



SATYA MicroCapital Ltd.

सर्वे भवन्तु सुखिनः



ESG REPORT

2024-25

**CREATING LIVELIHOOD THROUGH
ENTREPRENEURSHIP**

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About the Report



Scope and Boundary

This third Sustainability Report in SATYA's sustainability journey highlights our initiatives, achievements, and performance against Environment, Social and Governance (ESG) parameters for the reporting period from April 1, 2024 to March 31, 2025 in a transparent and accurate manner. The scope and boundary of this report encompass the entire business operations of SATYA, including 857 branches across 26 states in more than 363 districts across India.

Reporting Frameworks

This report has been prepared in alignment with the requirements of the Global Reporting Initiative (GRI) framework and its key principles. The report is also aligned with the United Nations Sustainable Development Goals (UNSDGs).

Feedback

The Company is fully committed to listening to our stakeholders and welcomes your feedback on our report. Kindly reach out for any comments or clarifications at info@satyamicrocapital.com



LETTER TO STAKEHOLDERS FROM THE DESK OF MD & CEO

“

At SATYA, sustainability forms the core of our purpose & performance. We are committed to advancing financial inclusion while fostering social empowerment & environmental responsibility. Guided by strong governance & stakeholder-centric values, we strive to create enduring, sustainable value for communities & future generations.

Dear Stakeholders,

It is with great pride that I present SATYA MicroCapital Limited's third Sustainability Report, reflecting our continued progress and strengthened commitment toward Environmental, Social, and Governance (ESG) excellence for FY 2024–25. Sustainability remains central to our strategic vision and operational fabric. Our sustainability framework is anchored on three core pillars: positive environmental impact, stakeholder centricity, and responsible business growth. These pillars guide decision-making at every stage of our organizational journey, ensuring that our economic ambitions are deeply intertwined with our social and environmental responsibilities.

With a well-established pan-India presence, SATYA currently serves more than 1.45 million clients through a widespread network of 857 branches across 363 districts in 26 states and union territories, powered by a committed workforce of 8,076 employees. We recognize that our responsibility extends far beyond providing access to finance, it includes the empowerment of communities, the protection of the environment, and the promotion of long-term value creation for all stakeholders.

Aligned with global priorities including the United Nations Sustainable Development Goals (SDGs) our business model is focused on fostering inclusive economic participation. Nearly 100% of our client base comprises women micro-entrepreneurs, underscoring our mission to uplift underserved segments at the base of the socio-economic pyramid. Our customized financial products and advisory support aim to enhance their resilience, income-generating capacity, and entrepreneurial success.

In response to the rapidly evolving domestic and global ESG landscape, SATYA has strengthened its governance and reporting structures by adopting a comprehensive ESG reporting framework. We continue to integrate sustainability considerations into our short, medium and long-term strategies to ensure transparent, responsible, and ethical business conduct.

Looking ahead, SATYA remains fully committed to leveraging technology, data-driven solutions, and impactful financial services to generate inclusive, measurable, and sustainable progress. We aspire to reinforce our position as a socially responsible microfinance institution, one that consistently contributes to positive environmental stewardship, enhances livelihood opportunities, and strengthens community development. As we advance into FY 2025–26, our focus will remain steadfast on client protection, portfolio quality, operational responsibility, and deepening sustainability initiatives across the organization.

I extend my sincere gratitude to our clients, employees, investors, partners, and regulators for their continued trust and support. Together, we remain committed to shaping a future where financial inclusion translates into equitable socio-economic progress for all.

Warm regards,

VIVEK TIWARI
Managing Director & CEO



Company Profile

Pan India presence in
26 States and
Union Territories

857 Branches across
363 Districts

Presence in **44%** of
aspirational districts with close to
0.3 Million Customers

More than
1.45 million
active clients

Customers Base-
Rural- 89.97%
Urban- 10.03%

99.37%
women customers

At the core of SATYA's mission is the goal of empowering those who are financially underserved. Over the past eight years, the company has grown its reach to 26 states and Union territories (UTs). Through its range of innovative solutions and a strong focus on client needs, SATYA has positively impacted more than 1.45 million households via 857 branches, managing a portfolio of INR 46,633 million in FY25.

The Company offers a varied range of products, which have been designed to suit the requirements and aspirations of people at the bottom of the socio-economic pyramid who are also the traditionally underserved segments. This includes first-time borrowers, women, and micro-entrepreneurs. With women constituting over 99% of its customer base, SATYA aims to empower its customers to create a positive impact not just on the lives of their families but their social networks as well.



OUR MISSION

"To be a preferred choice for the people at bottom of pyramid in creation of their enterprise and livelihood through holistic approach"

"सीमित सुविधा प्राप्त लोगों की आजीविका एवं उद्यम-विकास हेतु, बृहद दृष्टिकोण के साथ, एक प्राथमिक विकल्प होना।"



OUR VISION

"To be a catalyst for the socio-economic upliftment & economic empowerment of 10 million households by the year 2030."

"वर्ष 2030 तक 1 करोड़ परिवारों के सामाजिक एवं आर्थिक उत्थान के लिए एक उत्प्रेरक होना।"



OUR MOTTO

"May all be happy"

"सर्वे भवन्तु सुखिनः"

Geographical Presence and Outreach –

Since its inception, SATYA has prioritized creating products and solutions that cater to the unbanked and underserved, and their specific financial needs, hereby catalyzing financial inclusion and entrepreneurship across India.

Parameters	As on 31 st March 2025
Number of States	26
No. of Districts	363
Number of Branches	857
No. of Villages	67,539
No. of Centers	194,495
No. of Clients	1,451,077 (excluding sale of loans to ARC)
Number of Loan O/s	1,633,003 (excluding sale of loans to ARC)
Cumulative Loan Disbursed	INR 176862.6 million
Loan Outstanding	INR 46633.2 million (excluding sale of portfolio to ARC)
Employee strength	8,076

5 T's of SATYA

TRUST

To develop a relationship of Trust & Truthfulness within the ecosystem of SATYA.



TRANSPARENCY

Aiming to develop a transparent culture across the organization.



TEAM

To follow the values of “Team Strength” & promote “Coordination & Cooperation” in all verticals.



TECHNOLOGY

Nurturing SATYA through cutting edge technology in real-time data, reducing TAT & adopting paperless approach.



TRAINING

Intense training, capacity building & social awareness programs for all stakeholders of SATYA.



Sustainable Journey of 8 years as an MFI -

Particulars	FY25	FY24	FY23	FY22	FY21	FY20	FY19	FY18
Number of States	26	25	22	21	21	22	14	7
No. of Districts	363	327	280	228	160	131	84	66
Number of Branches	857	590	449	338	187	150	84	42
No. of Villages	67,539	53,735	45,378	31,651	20,146	15,072	7,464	3,282
No. of Centers	194,495	174,332	140,873	99,584	59,459	33,655	21,847	9,563
No. of Active Clients	1,451,077	1,708,167	1,362,493	873,657	499,164	381,788	246,538	87,305
Employee strength	8,076	7,001	4,549	3,674	2,555	1,879	1,026	489

Product Portfolio

SATYA prioritizes empowering women by bolstering their livelihoods, earning potential, and income flows through its product offerings. The Company's core product offerings include Limited Liability Group Loans (LLG model), Water and Sanitation Loans and MSME Business Loans, accessed by clients in group or individual lending models. To further support its customers, the Company also supplements these loan offerings with Credit Life Insurance and Hospicash Insurance. Through these offerings, SATYA has created an ecosystem of products that is enabling last-mile financial inclusion in India – at scale.

Limited Liability Group Loan (LLG)

Limited Liability Group Loan (LLG) provided by SATYA allows a group of individuals to establish and expand businesses, build assets, and become entrepreneurs as these loans are categorized as Income Generating Loans.

Loan Amount	: Rs.10,000 – Rs. 1,00,000
Loan Term	: 1-3 Years
Interest Rate (p.a.)	: 23% - 24.75%
Processing Fee	: Up to 1.5% +18% GST
Repayment	: Monthly/Four-weekly & Fortnightly

Water & Sanitation Loan (WSL)

SATYA has introduced Water & Sanitation Loans to offer sustainable solutions for people at the bottom of the pyramid (BoP) to access affordable financing for safe drinking and sanitation facilities.

Loan Amount	: Rs. 30,000 – Rs. 75,000
Loan Term	: 2-3 Years
Interest Rate (p.a.)	: 23% - 24.75%
Processing Fee	: Up to 1.5% +18% GST
Repayment	: Monthly/Four-weekly & Fortnightly

MSME Business Loan

SATYA introduced PRAYAAS Business Loan to self-employed individuals & people who have been operating small businesses for more than three years in a similar line of business.

Loan Amount	: Rs. 50,000 – Rs. 8,00,000
Loan Term	: For Unsecured Loan - Up to 3 Years For Secured Loan - Up to 10 Years
Interest Rate (p.a.)	: For Unsecured Loan - 18% - 25.25% For Secured Loan - 16% - 25%
Processing Fee	: Up to 1.25% +18% GST
Repayment	: Monthly



ESG Strategy

SATYA's ESG strategy is designed to make the Company future-ready and resilient by safeguarding it against the various risks that could impact profitability and sustainability. It ensures that the Company is well-equipped to safeguard itself amidst the ever-changing financial and economic landscape.

Stakeholder Engagement

Stakeholder engagement serves as the core foundation of SATYA's business strategy, demonstrating the Company's commitment to long-term sustainable value creation for all its stakeholders. The Company's engagement strategies are tailored to address the specific needs and interests of different stakeholder groups, recognizing their unique contributions to the business.

Any person, group, or organization that is affected by SATYA's operations or has a significant influence on the Company's functioning is regarded as a key stakeholder. SATYA's key stakeholders encompass employees, customers, local communities, shareholders/investors, and regulators. The Company fosters a transparent and open dialogue with these stakeholders through various means of engagement, including meetings, newsletters, reports, grievance resolution mechanisms, and electronic communication (such as emails and social media). This approach ensures that stakeholders are kept well-informed about the Company's activities, objectives, and impacts.

