



SATYA MicroCapital Ltd.

सर्वे भवन्तु सुखिनः

Date: May 10, 2025

**To
Manager
BSE Limited
1st Floor, P.J. Towers,
Dalal Street, Mumbai-400001**

Scrip Code: 958258*, 958955, 958878, 958911, 973301, 973383, 973717, 973893, 973971, 974260*, 974313*, 975229, 975367, 975375, 975440, 975861, 975946

Subject: Outcome of Board Meeting in terms of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Dear Sir/Madam

This is with reference to Regulation 51 read with Part B of schedule III, Regulation 52 and other applicable regulations of Listing Regulations, as amended, it is hereby intimated that the Board of Directors at its meeting held on May 10, 2025 has considered & approved the following:

1. Audited standalone Financial Results of the Company for the quarter and financial year ended March 31, 2025
2. Audited consolidated Financial Results of the Company for the quarter and financial year ended March 31, 2025

Following documents are enclosed herewith.

1. Audited standalone Financial Results of the Company for the quarter and financial year ended March 31, 2025 together with the audit report by M/s Sharp & Tannan, Chartered Accountant, Statutory Auditors of the Company
2. Audited Consolidated Financial Results of the Company for the quarter and financial year ended March 31, 2025 together with the audit report by M/s Sharp & Tannan, Chartered Accountant, Statutory Auditors of the Company
3. Declaration with respect to Auditors' Report (Standalone and Consolidated) with un-modified Opinion;
4. Security Cover Certificate under regulation 54 of Listing Regulations.
5. Statement pursuant to regulation 52(7) & 52(7A) of Listing Regulations;
6. Disclosure of Related Party Transaction for the half year ended March 31, 2025





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Further, the Board of Directors of the Company considered and approved the fund raising by way of issuance of non convertible securities amounting up to Rs. 3,500 Crores (Rupees Three Thousand Five Hundred Crores) in terms of laws as applicable to the Company.

The meeting of Board of Directors was commenced at 02:00 P.M. and concluded at 5:25P.M.

Request you to please take above documents on record.

Thanking you,
Yours faithfully,

For SATYA MicroCapital Limited



Choudhary Runveer Krishanan
Company Secretary & Chief Compliance Officer

CC: Catalyst Trusteeship Limited
ICRA Limited; CRISIL Ratings Limited, Acuite Ratings & Research Limited, India Ratings & Research Private Limited

*Non-Convertible Debentures (NCDs) issued and listed under the scrip code 958258 (ISIN INE982X07267), 974260 (ISIN no- INE982X07317 and 974313 (ISIN no-INE982X07341) were redeemed on December 31, 2024, March 20, 2025 and March 20, 2025 respectively and under the process of delisting with BSE.

Independent Auditor's Report on Standalone Financial Results of SATYA MicroCapital Limited for the quarter and year ended 31 March 2025, pursuant to Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended

To,

The Board of Directors

SATYA MicroCapital Limited

(CIN: U74899DL1995PLC068688)

519, 5th Floor, DLF Prime Towers,

Okhla Industrial Area, Phase-1,

New Delhi-110020.

Opinion

1. We have audited the accompanying statement of standalone financial results of **SATYA MicroCapital Limited** (the "Company") for the quarter and year ended 31 March 2025 along with notes thereon (the "Statement") being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations").
2. In our opinion and to the best of our information and according to the explanations given to us this Statement:
 - A. is presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
 - B. gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards prescribed under Section 133 of the Companies Act 2013 ("the Act") read with relevant rules issued thereunder, directions issued by the Reserve Bank of India (RBI) from time to time ('RBI Guidelines') and other accounting principles generally accepted in India of the net profit, other comprehensive income and other financial information of the Company for the quarter and year ended 31 March 2025.

Basis for opinion

3. We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the *Auditor's Responsibilities for the Audit of the Statement* section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("ICAI") together with the ethical requirements that are relevant to our audit of the statements under the provisions of the



Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of matter

4. We draw attention to Note 10 of the accompanying Statement, which outlines the Company's change in accounting policy for its investment in the subsidiary. The measurement basis has been revised from cost to fair value through the profit and loss account, leading to the recognition of a fair value gain of ₹ 914.95 Mn for the quarter and year ended 31 March 2025.

Our opinion is not modified in respect of this matter of emphasis.

Managements and Board of Director's responsibilities for the Statement

5. The Statement has been prepared on the basis of the Standalone financial statements. The Company's Management and Board of Directors are responsible for the preparation of the Statement that give a true and fair view of the net profit, other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34, prescribed under Section 133 of the Act read with relevant rules issued thereunder, RBI Guidelines and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.
6. In preparing the Statement, the Company's management and the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.
7. The Board of Directors are also responsible for overseeing the Company's financial reporting process.



Auditor's responsibilities for the audit of the Statement

8. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.
9. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
- A. Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - B. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
 - C. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
 - D. Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
 - E. Evaluate the overall presentation, structure, and content of the Statement, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.

10. Materiality is the magnitude of misstatements in the standalone financial statements that, individually or in aggregate, make it probable that the economic decisions of a reasonably knowledgeable user of the standalone financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the standalone financial statements.
11. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
12. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other matters

13. The Statement includes the results for the quarter ended 31 March 2025 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to nine months ended 31 December 2024 of the current financial year which were subjected to limited review by us.
14. The Statement includes the results for the quarter ended 31 March 2024 being the balancing figures between the audited figures in respect of the full financial year and the published unaudited year to date figures up to nine months ended 31 December 2023, which were subjected to limited review by the predecessor auditor.
15. The Statement also includes the standalone financial results for the quarter and year ended 31 March 2024 which have been audited by the predecessor auditor whose report dated 30 April 2024 expressed unmodified opinion on those results.

Our opinion is not modified in respect of these other matters.

For **SHARP & TANNAN**
Chartered Accountants
Firm's registration no.: 109982W



Mandar S. Ghanekar

Mandar S. Ghanekar
Partner

Membership no.: 126772
UDIN: 25126772BMNTYC7164

Pune, 10 May 2025

Independent Auditor's Report on Consolidated Financial Results of SATYA MicroCapital Limited for the year ended 31 March 2025, pursuant to the Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To,

The Board of Directors

SATYA MicroCapital Limited

(CIN: U74899DL1995PLC068688)

519, 5th Floor, DLF Prime Towers,

Okhla Industrial Area, Phase-1,

New Delhi-110020.

Opinion

1. We have audited the accompanying statement of consolidated financial results of **SATYA MicroCapital Limited** (hereinafter referred to as "the Holding Company") and its subsidiary (the Holding Company and Subsidiary together referred to as "the Group"), for the year ended 31 March 2025 ("the Statement"), being submitted by the Holding Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").
2. In our opinion and to the best of our information and according to the explanations given to us, and based on the consideration of the report of the other auditor on Separate financial statements of subsidiary, the Statement:
 - a) includes the annual financial results of the following entities:
Holding company - SATYA MicroCapital Limited
Subsidiary - SATYA Micro Housing Finance Private Limited
 - b) is presented in accordance with the requirements of Regulation 52 of the Listing Regulations; and
 - c) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards prescribed under Section 133 of the Companies Act 2013 ("the Act") read with relevant rules issued thereunder, directions issued by the Reserve Bank of India (RBI) from time to time ('RBI Guidelines') and other accounting principles generally accepted in India, of consolidated total comprehensive income (comprising of net loss after tax and other comprehensive income) and other financial information of the Group, for the year ended 31 March 2025.



