

Date: November 14, 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, 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 November 14, 2025 has considered & approved the Un-audited Financial Results for the quarter and period ended September 30, 2025. In this regard, attached herewith the following for your perusal:

1. Limited Review Report as provided by the Statutory Auditors of the Company, M/s Sharp and Tannan, Chartered Accountants;
2. Un-audited Financial Results of the Company for the quarter and period ended September 30, 2025 along with the information as prescribed under sub-regulation 4 of Regulation 52 of Listing Regulations;
3. Statement pursuant to regulation 52(7) & 52(7A) of Listing Regulations;
4. Security Cover Certificate under regulation 54 of Listing Regulations.
5. Disclosure of Related Party Transactions under regulation 23(9) of Listing Regulations, 2015

The meeting of Board of Directors was commenced at 09:45 A.M. and concluded at 09:15 P.M.

Request you to please take above documents on record.

Thanking you,
Yours faithfully,

For SATYA MicroCapital Limited



Choudhary Runveer Krishnan
Company Secretary & Chief Compliance Officer

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

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

**Independent Auditor's Limited Review Report on unaudited financial results of
SATYA MicroCapital Limited for the quarter and half year ended 30 September 2025,
pursuant to the Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements)
Regulations, 2015, as amended**

To,
**The Board of Directors
SATYA MicroCapital Limited**

Introduction:

1. We have reviewed the accompanying statement of unaudited financial results of **SATYA MicroCapital Limited** ("the Company") for the quarter and half year ended 30 September 2025, together 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 ("Listing Regulations").
2. The Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors in its meeting held on 14 November 2025, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "*Interim Financial Reporting*" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013, as amended (the "Act"), the circulars, guidelines and directions issued by Reserve Bank of India ('RBI') from time to time, applicable to the Company ('RBI guidelines') and other accounting principles generally accepted in India and is in compliance with Regulation 52 of the Listing Regulations.

Scope of review:

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries primarily with company personnel responsible for financial and accounting matters and applying analytical and other review procedures.



Assurance | Consulting | GRC | Tax

Ahmedabad | Bengaluru | Chennai | Coimbatore | Delhi | Goa | Hyderabad | Mumbai | Pune | Vadodara

A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Act and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Basis for qualified conclusion:

4. As stated by the Management of the Company in Note 4 to the Statement, the Company's Capital to Risk-Weighted Assets Ratio (CRAR) as at 30 September 2025 is 11.16 %, which is below the minimum regulatory requirement of 15% as stipulated by the Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023, as amended. The management has represented that steps are being taken to augment the capital base and achieve the prescribed level of CRAR. [Refer note 4 for capital infusion post 30 September 2025 and consequent revision in CRAR at 15.92%]

Further, as stated in Note 5 to the Statement, the Company's proportion of qualifying assets to total assets (netted off by intangible assets) as at 30 September 2025 is 55.69%, which is lower than the minimum level of 60% as prescribed by the Master Direction – Reserve Bank of India (Regulatory Framework for Microfinance Loans) Directions, 2022 as amended. The management has indicated that corrective actions are underway to meet the prescribed threshold.

5. *The Company has calculated impairment allowance based on the default rates considered for the quarter ended 30 June 2025. In addition, security receipts have been valued at net asset value based on reports provided by the rating agencies however have not been tested for impairment, if any. Accordingly, we are unable to comment on the adequacy of the impairment allowance recognised for the quarter and half year ended 30 September, 2025 and its consequential impact on the Statement.*

Qualified conclusion:

6. Except for the possible effects of the matter specified under "Basis for Qualified Conclusion", and based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34 as prescribed under section 133 of the Act and other recognised accounting practices and policies generally accepted in India has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.



Emphasis of matter:

7. We draw attention to Note 12, to the Statement. The Company has incurred losses for the quarter and half year ended 30 September 2025. Further, the Company is in breach of certain regulatory ratios, debt covenants etc. As informed to us, the Company's Management has initiated various measures to strengthen the capital base, including infusion of additional equity, optimisation of operating costs, and improvement in collections. Post 30 September 2025, the Company has raised the equity amounting up to ₹ 10,188 lakhs. Consequently, the Capital to Risk Adequacy Ratio (CRAR) is above the prescribed limit. In addition, as represented by the Company, discussions with investors and lenders are in advanced stages for raising additional funds. The Company's ability to continue as a going concern depends on these initiatives and projected improvements in business operations.