Key Stakeholder Groups, Focus Areas and Modes of Engagement

Stakeholder	Why are they important to us?	Key focus area	Frequency of engagement	Mode of engagement
Community	A strong community relationship is crucial for the Company's growth as it fosters trust, loyalty, and a positive reputation, ultimately leading to increased support and sustainable value creation.	<ul style="list-style-type: none"> Improved access to fundamental necessities such as education, healthcare, sanitation, and employment Enterprise building and financial management 	Continuous	<ul style="list-style-type: none"> Community needs assessment. Community welfare initiatives (e-clinic, tree plantation drives, blanket distribution, health camps, skill development). Impact assessment studies.
Employees	Employees serve as invaluable assets for driving growth and innovation, as well as shaping both the culture and reputation of the Company. SATYA strives to foster their growth, unleash their potential, and provide a safe and inclusive working environment.	<ul style="list-style-type: none"> Learning, development, and Capacity building Health and wellbeing Performance and career reviews Rewards and recognitions Grievance redressal 	Continuous	<ul style="list-style-type: none"> Learning and development programs (Safal Sutra, induction and refresher training, soft skill, training on POSH, Human Rights, Product Training, Code of Conduct, Risk Management etc.) Health and wellness initiatives (Digital OPD, Yoga sessions, Access to medical facilities) Employee engagement activities (Samvad, Workplace by Facebook etc.) Performance review meetings Employee satisfaction survey Employee Grievance Redressal Mechanism (EGRM)
Customers	Customer feedback, preferences, and satisfaction are vital in enabling process improvement, enhancing products and services, and optimizing the overall customer experience. The satisfaction of customers is crucial for the Company's growth and success.	<ul style="list-style-type: none"> Ethical and transparent business practice Fair and respectful treatment Financing needs and concerns (Appropriate product design and pricing) Enhanced opportunities for financial inclusion Easy and safe access to lending services and digital payment platforms Customer service experience Grievance redressal Financial and digital literacy awareness 	Continuous	<ul style="list-style-type: none"> In person interactions (centre meeting, client training) Digital Channel: In-house app (SATYA Connect), social media platforms (WhatsApp, twitter etc.) Client Surveys Impact assessment studies Client Grievance Redressal Mechanism (CGRM) Awareness programs covering aspects of financial and digital literacy (E.g., digital financial literacy workshops)

Stakeholder	Why are they important to us?	Key focus area	Frequency of engagement	Mode of engagement
Regulators	Ensuring compliance with laws, regulations, and industry standards plays a pivotal role in fostering a stable and reliable business environment.	<ul style="list-style-type: none"> Compliance with statutory laws and regulations Ethical and transparent business practices 	Need basis	<ul style="list-style-type: none"> Mandatory regulatory filings Business performance updates Written communication (Policy notification, updates, circulars etc.)
Investors/ Lenders/ Shareholders	SATYA's business growth heavily relies on the invaluable contributions of its investors, lenders and shareholders, who provide essential capital, expertise and strategic support.	<ul style="list-style-type: none"> Effective corporate governance and risk management Sustainable value creation Performance update (Financial and non-financial) Long-term business goals, targets, and strategy 	Need basis	<ul style="list-style-type: none"> Annual General Meeting Investor meetings/ calls and presentations Annual Report Public disclosure through Newspaper/ Notices/ Press releases/Company website

Materiality Assessment

A materiality assessment is necessary for aligning a company's ESG strategy with its core business goals, helping businesses prioritize the most impactful sustainability issues. As SATYA embarked on its formal ESG journey during FY23, a comprehensive materiality assessment was conducted to identify and prioritize key material aspects that represent its most significant impacts (direct or indirect) on the economy, environment, and people. SATYA's materiality approach is based on industry's leading standards, including globally recognized guidelines established by the Global Reporting Initiative (GRI).

Identification of Material Aspects

Potential material issues were identified through:

- Peer Review: An extensive review was conducted to analyze material aspects prioritized by sectoral peers and cross-sectoral peers.
- Global standards and frameworks: Review of aspects deemed material for the industry according to different global standards and frameworks such as GRI, the Sustainability Accounting Standards Board (SASB) and the Corporate Sustainability Assessment (CSA)

Following the analysis, an extensive list of relevant material aspects was compiled.

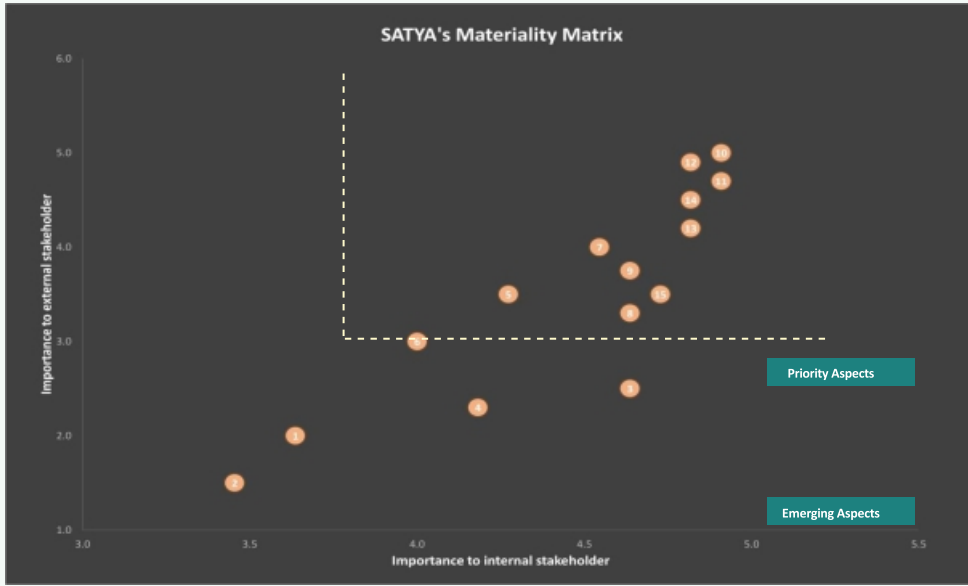
SATYA adopted a two-pronged approach to prioritize the identified material aspects. The approach entailed assessing the relevance to stakeholders and the impact on the business for each aspect. To facilitate the prioritization process, the Company conducted extensive engagements with various stakeholder groups. These consultations included detailed discussions on sustainability-related aspects with employees from different departments, senior management, and investors. Additionally, the Company conducted a survey to gather stakeholder responses on the prioritized material aspects. The outcome of the survey is depicted in a materiality matrix, where the X-axis represents the impact on the business, and the Y-axis represents the relevance to stakeholders. The materiality matrix is, in essence, the visual outcome of the materiality assessment, by mapping those issues based on their importance to both stakeholders and the company itself.

Prioritization of Material Aspects

Integrating material aspects into the strategy

SATYA has integrated the identified material aspects into its overall strategy to proactively manage and address these issues. By incorporating these issues into the strategic framework, the Company makes certain that they receive due consideration and become an integral part of its strategic planning processes. This integration involved aligning the Company's goals, objectives, and actions with the identified material aspects to ensure their effective management. Furthermore, the Company has developed Key Performance Indicators (KPIs) to track and measure its performance in relation to these material aspects. Regular monitoring and measurement of performance against these KPIs enables the Company to track progress over time, identify areas of improvement and ensure accountability.

SATYA's Materiality Matrix



Material aspects prioritization

- 10 Economic Performance
- 12 Risk Management
- 11 Ethical and Transparent Governance
- 14 Customer Outreach and Satisfaction
- 13 Data Security and Privacy
- 7 Financial Inclusion and Digital Innovation
- 9 Employee Health and Well being
- 15 Credit and Social Ratings
- 5 Diversity and Inclusion
- 8 Employees Training and Development
- 6 Local Community Development

- 3 Product Innovation, Environmental and Social Impact
- 4 Human Rights
- 1 Climate Change and GHG Emissions
- 2 Water Conservation and Waste Reduction

How Materiality Assessment is helping SATYA in its sustainability journey



Sustainability Framework

SATYA is dedicated to sustainable business practices, which include protecting the environment and supporting communities. This commitment is guided by a robust sustainability framework that rests on three key pillars. These pillars are essential to the company's sustainability initiatives and decision-making processes, addressing the crucial aspects of both business and sustainability.



