



SATYA MicroCapital Ltd.

सर्वे भवन्तु सुखिनः

Date: May 29, 2026

To
Manager
BSE Limited
1st Floor, P.J. Towers,
Dalal Street, Mumbai-400001

Scrip Code: 958955, 958878, 958911, 973301*, 973383, 973893*, 973971, 975229, 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 provisions, as amended, if any, of the SEBI (LODR) Regulations, 2015, we would like to inform you that the Board of Directors at its meeting held on May 29, 2026 has considered & approved the following:

1. Audited standalone Financial Results of the Company for the quarter and financial year ended March 31, 2026,
2. Audited consolidated Financial Results of the Company for the quarter and financial year ended March 31, 2026.
3. Declaration with respect to Auditors' Report (Standalone and Consolidated) with modified Opinion;
4. Statement pursuant to regulation 52(7) & 52(7A) of Listing Regulations;
5. Security Cover Certificate under regulation 54 of Listing Regulations.
6. Disclosure of Related Party Transaction for the half year ended March 31, 2026, in terms of Regulation 23 of Listing Regulations.

Further, pursuant to Regulation 51 of the SEBI (LODR) Regulations, 2015 read with Part B to Schedule III, and other applicable provisions, if any, we would like to inform you that the Board of Directors also considered and approved the following:

- I. Re-appointment of Ms. Deepali Pant Joshi (DIN: 07139051) as a Non-Executive, Independent Director of the Company for the second term w.e.f. September 24, 2026 subject to the approval of the Shareholders in the ensuing General Meeting.

The brief Profile of Ms. Deepali Pant Joshi is given below:

In macro economic policy formulation. She was a fellow In residence at the Harvard University where she did post doctoral work in Finance and Economics. Chancellor's nominee on the Executive Council AU Headed the Financial Inclusion Expert Group of the G20.

As ED was on the department of supervision board of NABARD for RRBs and Cooperatives. Headed the Currency Management and Legal Department and was the Chief

Corporate Office : SATYA Tower, Plot No 7A, Sector 125, Noida, Uttar Pradesh-201301 Registered

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Appellate authority under the Right To Information Act. Holds A P.H.D and Law and Management degrees. Has been in public life for 4 decades.

- II. Re-appointment of Mr. Vivek Tiwari (DIN: 02174160) as CMD & CEO of the Company w.e.f. October 20, 2026, for 5 years or such other term as prescribed under law and to fix his remuneration as recommended by the NRC.

The brief Profile of Mr. Vivek Tiwari is given below:

Vivek Tiwari is a distinguished leader in India's BFSI (Banking, Financial Services, and Insurance) Sector with more than two decades of proficient experience in Microfinance, Risk Management, Financial Inclusion, Strategic Planning, and Business Development. Being a seasoned lending expert, Vivek possesses a proven track record of total lending experience of worth over 25,000 Cr. As the Chairman, MD & CEO of SATYA, he has been instrumental in shaping the organization as a new age microfinance institution with human touch approach in India, dedicated to strengthening national economy by reshaping the paradigm of women empowerment.

- III. Further, the Board of Directors of the Company considered and approved the fund raising by way of issuance of non convertible securities amounting up to Rs. 2,000 Crores (Rupees Two Thousand Crores) in terms of laws as applicable to the Company.

The meeting of Board of Directors was commenced at 03:00 P.M. and concluded at 11:15 P.M. Request you to please take above documents on record.

Thanking you,
Yours faithfully,

For **SATYA MicroCapital Limited**

Digitally signed by
CHOU DHAR
CHOU DHARY
RUNVEER
KRISHANAN
KRISHANAN Date: 2026.05.29
22:50:23 +05'30'

Choudhary Runveer Krishanan
Company Secretary & Chief Compliance Officer

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

**Non-Convertible Debentures (NCDs) issued and listed under the scrip code 975946 (INE982X07440), 975440 (INE982X07424), 973893 (ISIN INE982X07234) and 973301 (ISIN INE982X07143) were redeemed on February 20, 2026, February 25, 2026, March 30, 2026 and May 05, 2026, respectively and are under the process of delisting with BSE.*

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**Independent Auditor's Report on Standalone Financial Results of SATYA MicroCapital Limited
for the quarter and year ended 31 March 2026, pursuant to Regulation 52 of SEBI (Listing
Obligations and Disclosure Requirements) Regulations, 2015 as amended**

To,

The Board of Directors

SATYA MicroCapital Limited

(CIN: U74899DL1995PLC068688)

519, 5th Floor, DLF Prime Towers,

Okhla Industrial Area, Phase-1,

New Delhi-110020.