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



Pune, 14 November 2025

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

M. S. Ghanekar
Mandar S. Ghanekar

Partner

Membership no.: 126772
UDIN: 25126772BMNTZI1225



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: co@satyamicrocapital.com; Phone: 011-49724000

Statement of un-audited financial results for the quarter and half year ended September 30, 2025

(₹ in lakhs except EPS)

S.no.	Particulars	Quarter ended			Half year ended		Year ended
		September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	March 31, 2025
		(Un-audited)	(Un-audited)	(Un-audited)	(Un-audited)	(Un-audited)	(Audited)
1	Revenue from operations						
	Interest income	18,185.41	19,140.00	27,741.99	37,325.41	56,387.99	101,912.30
	Fees and commission income	164.70	213.60	831.30	378.30	2,666.40	7,049.10
	Net gain on fair value changes	1,298.64	1,639.56	406.20	2,938.20	586.30	10,446.24
	Net gain on derecognition of financial instruments under amortised cost category	1,528.62	-	2,671.70	-	4,896.90	9,864.10
	Total revenue from operations	21,177.37	20,993.16	31,651.19	40,641.91	64,537.59	129,271.74
2	Other income	60.54	123.40	388.30	183.94	447.30	817.90
3	Total income (1+2)	21,237.91	21,116.56	32,039.49	40,825.85	64,984.89	130,089.64
4	Expenses						
	Finance costs	12,120.29	13,405.00	14,837.46	25,525.29	29,155.06	59,400.30
	Net loss on derecognition of financial instruments under amortised cost category	-	6,951.40	-	5,422.78	-	-
	Net loss on fair value changes	356.69	-	-	356.69	-	-
	Impairment of financial instruments	9,156.54	18,320.60	1,970.83	27,477.14	5,500.02	16,012.20
	Employee benefits expenses	9,169.37	9,139.70	8,371.50	18,309.07	17,360.90	34,888.00
	Depreciation and amortisation expenses	685.66	649.90	393.62	1,335.56	695.43	2,326.40
	Other expenses	5,394.14	5,771.20	3,684.64	11,165.34	6,409.74	13,935.60
	Total expenses	36,882.69	54,237.80	29,258.05	89,591.87	59,121.15	126,562.50
5	Profit / (loss) before tax (3-4)	(15,644.78)	(33,121.24)	2,781.44	(48,766.02)	5,863.74	3,527.14
6	Tax expense:						
	Current tax	-	-	959.20	-	2,465.10	-
	Earlier year tax	-	-	-	-	-	(229.30)
	Deferred tax charge/(credit)	4,292.69	(8,328.36)	(250.40)	(4,035.67)	(974.80)	1,214.10
	Total tax expense	4,292.69	(8,328.36)	708.80	(4,035.67)	1,490.30	984.80
7	Net Profit / (loss) after tax (5-6)	(19,937.47)	(24,792.88)	2,072.64	(44,730.35)	4,373.44	2,542.34
8	Other comprehensive income / (loss)						
	Items that will not be reclassified to profit or loss	(32.62)	15.60	87.10	(17.02)	63.30	59.80
	Income tax relating to items that will not be reclassified to profit or loss	8.17	(3.89)	(21.90)	4.28	(15.90)	(15.07)
	Items that will be reclassified to profit or loss	19.01	(153.33)	(746.90)	(134.32)	(746.90)	(929.22)
	Income tax relating to items that will be reclassified to profit or loss	(4.78)	38.59	188.00	33.81	188.00	233.87
	Total other comprehensive income / (loss)	(10.22)	(103.03)	(493.70)	(113.25)	(511.50)	(650.62)
9	Total comprehensive income / (loss) (7+8)	(19,947.69)	(24,895.91)	1,578.94	(44,843.60)	3,861.94	1,891.72
10	Paid-up equity share capital (face value of ₹ 10 per equity share)						6,571.60
11	Instruments entirely equity in nature						25.00
12	Other equity						97,938.46
13	Earning per share (EPS) (face value of ₹ 10 per equity share)						
	- Basic (amount in ₹)	(30.34)	(37.73)	3.16	(68.07)	6.66	3.87
	- Diluted (amount in ₹)	(30.34)	(37.73)	3.13	(68.07)	6.60	3.84
	(EPS for the quarter and half year ended are not annualised)						



(Sriyog Gubler)