Basis for opinion

3. We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the *Auditor's responsibilities for the audit of the Statement* section of our report. We are independent of the Group in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("the ICAI") together with the ethical requirements that are relevant to our audit of the Statement under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us and other auditor in terms of their reports referred to in "Other Matter" paragraph below, is sufficient and appropriate to provide a basis for our opinion.

Management's and Board of Director's responsibilities for the Statement

4. The Statement has been prepared on the basis of consolidated financial statements. The Holding Company's management and Board of Directors are responsible for the preparation and presentation of the Statement that give a true and fair view of the consolidated total comprehensive income (comprising of net loss after tax and other comprehensive income) and other financial information of the Group in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder, RBI Guidelines and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. The respective management and Board of Directors of the companies included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Group and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the Statement as aforesaid.
5. In preparing the Statement, the respective Management and Board of Directors of companies included in the Group are responsible for assessing the ability of the respective entities to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate the Companies included in the group or to cease operations, or has no realistic alternative but to do so.
6. The respective management and Board of Directors of the Companies included in the group are also responsible for overseeing the financial reporting process of the Group.



Auditor's responsibilities for the audit of the Statement

7. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.
8. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - A. Identify and assess the risks of material misstatement of the statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - B. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Holding Company has adequate internal financial controls system in place and the operating effectiveness of such controls.
 - C. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
 - D. Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
 - E. Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.
 - F. Obtain sufficient appropriate audit evidence regarding the financial results/financial information of the entity within the Group to express an opinion on the Statement. We are responsible for the direction, supervision and performance of the audit of financial information of such entity included in the Statement of which we are the independent auditor. For the other entity included in the Statement, which have been audited by other auditor, such other auditor remain responsible for the direction, supervision and performance of the audit carried out by them. We remain solely responsible for our audit opinion.

9. Materiality is the magnitude of misstatements in the consolidated financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the consolidated financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the consolidated financial statements.
10. We communicate with those charged with governance of the Holding Company of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
11. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.
12. We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the Listing Regulations, as amended, to the extent applicable.

Other matters

13. We did not audit the financial results of the subsidiary whose financial results reflect total assets of ₹ 2,815.66 million as at 31 March 2025, total revenue of ₹ 410.95 million, total net loss after tax ₹ 77.28 million, total comprehensive income of ₹ (77.23) million and cash inflow (net) ₹ 13.89 million for the year ended 31 March 2025, as considered in the Statement. This financial result has been audited by other auditor whose audit report has been furnished to us by the management, and our opinion in so far as it relates to the amounts and disclosures included in respect of this subsidiary is based solely on the audit report of such other auditor, and the procedures performed by us as stated in paragraph above.
14. The Statement also includes the consolidated financial results for the year ended 31 March 2024 which have been audited by the predecessor auditor whose report dated 30 April 2024 expressed unmodified opinion on those results.

Our opinion is not modified in respect of these other matters.

For **SHARP & TANNAN**
Chartered Accountants
Firm's registration no.: 109982W



M. S. Ghanekar

Mandar S. Ghanekar
Partner

Membership no.: 126772
UDIN: 25126772BMNTYD9846

Pune, 10 May 2025



SATYA MicroCapital Ltd.

सर्वे भवन्तु सुखिनः

SATYA MicroCapital Limited

CIN : U74899DL1995PLC068688

Registered office : 519, 5th Floor, DLF Prime Towers , Okhla Industrial Area, Phase-I, New Delhi-110020

Corporate office : SATYA Tower, Plot No 7A, Sector 125, Noida, Uttar Pradesh 201301

Website: www.satyamicrocapital.com; E-mail: cs@satyamicrocapital.com ; Phone: 011-49724000

Statement of audited standalone financial results for the quarter and year ended March 31, 2025

S.no.	Particulars	Quarter ended			Year ended	
		March 31, 2025	December 31, 2024	March 31, 2024	March 31, 2025	March 31, 2024
		(Refer note 11)	(Un-audited)	(Refer note 11)	(Audited)	(Audited)
1	Revenue from operations					
	Interest income	2,119.19	2,433.24	2,636.48	10,191.23	10,114.24
	Fees and commission income	410.29	27.98	327.70	704.91	1,107.50
	Net gain on fair value changes	868.38	117.61	-	1,044.62	-
	Net gain on derecognition of financial instruments under amortised cost category	530.85	-	684.62	986.41	1,362.95
	Total revenue from operations	3,928.71	2,578.83	3,648.80	12,927.17	12,584.69
2	Other income	15.82	21.24	49.63	81.79	153.87
3	Total income (1+2)	3,944.53	2,600.07	3,698.43	13,008.96	12,738.56
4	Expenses					
	Finance costs	1,412.68	1,611.84	1,480.90	5,940.03	5,260.12
	Net loss on fair value changes	-	-	41.31	-	31.91
	Net loss on derecognition of financial instruments under amortised cost category	-	34.13	-	-	-
	Impairment of financial instruments	292.14	759.07	450.89	1,601.22	1,313.65
	Employee benefits expenses	914.58	838.13	866.95	3,488.80	3,059.94
	Depreciation and amortisation expenses	97.33	65.77	43.91	232.64	125.75
	Other expenses	332.17	420.42	345.75	1,393.56	1,192.93
	Total expenses	3,048.90	3,729.36	3,229.71	12,656.25	10,984.30
5	Profit / (loss) before tax (3-4)	895.63	(1,129.29)	468.72	352.71	1,754.26
6	Tax expense:					
	Current tax	-	(246.51)	91.22	-	587.55
	Earlier year tax	-	(22.93)	-	(22.93)	-
	Deferred tax charge/(credit)	227.91	(9.02)	27.06	121.41	(142.36)
	Total tax expense	227.91	(278.46)	118.28	98.48	445.19
7	Net Profit / (loss) after tax (5-6)	667.72	(850.83)	350.44	254.23	1,309.07
8	Other comprehensive income / (loss)					
	Items that will not be reclassified to profit or loss	(4.47)	4.12	2.42	5.98	(17.60)
	Income tax relating to items that will not be reclassified to profit or loss	1.12	(1.04)	(0.61)	(1.51)	4.43
	Items that will be reclassified to profit or loss	(36.81)	18.58	-	(92.92)	-
	Income tax relating to items that will be reclassified to profit or loss	9.27	(4.68)	-	23.39	-
	Total other comprehensive income / (loss)	(30.89)	16.98	1.81	(65.06)	(13.17)
9	Total comprehensive income / (loss) (7+8)	636.83	(833.85)	352.25	189.17	1,295.90
10	Paid-up equity share capital (face value of ₹ 10 per equity share)				657.16	656.45
11	Instruments entirely equity in nature				2.50	2.50
12	Other equity				9,793.85	9,597.27
13	Earning per share (EPS) (face value of ₹ 10 per equity share)					
	- Basic (amount in ₹)	10.16	(12.95)	5.47	3.87	20.91
	- Diluted (amount in ₹)	10.08	(12.95)	5.42	3.84	20.24
	(EPS for the quarter ended are not annualised)					



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SATYA MicroCapital Limited

CIN : U74899DL1995PLC068688

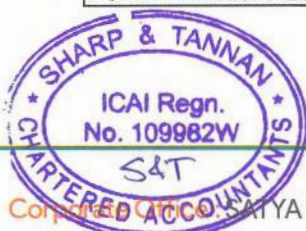
Registered office : 519, 5th Floor, DLF Prime Towers , Okhla Industrial Area, Phase-I, New Delhi-110020