Qualified opinion

1. We have audited the accompanying statement of standalone financial results of **SATYA MicroCapital Limited** (the "Company") for the quarter and year ended 31 March 2026 along 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 ("the Listing Regulations").
2. In our opinion and to the best of our information and according to the explanations given to us, and *except for the possible effects of the matters described in the basis for qualified opinion section below*, this Statement:
 - A. is presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
 - B. gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards prescribed under Section 133 of the Companies Act 2013 ("the Act") read with relevant rules issued thereunder, directions issued by the Reserve Bank of India (RBI) from time to time ('RBI Guidelines') and other accounting principles generally accepted in India of the net loss, other comprehensive income and other financial information of the Company for the quarter and year ended 31 March 2026.

Basis for qualified opinion

3. The Company has accrued interest on its borrowings at the contractual rates applicable during the normal course. During the year ended 31 March 2026, the Company has breached certain debt covenants in respect of borrowings from various lenders. The Company has booked additional interest for specific borrowings where demand has been raised for the quarter and year ended 31 March 2026. Waiver letters have been sent by the Company to respective lenders and their responses are awaited. The Company's Management has represented that the probability of lenders charging the additional interest retrospectively is negligible, since year-end balance confirmations have already been obtained. Considering uncertainty with respect to its outcome, we are unable to comment on the consequential impact including but not limited to contractual rights,



classification of the loan etc. on the results of the Company for the quarter and year ended 31 March 2026.

4. The Company's Capital to Risk-Weighted Assets Ratio (CRAR) as at 31 March 2026 stands at 15.08 %, which is above the regulatory norms of 15%. As stated by the Management of the Company in Note 10 to the Statement, the CRAR during the year was 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, 2025, as amended. In addition, CRAR as at 31 March 2026 is subject to impact, if any, of the above qualification.

Further, as stated in Note 9 to the Statement, the Company's proportion of qualifying assets to total assets (netted off by intangible assets) during the year and as at 31 March 2026 is lower than the minimum level of 60% as prescribed by the Master Direction – Reserve Bank of India (Regulatory Framework for Microfinance Loans) Directions, 2025 as amended. The Company has requested to Reserve Bank of India for waiver till March 2027, for which response is awaited.

5. *Except for the possible effects of the matter specified under "Basis for qualified opinion",* we conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the *Auditor's Responsibilities for the Audit of the Statement* section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("ICAI") together with the ethical requirements that are relevant to our audit of the statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Material uncertainty related to Going Concern

6. We draw attention to Note 10 to the Statement. The Company has incurred loss of Rs. 27,014 lakhs and Rs. 79,033 lakhs for the quarter and year ended 31 March 2026, respectively. In addition, during the year the Company is in breach of certain regulatory ratios, debt covenants etc. These events or conditions, along with other matters indicate that a material uncertainty exists that may cast significant doubt on the Company's ability to continue as a going concern.

The Company's Management has infused Capital of Rs. 18,890.75 lakhs and further infused Capital in April 2026 for Rs. 2,755 lakhs and initiated various measures to strengthen the capital base, including infusion of additional equity, optimisation of operating costs, and improvement in collections. In addition, as represented by the Company, discussions with some lenders are in advanced stages for raising additional funds. The Company's ability to continue as a going concern depends on successful implementation of these initiatives.

Our opinion on the Statement is not modified in respect of this matter.



Managements and Board of Director's responsibilities for the Statement

7. The Statement has been prepared on the basis of the Standalone financial statements. The Company's Management and Board of Directors are responsible for the preparation of the Statement that give a true and fair view of the net loss, other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34, prescribed under Section 133 of the Act read with relevant rules issued thereunder, RBI Guidelines and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.
8. In preparing the Statement, the Company's management and the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.
9. The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's responsibilities for the audit of the Statement

10. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.
11. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - A. Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from



fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- B. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
 - C. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
 - D. Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
 - E. Evaluate the overall presentation, structure, and content of the Statement, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.
 - F. Obtain sufficient appropriate audit evidence regarding the Statement/financial information of the Company to express an opinion on the Statement.
12. Materiality is the magnitude of misstatements in the Statement that, individually or in aggregate, make it probable that the economic decisions of a reasonably knowledgeable user of the financial statement may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the standalone financial statements.
13. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
14. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.