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

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

E-Mail : info@satyamicroCapital.com | Website : www.satyamicroCapital.com

CIN : U74899DL1995PLC068688 | Fax : (+91-11) 49724051 | Phone : (+91-11) 4972 4000



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 un-audited assets and liabilities as at September 30, 2025

Particulars	(₹ in lakhs except EPS)	
	As at September 30, 2025 (Un-audited)	As at March 31, 2025 (Audited)
ASSETS		
Financial assets		
Cash and cash equivalents	20,039.14	54,261.40
Bank balances other than cash and cash equivalents	19,044.21	45,534.60
Derivative financial instruments	6,233.93	894.61
Trade receivables	575.28	3,879.20
Loan portfolio	293,768.42	353,476.52
Investments	55,497.72	44,218.38
Other financial assets	18,324.42	28,922.80
Total financial assets	413,483.12	531,187.51
Non-financial assets		
Current tax assets (net)	3,819.44	3,384.20
Deferred tax assets (net)	4,056.70	-
Property, plant and equipment	13,289.83	14,325.30
Intangible assets under development	2.28	5.31
Intangible assets	39.93	39.30
Other non-financial assets	9,212.76	10,926.10
Total non-financial assets	30,420.94	28,680.21
TOTAL ASSETS	443,904.06	559,867.72
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	15.96	153.85
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	455.07	723.65
Debt securities	94,524.61	106,836.45
Borrowings (other than debt securities)	238,544.47	300,626.59
Subordinated liabilities	36,605.30	39,406.95
Other financial liabilities	12,676.30	5,252.37
Total financial liabilities	382,821.71	452,999.86
Non-financial liabilities		
Provisions	539.74	601.80
Deferred tax liabilities (net)	-	17.10
Other non-financial liabilities	834.51	1,713.90
Total non-financial liabilities	1,374.25	2,332.80
Equity		
Equity share capital	6,571.60	6,571.60
Instruments entirely equity in nature	25.00	25.00
Other equity	53,111.50	97,938.46
Total equity	59,708.10	104,535.06
TOTAL LIABILITIES AND EQUITY	443,904.06	559,867.72



(Signature)





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 un-audited Cash flows for the half year ended September 30, 2025

Particulars	(₹ in lakhs except EPS)	
	For half year ended September 30, 2025 (Un-audited)	For half year ended September (Un-audited)
Cash flow from operating activities		
Profit before tax	(48,766.02)	5,863.74
Adjustments for:		
Depreciation and amortisation	1,254.47	646.90
Depreciation of right-of-use asset	81.09	48.50
Share based payment to employees	16.65	45.70
Interest expense for leasing arrangements	19.07	14.71
Impairment of financial instruments	26,601.99	5,572.30
Impairment on security receipts	1,165.67	-
Income from sale of investment	(161.37)	(393.80)
Net (gain)/ loss on fair value changes of derivatives	(2,938.20)	(586.30)
Net (gain)/ loss on fair value changes of subsidiary valuation	356.69	-
Net (gain)/ loss on sale of property plant and equipment	(9.02)	(3.80)
Net (gain)/ loss on derecognition of financial instruments under amortised cost category	(2,782.48)	(4,896.90)
Unrealised exchange fluctuation loss (net)	2,206.88	440.60
Operating profit before working capital changes	(22,954.58)	6,751.65
Movements in working capital:		
Increase/(decrease) in trade payable and other financial liabilities	7,072.72	(12,920.50)
Increase/(decrease) in other non-financial liabilities	(879.39)	(681.70)
Increase/(decrease) in provisions	(79.08)	(108.30)
(Increase)/decrease in bank balances other than cash and cash equivalents	26,490.39	17,722.70
(Increase)/decrease in trade receivables	3,303.92	539.80
(Increase)/decrease in loan portfolio	33,106.11	47,555.40
(Increase)/decrease in other financial assets	13,360.86	5,788.40
(Increase)/decrease in other non-financial assets	1,713.34	(4,283.50)
Cash generated from operating activities	61,154.29	60,363.95
Income-tax paid	(435.24)	(446.30)
Net cash generated from operating activities (A)	60,719.05	59,917.65
Cash flow from investing activities		
Purchase of property, plant and equipment and capital work-in-progress	(318.24)	(855.02)
Proceeds from derecognition of property, plant and equipment	29.58	25.80
Income from sale of investment	161.37	393.80
Purchase of investment	(15,465.00)	-
Proceeds from investment	2,663.37	782.60
Net cash used in investing activities (B)	(12,928.92)	347.18
Cash flow from financing activities		
Proceeds from issue of share capital (including premium and net of issue expenses)	0.00	(56.10)
Proceeds from debt securities	-	45,350.80
Repayment of debt securities	(13,066.40)	(21,683.21)
Proceeds from borrowings other than debt securities	25,333.33	109,175.43
Repayment of borrowings other than debt securities	(91,403.33)	(91,185.77)
Proceeds from subordinated liabilities	-	4,500.00
Repayment of subordinated liabilities	(2,801.66)	(176.94)
Payment of lease liabilities	(74.33)	(55.13)
Net cash used in financing activities (C)	(82,012.39)	45,869.08
Net increase / (decrease) in cash and cash equivalents (A + B + C)	(34,222.26)	106,133.91
Cash and cash equivalents at the beginning of the year	54,261.40	16,652.60
Cash and cash equivalents at the end of the period	20,039.14	122,786.51
Components of cash and cash equivalents as at the end of the period		
Cash on hand	159.49	131.11
Balance with banks - on current accounts	19,879.65	52,942.70
Deposits with original maturity of less than 3 months	-	69,712.70
Total cash and cash equivalents	20,039.14	122,786.51



