

## Continuing the Journey of Growth!



Delighted to share that SATYA MicroCapital Ltd. has recorded an impressive ₹1,100 Cr. disbursement in Q4 FY 2024-25. Additionally, our robust MSME portfolio has further achieved an AUM of ₹221 Cr. with a cumulative disbursement of ₹270 Cr., reflecting our growing impact in the sector.

These accomplishments stand as a testament to our commitment to financial empowerment and inclusive growth, under the impeccable leadership of our MD & CEO, Mr. Vivek Tiwari and our dedicated leadership team.

## Driving Strategy, Defining the Future: 8<sup>th</sup> Strategic Meet in Udaipur

SATYA MicroCapital Ltd. successfully conducted its 8<sup>th</sup> Strategic Meet in the picturesque city of Udaipur: Rajasthan's Cultural Capital, bringing together key stakeholders to define the organization's strategic roadmap for FY 2025-26. The meeting underscored SATYA's commitment to sustained growth and financial inclusion.

The gathering also provided an opportunity to strengthen internal collaboration through cultural engagements, including traditional Rajasthani performances and local experiences. The convergence of strategic dialogue and team cohesion has positioned SATYA to continue its mission of driving inclusive financial empowerment across length and breadth of the country.





## Celebrating the 76<sup>th</sup> Birth Anniversary of Satguru Shri Madhu Paramhans Sahib Ji



On the auspicious occasion of Satguru Shri Madhu Paramhans Sahib Ji's 76<sup>th</sup> birth anniversary, SATYA organized विशाल भंडारा where over 2,000 individuals received prasaad and blessings.

The initiative aimed to spread the divine teachings of compassion, humanity, and selfless service exemplified by Gurujii. Beyond offering nourishment to the underprivileged, the day served as a meaningful platform to promote the values of selfless service, and social harmony within the community — reflecting SATYA's commitment to inclusive welfare and spiritual legacy.

## Honouring the Legacy of Dr. B.R. Ambedkar on his Jayanti

Entire team of SATYA paid heartfelt tribute to Dr. Bhim Rao Ambedkar, the architect of the Indian Constitution and a visionary leader who championed the rights of the marginalized. His unwavering commitment to justice, equality, and education laid the foundation for an inclusive and progressive India. On his Jayanti, we reaffirmed our dedication to upholding these values and contributing to a more equitable society through responsible financial inclusion and community upliftment.



## Recognizing Excellence: SATYA rewards Top Performers with IPL Experience

At SATYA, we believe in celebrating the people who drive our success. As a token of appreciation, our top-performing team members witnessed a memorable experience — enjoying the electrifying atmosphere of Live IPL matches straight from the stadium stands. The initiative highlights SATYA's strategic approach to developing an organizational ethos that appreciates diligence, commemorates achievements, and fosters remarkable adventures for its Human Capital.

We firmly believe that Our People are Our True Power, and their every accomplishment deserves to be recognized with pride and enthusiasm.



## Leadership in Focus: Mr. Vivek Tiwari – MD & CEO featured in Banking Frontiers

In an exclusive feature by Banking Frontiers magazine, our MD & CEO, Mr. Vivek Tiwari, shared valuable insights into the leadership qualities and innovations shaping SATYA MicroCapital Ltd. He reflected on the balance of hard and soft skills — combining financial expertise and regulatory acumen with empathy, trust, and transparent communication to build a purpose-driven culture.

He also shared his perspective on how AI is reshaping the workforce — not by replacing people, but by enhancing productivity through automation. Highlighting the rise of “digital field warriors,” he explained how SATYA is leveraging technology to strengthen customer engagement, ensure compliance, and expand financial inclusion — while keeping the human connection at the heart of it all.

### CEO Perspectives

#### AI will take away repetition, not employment

Technology is associated with worries like rising costs, rising unemployment and skills shortage. Vivek Tiwari, MD & CEO at SATYA MicroCapital gives his calm perspectives on these issues:

Ravi Lalwani: Historically, salaries are a substantial cost for companies in the financial sector, and when there is a cost pressure, the simple formula is to lay off people. Nowadays, technology costs are a big cost component. How can financial companies manage technology costs during tough times, given that many of the technologies are key to customer engagement, regulatory compliance, fraud prevention, etc?