Other matter

15. The Statement includes the results for the quarter ended 31 March 2026 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to nine months ended 31 December 2025 of the current financial year which were subjected to limited review by us.

Our opinion is not modified in respect of this other matter.



Vadodara, 29 May 2026

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

Mandar S. Ghanekar

Mandar S. Ghanekar
Partner
Membership no.: 126772
UDIN: 26126772WUJYEO2170



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Corporate office : SATYA Tower, Plot No 7A, Sector 125, Noida, Uttar Pradesh 201301

Website: www.satyamicrocapital.com; E-mail: cs@satyamicrocapital.com ; Phone: 011-4972-4000

Statement of audited standalone financial results for the quarter and year ended March 31, 2026

S.no.	Particulars	(₹ in lakhs except EPS)				
		Quarter ended			Year ended	
		March 31, 2026 (Refer note 15)	December 31, 2025 (Un-audited)	March 31, 2025 (Refer note 15)	March 31, 2026 (Audited)	March 31, 2025 (Audited)
1	Revenue from operations					
	Interest income	10,802.62	16,254.22	21,191.90	64,382.25	101,912.30
	Fees and commission income	512.67	137.35	4,102.90	1,028.32	7,049.10
	Net gain on fair value changes	2,951.58	579.77	8,683.80	6,469.55	10,446.24
	Net gain on derecognition of financial instruments under amortised cost category	-	-	5,308.50	-	9,864.10
	Total revenue from operations	14,266.87	16,971.34	39,287.10	71,880.12	129,271.74
2	Other income	531.01	27.06	158.20	742.01	817.90
3	Total income (1+2)	14,797.88	16,998.40	39,445.30	72,622.13	130,089.64
4	Expenses					
	Finance costs	9,220.90	11,059.70	14,126.82	45,805.88	59,400.30
	Net loss on fair value changes	3,843.24	1,568.29	-	5,768.22	-
	Net loss on derecognition of financial instruments under amortised cost category	7,848.73	-	-	13,271.51	-
	Impairment of financial instruments	2,239.31	(584.37)	2,921.44	29,132.08	16,012.20
	Employee benefits expenses (net of recovery)	7,595.48	8,523.82	9,145.80	34,428.37	34,888.00
	Depreciation and amortisation expenses	646.93	678.91	973.30	2,661.40	2,326.40
	Other expenses	6,003.47	3,436.08	3,321.70	20,604.89	13,935.60
	Total expenses	37,398.06	24,682.43	30,489.06	151,672.35	126,562.50
5	Profit / (loss) before tax (3-4)	(22,600.18)	(7,684.03)	8,956.24	(79,050.22)	3,527.14
6	Tax expense:					
	Current tax	0.23	-	-	0.23	-
	Earlier year tax	-	-	-	-	(229.30)
	Deferred tax charge/(credit)	4,413.29	(394.63)	2,279.10	(17.00)	1,214.10
	Total tax expense	4,413.52	(394.63)	2,279.10	(16.77)	984.80
7	Net Profit / (loss) after tax (5-6)	(27,013.70)	(7,289.40)	6,677.14	(79,033.45)	2,542.34
8	Other comprehensive income / (loss)					
	Items that will not be reclassified to profit or loss	7.44	(15.15)	(44.70)	(24.73)	59.80
	Income tax relating to items that will not be reclassified to profit or loss	(8.10)	3.81	11.20	-	(15.07)
	Items that will be reclassified to profit or loss	289.19	(56.48)	(368.10)	98.38	(929.22)
	Income tax relating to items that will be reclassified to profit or loss	(48.02)	14.22	92.70	-	233.87
	Total other comprehensive income / (loss)	240.51	(53.60)	(308.90)	73.65	(650.62)
9	Total comprehensive income / (loss) (7+8)	(26,773.19)	(7,343.00)	6,368.24	(78,959.80)	1,891.72
10	Paid-up equity share capital (face value of ₹ 10 per equity share)				7,924.92	6,571.60
11	Instruments entirely equity in nature				25.00	25.00
12	Other equity				36,553.28	97,938.38
13	Earning per share (EPS) (face value of ₹ 10 per equity share)					
	- Basic (amount in ₹)	(38.97)	(10.98)	10.16	(117.77)	3.87
	- Diluted (amount in ₹)	(38.97)	(10.98)	10.08	(117.77)	3.84
	(EPS for the quarter ended are not annualised)					