Creating Positive Environmental Impact

- » Climate Change and GHG Emissions
- » Water Conservation and Waste Reduction



Promoting Stakeholder Centrality

- » Customer Outreach and Satisfaction
- » Financial Inclusion and Digital Innovation
- » Local Community Development
- » Diversity and Inclusion
- » Employee Health and Wellbeing
- » Employee Training and Development
- » Human Rights



Driving Responsible Business Growth

- » Economic Performance
- » Risk Management
- » Ethical and Transparent Governance
- » Data Security and Privacy
- » Credit and Social Rating
- » Product Innovation, Environmental, and Social Impact



Driving Responsible Business Growth

8 DECENT WORK AND ECONOMIC GROWTH



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



16 PEACE, JUSTICE AND STRONG INSTITUTIONS



57%

Independent Directors

29%

Women Directors

All major committees **headed by independent directors**

Dedicated board level **CSR committee which also covers ESG**

Client Protection Certified (Cerise + SPTF) with **"Gold Level"**

Highest comprehensive MFI grading of **MFI1**

Received **Grade- "A"** in AFISAR UNSDG Assessment

Second party opinion of **Social Loan Framework**

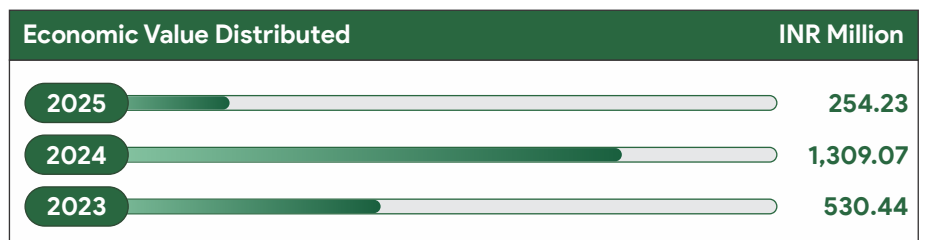
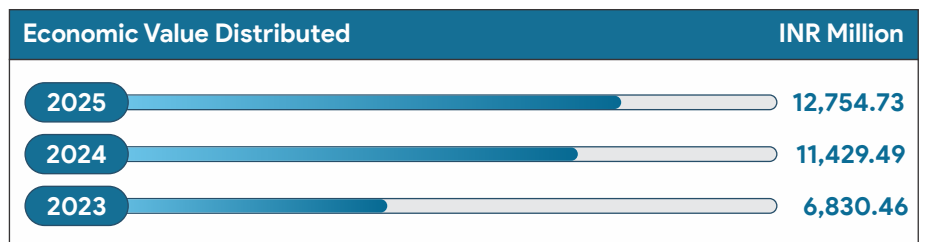
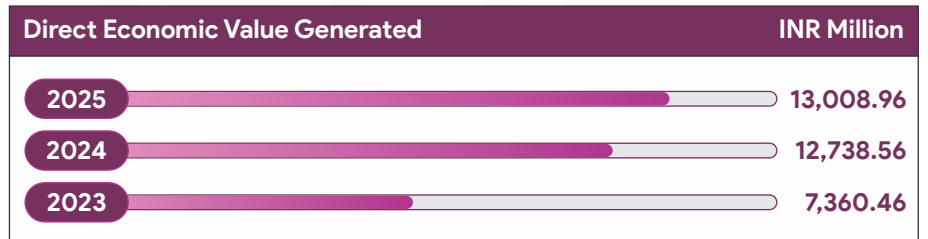
Zero Data Breach

Economic Performance

By following a holistic approach, SATYA aims to actively contribute to enabling inclusion for India's underserved and ensure value creation and prosperity for all. In the year gone by, the Company exhibited robust business performance and revenue growth, furthering its mission of enabling socioeconomic upliftment.

The Company has also invested in community development initiatives, across India through its Corporate Social Responsibility (CSR) programs. Driven by the core vision of the Company and the guidance of the Corporate Social Responsibility (CSR) Committee, the Company spent INR 19.38 million to implement and manage CSR programs.

Overview of SATYA's Economic Performance Over the Past Three Years



Governance Structure

A strong, transparent, and accountable governance framework is essential for the long-term vitality of any organization. SATYA's governance is led by its Board of Directors, tasked with steering the company's strategic direction. The diverse expertise of SATYA's board encompasses various areas, including strategic planning, governance, ethics and regulatory oversight, auditing, risk management, internal controls, microfinance, and human resources, enhanced by comprehensive knowledge in information technology, financial services, financial inclusion, and rural development. The Company recognizes the advantages of a board that reflects a variety of skills, expertise, gender, cultural, and regional backgrounds, a commitment that is realized through the Board Diversity Policy.

Board Meetings



The Board of Directors met six times in FY25. The details of the number of meetings of the Board held during the financial year and the details of attendance of each Director at these meetings are provided in the Corporate Governance Report forming part of the Annual Report. The intervening gap between the Board Meetings was within the period prescribed under the Act and SEBI (LODR) Regulations, 2015.

Board of Directors



Mr. C.P Mohan
(Independent Director)



Dr. Deepali Pant Joshi
(Independent Director)



Mr. Naveen Surya
(Independent Director)



Ms. Surekha Marandi
(Independent Director)



Mr. Sanjay Gandhi
(Nominee Director)



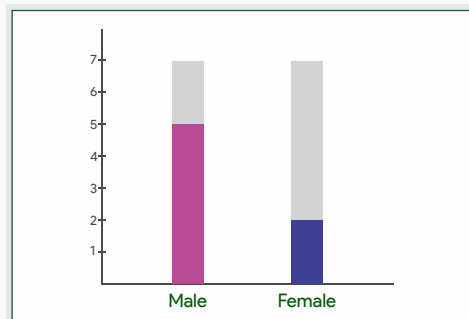
Dr. Ratnesh Tiwari
(Director)



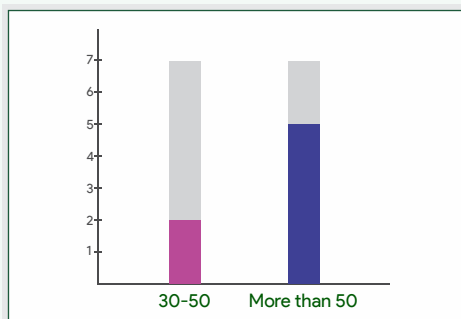
Mr. Vivek Tiwari
(MD & CEO)

At SATYA, the Board of Directors drive the compliance and governance agenda, in close coordination with and across Board-level Committees. The Company's Board of Directors is comprised of seven Directors which includes four Non-Executive Independent Directors, two Non-Executive & Non-Independent Directors (of which one is Nominee Director, represented by Gojo & Company, Inc., Equity Investor), and the Managing Director. The Board and its committees are further supported by the senior management of the Company and governance structures that have been established at the state and regional level.

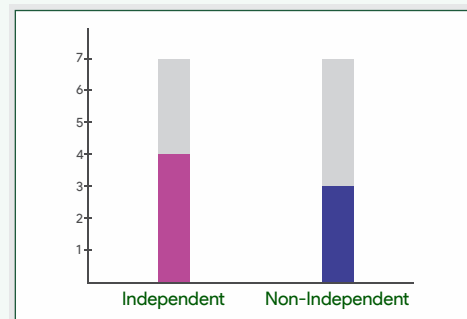
All new Independent Directors undergo a detailed induction and familiarization program upon joining the Board.



Board Diversity



Board Age Profile



Board Composition

Committees of the Board & Members

Stakeholder	Chairperson	Total members	Total members
Risk Management Committee	Ms. Surekha Marandi	9	Ms. Surekha Marandi Mr. Naveen Surya Mr. Vivek Tiwari Mr. Sanjay Gandhi Dr. Deepali Pant Joshi Dr. Ratnesh Tiwari Mr. Amit Pal Singh Ms. Vandita Kaul Ms. Gaurangini Jain
Nomination and Remuneration Committee	Mr. Mohan Chandanathil Pappachan	6	Mr. Mohan Chandanathil Pappachan Mr. Naveen Surya Dr. Deepali Pant Joshi Ms. Surekha Marandi Dr. Ratnesh Tiwari Mr. Sanjay Gandhi
IT Strategy Committee	Mr. Naveen Surya	6	Mr. Naveen Surya Mr. Vivek Tiwari Dr. Ratnesh Tiwari Mr. Ashutosh Kumar Srivastava Mr. Sanjay Gandhi Mr. Amit Pal Singh
Audit Committee	Dr. Deepali Pant Joshi	5	Dr. Deepali Pant Joshi Mr. Mohan Chandanathil Pappachan Ms. Surekha Marandi Mr. Naveen Surya Mr. Sanjay Gandhi
Asset and Liability Management Committee	Mr. Vivek Tiwari	6	Mr. Vivek Tiwari Mr. Sanjay Gandhi Dr. Deepali Pant Joshi Ms. Surekha Marandi Mr. Mohan Chandanathil Pappachan Ms. Vandita Kaul
Corporate Social Responsibility Committee (scope also includes both ESG and SPM in addition to CSR)	Mr. Mohan Chandanathil Pappachan	5	Mr. Mohan Chandanathil Pappachan Dr. Deepali Pant Joshi Dr. Ratnesh Tiwari Mr. Sanjay Gandhi Mr. Vivek Tiwari
Working Committee of Directors	-	2	Mr. Vivek Tiwari Dr. Ratnesh Tiwari

Contd...

Stakeholder	Chairperson	Total members	Total members
Stakeholders Relationship & Customer Service Committee	Dr. Deepali Pant Joshi	6	Dr. Deepali Pant Joshi Ms. Surekha Marandi Mr. Mohan Chandanathil Pappachan Mr. Naveen Surya Mr. Vivek Tiwari Dr. Ratnesh Tiwari
Review Committee	Mr. Vivek Tiwari	5	Mr. Vivek Tiwari Mr. Mohan Chandanathil Pappachan Dr. Deepali Pant Joshi Ms. Surekha Marandi Mr. Naveen Surya

Risk Management

At SATYA, we believe a strong risk management culture is fundamental to our success. Led by the Board's Risk Management Committee and Chief Risk Officer, the Company prioritizes the risk management agenda by actively identifying, measuring and managing existing and emerging risks, including ESG risks. Key risks that the Company actively monitors include Credit Risk, IT Risk, Operations Risk, Market Risk, and Liquidity Risk. The Company also considers catastrophic risks, which encompasses the risk and associated impact of climate related vulnerabilities, when considering the expansion of its operations (branch presence). This allows the Company to better understand and best navigate the risks associated with operating in areas with climate-linked vulnerabilities. An overview of the Company's key risks, and their respective mitigation strategy is depicted below :