Corporate office : SATYA Tower, Plot No 7A, Sector 125, Noida, Uttar Pradesh 201301

Website: www.satyamicrocapital.com; E-mail: cs@satyamicrocapital.com ; Phone: 011-49724000

Statement of audited standalone assets and liabilities as at March 31, 2025

Particulars	(₹ in million)	
	As at March 31,2025 (Audited)	As at March 31,2024 (Audited)
ASSETS		
Financial assets		
Cash and cash equivalents	5,426.14	1,665.26
Bank balances other than cash and cash equivalents	4,553.46	4,413.49
Derivative financial instruments	89.46	-
Trade receivables	387.92	152.76
Loan portfolio	35,347.65	48,477.36
Investment	4,421.84	1,349.48
Other financial assets	2,892.28	1,544.55
	53,118.75	57,602.90
Non-financial assets		
Current tax assets (net)	338.42	145.63
Deferred tax assets (net)	-	97.84
Property, plant and equipment	1,432.53	326.45
Capital work-in-progress	-	895.95
Intangible assets under development	0.53	-
Intangible assets	3.93	5.23
Other non-financial assets	1,092.61	626.60
	2,868.02	2,097.70
TOTAL ASSETS	55,986.77	59,700.60
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Derivative financial instruments	-	38.86
Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	15.39	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	72.36	304.43
Debt securities	10,683.64	10,112.69
Borrowings (other than debt securities)	30,062.66	33,455.35
Subordinated liabilities	3,940.70	3,550.15
Other financial liabilities	525.23	1,616.52
	45,299.98	49,078.00
Non-financial liabilities		
Current tax liabilities (net)	-	128.81
Provisions	60.18	72.23
Deferred tax liabilities (net)	1.71	-
Other non-financial liabilities	171.39	165.34
	233.28	366.38
Equity		
Equity share capital	657.16	656.45
Instruments entirely equity in nature	2.50	2.50
Other equity	9,793.85	9,597.27
	10,453.51	10,256.22
TOTAL LIABILITIES AND EQUITY	55,986.77	59,700.60



Registered Office : 519, 5th Floor, DLF Prime Tower, Block- F, Okhla Phase-1, New Delhi-110020 | Phone : (+91-11) 4972,4000

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CIN : U74899DL1995PLC068688

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Corporate office : SATYA Tower, Plot No 7A, Sector 125, Noida, Uttar Pradesh 201301

Website: www.satyamicrocapital.com; E-mail: cs@satyamicrocapital.com ; Phone: 011-49724000

Standalone statement of cash flow for the year ended March 31, 2025

Particulars	(₹ in million)	
	For year ended March 31, 2025	For year ended March 31, 2024
Cash flow from operating activities		
Profit before tax	352.71	1,754.26
Adjustments for:		
Depreciation and amortisation	225.06	116.49
Depreciation of right-of-use asset	7.58	9.26
Share based payment to employees	4.92	14.12
Interest expense for leasing arrangements	4.20	2.26
Impairment of financial instruments	1,624.47	1,316.15
Income from sale of investment	(63.86)	-
Net (Gain)/loss on fair value changes	(1,044.62)	31.91
(Gain)/loss on sale of property plant and equipment	(1.18)	1.61
Unrealised exchange fluctuation loss (net)	127.59	76.14
Net gain on derecognition of financials instruments under amortised cost category	(986.41)	(1,362.95)
Operating profit before working capital changes	250.46	1,959.25
Movements in working capital:		
Increase/(decrease) in trade payable and other financial liabilities	(1,316.55)	601.52
Increase/(decreases) in other non-financial liabilities	6.05	51.85
Increase/(decreases) in provisions	(6.07)	(14.71)
(Increase)/decrease in bank balances other than cash and cash equivalents	(139.97)	(2,320.94)
(Increase)/decrease in trade receivables	(235.16)	(46.28)
(Increase)/decrease in loan portfolio	11,528.49	(11,624.49)
(Increase)/decrease in other financial assets	(384.57)	1,043.48
(Increase)/decrease in other non-financial assets	(466.01)	(216.54)
Cash used in operations	9,236.67	(10,566.86)
Income-tax paid	(298.67)	(464.84)
Net cash used in operating activities (A)	8,938.00	(11,031.70)
Cash flow from investing activities		
Purchase of property, plant and equipment and capital work-in-progress	(427.59)	(574.31)
Proceeds from derecognition of property, plant and equipment	5.14	13.07
Income from sale of investment	63.86	-
Purchase of investment	(2,298.26)	(250.00)
Proceeds from investment	140.86	370.44
Net cash used in investing activities (B)	(2,515.99)	(440.80)
Cash flow from financing activities		
Proceeds from issue of share capital (including premium and net of issue expenses)	3.20	573.62
Proceeds from debt securities	4,535.07	2,228.70
Repayment of debt securities	(4,015.22)	(2,476.70)
Proceeds from borrowings other than debt securities	15,306.33	26,371.20
Repayment of borrowings other than debt securities	(18,867.09)	(18,134.47)
Proceeds from subordinated liabilities	450.00	2,490.00
Repayment of subordinated liabilities	(59.44)	(100.75)
Payment of lease liabilities	(13.98)	(13.77)
Net cash from financing activities (C)	(2,661.13)	10,937.83
Net increase / (decrease) in cash and cash equivalents (A + B + C)	3,760.88	(534.67)
Cash and cash equivalents at the beginning of the year	1,665.26	2,199.93
Cash and cash equivalents at the end of the year	5,426.14	1,665.26
Components of cash and cash equivalents as at the end of the year		
Cash on hand	67.50	16.56
Balance with banks - on current accounts	5,358.64	1,613.69
Deposits with original maturity of less than 3 months	-	35.01
Total cash and cash equivalents	5,426.14	1,665.26



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Notes to the audited standalone financial results:

- The above audited financial results for the quarter and year ended March 31, 2025 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their respective meetings held on May 10, 2025, in accordance with requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended). The statutory auditors of the Company have carried out audit of the aforesaid financial results.
- These financial results have been prepared in accordance with Indian accounting standards prescribed under section 133 of the Companies Act 2013 read with the relevant rules issued thereunder ("Ind AS") and the other accounting principles generally accepted in India, to the extent applicable.
- Disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 (as amended) for the year ended March 31, 2025 are presented in below table:

S.no.	Particulars	Year ended March 31, 2025	Year ended March 31, 2024
1	Debt-equity ratio (no. of times)*	4.27	4.59
2	Debt service coverage ratio	Not applicable	Not applicable
3	Interest service coverage ratio	Not applicable	Not applicable
4	Outstanding redeemable preference shares (in numbers)- refer note (a)	Nil	Nil
5	Capital redemption reserve/debenture redemption reserve (₹ in million)	Nil	Nil
6	Net worth (₹ in million)***	10,453.51	10,256.22
7	Net profit after tax (₹ in million)	254.23	1,309.07
8	Earnings per share: Basic	#REF!	20.91
	Diluted	#REF!	20.24
9	Current ratio (no. of times)**	Not applicable	Not applicable
10	Long term debt to working capital (no. of times)**	Not applicable	Not applicable
11	Bad debts to account receivable ratio**	Not applicable	Not applicable
12	Current liability ratio (no. of times)**	Not applicable	Not applicable
13	Total debts to total assets***	0.80	0.79
14	Debtors turnover**	Not applicable	Not applicable
15	Inventory turnover**	Not applicable	Not applicable
16	Operating margin (%)**	Not applicable	Not applicable
17	Net profit margin (%) #	1.95%	10.28%
18	Sector specific equivalent ratios, as applicable.		
	a) GNPA (%) ##	1.22%	2.16%
	b) NNPA (%) ###	0.42%	0.99%
	c) CRAR (%) \$	22.68%	22.16%
	d) Provision Coverage Ratio (%) ^	65.42%	54.51%