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Statement of audited standalone assets and liabilities as at March 31, 2026

Particulars	(₹ in Lakhs)	
	As at March 31, 2026 (Audited)	As at March 31, 2025 (Audited)
ASSETS		
Financial assets		
Cash and cash equivalents	13,615.21	54,261.40
Bank balances other than cash and cash equivalents	3,784.43	45,534.60
Derivative financial instruments	12,594.50	894.61
Trade receivables	1,317.99	3,879.20
Loan portfolio	189,193.80	353,476.52
Investment	58,827.32	44,218.38
Other financial assets	16,050.82	28,922.80
	295,384.07	531,187.51
Non-financial assets		
Current tax assets (net)	647.97	3,384.20
Property, plant and equipment	5,003.20	14,325.36
Intangible assets under development	-	5.31
Intangible assets	34.48	39.26
Other non-financial assets	6,356.25	10,926.10
	12,041.90	28,680.23
TOTAL ASSETS	307,425.97	559,867.74
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	52.90	153.85
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	707.94	723.65
Debt securities	71,653.78	106,836.45
Borrowings (other than debt securities)	145,470.18	300,626.59
Subordinated liabilities	35,902.42	39,406.95
Other financial liabilities	7,425.64	5,252.47
	261,212.86	452,999.96
Non-financial liabilities		
Provisions	597.70	601.80
Deferred tax liabilities (net)	-	17.10
Other non-financial liabilities	1,112.21	1,713.90
	1,709.91	2,332.80
Equity		
Equity share capital	7,924.92	6,571.60
Instruments entirely equity in nature	25.00	25.00
Other equity	36,553.78	97,938.38
	44,503.20	104,534.98
TOTAL LIABILITIES AND EQUITY	307,425.97	559,867.74



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Standalone Statement of Cash Flow for the year ended March 31, 2026

(₹ in lakhs)

Particulars	For year ended March 31, 2026	For year ended March 31, 2025
Cash flow from operating activities		
Profit before tax	(79,050.22)	3,527.14
Adjustments for:		
Depreciation and amortisation	2,538.52	2,250.60
Depreciation of right-of-use asset	122.88	75.80
Share based payment to employees	29.95	49.18
Interest expense for leasing arrangements	37.38	42.00
Impairment of financial instruments	27,725.65	16,244.70
Impairment on security receipts	1,475.49	-
Income from sale of investment	(171.36)	(638.58)
Net (gain)/ loss on fair value changes of derivatives	(6,469.55)	(1,296.70)
Net (gain)/ loss on fair value changes of subsidiary valuation	5,768.22	(9,149.54)
Net (gain)/ loss on sale of property plant and equipment	(312.07)	(11.83)
Net gain on derecognition of financial instruments under amortised cost category	(3,667.05)	(9,864.10)
Unrealised exchange fluctuation loss (net)	4,500.54	1,275.90
Operating profit before working capital changes	(47,471.62)	2,504.57
Movements in working capital:		
Increase/(decrease) in trade payable and other financial liabilities	2,126.30	(13,165.46)
Increase/(decreases) in other non-financial liabilities	(601.69)	60.50
Increase/(decreases) in provisions	(28.83)	(60.70)
(Increase)/decrease in bank balances other than cash and cash equivalents	41,750.17	(1,399.70)
(Increase)/decrease in trade receivables	2,561.21	(2,351.60)
(Increase)/decrease in loan portfolio	136,557.07	115,284.90
(Increase)/decrease in other financial assets	16,539.03	(3,845.70)
(Increase)/decrease in other non-financial assets	4,569.85	(4,060.10)
Cash generated from operations	156,001.49	92,366.71
Income-tax paid	2,736.00	(2,986.70)
Net cash generated from operating activities (A)	158,737.49	89,380.01
Cash flow from investing activities		
Purchase of property, plant and equipment and capital work-in-progress	(806.39)	(4,275.91)
Proceeds from derecognition of property, plant and equipment including leasehold land	7,841.28	51.35
Income from sale of investment	171.36	638.58
Purchase of investment	(25,377.93)	(22,982.64)
Proceeds from investment	3,525.29	1,408.61
Net cash used in investing activities (B)	(14,646.39)	(25,160.01)
Cash flow from financing activities		
Proceeds from issue of share capital (including premium and net of issue expenses)	18,897.90	31.98
Proceeds from debt securities	-	45,350.70
Repayment of debt securities	(37,314.80)	(40,152.19)
Proceeds from borrowings other than debt securities	15,287.31	153,063.29
Repayment of borrowings other than debt securities	(177,944.05)	(188,670.90)
Proceeds from subordinated liabilities	-	4,500.00
Repayment of subordinated liabilities	(3,504.53)	(594.40)
Payment of lease liabilities	(159.12)	(139.68)
Net cash used in financing activities (C)	(184,737.29)	(26,611.20)
Net increase / (decrease) in cash and cash equivalents (A + B + C)	(40,646.19)	37,608.80
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 year	13,615.21	54,261.40
Components of cash and cash equivalents as at the end of the year		
Cash on hand	398.32	675.00
Balance with banks on current accounts	13,216.89	53,586.40
Total cash and cash equivalents	13,615.21	54,261.40