Key Risks and Mitigation Strategy

Risk	Context	Mitigation Strategy
Credit Risk	Credit risk encompasses both the direct risk of default and the risk of deterioration of credit worthiness as well as concentration risks.	Stringent measures are in place for new geography selection and customer onboarding. Comprehensive documented operational process for client sourcing, assessment, repayment, and KYC collection, ensuring 100% compliance with RBI regulations. The supervisory team ensures that SATYA's products and processes meet client needs by regularly monitoring the implementation of processes, which includes surprise center visits and client interviews. The Board's Risk Committee is regularly updated on risk observations, statutes, risk management practices, and control systems with utmost stringency. Best-in-class portfolio quality indicators are in place, with robust repayment rates and stable quality.
IT Risk	Information systems play a key role in upholding the mission of the company and in executing its technology-intensive business functions. Such systems are prone to serious threats that affect the operational efficiency of the organization along with its individuals and key assets. Furthermore, such threats exploit the organization's vulnerabilities by altering the data confidentiality, integrity, and availability.	Existing control mechanisms against cyber risk include <ul style="list-style-type: none"> Robust malware protection to prevent and detect malicious threats, Data loss prevention solutions to identify and prevent unauthorized data exfiltration, Comprehensive disaster recovery plans to ensure business continuity in the event of a system failure or data breach, Data encryption using industry standard encryption algorithms, Strong email security measures,

		<ul style="list-style-type: none"> Well-defined incident response plan to address security breaches, User monitoring, Enforcing access controls and providing regular security awareness to minimize the risk of insider threats
Operational Risk	<p>Risks from a wide range of sources, such as business processes, employees, and technology, can sometimes lead to significant financial losses.</p> <p>Major loss events can include fraud, theft, misuse of company assets, robbery, system failures, damage to property, and product defects.</p>	<p>Regular monitoring of operational activities. Existing risk control matrix that defines risks, controls, and residual risks for each functional department. The risk management department reviews the matrix annually and generates heat maps to visualize the risks.</p> <p>Tracking operational risks across all functional departments using a set of risk indicators. The findings are reported and discussed in the Management Risk Committee Meetings.</p> <p>Analytical reports are generated to monitor portfolio quality, branches, clients, and cash. Proactive actionable alerts are sent to the operations team based on the reports.</p> <p>Use of technology to ensure centralized control and vigilance to prevent fraud.</p> <p>Specialized fraud prevention and detection unit has been deployed as a part of risk management department which primarily works on field to identify, assess and report the past as well as probable risk incidents which may culminate into financial manipulation cases.</p>
Market Risk	<p>Market risk comprises various risks including interest rate risk, risks related to credit spreads and market volatilities. The interest risk arises from the change in interest rates, which can have a potential impact on the earnings of a company if the assets and liabilities have different maturities.</p>	<p>The RBI's deregulation of interest rates for NBFC-MFIs allows the Company to align its lending rates to the cost of funds and operational expenses.</p> <p>Residual market risk monitoring takes place by setting limits on exposure to single lenders, minimum exposure to banks and other FIs, and tracking Net Interest Margin. Reporting of all indicators is done to the management and Board Risk Management Committee.</p>
Liquidity Risk	<p>This risk arises when banks do not have enough cash and other liquid assets on hand to meet their short-term financial obligations.</p>	<p>A diversified set of funders allows the sourcing of funds from multiple sources without compromising on cost or reliability. Maintaining additional liquidity as needed and reviewing it regularly. Management monitors rolling forecasts of cash flows to ensure adequate liquidity.</p> <p>The risk management department monitors balance sheet liquidity ratios against internal and external requirements to identify any trends or breaches.</p>
Political Risk	<p>Microfinance institutions face political risk due to the interference of local political parties in microfinance activities.</p>	<p>Customer-centric approaches, regulatory compliance, and geography-based diversification of portfolio are a few strategies that the Company adopts.</p>
Climate Change Risk	<p>Economic costs and financial losses resulting from the increasing severity and frequency of:</p> <ul style="list-style-type: none"> extreme climate change-related weather events (or extreme weather events) such as heatwaves, landslides, floods, wildfires and storms (ie acute physical risks); longer-term gradual shifts of the climate such as changes in precipitation, extreme weather variability, and rising sea levels and average temperatures (ie chronic physical risks or chronic risks); and 	<p>As part of its expansion strategy, SATYA conducts extensive primary and secondary area surveys to check vulnerabilities of the areas to natural disasters which helps in better understanding and mitigation of risks on account of climate change impacts along with socio-political factors and competition.</p> <p>SATYA has an Environment and Social Exclusion list of activities which adversely affect environment and hence not to be funded. Customers are educated about the E&S exclusion list at the time of CGT prior to</p>

♦ indirect effects of climate change such as loss of ecosystem services (eg desertification, water shortage, degradation of soil quality or marine ecology). These may affect the agri-dependent livelihood of customers' households, impacting credit uptake and collection efficiency.

loan disbursement. They also give an undertaking that they are not involved in any activity mentioned in the list and will not be using the loan proceeds for any such activity. This ensures that SATYA financed activities are not adversely impacting environment.

Ethical and Transparent Governance

SATYA is committed to maintaining high standards in its management of corporate governance and supporting policies and practices. We have a robust set of policies that form the core of our governance and risk management strategies. These policies are consistently reviewed and refined to stay aligned with the latest best practices and regulations. Covering everything from client protection principles, code of conduct, data privacy, board diversity and compliance, environment and social management framework, our policies ensure we are always proactive in adhering to regulatory requirements.

Board approved policies to equip the management with the necessary guidelines to make decisions that prioritize the welfare of SATYA and stakeholders. Regular training on these policies is imparted to employees, as a part of comprehensive induction training program and capacity-building sessions.

SATYA's Sustainability Policy Framework



Data Security and Privacy

As a responsible provider of financial services, SATYA has maintained a strong focus on protecting the data of its customers as well as data related to its core operations through continuous strengthening of its cyber security and data privacy policies, systems and processes. Specifically, IT and cybersecurity-related risks are effectively managed and mitigated through continuous monitoring of the Company's end-to-end IT systems and associated processes. With best-in-class privacy and security measures, SATYA has consistently achieved a milestone of zero data breaches for the last three financial years. The Company has also recorded zero data breaches pertaining to personally identifiable information of customers during the same period.

ZERO

Data breaches in the last three financial years

Credit and Social Ratings

Social Performance Milestones



Agents for Impact awarded Grade “A” to SATYA as an outcome of AFISAR rating, for its performance on UNSDGs and ESG dimensions, affirming its alignment with the UNSDGs and ESG criteria. The Company scored 83% in the assessment, which is way above the AFISAR benchmark and average score of 43% and 62% respectively.



SATYA was awarded GOLD Standards certificate in October 2023 as an outcome of Client Protection Certification Assessment by MicroFinanza Rating (MFR). This is a testament to SATYA's commitment to be a responsible lender for the base of the pyramid population.



DNV Business Assurance India Pvt Ltd (DNV) has reviewed SATYA's Social Loan framework and provided a Second Party Opinion on the Framework which states that the Framework meets the criteria established in the Protocol and is aligned with the stated definition of Social Financing Instruments within the Social Loan Principles (SLP) February 2023 standards and principles.

Other Credit and Social Ratings FY25

Rating frameworks	Grading/Scoring
COCA Grading by CARE Advisory Research & Training Ltd.	C1
MFI Grading by CARE Advisory Research and Training Ltd.	MFI 1
Credit Rating by India Ratings and Research	BBB+/Positive
Long Term Rating by CRISIL Ratings	BBB+/Stable
Credit Rating by ICRA Limited	BBB+/ Stable

Product Innovation, Environmental and Social Impact

SATYA is committed to creating credit solutions that act as a powerful instrument to achieve positive environmental, social and financial impacts by providing timely access to working capital to our customers. This support is crucial for improving their livelihoods, enabling them to build assets, increase income, and reduce their vulnerability to economic and environmental stress.

In cognizance of its responsibility as a financial institution, the Company has also developed a social and environmental exclusion list in accordance with the International Finance Corporation's (IFC) and the Harmonized European Development Finance Institution's (EDFI) exclusion criteria to circumvent negative environmental and social impacts of its financing.

Key performance indicators	FY 25	FY 24	FY 23
Number of loans with positive environmental impact (WASH loans)	71,209	55,099	9,008
Number of loans with positive social impact	1,561,794	1,653,854	875,380

SOME OF THE KEY INITIATIVES TO FURTHER STRENGTHEN THE COMPANY'S PRODUCT PORTFOLIO ARE HIGHLIGHTED BELOW:

A.) New Product Introduction

SATYA continuously innovates its loan offerings to facilitate the progress of our customers, thus supporting their entrepreneurial journey. The products are designed to meet the credit needs of those wishing to raise their working capital, enabling them to effectively participate in an environment where they are empowered both economically and socially by enhancing their living standard. For customers with existing Business Loans, we offer Business Continuity Loans with ticket size up to Rs 75,000. These loans are meant to support the short-term financial needs, enhancing timely access to credit and reinforcing the financial resilience of our customers. For mature customers seeking bigger ticket loans, SATYA offers Individual Micro Loan (IML) and MSME loans.

B.) Product Innovation

Product innovation and development are heavily rooted in the insights derived from the client surveys, which are used to adjust existing products and create new offerings, based on clients' feedback, on aspects such as tenure, interest rates, ticket size, and the attractiveness of various loan products. This is done to ensure that SATYA's services and products not only cater to customer preferences but also actively contribute to the economic and social well-being of the communities, SATYA is committed to serving.

C.) Process and Technology Improvements

The Company is committed to pushing the boundaries of process and technological innovation, specifically toward establishing a fully digital and cashless ecosystem. Through a series of targeted digitization initiatives, SATYA is evolving into a "New Age Digital MFI." This technology-centric approach not only enhances operational efficiencies and productivity but also ensures greater responsiveness in service delivery. By leveraging digital tools judiciously, SATYA has optimized its technological investments, resulting in improved operational efficiency and cost reduction.

D.) Festival Loan Product

SATYA introduced an innovative product titled the 'Festival Holiday Product'. This aims to provide customers with a distinctive advantage by alleviating the burden of EMI payments during significant festivals. This product is specially tailored to align with the state-specific holidays, enabling customers to immerse themselves fully in their celebrations without the added stress of loan repayments.