(Signature)



Corporate Office: SATYA Tower, Plot No 7A, Sector 125, Noida, Uttar Pradesh-201313
Registered Office: 519, 5th Floor, DLF Prime Tower, Block- F, Okhla Phase-1, New Delhi-110020

E-Mail : info@satyamicroCapital.com | Website : www.satyamicroCapital.com

CIN : U74899DL1995PLC068688 | Fax : (+91-11) 49724051 | Phone : (+91-11) 4972 4000



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

Notes to the un-audited financial results:

- The above un-audited financial results for the quarter and half year ended September 30, 2025 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their respective meetings held on November 14, 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 limited review of the aforesaid financial results and issued a modified conclusion.
- These un-audited 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 half year ended September 30, 2025 are presented in below table:

		(₹ in lakhs except EPS)
S.no.	Particulars	Half year ended September 30, 2025
1	Debt-equity ratio (no. of times)*	6.19
2	Debt service coverage ratio	Not applicable
3	Interest service coverage ratio	Not applicable
4	Outstanding redeemable preference shares (in numbers)- refer note (a)	Nil
5	Capital redemption reserve/debenture redemption reserve	Nil
6	Net worth****	59,708.10
7	Net profit after tax	(44,730.35)
8	Earnings per share: Basic (not annualised)	(68.07)
	Diluted (not annualised)	(68.07)
9	Current ratio (no. of times)**	Not applicable
10	Long term debt to working capital (no. of times)**	Not applicable
11	Bad debts to account receivable ratio**	Not applicable
12	Current liability ratio (no. of times)**	Not applicable
13	Total debts to total assets***	0.83
14	Debtors turnover**	Not applicable
15	Inventory turnover**	Not applicable
16	Operating margin (%)**	Not applicable
17	Net profit margin (%)#	-109.56%
18	Sector specific equivalent ratios, as applicable:	
	a) GNPA (%) ##	12.51%
	b) NNPA (%) ###	6.56%
	c) CRAR (%) \$ (refer note no.4 : CRAR is 15.92% post infusion of equity in November, 2025)	11.16%
	d) Provision Coverage Ratio (%) ^	50.94%

Notes:

a) The Company does not have any non-convertible redeemable preference shares/ non-convertible preference shares/ redeemable preference shares.

b) 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

- The Company's Capital to Risk-Weighted Assets Ratio (CRAR) as at September 30, 2025 is 11.16%, which is below the minimum regulatory requirement of 15% as stipulated by the Master Direction - Reserve Bank of India (Non-Banking Financial Company - Scale Based Regulation) Directions, 2023 as amended. The Company's management is taking the necessary steps to augment the capital base and bring the CRAR to the prescribed level.

Further, the company has raised the equity amounting up to ₹ 10,188 lakhs issued at ₹ 300 per share having face value of ₹ 10 each share and securities premium of ₹ 290 per share and allotment has been completed on November 08, 2025. Consequently, the Capital to Risk Adequacy Ratio (CRAR) is calculated to be 15.92% after this infusion.