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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 audited standalone financial results:

- The above audited financial results for the quarter and year ended March 31, 2026 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their respective meetings held on May 29, 2026, 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 audit of the aforesaid financial results.
- These 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 year ended March 31, 2026 are presented in below table

S.no.	Particulars	Year ended March 31, 2026	Year ended March 31, 2025
1	Debt-equity ratio (no. of times)*	5.69	4.27
2	Debt service coverage ratio	Not applicable	Not applicable
3	Interest service coverage ratio	Not applicable	Not applicable
4	Outstanding redeemable preference shares (in numbers)- refer note (a)	Nil	Nil
5	Capital redemption reserve/debenture redemption reserve (₹ in lakhs)	Nil	Nil
6	Net worth (₹ in lakhs)****	44,503.20	104,534.98
7	Net profit (loss) after tax (₹ in lakhs)	(79,033.45)	2,542.34
8	Earnings per share- Basic	(117.77)	3.87
	Diluted	(117.77)	3.84
9	Current ratio (no. of times)**	Not applicable	Not applicable
10	Long term debt to working capital (no. of times)**	Not applicable	Not applicable
11	Bad debts to account receivable ratio**	Not applicable	Not applicable
12	Current liability ratio (no. of times)**	Not applicable	Not applicable
13	Total debts to total assets***	0.82	0.80
14	Debtors turnover**	Not applicable	Not applicable
15	Inventory turnover**	Not applicable	Not applicable
16	Operating margin (%)**	Not applicable	Not applicable
17	Net profit margin (%) =	-108.83%	1.95%
18	Sector specific equivalent ratios, as applicable		
	a) GNPA (%) ##	3.28%	1.22%
	b) NNPA (%) ###	1.34%	0.42%
	c) CRAR (%) §	15.08%	22.68%
	d) Provision Coverage Ratio (%) ^	59.93%	65.42%

Notes:

- The Company does not have any non-convertible redeemable preference shares/ non-convertible preference shares/ redeemable preference shares
- 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). Exposure at default (EAD) includes loan balances and interest thereon. Stage III loans has been determined as per IND AS 109.
 - § 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. Exposure at default (EAD) includes loan balances and interest thereon. Stage-III loans has been determined as per IND AS 109.

- Details of loans transferred/acquired during the quarter and year ended March 31, 2026 under the Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 dated November 28, 2025, are given below.
The Company has transferred certain loans which are not in default through direct assignment, details of which are given below

S.no.	Particular	NBFC-MFI	NBFC-MFI
		Quarter ended March 31, 2026	Year ended March 31, 2026
1	Number of loan accounts assigned	36,193	160,854
2	Aggregate amount of loan assigned (₹ in lakhs)	9,652.04	38,802.79
3	Sale consideration (₹ in lakhs)	9,652.04	38,802.79
4	Weighted average remaining maturity (in months)	17.16	17.62
5	Weighted average holding period after origination (in months)	NA	NA
6	Retention of beneficial economic interest (MRR)	10%	10%
7	Number of Transactions	1	4
8	Coverage of tangible security coverage	Nil	Nil
9	Rating wise distribution of rated loans	Unrated	Unrated