Notes:

- The Company does not have any non-convertible redeemable preference shares/ non-convertible preference shares/ redeemable preference shares.
- Ratio computation :
 - * Debt Equity ratio = (Debt securities+ Borrowing (other than debt securities)+ Subordinated liabilities)/Net worth
 - ** The Company is registered under Reserve Bank of India Act, 1934 as Non-Banking Financial Company, hence these ratios are not applicable.
 - *** Total debts to total assets = (Debt securities+ Borrowing(other than debt securities)+ Subordinated liabilities)/Total Assets
 - **** Net worth = Equity Share Capital + Other Equity + Instruments entirely equity in nature
 - # Net Profit Margin = Profit after tax/ Total income
 - ## Gross NPA(%) = Gross NPA (Stage III) loan EAD/Gross total loan EAD. Exposure at default (EAD) includes loan balances and interest thereon. Stage-III loans has been determined as per IND AS 109.
 - ### Net NPA(%) = (Gross Stage III Loans EAD - Impairment loss allowance for stage III)/(Gross total loan EAD- Impairment loss allowance for stage III)
 - \$ CRAR = Adjusted net worth/ Risk weighted assets, calculated as per RBI guidelines
 - ^ Provision Coverage Ratio (%) = Expected credit loss on Stage III/Gross NPA (Stage III) loan EAD

- Details of loans transferred /acquired during the quarter and year ended March 31, 2025 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below.

The Company has transferred certain loans which are not in default through direct assignment, details of which are given below:

Particular	NBFC-MFI	NBFC-MFI
	Quarter ended March 31, 2025	Year ended March 31, 2025
Number of loan accounts assigned	116,492	308,432
Aggregate amount of loan assigned (₹ in million)	3,646.18	10,159.41
Sale consideration (₹ in million)	3,646.18	10,159.41
Weighted average remaining maturity (in months)	17.56	17.56
Weighted average holding period after origination (in months)	N/A	N/A
Retention of beneficial economic interest (MRR)	10%	10%
Number of Transactions	6	14
Coverage of tangible security coverage	Nil	Nil
Rating wise distribution of rated loans	Unrated	Unrated



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5 a) The Company has transferred certain stressed loans during the year ended March 31, 2025, details of which are given below:

Particular	Quarter ended March 31, 2025	Year ended March 31, 2025
Number of loan accounts assigned	43,685	146,717
Aggregate principal outstanding of loan transferred as on March 31, 2025 (₹ in million)	-	3,144.17
Weighted average remaining maturity (in months)	-	16.70
Net book value of loan transferred (at the time of transfer) (₹ in million)*	-	3,260.29
Aggregate Consideration (₹ in million)	150.00	2,073.57
Additional consideration realized in respect of account transferred in earlier year	Nil	Nil

*excludes ECL provision of ₹1,075.30 million which has been reversed on account of sale of portfolio of such loans.

Particulars	(₹ in million) As at March 31,2025
Security Receipts under trust floated by ARC's (Trust floated by Prudent ARC Limited)	1,798.27

b) Security Receipt's (SR's) held and recovery ratings assigned to such SR's by the credit rating agency:

Particulars	Category of recovery ratings	(₹ in million) As at March 31,2025
Security Receipts under trust floated by ARC's* (Trust floated by Phoenix ARC Private Limited)	'IND RR3'	486.52

* The Company is holding impairment allowance of ₹ 263.48 million as on March 31, 2025.

6 The Company has not acquired any stressed loan during the quarter and year ended March 31, 2025.

7 The Company operate in a single reportable segment i.e., financing, which has similar risks and returns for the purpose of Ind AS 108- Operating Segments. The Company operate in single geographic segment i.e., domestic.

8 The listed secured non-convertible debentures of the Company aggregating to ₹ 5,064.57 million as at March 31, 2025 are secured by way of exclusive charge on Book debts/Receivables hypothecated in favour of Debenture Trustee, with a security cover of 1.05 times or more as required under Information Memorandum/Debenture Trustee Deed. In certain borrowings and NCD's, the company has provided alternative security or got waivers from lenders to convert the facility as unsecured.

9 Following options were exercised during the year ended March 31, 2025 and equity shares were allotted as mentioned below:

ESOP Scheme	Number of equity shares
Satya ESOP 2018	70,846

10 During the current quarter ended 31 March 2025, the Company has re-assessed and changed its accounting policy with respect to investment in subsidiary company under Ind AS 27 "Separate Financial Statements". According to the revised accounting policy, investment in subsidiary is measured at fair value through profit and loss account (previously measured at cost) on an ongoing basis. The Company believes that this change reflects the intrinsic value of the subsidiary company in the current market environment and financial statements provide reliable and more relevant information.

Accordingly, fair value gain of Rs. 914.95 millions was recognised and presented as a part of "Net gain on fair value changes" and resultant deferred tax expense of Rs.230.28 millions was recognised and presented as a part of "Deferred tax charge/(credit)" in statement of profit and loss in the Statement of audited Standalone Financial Results. According to the revised policy, investment in subsidiary is remeasured at fair value, based on periodic valuation performed by external independent valuer, with the gains and losses, if any, being recognised in profit and loss. This re-remeasurement gain is not available for distribution to shareholders as per the provisions of Companies Act, 2013.

The voluntary change in accounting policy is pursuant to the requirements of Ind AS 8 "Accounting Policies, Changes in Accounting Estimates and Errors", which requires changes in accounting policies to be applied retrospectively applied to all prior periods presented. In case of the Company, the change in accounting policy, however, did not result in any material impact of prior periods presented based on the valuation performed by external independent valuer using market approach. Considering one of the fundamental qualitative characteristics viz. 'materiality' as mentioned in conceptual framework for financial reporting under Indian Accounting Standards (Ind AS) read together with the objective of Ind AS 8, the comparative information for prior year have not been restated.

The financial impact of the change in accounting policy on the Statement of audited Standalone Financial Results is as follows:

Particulars	Amount in Millions
Increase in Total Income	914.95
Increase in Net Profit before tax	914.95
Increase in Net Profit after tax	684.67
Increase in Total Comprehensive Income	492.67
EPS (Basis)	(6.55)
EPS (Dilutive)	(6.55)

There is no impact on the "Net increase / (decrease) in cash and cash equivalents" as the gain is a non-cash item.



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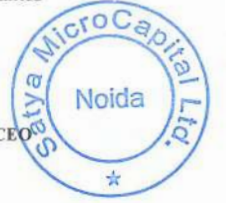
- 11 The figures of last quarters ended March 31, 2025 and March 31, 2024 represents the balancing figures between the audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the respective financial years, which were subject to limited review by the statutory auditors.
- 12 The comparative figures as disclosed in these results have been regrouped/reclassified, wherever necessary, to make them comparable to current period figures.
- 13 The above financial results are available on the stock exchange website (www.bseindia.com) and the website of the Company (www.satyamicrocapital.com).