- The Company's proportion of qualifying assets to total assets as at September 30, 2025 is 55.69%, which is lower than the minimum level of 60% as prescribed by the Master Direction - Reserve Bank of India (Regulatory Framework for Microfinance Loans) Directions, 2022 as amended. The Company's management is taking the corrective actions to meet the prescribed threshold.
- The Company has raised the equity amounting up to ₹ 10,188 lakhs issued at ₹ 300 per share having face value of ₹ 10 each share and securities premium of ₹ 290 per share, vide board meeting held on September 30, 2025.
- The Company has not acquired any stressed loan during the half year ended September 30, 2025.
- The Company operates 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 operates in single geographic segment i.e., domestic.

Signature

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

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

E-Mail : info@satyamicroCapital.com | Website : www.satyamicroCapital.com

CIN : U74899DL1995PLC068688 | Fax : (+91-11) 49724051 | Phone : (+91-11) 4972 4000





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

- 9 Details of loans transferred /acquired during the half year ended September 30, 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 September 30, 2025	Half year ended September 30,
Number of loan accounts assigned	99,576	124,661
Aggregate amount of loan assigned (₹ in lakhs)	18,273.67	29,150.75
Sale consideration (₹ in lakhs)	18,273.67	29,150.75
Weighted average remaining maturity (in months)	15.87	17.78
Weighted average holding period after origination (in months)	NA	NA
Retention of beneficial economic interest (NRR)	10%	10%
Number of Transactions	2	3
Coverage of tangible security coverage	Nil	Nil
Rating wise distribution of rated loans	Unrated	Unrated

- 10 a) The Company has transferred certain stressed loans during the half year ended September 30, 2025, details of which are given below

Particular	Quarter ended September 30, 2025	Half Year ended September 30,
Number of loan accounts assigned	-	170,793
Aggregate principal outstanding of loan transferred as on September 30, 2025 (₹ in lakhs)	-	32,418.32
Weighted average remaining maturity (in months)	-	11.65
Net book value of loan transferred (at the time of transfer) (₹ in lakhs)*	-	32,434.61
Aggregate Consideration (₹ in lakhs)	-	17,800.00
Additional consideration realized in respect of account transferred in earlier year	-	Nil

*excludes ECL provision of ₹ 6,429.34 lakhs which has been reversed on account of sale of portfolio of such loans

(₹ in lakhs except EPS)

Particulars	Category of recovery ratings	As at September 30, 2025
Security Receipts under trust floated by ARC's (Trust floated by Prudent ARC Limited)*	Yet to be rated within time lines as per Reserve Bank of India guidelines	15,465.00

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

(₹ in lakhs except EPS)

Particulars	Category of recovery ratings	As at September 30, 2025
Security Receipts under trust floated by ARC's* (Trust floated by Phoenix ARC Private Limited)	"IND RR4"	3,482.58
Security Receipts under trust floated by ARC's* (Trust floated by Prudent ARC Limited)	"IVR RR2"	15,536.29

* The Company is holding impairment allowance of ₹ 5,800.44 lakhs as on September 30, 2025

- 11 The listed secured non-convertible debentures of the Company aggregating to ₹ 47,157.18 lakhs as at September 30, 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 NCD's, the company has provided alternative security or got waivers from lenders to convert the facility as unsecured
- 12 As at September 30, 2025, Company has incurred losses and is in breach of certain regulatory ratios, debt covenants etc. The Company's Management has initiated various measures to strengthen the capital base, including infusion of additional equity, optimisation of operating costs, and improvement in collections. The Company has raised the equity amounting up to ₹ 10,188 lakhs issued at ₹ 300 per share having face value of ₹ 10 each share and securities premium of ₹ 290 per share and application money has been received in the month of November, 2025. Consequently, the Capital to Risk Adequacy Ratio (CRAR) is calculated to be 15.92% after this infusion. Further discussions with investors for another round of equity and lenders are in advanced stages. Based on these initiatives and projected improvements in business operations, management believes that the Company will be able to continue its operations in the foreseeable future. Accordingly, the financial statements have been prepared on a going concern basis. The Company is taking necessary actions to resolve the above challenges. Consequently, as a matter of prudence and in compliance with the requirements of Indian Accounting Standard (Ind AS) 12 Income Taxes, the deferred tax asset on business losses has been reversed during the current period.



(Sanyam)



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

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

E-Mail: info@satyamicroCapital.com | Website: www.satyamicroCapital.com

CIN : U74899DL1995PLC068688 | Fax : (+91-11) 49724051 | Phone : (+91-11) 4972 4000



SATYA MicroCapital Ltd.