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5 (a) The Company has transferred certain stressed loans during the year ended March 31, 2026, details of which are given below

S.no.	Particular	Quarter ended March 31, 2026	Year ended March 31, 2026
1	Number of loan accounts assigned	169,991	340,784
2	Aggregate principal outstanding of loan transferred as on March 31, 2026 (₹ in lakhs)	39,874.95	70,034.83
3	Weighted average remaining maturity (in months)	5.38	8.52
4	Net book value of loan transferred (at the time of transfer) (₹ in lakhs)*	41,016.50	73,451.10
5	Aggregate Consideration (₹ in lakhs)	12,304.95	30,104.95
6	Additional consideration realized in respect of account transferred in earlier year	Nil	Nil

*excludes ECL provision of ₹ 26,407.59 lakhs which has been reversed during the year ended March 31, 2026 on account of sale of portfolio of such loans

S.no.	Particulars	Category of recovery ratings	As at March 31, 2026
1	Security Receipts under trust floated by ARC's (Trust floated by CFM Asset Reconstruction Private Limited)	Yet to be rated within time lines as per Reserve Bank of India guidelines	10,695.46

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

S.no.	Particulars	Category of recovery ratings	As at March 31, 2026
1	Security Receipts under trust floated by ARC's* (Trust floated by Phoenix ARC Private Limited)	IND RR4	3,052.16
2	Security Receipts under trust floated by ARC's* (Trust floated by Prudent ARC Limited)	IVR RR2	29,477.39

* The Company is holding impairment allowance of ₹ 4,110.25 lakhs as on March 31, 2026

6 The Company has not acquired any stressed loan during the quarter and year ended March 31, 2026

7 The Company operate 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 operate in single geographic segment i.e. domestic

8 On November 21, 2025, the Government of India has notified the four labour codes- the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020, consolidating 29 existing labour laws. The Ministry of Labour & Employment published draft Central Rules and FAQs to enable assessment of the financial impact due to changes in regulations. The Company has assessed the impact of these changes to the extent applicable and has considered the additional provision of ₹ 75.93 lakhs as at March 31, 2026.

Further, the Company will continue to monitor the finalisation of Central / State Rules and clarifications from the Government on other aspects of the Labour Code and would provide appropriate accounting effect on the basis of such developments as needed.

9 The Company's proportion of qualifying assets to total assets as at March 31, 2026 is 49.30%, which is lower than the minimum level of 60% as prescribed by the Reserve Bank of India (Non-Banking Financial Companies - Microfinance Institution) Directions, 2025 as amended. The Company's management is taking the corrective actions to meet the prescribed threshold. The Company has requested the appropriate authority for a waiver till March 2027, for which the response is awaited.

10 During the year ended March 31, 2026, Company faced challenging industry environment due to over indebtedness of borrower, socio economic disruptions and internal challenges and hence it has incurred losses and is in breach of minimum qualifying asset criteria as stipulated by Reserve Bank of India, debt covenants, security cover etc. and the Company's Capital to Risk-weighted Assets Ratio ("CRAR") was below the minimum regulatory requirement of 15%. The Company's management undertook necessary measures to augment its capital position and, as at 31 March 2026, the CRAR stood at 15.08%.

Further, 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 collection efficiency. During the year ended March 31, 2026, the Company has raised the equity amounting to ₹ 18,890.75 lakhs vide board/committee meeting held on November 08, 2025, January 19, 2026 and March 31, 2026.

Further, the Company has issued and allotted 32,03,487 equity shares at ₹ 86 per share worth ₹ 2,755 lakhs having face value of ₹ 10 each share and securities premium of ₹ 76 per share, vide allotment made on May 02, 2026. Consequently, the Capital to Risk Adequacy Ratio (CRAR) stands at approximately 18.50% after this infusion.

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/liability on business losses and other timing differences had been reversed during the year ended March 31, 2026.

11 During the period the credit rating of the Company was revised to ICRA BB / (Negative), CRISIL BB / (Watch Negative), and IND BB / (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 raise planned, capital optimization and operational stability, the Company anticipates a positive trend in coming quarters.

