATYA's impactful journey in the microfinance sector.



**Webinar Alert**

Bonds Express welcomes

**SATYA MicroCapital Ltd**

Exclusive talk with the management of SATYA MicroCapital Ltd as they share insights on the company and MFI industry

**KEY SPEAKERS:**

- Mr. Vivek Tiwari**  
MD, CEO & Chief Information Officer (CIO)  
SATYA MicroCapital Ltd
- Mr. Sunny Mirchandani**  
IndiaBonds

Wed, 15th May, 2024 4pm - 5pm [Register For Free](#)

Link in caption

Disclaimer: Investments in debt securities/ municipal debt securities/ securitized debt instruments are subject to risk including delay and/or default in payment. Read all the other related documents carefully.

India Bonds Private Limited  
• 202, Shilpam, 1st Floor, 2nd Cross, 2nd Stage, Bannerghatta - Bengaluru - 560 075  
• SEBI Registration Number: IN2000018677  
• 2024 Limited Liability Partnership

## Leading the way towards global financial inclusion in SAMN Conference

Our MD & CEO – Mr. Vivek Tiwari shared impactful insights, perspectives & best practices on Cross Border Collaboration in Financial Inclusion at the SAMN conference in Dubai on 7th May 2024. He also highlighted the significance of leveraging technology,

strategic partnerships & regulatory frameworks to enhance financial inclusion globally & reach underserved populations.

## Business Meet of Q1 FY 2024-23

This business meet happened on 17th April 2024 which was a remarkable opportunity for us to review our achievements, strategize for the future & reinforce our commitment to financial empowerment & inclusive growth.

Our discussions focused on innovative strategies, client-centric solutions & sustainable growth, ensuring we remain at the forefront of financial inclusion.



## Taking a step forward in Service of Humanity

SATYA MicroCapital Ltd, in honor of 75th Birthday of Sant Satguru Madhu Paramhans Sahib Ji, organized Bhandara on 18th April 2024. This noble initiative with the Food for All approach extended to 1000+ people. This initiative aimed at bringing joy & sustenance to those in need, aligning with Guru Ji's teachings of compassion & service to humanity. This indeed stood as a testament to SATYA's

commitment to positively impacting the lives of the underprivileged & fostering a spirit of community support & inclusivity.





## #ClientSpeaks

**Binti Devi (Ghaziabad, Uttar Pradesh)** faced financial difficulties due to her husband's low income. Determined to support her family, she decided to start a dairy business. However, she faced challenges due to insufficient funds for purchasing cattle and no prior experience to secure a loan. Hearing about SATYA's micro-credit services, she approached them & received a loan of Rs. 75,000, enabling her to establish a buffalo milk business. Binti now earns Rs. 300-400 per day & is now happily contributing to her household expenses.

Expressing her thoughts, Binti said “The entire team of SATYA is very friendly & provided me with complete information about the loan process. I feel extremely grateful to SATYA for giving me the opportunity to pursue my dreams. It is because of SATYA that today I have become financially independent.”

## #EmployeeSpeaks

My journey with SATYA began in 2017 as an Assistant Manager. Today, I proudly hold the position of Assistant Vice President in the Credit Department. SATYA isn't just a company to me; it's an emotion, filled with cherished memories and milestones. From the onset, I aspired to lead a team towards achieving our company's goals. SATYA not only provided me with this leadership opportunity but also supported and nurtured my growth along the way. I am immensely grateful for this chance. One of SATYA's core values is equality, from field-level employees to those at the Head Office, everyone receives the same level of support and facilities. This egalitarian approach fosters a sense of inclusivity and motivates us to excel. I extend my heartfelt gratitude to SATYA for believing in me and providing me with endless opportunities for growth and development, making it a truly exceptional place to work.



**Rana Vikram**  
AVP, Credit