सदे 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

- 13 During the period the credit rating of the Company was revised to ICRA BBB- (Negative); CRISIL BBB- / Watch Negative, and IND BBB- / Negative due to temporary factors which impacted the financial results of the Company. Management is actively engaging with lenders and expects no material impact on ongoing operations. Further with ongoing capital optimisation and operational stability, the Company anticipates a positive trend in coming quarters.
- 14 The comparative figures as disclosed in these results have been regrouped/reclassified, wherever necessary, to make them comparable to current period figures.
- 15 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 : November 14, 2025



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

Vivek Tiwari
Chairman, Managing Director and CEO
DIN: 02174160

Sanjay Gandhi
Nominee Director
DIN: 02234298

Date: November 14, 2025

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

Scrip Code: 958258*, 958955, 958878, 958911, 973301, 973383, 973717, 973893, 973971, 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/Debt 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 Krishnan
Company Secretary & Chief Compliance Officer

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

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

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 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 Debenture
Date of raising funds	NA
Amount raised	Nil during the quarter
Report filed for quarter ended	September 30, 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

Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds utilized	Amount of deviation/ variation for the quarter according	Remarks, if any

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

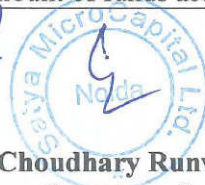
CIN : I174899DI 1995PI C068688 | Fax : (+91-11) 49724051



					to applicable object (in Rs. Crore and in %)	
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: November 14, 2025

Date: November 14, 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, 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 (format as per SEBI Master Circular dated 13.08.2025), as amended, please find enclosed herewith the statement on security cover available for listed non-convertible debt securities as of September 30, 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, India Ratings & Research Private Limited

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

Independent Auditor's Certificate

2025-26/MSG-SATYA/12

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 of 30 September 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 30 September 2025, pursuant to the requirements of Regulation 54 and 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 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 circulars, 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 of 30 September 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. We have been provided with the unaudited financial results of the Company for the quarter and half year ended 30 September 2025, which were subjected to limited review by us in compliance with Regulation 52 of the Listing Regulations including circulars issued by SEBI. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the ICAI. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We rely upon these unaudited financial results and other additional information as provided by the Company's management for the purpose of the certificate.
 - ii. Traced the principal amount of debt securities outstanding as of 30 September 2025 and value of assets indicated in Annexure to the unaudited financial results of the Company as referred to in paragraph 7(i) above.
 - iii. 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 Debenture Trust Deeds 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.

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 of 30 September 2025 the Company has not maintained security cover for listed non- convertible debt securities as per the terms of the Debenture Trust Deeds.



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 trustees 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



Mandar S. Ghanekar

Partner

Membership no.: 126772

UDIN: 25126772BMNTZJ1607

Pune, 14 November 2025

Security cover for the listed non-convertible debt securities as of 30 September 2025