E.) Regulated Digital Collections Framework

The COVID-19 pandemic posed substantial challenges to the microfinance sector, necessitating the need for adaptive strategies that balanced collection efficiency with health and safety. In response, SATYA implemented a regulated digital collections framework to facilitate contactless, guided repayments—even among clients with limited digital literacy. To ensure broad accessibility, SATYA deployed a network of Customer Service Points (CSPs) in proximity to operational branches and remote villages. This network significantly strengthened the company's technological infrastructure while providing clients with convenient repayment avenues.

F.) Training and Assistance to Customers

The customers are provided with adequate training and support to ensure appropriate usage of the loan products offered to them. At the time of customer on-boarding, Compulsory Group Training (CGT) conducted over three days, educates customers on responsible usage of various loan products, importance of savings and investment, financial literacy etc. Further, at the time of loan disbursement, the branch manager reiterates the importance of credit discipline and responsible usage of loans to the customers. In addition, SATYA also organizes Financial Digital Literacy workshops for its customers at select locations in its operational area to help them make an informed decision regarding their money and financial transactions.



Promoting Stakeholder Centricity

1 NO POVERTY



3 GOOD HEALTH AND WELL-BEING



5 GENDER EQUALITY



8 DECENT WORK AND ECONOMIC GROWTH



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



Strong Client and Employee Grievance Redressal Mechanism

CSR Spend of INR
19.38 Million

186,861
customers digitally onboarded

Average number of Loan / client-
1.13

women in senior management
29%

% of young workforce (18-30 years)
67%

35%
Increase in the representation of women in the workforce

Total manhours of training-
0.25 Million

Average training hours-
16.39

Customer Outreach and Satisfaction

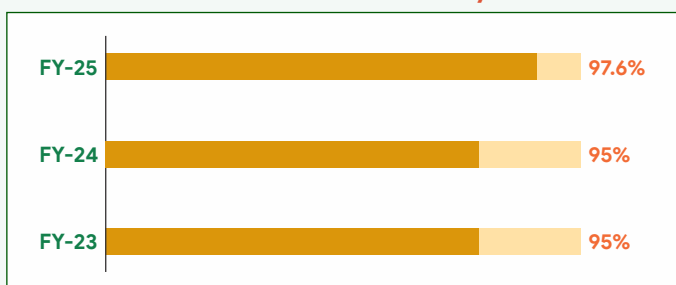
Client outreach, impact and loan portfolio are three key indicators of an MFI's contribution to financial inclusion as well as the depth and breadth of financial deepening. SATYA's commitment to client protection, fair pricing, and efficient resolution of grievances aligns perfectly with the Company's objective of delivering outstanding service and cultivating strong client relationships. By making customer satisfaction the cornerstone of the Company's approach, it is committed to delivering transformative financial services that uplift lives and build a stronger, more inclusive society.

Client Satisfaction

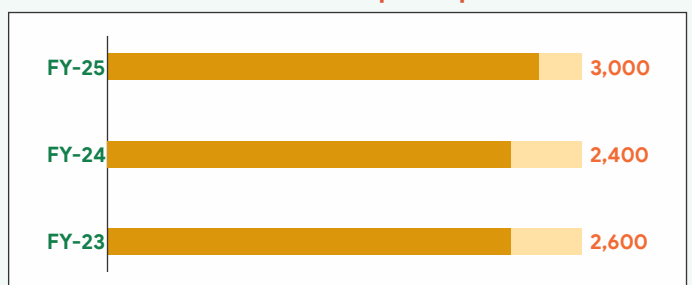
SATYA understands that Customer satisfaction plays a critical role in microfinance, fostering customer loyalty, bolstering reputation and trust, driving social impact, and improving financial performance. The Company routinely conducts client surveys to gauge customer satisfaction, awareness and expectations. The most recent survey was conducted by the SPM Department in FY25. The survey encompassed an evaluation of client characteristics, general satisfaction, appropriateness of product design and pricing, prevention of over-indebtedness, transparency, fair and respectful treatment, as well as the effectiveness of mechanisms for complaint resolution. The outcome of these insights resulted in an overall client satisfaction score of 97.6% for SATYA, validating the company's commitment to meeting clients' needs and expectations.

Key Performance Indicators

Customer satisfaction survey score



No. of customers participated



Synopsis of client surveys conducted during FY25

99.7% expressed their willingness to continue their association with SATYA in the subsequent cycle.

78.7% reported increase in their income after taking loan from SATYA

53% reported improvement in living standard after SATYA's loan

51.7% reported business growth

43.4% experiencing financial stability

SATYA is fully committed to addressing customer concerns in a transparent and ethical manner through its Client Grievance Redressal Mechanism (CGRM). The Company has a comprehensive CGRM Policy to meet regulatory obligations, outlining clear roles and responsibilities for stakeholders. CGRM functions and serves as a platform for handling disputes and grievances.

Key performance indicators	FY 25	FY 24	FY 23
No. of customer complaints received	2,646	438	202
No. of customer complaints resolved	2,646	438	202
Customer complaints resolved within Turn Around Time (%)	99.96%	91.78%	95.54
Client satisfaction with the resolution (%)	92.37%	99.09%	99.00%

Financial Inclusion and Digital Innovation

Financial inclusion stands as an indispensable pillar in propelling economic development. When combined with digital innovation, it opens doors for marginalized populations to access financial services. SATYA has embraced the power of digitalization to revolutionize its operations and empower its customers. Over the past eight years, the company has built a dedicated in-house team focused on driving innovative digital strategies.

SATYA is actively integrating digital solutions across its microcredit products and services, building a future-proof infrastructure. This approach prioritizes a robust and constantly evolving core technology platform. Additionally, the Company prioritizes user-friendly channels and partnerships, leveraging data analytics and a cutting-edge digital stack to ensure seamless experience for its customers.

SATYA has embarked on a journey of technological innovation through a range of pivotal initiatives, including:

- Real-time client verification:** The Company has established a robust framework for efficient credit evaluation and client verification through real-time access to credit bureau reports, coupled with the utilization of geo-mapping features. This approach expedites decision-making and ensures robust client verification.
- Digital Onboarding and E-Signatures:** In its commitment to innovation and efficiency, SATYA has implemented complete digital onboarding and an e-signature process for loan approvals, eliminating the requirement for clients to provide physical copies of their Know Your Customer (KYC) documents. As of March 31, 2025, SATYA successfully completed over 32 lakh e-signatures, achieving 100% paperless digital onboarding of clients. This digital approach improves efficiency and reduces the possibility of document tampering, reducing the risk of fraud and enhancing access to streamlined credit services for micro-entrepreneurs. Simultaneously, it contributes to environmental conservation by eliminating paper use and subsequent wastage.
- Leveraging in New Age Technologies - WhatsApp Services:** SATYA is transforming customer engagement through a strategic partnership with WhatsApp Business. Customers can now access loan balances, verify bank account details, check top-up eligibility, and even initiate top-up transactions directly through WhatsApp. Looking ahead, SATYA aims to leverage the full potential of digitalization by harnessing WhatsApp as a customer acquisition and service channel. Additionally, the company plans to utilize data analytics from these interactions to gain valuable insights for data-driven decision-making.
- Digital Collection:** To enhance convenience and security, client loan cards now feature individual QR codes for loan repayment, and biometric devices are utilized to facilitate repayment transactions through the Aadhaar Enabled Payment System (AEPS). This technology has seamlessly been integrated into mobile phones. Furthermore, customer service points have been strategically established, to ensure easy access. This streamlined approach has also minimized the likelihood of transaction errors in cashless collection.

REMOTE AUDITS



Remote Audit Portal - a digital application tool, developed in-house by our team, that facilitates seamless communication between internal auditors and clients. It specifically caters to situations where collection demand from the clients is not reflected in the system by the end of the day. Real-time updates of audit observations are made available to the operations team for prompt action.

- e) **SATYA Connect:** SATYA Connect is an internally developed mobile application designed to deliver complete information to rural customers. Available anytime, anywhere, this application bridges the gap for SATYA's rural client base, particularly women. It fosters client independence by providing real-time access to loan details, features, and transaction history. Clients can also use the app to address operational queries, further streamlining communication and enhancing the overall experience.
- f) **Digitization of Manual Registers:** SATYA has gradually digitized all previously paper-based registers, over the last two fiscal years. This includes operational data like movement logs, branch visitor logs, petty cash logs, employee grievance logs, branch monitoring logs, and key registers. This shift offers a multitude of benefits, including significant time and cost savings through streamlined data management and information sharing. Additionally, the digital format allows for enhanced data security, faster and easier retrieval and analysis of valuable information, enhancing efficiency and decision-making capabilities across the organization.

SATYA has made significant strides in establishing itself as a new-generation MFI, over the last eight years. At present, 100% of the Company's loans are disbursed directly into clients' bank accounts and the Company is aiming to ensure that 100% of collections are also received in cashless mode.

Digital inclusion	FY 25	FY 24	FY 23
Number of UPI transacting customers in unbanked geographies	1,060,431	961,743	222,744
Number of customers onboarded digitally	651,920	942,726	875,380
Percentage of collections done through digital channels	94%	96%	93%
Percentage of disbursements done through digital channels	100%	100%	100%

RBI- DEA Workshops

During FY25, SATYA conducted 21 workshops across four states, reaching over 1,200 women borrowers. These workshops were part of an initiative to promote digital and financial literacy and inclusion. SATYA has developed a structured curriculum and adopted an innovative communication methodology to simplify complex financial concepts and empower its clients to make informed digital and financial decisions.

Recognizing the importance of fostering financial awareness, the Company has proactively conducted various Financial and Digital Literacy Workshops. These workshops are designed to assist SATYA clients in making informed choices and managing their financial affairs effectively. By unlocking doors to entrepreneurial opportunities and income-generating ventures, the Company has elevated income levels and opened the door to brighter futures.

