

## **NOTIFICATION FOR SALE OF STRESSED FINANCIAL ASSETS ON SWISS CHALLENGE BASIS**

SATYA MicroCapital Limited (“SMCL”) intends to sell its identified Stressed Assets on a full cash/partly cash and partly security receipt basis, as per the list given herein below. The preference will be given to full cash bids. In this respect, we invite bids from eligible ARCs/Banks/Financial Institutions. Please note that the sale will be subject to final approval by the Competent Authority of SMCL.

1. Details of the Assets will be provided upon signing of Non-Disclosure Agreement (“NDA”) and submission of Expression of Interest (“EOI”).
2. The Interested eligible ARC’s/Banks/Financial Institutions will be given minimum 15 days’ time to conduct due diligence after submitting EOI and executing an NDA with SMCL.
3. The sale of assets shall be on swiss challenge basis. ‘As is where is & what is where is’ basis and ‘without recourse basis’.
4. Interested bidders/buyers may submit EOI by June 28, 2025, addressed to Authorized Officer, SATYA MicroCapital Limited, SATYA Tower, Plot No 7A, Sector 125, Noida, Uttar Pradesh-201301 and may be emailed on the following e-mail id - [cs@satyamicrocapital.com](mailto:cs@satyamicrocapital.com)
5. If the interested buyer has exposure in the account, which are to be transferred upon completion of Due Diligence then the respective share % must be revealed to SMCL while bidding for the account.
6. SMCL reserves the right not to go ahead with the proposed sale at any stage without assigning any reason. The decision of SMCL in this regard shall be final and binding.

### **SCHEDULE OF SALE PROCESS**

Sr. No.	Activity	Date & Time
1.	Paper Publication of Sale of Portfolio	June 27, 2025
2.	Last date of submission for EOI & Execution of NDA	Upto 17:00 Hrs June 28, 2025
3.	Opening of Data Room	June 28, 2025
4.	Closing of Data Room	July 15, 2025
5.	Submission of bids	Upto 15:00 Hrs on July 15, 2025
6.	Date of Opening Bids and Communication to the Successful Bidders	Upto 17:00 Hrs on July 15, 2025
7.	Declaration of H-1 Bidder	Upto 18.00 Hrs on July 15, 2025
8.	Date of Payment and execution of documents	Upto July 21, 2025

7. The eligible bidders may submit the bid/offer in a sealed cover (in original) to the contact person as mentioned below. The participants shall not be entitled to withdraw or cancel their offer once submitted. Under no circumstances can the ARC/Bank/Financial Institution withdraw their offer/bid once submitted.
8. Highest Bidder ("H-1") will be treated as binding offer in case SMCL goes for sale. After receipt of bids from the intending buyers, SMCL will open the bids and communicate to the highest bidder. While deciding the highest bidder the factors such as total price, cash portion of total price, annual fee, recovery incentives etc. shall be taken into consideration.
9. SMCL reserves the right to negotiate for further improvement of offer price with H-1 and may negotiate further improvement at its sole discretion with H-1. After negotiations with the H-1 and subject to approval from Competent Authority of SMCL shall declare successful participant with whom Assignment Agreement shall be executed.
10. The highest bidder on being accepted/confirmed as the successful bidder by the Competent Authority would have to pay the purchase consideration and execute the assignment deed on the date(s) mentioned above. In case the buyer seeks any extension for execution of Assignment Agreement, the same shall be with prior approval of SMCL.
11. The interested eligible purchasers may contact the below mentioned officer of SMCL for the necessary details of the accounts for the purpose of due diligence on these accounts. The related information may be obtained after having executed a Non-Disclosure Agreement with SMCL.

The details of the contact person is:

Name: Choudhary Runveer Krishanan  
Address: SATYA MicroCapital Limited  
SATYA Tower, Plot No 7A, Sector 125, Noida, Uttar Pradesh-201301  
Phone: 0120-6534444  
Email id: cs@satyamicrocapital.com

For SATYA MicroCapital Limited

Sd/-

Authorized Signatory

Date: June 27, 2025