(Rs. in Lakhs)															
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Parli-Passu Charge	Parli-Passu Charge	Parli-Passu Charge	Assets not offered as Security	Elimination (amount in negative) debt amount considered more than once (due to exclusive plus pari-passu charge)	(Total C to H)		Related to only those items covered by this certificate				Total Value = (K+L+M+N)
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari-passu debt holder (Includes Debt for which this certificate is issued & Other debt with pari 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	Carrying/book value for exclusive charge assets where market value is not ascertainable or applicable. (Eg Bank balance, DSRA etc)	Market Value for Pari Passu Charge Assets	Carrying/book value for pari passu charge assets where market value is not ascertainable or applicable. (Eg Bank balance, DSRA etc)	
		Book Value	Book Value	Yes/ No	Book Value	Book Value							Related to Column F		
ASSETS															
Property, Plant and Equipment	Car Loan & Property Loan	-	4,495.17	No	-	-	5,087.25	-	9,582.42	-	-	-	-	-	
Capital Work-in-Progress		-	-	No	-	-	-	-	-	-	-	-	-	-	
Right of Use Assets		-	3,442.22	No	-	-	265.19	-	3,707.41	-	-	-	-	-	
Goodwill		-	-	No	-	-	-	-	-	-	-	-	-	-	
Intangible Assets		-	-	No	-	-	39.93	-	39.93	-	-	-	-	-	
Intangible Assets under Development		-	-	No	-	-	2.28	-	2.28	-	-	-	-	-	
Investments		-	-	No	-	-	55,497.72	-	55,497.72	-	-	-	-	-	
Loans	Book Debts Receivable	49,388.45	2,40,645.44	No	-	-	3,734.53	-	2,93,768.42	-	49,388.45	-	-	49,388.45	
Inventories		-	-	No	-	-	-	-	-	-	-	-	-	-	
Trade Receivables		-	-	No	-	-	575.28	-	575.28	-	-	-	-	-	
Cash and Cash Equivalents		-	-	No	-	-	20,039.14	-	20,039.14	-	-	-	-	-	
Bank Balances other than Cash and Cash Equivalents	Margin money deposit with Banks	-	17,257.91	No	-	-	1,786.30	-	19,044.21	-	-	-	-	-	
Others	Margin money deposit with FIs	-	4,358.68	No	-	-	37,288.57	-	41,647.25	-	-	-	-	-	
Total		49,388.45	2,70,199.43		-	-	1,24,316.19	-	4,43,904.06	-	49,388.45	-	-	49,388.45	
LIABILITIES															
Debt Securities to which this certificate pertains (read with note 1)	Listed Secured NCD (read with note 2)	47,157.18	-	No	-	-	20,985.08	-	68,142.25	-	47,157.18	-	-	47,157.18	
Other debt sharing pari-passu charge with above debt				No	-	-	-	-	-	-	-	-	-	-	
Other Debt															
Subordinated debt				No	-	-	36,605.30	-	36,605.30	-	-	-	-	-	
Borrowings				No	-	-	-	-	-	-	-	-	-	-	
Bank - borrowings	(read with note 2)		1,11,894.21	No	-	-	-	-	1,11,894.21	-	-	-	-	-	
Debt Securities			10,163.82	No	-	-	16,218.53	-	26,382.35	-	-	-	-	-	
Others - borrowings			1,21,281.25	No	-	-	5,369.01	-	1,26,650.26	-	-	-	-	-	
Trade payables			-	No	-	-	471.03	-	471.03	-	-	-	-	-	
Lease Liabilities	(read with note 2)		-	No	-	-	293.04	-	293.04	-	-	-	-	-	
Provisions			-	No	-	-	539.74	-	539.74	-	-	-	-	-	
Others			-	No	-	-	13,217.77	-	13,217.77	-	-	-	-	-	
Total		47,157.18	2,43,339.28		-	-	93,699.50	-	3,84,195.96	-	47,157.18	-	-	47,157.18	
Cover on Book Value		1.05			No Pari-passu-NCD										
Cover on Market Value		1.05			No Pari-passu-NCD										
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio										

Notes:

- In certain NCD's, the company has provided alternative security or paid additional interest or got waivers from lenders to convert the facility as unsecured.
- The amount mentioned above are net off Ind AS adjustments.



Date: November 14, 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,
974313*, 975229, 975367, 975375, 975440, 975861, 975946

Subject: Disclosure of related party transactions for the half year ended September 30, 2025

Dear Sir/Madam

Pursuant to Regulation 23(9) 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 September 30, 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

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

Disclosure of Related party transaction for Halfyear end September 30, 2025.