Financial inclusion	FY 25	FY 24	FY 23
Number of branches in unbanked rural geographies	857	590	449
Number of customers trained under financial literacy initiatives	186,861	627,162	260,334

Local Community Development

SATYA's primary goal is to promote inclusive and sustainable community development within and around its operations. The Company's CSR initiatives are guided by its CSR policy, which outlines principles for the selection, implementation, and evaluation of the Company's CSR activities. The Company has also established the SATYA Shakti Foundation as its Corporate Social Responsibility (CSR) arm, which is committed to achieving the Company's vision, which is to empower individuals and foster sustainable development. Through the Foundation, the Company actively works on the four focus areas of Sanitation, Health, Education and Empowerment (SHEE).

Mission of  **SATYA**
शक्ति Foundation

Create employment opportunities, promote social well-being, raise awareness on public health and education among

**1 Million Households
by the Year 2025.**



Beyond fulfilling its obligations to stakeholders including employees, customers, investors, and regulatory bodies, SATYA also recognizes its responsibility towards the broader community and has undertaken various initiatives for them in FY25 including:

- a) **E-clinics:** SATYA Shakti Foundation has partnered with M-Insure and set up SATYA Shakti e-clinics for providing affordable healthcare consultation services to people in rural areas. The objective of this initiative is to provide free-of-cost audio-visual medical consultation service, to communities with limited access to institutional health care. In addition, the Company empowers women by creating job opportunities within these e-clinics as trained nursing staff, promoting both gender inclusivity and financial autonomy. Eighteen e-clinics are operational at present- eight in Haridwar, two in Rudrapur, four in Bulandshahr, one in Sirmaur, two new e-clinics in Salumber and one new e-clinic in Karnal. During FY25, around 25,000 beneficiaries underwent treatment at SATYA's e-clinics.
- b) **Health Check-up Camps:** Throughout FY25, SATYA organized a series of free health check-up and awareness camps across its operational states. These camps offered preventive healthcare services, basic diagnostics, and consultations by certified medical professionals. In addition to medical support, awareness sessions were conducted on key topics such as nutrition, hygiene, mental health, and self-care practices. The initiative also sought to strengthen community health resilience by offering early intervention and emergency support for underprivileged population.
- c) **Blanket Distribution Drive:** On 25th December 2024, SATYA organized a Blanket Distribution Drive to support the homeless and other vulnerable populations during the peak of the winter season. The initiative aimed to provide warmth and comfort to those most in need across the company's operational areas. Field teams identified high-risk zones and ensured timely distribution of blankets, reinforcing SATYA's commitment to community welfare and responsive action during seasonal hardships.
- d) **Supporting Local Schools:** For celebrating Teacher's Day and Children's Day, SATYA partnered with local schools to organize painting and debate competitions for students. These activities encouraged creativity, critical thinking, and self-expression among children. To further support their educational journey, SATYA distributed goodie bags, stationery kits, and other learning materials to all participants. These events served as a platform to showcase young talent and strengthen SATYA's relationship with local educational institutions.

CSR project beneficiaries	FY 25
E-clinic	25,000
Health Check-up Camps	4,000

Diversity and Inclusion

SATYA aims to foster a diverse and inclusive work culture, with the objective of bolstering innovation and the potential of its human capital. The Company is an equal-opportunity employer that does not discriminate based on gender, ethnicity, religion, caste, disability, etc. The Company's recruitment and performance evaluation strategy is purely based on the principle of meritocracy. These efforts contribute to fostering a respectful and inclusive workplace for our colleagues, delivering better service for our customers, and engaging with our communities.

The Company's commitment is operationalized through its Code of Conduct for employees; the Environment and Social Policy; Human Rights Policy; Equity, Diversity & Inclusion Policy; and the Board Diversity Policy. Additionally, we have implemented other mechanisms, such as the Whistle Blower Policy and the POSH (Prevention of Sexual Harassment) committee, to address specific concerns related to unethical practices or sexual harassment in the workplace. Regular training is provided on these policies, and adherence is closely monitored.

Recognizing the importance of gender diversity, SATYA also conducts recruitment drives specifically aimed at hiring more female employees to create a more inclusive workforce. The Company is also committed to ensuring greater representation of women in the Company's management. The gender diversity within our workforce is on an upward trajectory, with a 35% increase in the representation of women during FY25 as compared to the previous year.

29%

of Management
positions
held by Women

23%

Female representation
at our
Head Office

29%

Female representation
on our
Board of Directors

Employee category	Gender/Age	FY 25	FY 24	FY 23
Total no. of permanent employees				
Management	Male	15	15	10
	Female	6	5	4
	Below 30 years	0	0	0
	30-50 years	16	16	11
	More than 50 years	5	4	3
Other employees (non-management staff)	Male	7,691	6,748	4,309
	Female	364	233	226
	Below 30 years	5,410	4,815	3,068
	30-50 years	2,638	2,158	1,463
	More than 50 years	7	8	4

As SATYA continues to navigate through a fast-paced business landscape characterized by technological advancements, globalization, and evolving market trends, it remains at the forefront of talent acquisition and retention efforts. By attracting top talent, nurturing existing employees' skills and competencies, and fostering a culture of continuous learning and development, SATYA is ensuring that the company remains agile, innovative and resilient in the face of industry disruptions.

35%

Increase in the representation of women in the workforce during FY25 as compared to previous year

244%

Increase in the proportion of women in total hiring during FY25 as compared to previous year

Gender/Age	FY 25	FY 24	FY 23
Total Number of New Employee Hires			
Male	7,074	5,093	4,578
Female	341	69	151
Below 30 years	5,720	3,966	3,736
30-50 years	1,692	1,195	993
More than 50 years	3	1	0
Total Number of Employee Turnover			
Male	5,251	2,642	3,147
Female	169	67	89
Below 30 years	3,838	1,185	2,601
30-50 years	1,579	1,524	635
More than 50 years	3	0	0

Local employment - SATYA has also devised a unique recruitment strategy that focuses on hiring young talent from local communities. This approach aligns with financial inclusion and human capital inclusion objectives, promoting both a diverse workforce and support for local communities.

The table below presents the average gender pay ratio of SATYA employees for both management and other employees. It has been calculated as the ratio between the average salary of female and male employees for FY25.

Ratio of the average salary and remuneration of women to men for each employee category	
Employees	FY 25
Management	1.27
Other Employees	1.28

SATYA has covered 100% of its employees under Provident Fund to help them build a financial cushion for their emergency requirements, post-retirement life and achieve long term financial goals. 100% of the employees are also offered gratuity, upon completing their tenure with SATYA for equal to or more than five years.

FY25	No. of Employees	Covered by Provident Fund	Covered by Gratuity
Male	7,706	100%	100%
Female	370	100%	100%
Total	8,076	100%	100%

SATYA offers maternity leave for women and paternity leave for men, ensuring that both parents can bond with their children and adjust to their new roles. The Company values the professional growth of its female employees while ensuring their work life balance and hence supports the female employees returning from maternity leave, by providing them leave extension, flexible working hours and work from home option as per their specific requirement. By offering this assistance, we ensure that our employees feel valued, respected, and empowered to balance their personal and professional lives.

Employees -FY25	Number who took parental leave	Number who returned	Return to work rate
Male	527	527	100%
Female	8	8	100%
Total	535	535	100%

Employee Health and Wellbeing

SATYA prioritizes the well-being of its workforce through safety practices and health initiatives, recognizing the direct impact of employee health on its business success. Our commitment to safety and employee well-being sets us apart, fostering a culture of care and excellence that drives our continued success. To this end, SATYA is firmly committed to fostering a secure and inclusive workplace that safeguards and promotes employee health and well-being. We embed wellness into our organizational culture by offering a comprehensive range of benefits that cater to the physical, social, emotional, and financial aspects of well-being of our employees.

FY 25	No. of Employees	Employees covered by Health Insurance	Employees covered by Accidental Insurance	Employees covered by Maternity Benefits	Employees covered by Paternity Benefits
Male	7,706	100%	100%	0	100%
Female	370	100%	100%	100%	0

As a part of this commitment, SATYA offers comprehensive health and well-being benefits to all its employees, including general medical and accidental insurance along with access to medical services. Moreover, the Company extends support to families of deceased employees through pension plans and employment. Key initiatives implemented by the Company include:

- Comprehensive Health Coverage:** In times of medical emergencies or disruptive events, SATYA prioritizes supporting its employees. The HC team ensures that issues such as lost productivity and employee assistance are managed effectively. SATYA emphasizes the importance of providing financial aid, workplace flexibility, and understanding of employees' well-being. Employees receive the necessary support to handle their situations before returning to work fully.
- Day Care Facility -** Launch of the Child Pre-School & Day Care Program—a thoughtful and empowering initiative for SATYA's employees was done on 8th March 2025. This program is dedicated to supporting employees especially working mothers by providing a safe, nurturing, and developmentally enriching environment for their children. This initiative reaffirms SATYA's commitment to building a workplace that supports women holistically—both as professionals and as caregivers.
- Seasonal Comfort Measures:** With a focus on employee health and safety, the Company provided Glucon-D packets during the summer to prevent dehydration; heaters during winter for a comfortable working environment and raincoat for rainy season.
- Medical Kits and First-Aid:** SATYA has ensured preparedness by equipping all its branches with medical kits, fire extinguishers and first-aid boxes, facilitating immediate access to essential medical supplies in emergencies. All the employees have also received helmets from the Company to ensure their safety while driving two-wheelers.
- Healthy lifestyle:** To promote healthy lifestyles, SATYA offers subsidized, nutritious in-house lunches for its employees at all locations. There is the provision of subsidized lunch and cook facility for the branch staff so that they can get nutritious food even while staying away from family. This initiative not only encourages healthier eating habits but also demonstrates the Company's commitment to the well-being of its staff.
- Family Support via Pension and Job offer:** SATYA ensures that the family of deceased employees is well taken care of, by framing Family Support Policy which includes pension plans and offering job to the family members of the deceased employees. At present we are providing pensions to nine families and have provided jobs to a family member of two deceased employees.