Vivek Tiwari: At SATYA, we see technology not as a cost but as a catalyst for scale and transparency. Especially in microfinance, where every transaction must reflect trust, our tech investments are aligned with outcomes like efficient service delivery, real-time monitoring, and regulatory adherence. Rather than reducing technology spend in difficult times, we reallocate — focusing on platforms that offer modularity, interoperability, and long-term value. Co-creating solutions with fintech partners and optimizing internal capabilities helps us control costs while staying resilient and compliant.

One trend observed today is that many of the world's largest companies are laying off employees while start-ups and small companies are on a hiring spree. Do you see this as a short-term trend or a long-term trend? What employment trend do you expect in your industry vertical?

What we're seeing is not a crisis, but a recalibration. Larger companies are



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realigning toward AI-enabled efficiencies, while start-ups are using the opportunity to build agile, tech-driven teams. In our vertical — where customer engagement remains deeply physical and emotional — employment will stay strong. We are witnessing the rise of “digital field warriors” — people who understand both local realities and mobile platforms. This blend will define the next generation of microfinance professionals.

There is a shortage of talent in a wide variety of skills. Which skills shortages

do we see easing in the next 2-3 years thanks to AI?

I don't believe AI will take jobs away—it will take away repetition, not employment. What we'll see in the next 2-3 years is a transformation of roles. AI will automate repetitive backend tasks like data collation, early fraud alerts, and compliance flagging. This will free up our teams to focus on higher-order skills—relationship-building, field risk evaluation, and portfolio mentoring. Especially in microfinance, human judgment is irreplaceable. So, we will see more augmented roles rather than displaced ones.

With hyper-personalization becoming the key business objective and a variety of technologies available to achieve it, how is innovation evolving? In what areas is it needed the most today in your industry?

Inclusion is at the heart of innovation at SATYA. For us, hyper-personalization means offering the right financial product to the right borrower at the right moment, even in remote villages. Innovation today must be rooted in local relevance — be it vernacular interfaces, biometric onboarding, or behavior-based credit scoring. The biggest need is to innovate in areas like customer education, microinsurance delivery, and credit-plus services. We're not just digitizing processes — we're humanizing them through tech, ensuring borrowers feel empowered, not overwhelmed.

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## Promoting Wellness at Work: Health Checkup Camp



We recognize that a healthy team is the cornerstone of a thriving organization. SATYA organized a comprehensive Health Checkup Camp for our team members, exhibiting our dedication to employee wellness. The initiative included essential health screenings such as dental check-ups, blood pressure and blood sugar monitoring, and eye examinations.

This strategic initiative underscores SATYA's sustained adherence to cultivating a secure, nurturing, and wellness-oriented workplace. We regard employee health not merely

as a supplementary benefit, but as a fundamental organizational responsibility that we are committed to fulfilling in service of our workforce's comprehensive well-being.

## MD & CEO, Mr. Vivek Tiwari Featured in ABP Live Business on Bridging the Gender Credit Gap

We are proud to share that an insightful article authored by Mr. Vivek Tiwari, has been prominently featured in ABP Live Business. The article addressed the pressing issue of the gender credit gap in India and highlighted the urgent need for transformative financial reforms to ensure equitable access to credit for women.





Mr. Tiwari's perspectives emphasize SATYA's imperative responsibility to financial inclusion and women's empowerment — key pillars for fostering sustainable socio-economic development across the nation.

## Transforming Rural Well-Being via Health Innovation & Green Energy Initiatives

SATYA Shakti Foundation conducted two impactful studies in Haridwar to enhance rural livelihoods. The first study compared the Arogya Health Scheme with SATYA Shakti e-Clinics, highlighting the superior impact of tech-enabled, real-time healthcare solutions. The second study assessed the feasibility of solar panel installations on EMI for low-income households, aiming to reduce electricity costs and promote clean energy access. These efforts reflect our unwavering approach to holistic rural development by bridging healthcare gaps and empowering communities with sustainable, affordable energy solutions.



## Empowering Women through Menstrual Health & Domestic Violence Awareness Camp in Haridwar



SATYA Shakti Foundation organized an awareness session on Menstrual Health which not only aimed to break taboos, promote hygienic practices, but also encouraged community support. By providing vital information and advocating for menstrual health, the Foundation continued its mission to create a healthier and more dignified world for women and girls.

The session on Domestic Violence on other hand educated women about the various forms of abuse—physical, emotional, verbal, and economic —

and the available support systems. It encouraged participants to challenge deep-rooted gender norms and recognize that violence isn't limited to physical harm. Women were informed about local helplines, counselling services, and how to seek help through neighbours or community representatives. The initiative empowered them to speak up, fostering a safer, more informed, and equitable environment for all.





