



# SATYA MicroCapital Ltd.

सर्वे भवन्तु सुखिनः

## Public Disclosure on Liquidity Risk as on March 31, 2025

Disclosure as required in terms of Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies vide circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019:

### i) Funding Concentration based on significant counterparty (both deposits and borrowings)

(Amount in ₹ million)				
S. No.	Number of Significant Counterparties	Amount*	% of Total Deposits	% of Total Liabilities
1	Twenty-Two	33,461.41	NA	73.49%

\*Represents the contractual amount.

### ii) Top 20 large deposits (amount in ₹ million and % of total deposits)

Since the Company has been categorized as an NBFC-MFI (NDSI), this disclosure is not applicable.

### iii) Top 10 borrowings (amount in ₹ million and % of total borrowings)

Amount*	% of Total Borrowings
25,373.25	56.78%

\*Represents the contractual amount.

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

S. No.	Name of Instrument/Product	Amount	% of Total Liabilities
1	Non-Convertible Debentures	10,683.64	23.46%
2	Term Loans	28,928.73	63.53%
3	Others (includes Bank Overdraft, Securitization & Car Loan)	1,133.93	2.49%
4	Subordinated Debt	3,940.70	8.65%
Total		44,687.00	98.13%

### v) Stock Ratios:

S. No.	Ratios	As on March 31, 2025
1	Commercial papers as a % of total public fund, total liabilities and total assets	NA
2	Non-convertible debentures (original maturity of less than one year) as a % of total public fund, total liabilities and total assets	NA
3	Other short-term liabilities as a % of total public funds	1.73%
	Other short-term liabilities as a % of total liabilities	1.69%
	Other short-term liabilities as a % of total assets	1.38%

### Notes:

- Other short-term liabilities include all short-term borrowings (original maturity of less than one year) other than commercial papers and NCDs with original maturity of less than one year.
- Total liabilities has been computed as sum of all liabilities (Balance Sheet figures) less Equities and Reserves/ Surplus.

Corporate Office : SATYA Tower, Plot No 7A, Sector 125, Noida, Uttar Pradesh-201313

Registered Office : 519, 5<sup>th</sup> Floor, DLF Prime Tower, Block- F, Okhla Phase-1, New Delhi-110020

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## vi) Institutional set-up for liquidity risk management

The Company's Board of Directors has the overall responsibility for the establishment and oversight of the risk management framework. The Board of Directors has established the Risk Management Committee (RMC), as a subcommittee of the Board which is responsible for overall risk faced by the Company including the liquidity risk. The position of all perceived risks is periodically put up to the Board via RMC which critically evaluates the same and provides operational and policy guidance to the Company which paves way for an effective risk management so as to safeguard the interest of the Company.

Asset Liability Committee (ALCO) of the Company is responsible for managing the risks arising out of asset liability mismatches consistent with the regulatory requirements and internal risk tolerance levels established by the Board. ALCO manages the liquidity and interest rate risk in a dynamic situation by measuring, monitoring and taking appropriate steps. ALCO is responsible for putting in place a comprehensive and dynamic framework with respect to liquidity risk, inter alia, decision on desired maturity profile and mix of incremental asset and liabilities, sale of asset as source of funding, measure, monitor and manage the liquidity and interest rate taking into account the rates in financial system by closely integrating it with the business strategy of the Company.



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