Employee Engagement

SATYA acknowledges and honors the contributions of its employees towards the Company's growth and success by organizing annual reward and recognition (R&R) events. Through the recognition of their efforts and dedication, the Company aims to cultivate a culture of appreciation and motivation.

Annual Offsite Trip- As part of SATYA's commitment to nurturing a culture of appreciation, motivation, and team spirit, the company organized its much-awaited annual R&R Trip to the picturesque hill station of Lonavala in May 2024. This two-day retreat offered employees a perfect blend of celebration, relaxation, and adventure, creating lasting memories and reinforcing the organization's core values. The primary objective of this offsite trip was to encourage employees to step away from their everyday office operations, engage in team bonding activities and recognition of their performance.

Festival Celebrations- SATYA believes that festivals offer an opportunity to foster motivation and boost employee morale. Through organizing events and celebrations around the festivals, the Company aims to promote positivity and enthusiasm in our work culture. This increased motivation and sense of belongingness among employees contribute to improved productivity and team-building behavior.

Monthly Birthday Celebrations- SATYA places great importance on celebrating employee birthdays as a way of acknowledging individual contributions and boosting morale. This celebration is organized on the last working day of each month and includes all employees whose birthdays fall within that month. The occasion brings together staff members across departments in a festive setting, encouraging camaraderie and shared joy.

Workplace by Facebook

SATYA fosters a connected and informed workforce by utilizing Workplace by Facebook as its internal communication platform. Launched on SATYA's third foundation day celebration, Workplace serves as a central hub for official communication, uniting more than 8,000 employees across the country. This innovative approach streamlines information flow, facilitating seamless collaboration between geographically dispersed teams.

SATYA's Got Talent - SATYA acknowledges the unity in diversity in its employee base, and conceptualized talent search competition called "SATYA's Got Talent" to provide a platform where our employees showcase their culture, talent, and passion. We are proud to share that SATYA's Got Talent was also awarded for Best Talent Diversity and Culture Initiative by Distinguished NBFC Awards 2021 organized by Banking & Frontiers Magazine.

Employee Appreciation Week: It is an initiative that unfolded throughout an entire week. This special week featured a series of heartfelt recognition ceremonies, where individual contributions were celebrated. A particularly impactful aspect of this activity was the encouragement for employees to share genuine words of appreciation with their colleagues, a practice that profoundly cultivated a culture of positivity, mutual respect, and shared success across the organization.



Employees Training and Development

SATYA's focus on talent development encompasses nurturing leadership qualities and ensuring that the Company has individuals capable of meeting the future demands of the organization. The Company employs the PIE approach—Practical, Interactive, and Entertaining—ensuring that training remains engaging through activities like group discussions, role plays, and presentations, all designed to encourage active participation and effective knowledge transfer. Moreover, assessment methods follow a hybrid model that combines written tests, presentations, and collaborative projects, allowing for well-rounded evaluation of learning outcomes. This structured and responsive training ecosystem underscores SATYA's ongoing commitment to nurture a skilled and energetic workforce that can confidently meet the demands of a dynamic business environment.

The Company has a training calendar in place, which ensures that relevant training sessions are conducted regularly, addressing the evolving needs of the workforce. Regardless of their location, every SATYA employee undergoes rigorous training facilitated by expert trainers, fostering a culture of continuous learning and improvement.

Major training programs conducted by the Company include:

- 1) Induction Training:** Upon joining SATYA, new employees undergo a mandatory five-day induction training program, after which they commence their assigned roles. This program acquaints them with the organization's values, policies, and procedures, and provides them with a comprehensive overview of their roles and responsibilities. Apart from providing an in-depth understanding of microfinance industry and operations, Induction training also covers varied aspects of SATYA's organizational ethos and culture such as anti-money laundering, POSH policy, cyber security, code of conduct, disaster management, health and safety etc.
- 2) Refresher Training:** Refresher Training is integral to the employee development strategy at SATYA and is designed for the Company's existing employees, aiming to familiarize them with new skills, methods, and processes necessary for enhancing their job performance. By keeping employees informed about new products, trends, and marketplace information, refresher training enables them to adapt to changing market conditions and serve clients more effectively.
- 3) Soft Skills Training:** This training program aligns with the Company's mission of being a customer-centric organization. From its inception, the Company has directed all its efforts towards offering customers best-in-class and affordable credit and customer service. To achieve its goal of becoming the preferred choice for customers, the Company emphasizes the importance of soft skills training for its employees. The program places a strong emphasis on active listening and empathy—key attributes for engaging with clients effectively, especially in complex scenarios. These skills not only improve employee-client interactions but also foster a positive work environment, enhancing overall productivity and satisfaction.

MBA for advancing career prospects of employees

SATYA has partnered with Shri Vishwakarma Skill University (SVSU) to offer a two-year Executive MBA program for its employees, to enhance their managerial and leadership skills, enabling them to gear up for bigger roles and responsibilities. This partnership aims to provide eligible employees with the necessary skills and knowledge to exceed their personal and professional growth. This is a regular degree, and all the cost is borne by the company. So far, 29 employees have been enrolled in the course.

4) Train the Trainer Program: Train the Trainer Program is structured to empower internal employees and subject matter experts with the competencies required to serve as effective in-house trainers. This initiative enables them to deliver targeted training sessions on specific subjects to their peers within the organization. By adopting this approach, SATYA promotes the efficient dissemination of critical knowledge while cultivating internal expertise across departments. This model significantly reduces dependence on external training providers and strengthens institutional capability by ensuring that the training content remains contextually relevant and aligned with the organization's culture, values, and operational practices.

Type of training	Gender	Training Hours FY 25
Induction	Male	2,21,168
	Female	10,336
Capacity building	Male	9,788
	Female	388
Refresher	Male	8,580
	Female	576

SATYA places a strong emphasis on fostering continuous improvement and growth among its employees. The Company offers feedback to its employees on a quarterly basis. This feedback mechanism enables employees to understand their areas of improvement, identify their strengths, and explore opportunities for professional development.

Career and performance development review	FY25		FY24		FY23	
	Male	Female	Male	Female	Male	Female
Management	100%	100%	100%	100%	100%	100%
Other Employees	100%	100%	100%	100%	100%	100%

SATYA SATHI: Revolutionizing Human Capital Management

SATYA has an internal Human Capital Management software called SATYA SATHI to enhance the efficiency of managing human capital within the organization. This software is designed to streamline various processes related to human capital, enabling SATYA to effectively oversee its workforce and improve operational productivity. The primary focus of SATYA SATHI lies in key areas of human capital management, particularly in recruitment and onboarding processes. By leveraging this software, SATYA aims to simplify human capital operations while offering real-time insights into essential workforce data. It eliminates paperwork as the recruitment and onboarding processes are now completely paperless.

Human Rights

SATYA is deeply committed to upholding human rights, which is an integral part of its corporate culture that prioritizes ethical behavior and compliance with relevant laws and regulations. The company encourages open communication, inviting employees and customers to express any concerns or issues related to human rights. Under the leadership of its senior management, SATYA rigorously monitors all aspects of human rights compliance to ensure that its operations adhere to the core principles of human rights.

To raise awareness about various human rights issues within the company, SATYA actively organizes training sessions as part of its employee development initiatives. These sessions are designed to educate employees on different facets of human rights relevant to the company's operations.

Employee Grievance Redressal Management (EGRM)

Our organization boasts a comprehensive grievance policy that delineates the various types of grievances, the process for lodging a complaint, and the steps entailed in resolving it. This policy is easily accessible to all employees, ensuring transparency and clarity. Employees are provided with diverse avenues to voice their grievances, whether through formal channels such as emails, or the EGRM helpdesk, or via informal channels like verbal reporting to supervisors or HR representatives. Furthermore, our "Samvad" sessions with the MD offer a dedicated platform for employees to express their concerns.

Creating Positive Environmental Impact

6 CLEAN WATER
AND SANITATION



9 INDUSTRY, INNOVATION
AND INFRASTRUCTURE



12 RESPONSIBLE
CONSUMPTION
AND PRODUCTION



More than

32 Lakh

E-signatures

(paperless - digital
onboarding of clients)

as on

31-Mar-2025

1,74,911

KgCO₂e

emission

reduction through

paperless customer

onboarding, till 31st

March 2025

**Social and
Environment
Exclusion List -**
part of Client
Comprehensive Group
Training

Water and Sanitation
Lending program -
close to

23,000

WASH loans

disbursed in FY25

Climate Change and GHG Emissions

To mitigate climate change risk, SATYA is making dedicated efforts through promoting environmentally responsible business operations and improving its overall environmental impact. The Company is evaluating its day-to-day operations to identify and implement eco-friendly measures to contain its carbon footprint and make it more sustainable.

The company has been implementing measures to reduce its environmental impact by minimizing energy consumption and waste generation. Water use is limited to employee consumption in offices, contributing to low water intensity. SATYA promotes energy efficiency through the use of LED lighting, energy-efficient electrical appliances, and water conservation measures like sensor-based taps. The company also promotes video conferencing over physical meetings, and promotes digitalization of its business operations, further reducing its impact against the backdrop of its large customer base and high frequency of transactions processed.

SATYA utilizes both direct and indirect energy sources for its operations. Direct energy consumption primarily involves the use of fuel in company-owned vehicles, whereas indirect energy consumption is attributed to the use of purchased electricity in its offices. SATYA has attempted to measure its electricity consumption across all its facilities including branches, state and head offices for FY25 to calculate its electricity intensity.

Through its Social and Environmental Policy outlining essential social and environmental exclusion criteria, SATYA intends to demonstrate its commitment to responsibly managing and reducing, wherever feasible, both the direct and indirect social and environmental impacts of its activities.