Place : Noida
Date : May 10, 2025

For and on behalf of the Board of Directors of
SATYA MicroCapital Limited


Vivek Tiwari
Managing Director and CEO
DIN: 02174160





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Statement of audited consolidated financial results for the year ended March 31, 2025

S.No.	Particulars	(₹ in million except EPS)	
		March 31, 2025 (Audited)	March 31, 2024 (Audited)
1	Revenue from operations		
	Interest income	10,411.43	10,215.39
	Fee and commission income	729.61	1,117.35
	Net gain on fair value changes	129.67	-
	Net gain on derecognition of financial instruments under amortised cost category	1,096.99	1,381.69
	Total revenue from operations	12,367.70	12,714.43
2	Other income	84.59	154.64
3	Total income (1+2)	12,452.29	12,869.07
4	Expenses		
	Finance cost	6,027.34	5,273.50
	Net loss on fair value changes	-	31.91
	Impairment on financial instruments	1,627.35	1,321.97
	Employee benefits expenses	3,748.78	3,208.85
	Depreciation and amortization	239.02	136.96
	Other expenses	1,475.77	1,241.80
	Total expenses	13,118.26	11,214.99
5	Profit before tax (3-4)	(665.97)	1,654.08
6	Tax expense:		
	Current year tax	-	587.58
	Earlier year tax	(22.44)	-
	Deferred tax charge/(credit)	(134.96)	(166.82)
	Total tax expense	(157.40)	420.76
7	Net profit after tax (5-6)	(508.57)	1,233.32
8	Other comprehensive income		
	Items that will not be reclassified to profit or loss	6.05	(17.60)
	Income tax relating to items that will not be reclassified to profit or loss	(1.53)	4.43
	Items that will be reclassified subsequently to profit or loss		
	Items that will be reclassified to profit or loss	(92.92)	-
	Income tax effect	23.39	-
	Total other comprehensive income	(65.01)	(13.17)
9	Total comprehensive income (7+8)	(573.58)	1,220.15
	Net profit after tax attributable to:		
	Owners of the holding company	(513.17)	1,228.46
	Non-controlling interests	4.60	4.86
	Other comprehensive income attributable to		
	Owners of the holding company	(65.01)	(13.17)
	Non-controlling interests	0.00	-
	Total comprehensive income attributable to		
	Owners of the holding company	(578.18)	1,215.29
	Non-controlling interests	4.60	4.86
10	Paid-up equity share capital (face value of ₹ 10 per equity share)	657.16	656.45
11	Instruments entirely equity in nature	2.50	2.50
12	Other equity	8,933.49	9,504.27
13	Earning per share (EPS) (face value of ₹ 10 per equity share)		
	- Basic (amount in ₹)	(7.74)	19.70
	- Diluted (amount in ₹)	(7.74)	19.07



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Statement of audited consolidated assets and liabilities as at March 31, 2025

Particulars	(₹ in million)	
	As at March 31, 2025 (Audited)	As at March 31, 2024 (Audited)
ASSETS		
Financial assets		
Cash and cash equivalents	5,536.90	1,752.35
Bank balances other than cash and cash equivalents	4,590.03	4,413.49
Derivative financial instruments	89.46	-
Trade receivables	387.92	152.76
Loan portfolio	37,293.96	49,547.39
Investment	2,284.79	627.38
Other financial assets	3,012.02	1,565.64
Total financial assets	53,195.08	58,059.01
Non-financial assets		
Current tax assets (net)	339.86	147.72
Deferred tax assets (net)	280.41	123.59
Property, plant and equipment	1,446.27	339.64
Capital work-in-progress	-	895.95
Intangible assets under development	0.53	-
Goodwill	39.44	39.44
Intangible assets	3.93	5.23
Other non-financial assets	1,104.83	630.77
Total non-financial assets	3,215.27	2,182.34
TOTAL ASSETS	56,410.35	60,241.35
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Derivative financial instruments	-	38.86
Trade Payable		
(i) total outstanding dues of micro enterprises and small enterprises	15.39	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	96.07	308.46
Debt securities	10,683.63	10,112.69
Borrowings (other than debt securities)	31,254.06	34,046.05
Subordinated liabilities	3,940.70	3,550.15
Other financial liabilities	551.36	1,629.65
Total financial liabilities	46,541.21	49,685.86
Non-financial liabilities		
Current tax liabilities (net)	-	128.81
Provisions	65.29	75.39
Other non-financial liabilities	186.66	168.63
Total non-financial liabilities	251.95	372.83
Equity		
Equity share capital	657.16	656.45
Instruments entirely equity in nature	2.50	2.50
Other equity	8,933.49	9,504.27
Equity attributable to equity holders of the holding company	9,593.15	10,163.22
Non-controlling interest	24.04	19.44
Total equity	9,617.19	10,182.66
TOTAL LIABILITIES AND EQUITY	56,410.35	60,241.35

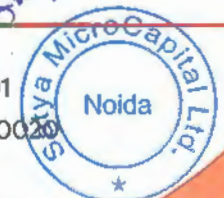
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Consolidated statement of cash flow for the year ended March 31, 2025

(₹ in million)

Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
Cash flow from operating activities		
Profit before tax	(665.97)	1,654.08
Adjustments for:		
Depreciation and amortisation	230.68	120.18
Depreciation of right-of-use asset	8.34	16.78
Share based payment to employees	4.92	14.12
Interest expense for leasing arrangements	5.05	3.46
Impairment of financial instruments	1,650.60	1,324.47
Income from sale of investment	(63.86)	-
Net (gain)/loss on fair value changes	(131.02)	31.91
Loss/(Profit) on sale of property plant and equipment	(1.18)	1.61
Unrealised exchange fluctuation loss (net)	127.59	76.14
Net gain on derecognition of financials instruments under amortised cost category	(1,096.99)	(1,381.69)
Operating profit before working capital changes	68.17	1,861.06
Movements in working capital:		
Increase/(decrease) in trade payable and other financial liabilities	(1,319.95)	606.88
Increase/(decreases) in other non-financial liabilities	18.03	52.80
Increase/(decreases) in provisions	(4.05)	(12.06)
(Increase)/decrease in bank balances other than cash and cash equivalents	(176.54)	(2,320.94)
(Increase)/decrease in trade receivables	(235.16)	(46.28)
(Increase)/decrease in loan portfolio	10,626.08	(12,374.29)
(Increase)/decrease in other financial assets	(332.43)	1,045.65
(Increase)/decrease in other non-financial assets	(474.06)	(220.71)
Cash used in operations	8,170.08	(11,407.89)
Income-tax paid	(298.51)	(465.05)
Net cash used in operating activities (A)	7,871.57	(11,872.94)
Cash flow from investing activities		
Purchase of property, plant and equipment and capital work-in-progress	(433.07)	(585.99)
Proceeds from derecognition of property, plant and equipment	5.14	13.07
Income from sale of investment	63.86	-
Purchase of investment	(1,798.27)	-
Proceeds from investment	140.86	370.44
Net cash used in investing activities (B)	(2,021.49)	(202.48)
Cash flow from financing activities		
Proceeds from issue of share capital (including premium and net of issue expenses)	3.20	571.46
Proceeds from debt securities	4,535.08	2,228.70
Repayment of debt securities	(4,015.22)	(2,476.70)
Proceeds from borrowings other than debt securities	16,156.33	27,106.29
Repayment of borrowings other than debt securities	(19,116.40)	(18,278.84)
Proceeds from subordinated liabilities	450.00	2,490.00
Repayment of subordinated liabilities	(59.45)	(100.75)
Payment of lease liabilities	(19.08)	(18.29)
Net cash from financing activities (C)	(2,065.53)	11,521.87
Net increase / (decrease) in cash and cash equivalents (A + B + C)	3,784.55	(553.55)
Cash and cash equivalents at the beginning of the year	1,752.35	2,305.90
Cash and cash equivalents at the end of the year	5,536.90	1,752.35
Components of cash and cash equivalents as at the end of the year		
Cash on hand	67.50	16.56
Balance with banks - on current accounts	5,466.03	1,700.78
Stamp Paper in Hand	3.37	-
Deposits with original maturity of less than 3 months	-	35.01
Total cash and cash equivalents	5,536.90	1,752.35