## Driving Inclusive Growth: Mr. Vivek Tiwari featured by Elets News Network

In an exclusive interaction with Elets News Network, Mr. Vivek Tiwari, MD & CEO of SATYA MicroCapital Ltd., shared insights on how the company is fostering inclusive growth. He emphasized SATYA's unique approach of combining advanced technology with deep-rooted grassroots engagement to enhance financial access. This strategic blend enables SATYA to reach underserved communities effectively, reinforcing its mission of empowering lives through responsible and technology-enabled microfinance solutions.



## RBI-DEA Financial Literacy Workshops for fostering Women Empowerment



Team SATYA, in collaboration with the Reserve Bank of India and MFIN, successfully conducted RBI Depositor's Education and Awareness (DEA) workshops across Bulandshahr, Mathura (Uttar Pradesh), and Jhunjhunu (Rajasthan).

These workshops benefited over 200 women clients by equipping them with essential financial knowledge and skills. The initiative aimed to promote financial literacy, responsible

banking practices, and informed decision-making — empowering participants to better manage their finances and contribute to their families' economic well-being.

## Rooting for a Greener Tomorrow: Plantation Drive on World Environment Day

On the occasion of World Environment Day, SATYA organized a Plantation Drive, reinforcing its commitment to environmental sustainability. Team members came together to plant saplings, symbolizing unity, growth, and shared responsibility toward preserving our planet.

This initiative reflects SATYA's belief that progress, and sustainability must go hand in hand. By contributing to greener surroundings, we aim to promote cleaner air, enhance biodiversity, and support a healthier ecosystem. Through such actions, SATYA continues to invest in a better, more sustainable future for the communities we serve.



## Nourishing Lives: SATYA Shakti Foundation organizes Food Distribution Drive on Jyeshtha Purnima

On the sacred occasion of Jyeshtha Purnima, SATYA Shakti Foundation, with the support of SATYA MicroCapital Ltd., organized a large-scale food distribution drive at SATYA Tower, Noida. Graced by Mr. Vivek Tiwari (MD & CEO, SATYA MicroCapital Ltd.) and Ms. Shikha Sharma (Director & CEO, SATYA Shakti Foundation), the initiative served over 2,000 individuals.

Rooted in compassion and community care, the drive reflected our commitment to ensure no one sleeps hungry. We extend heartfelt gratitude to all volunteers, staff, and supporters who helped make this effort a true celebration of giving and dignity.



## Strengthening Trust & Transparency: Launch of CGRM Manual at Sa-Dhan Conclave

Mr. Vivek Tiwari (MD & CEO – SATYA MicroCapital Ltd.), attended Sa-Dhan's Conclave on “The Emerging Role of Microfinance in the Changing Financial Landscape.” The conclave emphasized the critical need for transparent, accountable, and client-centric governance.



During the event, he joined other distinguished leaders of the Indian MFI sector for the launch of Client Grievance Redressal Mechanism (CGRM) Manual. The CGRM Manual serves as a vital framework to enhance client trust, institutional credibility, and overall sectoral integrity—reinforcing our collective commitment to responsible and inclusive financial services.

## Embracing the Power of Wellness on International Yoga Day

On the occasion of International Yoga Day, Team SATYA came together to celebrate the spirit of health, harmony, and mindfulness through an energizing yoga session at workplace. The session entailed a series of asanas and breathing exercises designed to promote physical vitality and mental clarity.

This initiative reflects SATYA's unyielding obstinateness towards employee well-being and fostering a positive workplace culture. By inculcating the principles of yoga, we continue to nurture a healthier, more focused, and balanced work environment—aligning with our broader vision of holistic growth and sustainable living.





## Advancing Preventive Eye Healthcare : Free Check-Up Camp at SATYA Tower



In alignment with our strategic commitment to preventive healthcare delivery, SATYA Shakti Foundation, in collaboration with SATYA MicroCapital Ltd, successfully executed a free eye check-up camp at SATYA Tower. The camp witnessed comprehensive ophthalmic health assessments and vision evaluations for over 200 people. The program was distinguished by the presence of Mr. Vivek Tiwari, MD & CEO - SATYA MicroCapital Ltd, whose continued leadership and support exemplifies SATYA's dedication to meaningful community impact. Ms. Shikha Sharma, Director & CEO - SATYA Shakti Foundation, acknowledged the invaluable contributions of medical professionals, volunteer coordinators, and operational staff members whose collective efforts advance our mission of fostering accessible healthcare solutions within an inclusive community framework.