12 The listed secured non-convertible debentures of the Company aggregating to ₹ 54,112.32 lakhs as at March 31, 2026 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, except in NCD hearing ISIN INE982X07432, the company is in the process of executing additional arrangement for creation of alternate transaction security.



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13. Following options were exercised during the year ended March 31, 2026 and equity shares were allotted as mentioned below

ESOP Scheme	Number of equity shares
Satya ESOP 2018	18,034

14. During the year ended March 31, 2026, the Company has raised the equity amounting up to ₹ 18,890.75 lakhs issued vide board meeting held on November 08, 2025, January 19, 2026 and March 31, 2026.

Further, the Company has issued and allotted 32,03,487 equity shares at ₹ 86 per share worth ₹ 2,755 lakhs having face value of ₹ 10 each share and securities premium of ₹ 76 per share, vide allotment made on May 02, 2026.

15. The figures of last quarters ended March 31, 2026 and March 31, 2025 represents the balancing figures between the audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the respective financial years, which were subject to limited review by the statutory auditors.

16. The comparative figures as disclosed in these results have been regrouped/reclassified, wherever necessary, to make them comparable to current period figures.

17. 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: May 29, 2026



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

Vikas Tiwari
Chairman, Managing Director and CEO
DIN: 02174160



SATYA MicroCapital Ltd.

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Statement on Impact of Audit Qualifications for the Financial year ended March 31, 2026

(For Audit Report with Modified Opinion)

Submitted along with Annual Audited Financial Results for Financial Year Ended 31, 2026

[Pursuant to Regulation 52 of the SEBI (LODR) (Amendment) Regulations, 2016]

(Standalone)

(₹ in Lakhs)

I.	S.No.	Particulars	Audited Figures (as reported before adjusting for qualifications)	Adjusted Figures (audited figures after adjusting for qualifications)
	1.	Turnover / Total income	72,622.13	72,622.13
	2.	Total Expenditure	151,672.35	151,672.35
	3.	Net Profit/(Loss)	(79,033.45)	(79,033.45)
	4.	Earnings Per Share	(117.77)	(117.77)
	5.	Total Assets	307,425.97	307,425.97
	6.	Total Liabilities	262,922.77	262,922.77
	7.	Net Worth	44,503.20	44,503.20
	8.	Any other financial item(s) (as felt appropriate by the management)	-	-
1	Audit Qualification (each audit qualification separately): a. Details of Audit Qualification: The Company has accrued interest on its borrowings at the contractual rates applicable during the normal course. During the year ended 31 March 2026, the Company has breached certain debt covenants in respect of borrowings from various lenders. The Company has booked additional interest for specific borrowings where demand has been raised for the quarter and year ended 31 March 2026. Waiver letters have been sent by the Company to respective lenders and their responses are awaited. The Company's Management has represented that the probability of lenders charging the additional interest retrospectively is negligible, since year-end balance confirmations have already been obtained. Considering uncertainty with respect to its outcome, we are unable to comment on the consequential impact including but not limited to contractual rights, classification of the loan etc. on the results of the Company for the quarter and year ended 31 March 2026. b. Type of Audit Qualification : Qualified Opinion c. Frequency of qualification: First time for financial year 2025-26.			



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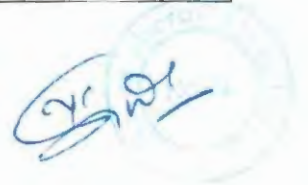
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	<p>d. For Audit Qualification(s) where the impact is quantified by the auditor, Management's Views: Quantification is not possible.</p> <p>e. For Audit Qualification(s) where the impact is not quantified by the auditor:</p> <p>i. Management's estimation on the impact of audit qualification: Quantification is not possible.</p> <p>ii. If management is unable to estimate the impact, reasons for the same:</p> <p>The impact cannot be quantified as responses to waiver letters issued to lenders are awaited and no formal communication quantifying additional interest or asserting adverse contractual rights has been received from any lender as at the date of this report.</p> <p>iii. Auditors' Comments on (i) or (ii) above:</p> <p>Considering uncertainty with respect to its outcome, we are unable to comment on the quantifiable impact including but not limited to contractual rights, classification of the loan etc. on the results of the Company for the quarter and year ended 31 March 2026.</p>
2.	<p>Audit Qualification (each audit qualification separately):</p> <p>a. Details of Audit Qualification: The Company's Capital to Risk Weighted Assets Ratio (CRAR) as at 31 March 2026 stands at 15.08 %, which is above the regulatory norms of 15%. As stated by the Management of the Company in Note 10 to the Financial Statement, the CRAR during the year was 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, 2025, as amended. In addition, CRAR as at 31 March 2026 is subject to impact, if any, of the above qualification.</p> <p>Further, as stated in Note 9 to the Financial Statement, the Company's proportion of qualifying assets to total assets (netted off by intangible assets) during the year and as at 31 March 2026 is lower than the minimum level of 60% as prescribed by the Master Direction – Reserve Bank of India (Regulatory Framework for Microfinance Loans) Directions, 2025 as amended. The Company has requested to Reserve Bank of India for waiver till March 2027, for which response is awaited.</p>