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Notes to the audited consolidated financial results:

- The above audited consolidated financial results for the year ended March 31, 2025 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their respective meetings held on May 10, 2025, in accordance with requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended). The statutory auditors of the Company have carried out audit of the aforesaid financial results.
- These financial results have been prepared in accordance with Indian accounting standards prescribed under section 133 of the Companies Act 2013 read with the relevant rules issued thereunder ("Ind AS") and the other accounting principles generally accepted in India, to the extent applicable.
- Disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 (as amended) for the year ended March 31, 2025 are presented in below table:

S.No.	Particulars	Year ended March 31,2025	Year ended March 31,2024
1	Debt-equity ratio (no. of times)*	4.78	4.69
2	Debt service coverage ratio	Not applicable	Not applicable
3	Interest service coverage ratio	Not applicable	Not applicable
4	Outstanding redeemable preference shares (in numbers)- refer note (a)	Nil	Nil
5	Capital redemption reserve/debenture redemption reserve (₹ in million)	Nil	Nil
6	Net worth (₹ in million)**	9,593.15	10,163.22
7	Net Profit/(loss) after tax (₹ in million)	(508.57)	1,233.32
8	Earnings per share: Basic	(7.74)	19.70
9	Diluted	(7.74)	19.07
10	Current ratio (no. of times)	Not applicable	Not applicable
11	Long term debt to working capital (no. of times)	Not applicable	Not applicable
12	Bad debts to account receivable ratio	Not applicable	Not applicable
13	Current liability ratio (no. of times)	Not applicable	Not applicable
14	Total debts to total assets***	0.81	0.79
15	Debtors turnover	Not applicable	Not applicable
16	Inventory turnover	Not applicable	Not applicable
17	Operating margin (%)	Not applicable	Not applicable
18	Net profit margin (%) #	-4.08%	9.58%

Notes:

- The Company does not have any non-convertible redeemable preference shares/ non-convertible preference shares/ redeemable preference shares.
- Ratio computation :
* Debt Equity ratio = (Debt securities+ Borrowing (other than debt securities)+ Subordinated liabilities)/Net worth
** Net worth = Equity Share Capital + Other Equity + Instruments entirely equity in nature
*** Total debts to total assets = (Debt securities+ Borrowing(other than debt securities)+ Subordinated liabilities)/Total Assets
Net Profit Margin = Profit after tax/ Total income
- The comparative figures as disclosed in these results have been regrouped/reclassified, wherever necessary, to make them comparable to current period figures.
- The above financial results are available on the stock exchange website (www.bseindia.com) and the website of the Company (www.satyamicrocapital.com).



Place : Noida
Date : May 10, 2025

For and on behalf of the Board of
SATYA MicroCapital Limited

Vivek Tiwari
Managing Director and CEO
DIN: 02174160



Corporate Office : SATYA Tower, Plot No 7A, Sector 125, Noida, Uttar Pradesh-201301 | Phone : (+91-20) 6534 444

Registered Office : 519, 5th Floor, DLF Prime Tower, Block- F, Okhla Phase-1, New Delhi-110020 | Phone : (+91-11) 4972 4000

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SATYA MicroCapital Ltd.

सर्वे भवन्तु सुखिनः

Date: May 10, 2025

To
Manager
BSE Limited
1st Floor, P.J. Towers,
Dalal Street, Mumbai-400001

Scrip Code: 958258*, 958955, 958878, 958911, 973301, 973383, 973717, 973893, 973971, 974260*, 974313*, 975229, 975367, 975375, 975440, 975861, 975946

Reg: Declaration with respect to Auditors Report (Standalone & Consolidated) with unmodified Opinion

Dear Sir/Madam,

Pursuant to Regulation 52 (3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations'). We hereby declare that M/s. Sharp & Tannan, Chartered Accountants, Statutory Auditors of the Company have not expressed any modified opinion(s) on the Audited (Standalone & Consolidated Financial Results) for the Financial Year ended on March 31, 2025.

Request you to please take above documents on record.

Thanking you,
Yours faithfully,

For SATYA MicroCapital Limited

Choudhary Runveer Krishanan
Company Secretary & Chief Compliance Officer



CC: Catalyst Trusteeship Limited
ICRA Limited; CRISIL Ratings Limited, Acuite Ratings & Research Limited, India Ratings & Research Private Limited

*Non-Convertible Debentures (NCDs) issued and listed under the scrip code 958258 (ISIN INE982X07267), 974260 (ISIN no-INE982X07317 and 974313 (ISIN no-INE982X07341) were redeemed on December 31, 2024, March 20, 2025 and March 20, 2025 respectively and under the process of delisting with BSE.



SATYA MicroCapital Ltd.

सर्वे भवन्तु सुखिनः

Date: May 10, 2025

To

**Manager
BSE Limited
1st Floor, P.J. Towers,
Dalal Street, Mumbai-400001**

**Scrip Code: 958258*, 958955, 958878, 958911, 973301, 973383, 973717, 973893, 973971, 974260*,
974313*, 975229, 975367, 975375, 975440, 975861, 975946**

Subject: Disclosure pursuant to Regulation 54 of SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015

Dear Sir,

Pursuant to Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated May 16, 2024, as amended, please find enclosed herewith the statement on security cover available for listed non-convertible debt securities as at March 31, 2025.

You are requested to take the same on your record.

Thanking you,
Yours faithfully,

For SATYA MicroCapital Limited

Choudhary Runveer Krishanan
Company Secretary & Chief Compliance Officer*



CC: Catalyst Trusteeship Limited
ICRA Limited; CRISIL Ratings Limited, Acuite Ratings & Research Limited, India Ratings & Research Private Limited

*Non-Convertible Debentures (NCDs) issued and listed under the scrip code 958258 (ISIN INE982X07267), 974260 (ISIN no-INE982X07317 and 974313 (ISIN no-INE982X07341) were redeemed on December 31, 2024, March 20, 2025 and March 20, 2025 respectively and under the process of delisting with BSE.

Independent Auditor's Certificate

2025-26/MSG-SATYA/04

To,

Board of Directors

SATYA MicroCapital Limited
519, 5th Floor, DLF Prime Towers,
Okhla Industrial Area, Phase-1,
New Delhi-110020.

Subject: To certify the Security Cover for listed non-convertible debt securities of SATYA MicroCapital Limited as at 31 March 2025

1. This has reference to your request, to certify the Security Cover as per the terms of the Debenture Trust Deeds for listed non- convertible debt securities as of 31 March 2025, pursuant to the requirements of Regulation 54 and Regulation 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations"), SEBI Circular No. SEBI/HO/MIRSD_CRADT/CIR/P/2022/67 dated 19 May 2022 and SEBI Master Circular No. SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated 16 May 2024 ("the circulars") of the SATYA MicroCapital Limited ("the Company") (referred to as "**Annexure**").