Related party transactions											In Lakhs									
											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/ advance/ inter-corporate deposit/ etc)	Date of other indebtedness	Term	Rate of interest (%)	Secured / unsecured	Purpose for which the funds will be utilized by the ultimate borrower		
1	SATYA MicroCapital Limited	AAACT283L	Mr. Vivek Tewari	AEVPT246P	Managing director, Chief Executive Officer and Chief Information Officer	Remuneration		757.73	N/A	757.73	-	-								
2	SATYA MicroCapital Limited	AAACT283L	Ms. Vandita Kaul	A6VPP0430D	Chief Financial Officer	Remuneration		73.08	N/A	73.08	-	-								
3	SATYA MicroCapital Limited	AAACT283L	Mr. Choudhary Ramesh Krishnan	ALHND712E	Company Secretary	Remuneration		53.33	N/A	53.33	-	-								
4	SATYA MicroCapital Limited	AAACT283L	Mr. Gijesh Dheer	AXQPT244AA	Relative of Key Managerial Personnel	Remuneration		17.64	N/A	17.64	-	-								
5	SATYA MicroCapital Limited	AAACT283L	Satya Micro Housing Finance Private Limited	AACCE0925B	Subsidiary Company	Investment		-	N/A	-	21,370.50	21,013.95								
6	SATYA MicroCapital Limited	AAACT283L	Satya Micro Housing Finance Private Limited	AACCE0925B	Subsidiary Company	Loan		(943.77)	N/A	(943.77)	5,298.43	4,342.85								
7	SATYA MicroCapital Limited	AAACT283L	Satya Employee Welfare Trust	AAWTS0436L	Entities in which KMP and their relatives have significant influence	Any other transaction	Amount received/adjusted on ESOP exercised by employees	-	N/A	-	195.00	195.00								
8	SATYA MicroCapital Limited	AAACT283L	Satya Micro Housing Finance Private Limited	AACCE0925B	Subsidiary Company	Any other transaction	Interest income on loan given	285.13	N/A	255.13	37.25	33.74								
9	SATYA MicroCapital Limited	AAACT283L	Satya Micro Housing Finance Private Limited	AACCE0925B	Subsidiary Company	Any other transaction	Rent Income	2.80	N/A	2.80	-	-								
10	SATYA MicroCapital Limited	AAACT283L	Satya Shakti Foundation	A8EC57815H	Entities in which KMP and their relatives have significant influence	Any other transaction	Donation and corporate social responsibility expenditure	50.00	N/A	50.00	-	-								
11	SATYA MicroCapital Limited	AAACT283L	Dr. Deepali Pant Joshi	ABWPJ229M	Independent Director	Any other transaction	Director sitting fees and Commission	16.80	N/A	16.80	10.00	-								
12	SATYA MicroCapital Limited	AAACT283L	Mr. G. P. Mahum	AGKPP3859L	Independent Director	Any other transaction	Director sitting fees and Commission	15.00	N/A	15.90	10.00	-								
13	SATYA MicroCapital Limited	AAACT283L	Mr. Navin Surya	AGHP5205B	Independent Director	Any other transaction	Director sitting fees and Commission	6.50	N/A	6.50	10.00	10.00								
14	SATYA MicroCapital Limited	AAACT283L	Dr. Ratish Tewari	AREPT0430G	Non-Executive Director	Any other transaction	Director sitting fees and Commission	13.00	N/A	13.00	-	-								
15	SATYA MicroCapital Limited	AAACT283L	Mr. Sangay Gandhi	AAEP02983F	Nominee Director	Any other transaction	Director sitting fees and Commission	14.80	N/A	14.80	-	-								
16	SATYA MicroCapital Limited	AAACT283L	Ms. Surekha Marandi	ADLFMB673P	Independent Director	Any other transaction	Director sitting fees and Commission	15.90	N/A	15.90	10.00	-								
17	SATYA MicroCapital Limited	AAACT283L	GOJO & Company, Inc.	AAHCG6862D	Holding Company	Any other transaction	Finance cost	125.46	N/A	125.49	-	-								
18	SATYA MicroCapital Limited	AAACT283L	GOJO & Company, Inc.	AAHCG6862D	Holding Company	Any other transaction	Non- Capex/other debentures issued	6,277.24	N/A	6,277.24	(8,277.34)	-								
19	Satya Micro Housing Finance Private Limited	AACCE0925B	Mr. Chandanulal Pappachan Muthu	AGKPP3859L	Director	Directors sitting fee		6.50		6.50	-	-								
20	Satya Micro Housing Finance Private Limited	AACCE0925B	Mr. Mahesh Shivdappa Poyannavar	AADPP0830A	Director	Directors sitting fee		6.50		6.50	-	-								
21	Satya Micro Housing Finance Private Limited	AACCE0925B	Mr. Sohil Sah	AXAP50340C	Director	Directors sitting fee		1.50		1.50	-	-								
22	Satya Micro Housing Finance Private Limited	AACCE0925B	Mr. Ranjeet Kumar Mishra	AHSPM4060A	Chief Executive Officer	Remuneration on and Reimburse ment		71.65		71.65	-	-								
23	Satya Micro Housing Finance Private Limited	AACCE0925B	Mr. Gourav Ravinder Mahajan	AVVPM2929A	Chief Financial Officer	Remuneration on and Reimburse ment		24.40		24.40	-	-								
24	Satya Micro Housing Finance Private Limited	AACCE0925B	Ms. Manisha Jaiswal	BSPPJ4471E	Company Secretary	Remuneration on and Reimburse ment		3.05		3.05	-	-								
Total value of transaction during the reporting period								6,954.09		6,954.09										