Electricity Intensity	FY25
Total Electricity Consumption* (Giga Joules- GJ)	6,731
Intensity By FTE (GJ/FTE)	0.83

*The financial data was split between fixed charges and energy consumption charges and then based on the per unit cost of electricity for a particular location/ state, total unit consumed was derived for each facility monthly. This data was then consolidated state wise and aggregated to get Pan India electricity consumption. Our endeavor is to constantly work towards making our performance system more robust.

Environmental Sustainability in Business

To mitigate climate change risk and improve its overall environmental impact, SATYA is evaluating its day-to-day operations to identify and implement eco-friendly measures to contain its carbon footprint and make the operations more sustainable.

Operational Initiatives - Over recent years, SATYA has prioritized energy conservation throughout its branch network, to optimize electricity usage and contribute to the Company's broader sustainability efforts. Key measures undertaken in the areas of energy consumption include:

- Installation of energy-efficient, star-rated appliances and equipment to minimize electricity consumption.
- Adoption of energy-saving lighting systems by installing LED lights and rechargeable Compact Fluorescent Lamps (CFLs) in our offices, including branches.
- Optimal utilization of natural ventilation and sunlight in office spaces.
- Implementation of server virtualization, wherein data is being migrated from physical servers to software-based virtual machines, significantly reducing energy usage while enhancing system efficiency and agility.

Moving forward, the Company aims to scale up its energy conservation initiatives across all its facilities. Additionally, the Company is in the process of strengthening its data management systems to formulate well-defined energy reduction strategies.

Client level Initiatives - SATYA is committed to delivering environmentally responsible and client-centric services. By offering doorstep services throughout the loan lifecycle—except in cases of loan disbursement and loan foreclosures—SATYA significantly reduces the need for clients to travel to branch offices via personal or public transportation, thereby lowering associated client expenditure and carbon emissions.

A key step in SATYA's digital transformation has been the introduction of an e-signature-based client onboarding process, which has led to a substantial reduction in paper consumption and related carbon emissions. This initiative eliminates the need for physical document printing and signing. As of March 31, 2025, SATYA has successfully completed over 32 lakh e-signatures, achieving 100% paperless digital onboarding of clients, which has resulted in a significant avoidance of 1,74,911 KgCO₂e emissions.

In addition to its environmental efforts, SATYA has made substantial investments in promoting client and community health. Through e-clinics, doctor-on-call services, free health camps, and health insurance support via its Hospi-Cash product, SATYA addresses both the medical and financial needs of its clients, particularly during health emergencies. These initiatives not only enhance client well-being but also serve as a proactive response to the growing risks posed by climate change. Additionally, in FY25, SATYA has made substantial progress in its Water and Sanitation Lending program by disbursing close to 23,000 WASH loans, thereby improving access to clean water and sanitation facilities for thousands of households.

Community level Initiatives “Plantation Drive”- To promote environmental conservation and mark the occasion of Van Mahotsav—a festival celebrating trees and forests—SATYA organized a large-scale plantation drive during the monsoon season of 2024. As part of this initiative, more than 5,000 trees were planted in collaboration with local stakeholders. Plantation sites included government primary and intermediate schools, colleges, and public institutions such as panchayat offices and police stations in select villages and towns across 72 branches in 11 states.



Water Conservation and Waste Reduction



SATYA very well recognizes that sustainable water and waste management practices can help societies to mitigate the impacts of climate change, conserve valuable resources, and move towards a more resilient and environmentally friendly future. Therefore, water conservation and waste management constitute a core element of SATYA's sustainability strategy.

As a financial entity, SATYA's water footprint primarily comprises water consumption within the office premises across its operational area. Water is majorly sourced from local municipalities and groundwater systems and is difficult to account for, since a lumpsum payment is made to the landlord as maintenance charges which also covers water usage. Bottled water for drinking and kitchen purposes is procured from approved third-party vendors and has been accounted for.

The waste generated across SATYA's office network constitutes non-hazardous dry and wet waste which is collected and disposed of, by the local municipal authorities. The Company consistently implements various strategies throughout its office locations to proactively minimize waste generation, decrease landfill disposal, and optimize the efficient utilization of resources. SATYA has been putting into action several significant waste management initiatives for the last few years, including the following key measures:

- Integrating digital systems throughout the Company's operations to transition towards cashless and paperless practices.
- Substituting single-use plastic bottles and cups with more eco-friendly alternatives like reusable bottles and cups within the offices.
- Encouraging employees to adopt responsible consumption practices and minimize food waste and paper waste.

SATYA has consistently demonstrated a deep commitment to advancing environmental sustainability throughout its range of products, services, and operational practices. Currently, the Company is in the process of strengthening its environmental data management systems, to effectively monitor and measure progress in this important endeavor.

Bottled Water Consumption across all SATYA facilities in FY25 is approximately

36.36 Lakhs Litres.

Alignment with United Nations Social Development Goals

The 17 United Nations Sustainable Development Goals (UNSDGs) constitute a universal call to action, addressing the imperative to eradicate poverty, safeguard the planet, and enhance the well-being and opportunities for individuals worldwide. They provide a roadmap for governments, businesses, and individuals, promoting collective action and global partnerships to achieve shared goals that ensure a better future by leaving no one behind. In alignment with this crucial global initiative, SATYA goes beyond the scope of these goals and targets, making substantial contributions that encompass the broader mission of promoting sustainable development.

1 NO POVERTY



SDG 1: No Poverty

Since its inception, SATYA is dedicated to providing affordable and accessible microcredit solutions, including income-generating loans and insurance, to the financially underserved, thus aligning with SDG Goal 1. By expanding access to an array of affordable financial products and services, SATYA endeavors to significantly improve the quality of life and standards of living for a multitude of marginalized households.

SDG 3: Good health and wellbeing

Through e-clinics, health camps, awareness campaigns, water and sanitation lending, and innovative solutions like HospiCash insurance, SATYA actively contributes to fostering a healthier society, seamlessly aligning with SDG Goal 3. As SATYA's expands, its endeavors hold the promise of a more health-conscious future, a true embodiment of SDG Goal 3, ultimately fostering well-being and prosperity for the marginalized.

3 GOOD HEALTH AND WELL-BEING



5 GENDER EQUALITY



SDG 5: Gender Equality

SATYA stands as a transformative force in the pursuit of SDG Goal 5, with its unwavering focus on women's overall empowerment. Operating predominantly in rural areas, SATYA recognizes the profound impact of women in households and economies. With almost 100% of its clients being women, SATYA's client-centric approach includes hassle-free loans and small EMLs, facilitating women's entrepreneurship and underscoring the pivotal role they play in societal upliftment, both socially and financially.

SDG 6: Clean water & sanitation

In alignment with SDG Goal 6, SATYA plays a crucial role in providing access to safe water and sanitation for its clients. Through innovative credit solutions, such as Water & Sanitation loans, SATYA empowers individuals at the bottom of the pyramid to attain affordable and sustainable access to crucial safe drinking and household sanitation facilities.

6 CLEAN WATER AND SANITATION



8 DECENT WORK AND ECONOMIC GROWTH



SDG 8: Decent work & economic growth

SATYA's contribution to SDG Goal 8 is rooted in the pursuit of organizational excellence that prioritizes employee and customer satisfaction, long-term shareholder value, and unwavering ethical standards. The Company's emphasis on talent development, performance reviews and leadership cultivation ensure readiness for future organizational demands by creating an environment of prosperity and growth for its workforce. With a core focus on employee welfare, SATYA underscores the importance of growth and skill advancement, striving to enhance productivity and skills.

SDG 9: Industry, Innovation, & Infrastructure

Leveraging digitization, SATYA has revolutionized its operations, enhancing customer experience, fostering innovation, and ensuring accuracy. Utilizing cutting-edge practices, including biometric authentication, paperless field operations, e-signatures and digital transactions, virtual training, SATYA seamlessly integrates technology into every operational aspect. This commitment to innovation has positioned SATYA as a front-runner in digital financial inclusion, effectively aligning with SDG Goal 9's ethos of fostering industry, innovation, and infrastructure.



SDG 10: Reduced Inequalities

10
REDUCED
INEQUALITIES



SATYA, as a responsible financial institution, plays a pivotal role in reducing inequality by extending financial services to marginalized individuals often excluded from traditional banking systems. By enabling borrowers to initiate businesses, generate income, and uplift their living standards, SATYA actively combats inequality. Its emphasis on gender-targeted initiatives further advances gender equality and community development, amplifying its impact in fostering a fairer society and catalyzing a more equitable landscape.

SDG 12: Responsible Consumption & Production

Operating with energy and water-efficient methods, SATYA significantly reduces its environmental footprint. The Company has instituted a comprehensive Social and Environmental policy, outlining essential social and environmental exclusion criteria, and advocates environment friendly practices. Noteworthy initiatives, such as minimizing plastic and paper use through digitization and encouraging staff to adopt reusable items, highlight SATYA's commitment to fostering sustainable behaviour and responsible resource utilization.



SDG 16: Peace, Justice, & Strong Institution

16
PEACE, JUSTICE
AND STRONG
INSTITUTIONS



SATYA's unwavering commitment to maintaining the highest standards of corporate governance underscores its significant role in contributing to SDG Goal 16. The organization's comprehensive approach includes robust governance structures, exceptional transparency, anti-discrimination policies, clear procedures to prevent harassment and violence, and confidential complaint mechanisms. Notably, SATYA's emphasis on addressing sexual harassment, gender-based violence, and discrimination through dedicated committees and policies reflects its commitment to building a just and equitable environment for both employees and clients.

GO
GREEN

GRI Index

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	2-20 Process to determine remuneration	Nomination & Remuneration Policy (Page No. 6) Link: https://satyamicrocapital.com/wp-content/uploads/2025/07/Nomination-Remuneration-Policy.pdf
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GRI 409: Forced or Compulsory Labour	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labour	https://satyamicrocapital.com/wp-content/uploads/2024/11/Human-Rights-Policy.pdf
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