Management's responsibility:

2. The preparation of the accompanying Annexure is the responsibility of the Company's management, including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation, and maintenance of internal control relevant to preparation and presentation of the Annexure and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
3. The Company's management is solely responsible for ensuring compliance with the all-relevant requirements of the Listing Regulations, the circulars, relevant provisions of the Companies Act, 2013 and other laws and regulations, as applicable.
4. The Company's Management is also responsible for ensuring flagging/tagging/earmarking of the loan pool provided for the charge in respect of these debt securities.



Auditor's responsibility:

5. Pursuant to the requirements of the Listing Regulations and the circular, it is our responsibility to express a limited assurance in the form of a conclusion as to whether anything has come to our attention which causes us to believe that as at 31 March 2025 the Company has not maintained security cover for listed non- convertible debt securities as per the terms of the Debenture Trust Deeds.
6. We conducted our examination, on a test check basis, of the Annexure in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) ("the Guidance Note") issued by the Institute of Chartered Accountants of India ("the ICAI") and in accordance with generally accepted auditing techniques.
7. The procedures performed in a limited assurance engagement vary in nature and timing from and are less in extent than for a reasonable assurance engagement; and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. The procedures selected depend on the auditor's judgment, including the assessment of areas where a material misstatement of the subject matter information is likely to arise. We have performed the following procedures in relation to the Annexure:
 - i. Traced the principal amount of debt securities outstanding as at 31 March 2025 and value of assets indicated in Annexure to the audited financial information of the Company.
 - ii. Obtained and read the particulars of security cover required to be provided in respect of debt securities on test check basis as indicated in the Trust Deed and noted the security cover percentage required to be maintained by the Company in respect of debt securities and compared it with the information furnished in Annexure.
 - iii. Examined and verified the arithmetical accuracy of the computation of security cover indicated in Annexure.

Conclusion:

8. Based on the procedures performed above, evidences obtained and according to the information and explanations provided by the Company's management, nothing has come to our attention that causes us to believe that as at 31 March 2025 the Company has not maintained security cover for listed non- convertible debt securities as per the terms of the Debenture Trust Deeds (Refer note 2 to the Annexure).



Restriction on use:

9. Our work was performed solely to assist you in meeting your responsibilities in relation to submission of the certificate to debenture trustee and stock exchange. Our obligations in respect of this certificate are entirely separate from, and our responsibility and liability are in no way changed by, any other role we may have as statutory auditors of the Company or otherwise. Nothing in this certificate, nor anything said or done in the course of or in connection with the services that are the subject of this certificate, will extend any duty of care we may have in our capacity as statutory auditors of the Company.
10. This certificate is addressed to and provided to the directors of the Company solely for the purpose of enabling them to submit with the debenture trustees and to the stock exchange should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care or for any other purpose or to any other party to whom it is shown or into whose hands it may come without our prior consent in writing. We have no responsibility to update this certificate for events and circumstances occurring after the date of this certificate.



For **SHARP & TANNAN**
Chartered Accountants
Firm's registration no.: 109982W

M. S. Ghanekar

Mandar S. Ghanekar

Partner

Membership no.: 126772
UDIN: 25126772BMNTXZ6853

Pune, 10 May 2025

Security cover for the listed non-convertible debt securities as at 31 Mar 2025

(Rs. in Million)

Column A Particulars	Column B Description of asset for which this certificate relate	Column C	Column D	Column E	Column F	Column G	Column H Assets not offered as Security	Column I Elimination (amount in negative)	Column J (Total C to H)	Column K	Column L		Column M	Column N	Column O
		Exclusive Charge Debt for which this certificate being issued	Exclusive Charge Other Secured Debt	Parl-Passu Charge Debt for which this certificate being issued	Parl-Passu Charge Assets shared by pari-passu debt holder (includes Debt for which this certificate is issued & Other debt with pari passu charge)	Parl-Passu Charge Other assets on which there is pari-passu charge (excluding items covered in column "F")					Market Value for Assets charged on exclusive basis	Related to only those items covered by this certificate		Market Value for Pari Passu Charge Assets	
		Book Value	Book Value	Yes/No	Book Value	Book Value	Related to Column F								
ASSETS															
Property, Plant and Equipment	Car Loan & Property Loan	-	466.56	Yes	-	-	587.12	-	1,053.68	-	-	-	-	-	-
Capital Work-in-Progress		-	-	No	-	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	346.53	No	-	-	-	-	-	-	-	-	-	-	-
Goodwill		-	-	No	-	-	32.32	-	378.85	-	-	-	-	-	-
Intangible Assets		-	-	No	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets under Development		-	-	No	-	-	3.93	-	3.93	-	-	-	-	-	-
Investments		-	-	No	-	-	0.53	-	0.53	-	-	-	-	-	-
Loans	Book Debts	4,969.28	30,196.07	No	-	-	4,421.84	-	4,421.84	-	-	-	-	-	-
	Receivable	-	-	No	-	-	272.30	-	35,347.65	-	-	4,969.28	-	-	4,969.28
Inventories		-	-	No	-	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	No	-	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	No	-	-	387.92	-	387.92	-	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents	Margin money deposit with Banks	462.44	3,862.48	No	-	-	228.54	-	4,553.46	-	-	462.44	-	-	462.44
Others	Margin money deposit with FIs	-	663.50	No	-	-	3,759.27	-	4,412.77	-	-	-	-	-	-
Total		5,431.72	35,435.14				15,119.91		55,886.77			5,431.72			5,431.72
LIABILITIES															
Debt Securities to which this certificate pertains (read with note 2)	Listed Secured NCD	5,064.57	-	No	-	-	2,094.89	-	7,159.46	-	-	5,064.57	-	-	5,064.57
Other debt sharing pari-passu charge with above debt		-	-	No	-	-	-	-	-	-	-	-	-	-	-
Other Debt															
Subordinated debt				No	-	-	-	-	-	-	-	-	-	-	-
Borrowings				No	-	-	3,940.70	-	3,940.70	-	-	-	-	-	-
Bank - borrowings (read with note 1)			15,930.36	No	-	-	-	-	15,930.36	-	-	-	-	-	-
Debt Securities			2,896.47	No	-	-	627.72	-	3,524.19	-	-	-	-	-	-
Others - borrowings (read with note 1)			13,630.64	No	-	-	601.85	-	14,132.29	-	-	-	-	-	-
Trade payables			-	No	-	-	87.75	-	87.75	-	-	-	-	-	-
Lease Liabilities			-	No	-	-	34.83	-	34.83	-	-	-	-	-	-
Provisions			-	No	-	-	60.18	-	60.18	-	-	-	-	-	-
Others			-	No	-	-	663.50	-	663.50	-	-	-	-	-	-
Total		5,064.57	32,457.47				8,011.22		45,533.28			5,064.57			5,064.57
Cover on Book Value		1.07													
Cover on Market Value		1.07													
		Exclusive Security Cover Ratio					No Pari-passu-NCD								
							No Pari-passu-NCD								
							Pari-Passu Security Cover Ratio								

Notes:

- The company had borrowed the fund and same has to be utilized in 30 to 90 days from the date of disbursement, hence the fund Rs 1,860 million is unutilised as on Mar 31, 2025
- In certain borrowings and NCD's, the company has provided alternative security or got waivers from lenders to convert the facility as unsecured





SATYA MicroCapital Ltd.

सर्वे भवन्तु सुखिनः

Date: May 10, 2025

To,
BSE Limited
1st Floor, P.J Towers
Dalal Street, Mumbai 40001

Scrip Code: 958258*, 958955, 958878, 958911, 973301, 973383, 973717, 973893, 973971, 974260*, 974313*, 975229, 975367, 975375, 975440, 975861, 975946

Dear Sir/Madam,

Sub: Certificate on use of proceeds from issue of Non- Convertible Debentures (NCDs)

Pursuant to provisions of Regulation 52(7) & 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Master Circular SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2024/48 dated May 21, 2024, as amended, the Company hereby confirms that the proceeds raised through issuance of Non-Convertible Debentures (NCDs) listed on BSE Limited have been utilised for the purposes as disclosed in the Information Memorandum/ Placement Memorandum/Key Information Document/Debenture Trust deed of respective issues as specified in Annexure and there are no material deviation in use of proceeds as compared to the objects of the issue of NCDs.

Statement indicating utilisation and Statement indicating deviation/ variation in the use of proceeds of issue of listed Non-convertible Debentures is enclosed as “**Annexure**”.

Kindly take the above information on record.

Thanking you,
Yours faithfully,

For **SATYA MicroCapital Limited**

Choudhary Runveer Krishanan
Company Secretary & Chief Compliance Officer



CC: Catalyst Trusteeship Limited
ICRA Limited; CRISIL Ratings Limited, Acuite Ratings & Research Limited, India Ratings & Research Private Limited

*Non-Convertible Debentures (NCDs) issued and listed under the scrip code 958258 (ISIN INE992X07267), 974260 (ISIN no-INE982X07317 and 974313 (ISIN no-INE982X07341) were redeemed on December 31, 2024, March 20, 2025 and March 20, 2025 respectively and under the process of delisting with BSE.

Corporate Office : SATYA Tower, Plot No 7A, Sector 125, Noida, Uttar Pradesh-201301 | Phone : (+91-20) 6534 444
Registered Office : 519, 5th Floor, DLF Prime Tower, Block- F, Okhla Phase-1, New Delhi-110020 | Phone : (+91-11) 4972 4000
E-Mail : info@satyamicrocapital.com | Website : www.satyamicrocapital.com
CIN : U74899DL1995PLCO68688 | Fax : (+91-11) 49724051



SATYA MicroCapital Ltd.

सर्वे भवन्तु सुखिनः

Annexure

A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
SATYA MicroCapital Limited	NA	NA	NA	NA	Nil during the quarter	NA	NA	N.A.	N.A.

B. Statement of deviation/ variation in use of Issue proceeds:

Particulars	Remarks
Name of listed entity	SATYA MicroCapital Limited
Mode of fund raising	NA
Type of instrument	Listed Non- Convertible Debentures
Date of raising funds	NA
Amount raised	Nil during the quarter
Report filed for quarter ended	March 31, 2025
Is there a deviation/ variation in use of funds raised?	NA
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If yes, details of the approval so required?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:	NA



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Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds utilized	Amount of deviation/variation for the quarter according to applicable object (in Rs. Crore and in %)	Remarks, if any
N.A						

Deviation could mean:

- Deviation in the objects or purposes for which the funds have been raised.
- Deviation in the amount of funds actually utilized as against what was originally disclosed.

Name of signatory: Choudhary Runveer Krishanan
Designation: Company Secretary & Chief Compliance Officer
Date: May 10, 2025





SATYA MicroCapital Ltd.

सर्वे भवन्तु सुखिनः

Date: May 10, 2025

To
Manager
BSE Limited
1st Floor, P.J. Towers,
Dalal Street, Mumbai-400001

Scrip Code: 958258*, 958955, 958878, 958911, 973301, 973383, 973717, 973893, 973971, 974260*, 974313*, 975229, 975367, 975375, 975440, 975861, 975946

Subject: Disclosure of related party transactions for the half year ended March 31, 2025

Dear Sir/Madam

Pursuant to Regulation of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the disclosure of related party transaction for the half year ended March 31, 2025.

Request you to please take above documents on record.

Thanking you,

Yours faithfully,

For SATYA MicroCapital Limited

Chondhary Runveer Krishanan
Company Secretary & Chief Compliance Officer



CC: Catalyst Trusteeship Limited,
ICRA Limited, CRISIL Ratings Limited, Acuite Ratings & Research Limited, India Ratings &
Research Private Limited

*Non-Convertible Debentures (NCDs) issued and listed under the scrip code 958258 (ISIN INE982X07267), 974260 (ISIN no-INE982X07317 and 974313 (ISIN no-INE982X07341) were redeemed on December 31, 2024, March 20, 2025 and March 20, 2025 respectively and under the process of delisting with BSE.

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Registered Office : 519, 4th Floor, DLF Prime Tower, Block- F, Okhla Phase-1, New Delhi-110020 | Phone : (+91-11) 4972 4000

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

													Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.								
Sr No	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments.					Details of the loans, inter-corporate deposits, advances or investments	Notes		
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary						Opening balance	Closing balance	Nature of indebtedness (loan/issuance of debt/any other)	Details of other indebtedness	Cost	Tenure	Nature (loan/advance/inter-corporate deposits)			Interest Rate (%)	Tenure
1	SATYA MicroCapital Limited	AAACT2834I	Mr. Vivek Tiwari	AEYPT2745P	Managing director, Chief Executive Officer and Chief Information Officer	Remuneration	-	29.82	N/A	29.82	-	-	-	-	-	-	-	-	-	-	-
2	SATYA MicroCapital Limited	AAACT2834I	Ms. Vandita Kaul	AHVPG0430G	Chief Financial Officer	Remuneration	-	6.74	N/A	6.74	-	-	-	-	-	-	-	-	-	-	-
3	SATYA MicroCapital Limited	AAACT2834I	Mr. Choudhary Runveer Krishnan	AUHPK0712H	Company Secretary	Remuneration	-	4.96	N/A	4.96	-	-	-	-	-	-	-	-	-	-	-
4	SATYA MicroCapital Limited	AAACT2834I	Mr. Garjesh Tiwari	AXOPT7444A	Relative of Key Managerial Personnel	Remuneration	-	1.76	N/A	1.76	-	-	-	-	-	-	-	-	-	-	-
5	SATYA MicroCapital Limited	AAACT2834I	Satya Micro Housing Finance Private Limited	AACCE0925B	Subsidiary Company	Investment	-	500.00	N/A	500.00	722.10	1,222.10	-	-	-	-	-	-	-	-	-
6	SATYA MicroCapital Limited	AAACT2834I	Satya Micro Housing Finance Private Limited	AACCE0925B	Subsidiary Company	Loan	-	75(195.85)	N/A	75(195.85)	649.50	528.65	-	-	-	-	-	-	-	-	-
7	SATYA MicroCapital Limited	AAACT2834I	Satya Micro Housing Finance Private Limited	AACCE0925B	Subsidiary Company	Any other transaction	Processing Fee	0.75	N/A	0.75	-	-	-	-	-	-	-	-	-	-	-
8	SATYA MicroCapital Limited	AAACT2834I	Satya Employee Welfare Trust	AAWTS9436L	Entities in which KMP and their relatives have significant influence	Any other transaction	Amount received/adjusted on ESOP exercised by employees	0.91	N/A	0.91	20.57	19.66	-	-	-	-	-	-	-	-	-