SATYA MicroCapital Ltd.

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- b. Type of Audit Qualification : Qualified Opinion
- c. Frequency of qualification: The qualified opinion is being reported for the first time in FY 2025-26; however, a modified conclusion was also issued in the limited review reports for quarters ended 30 September 2025 and 31 December 2025 respectively.
- d. For Audit Qualification(s) where the impact is quantified by the auditor, Management's Views: Quantification is not possible.
- e. For Audit Qualification(s) where the impact is not quantified by the auditor:
- iv. Management's estimation on the impact of audit qualification: Quantification is not possible.
- v. If management is unable to estimate the impact, reasons for the same:
The impact cannot be quantified as the Company's waiver request for QAC has been submitted to the Reserve Bank of India is pending response, and the consequential regulatory or financial implications, if any, are contingent upon the RBI's decision, which is outside the control of Management.
- vi. Auditors' Comments on (i) or (ii) above:
Quantification is not possible.



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III. Signatories:


For Satya MicroCapital Ltd.,


Vivek Tiwari
Chairman, Managing Director & CEO
DIN: 02174160
Place: Noida
Date: 29 May 2026

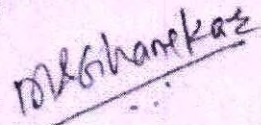
For Satya MicroCapital Ltd.,


Deepali Pant Joshi
Audit Committee Chairperson
DIN: 07139051
Place: Noida
Date: 29 May 2026

For Satya MicroCapital Ltd.,


Vandita Kaul
Chief Financial Officer
Place: Noida
Date: 29 May 2026

For Sharp & Tannan,
Chartered Accountants
Firm Registration No.: 109982W


Mandar S. Ghanekar
Partner
Membership No.: 126772
Place: Vadodara
Date: 29 May 2026



Independent Auditor's Report on Consolidated Financial Results of SATYA MicroCapital Limited for the year ended 31 March 2026, pursuant to the Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To,

The Board of Directors

SATYA MicroCapital Limited

(CIN: U74899DL1995PLC068688)

519, 5th Floor, DLF Prime Towers,

Okhla Industrial Area, Phase-1,

New Delhi-110020.

Qualified opinion

1. We have audited the accompanying statement of consolidated financial results of **SATYA MicroCapital Limited** (hereinafter referred to as "the Holding Company") and its subsidiary (the Holding Company and Subsidiary together referred to as "the Group"), for the quarter and year ended 31 March 2026 ("the Statement"), being submitted by the Holding Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").
2. In our opinion and to the best of our information and according to the explanations given to us, and *except for the possible effects of the matters described in the basis for qualified opinion section below*, and based on the consideration of the report of the other auditor on Separate financial statements of subsidiary, the Statement:
 - a) includes the annual financial results of the following entities:
Holding company – SATYA MicroCapital Limited
Subsidiary – SATYA Micro Housing Finance Private Limited
 - b) is presented in accordance with the requirements of Regulation 52 of the Listing Regulations; and
 - c) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards prescribed under Section 133 of the Companies Act 2013 ("the Act") read with relevant rules issued thereunder, directions issued by the Reserve Bank of India (RBI) from time to time ('RBI Guidelines') and other accounting principles generally accepted in India, of consolidated total comprehensive loss (comprising of net loss after tax and other comprehensive income) and other financial information of the Group, for the quarter and year ended 31 March 2026.



Basis for qualified opinion

3. The Holding Company has accrued interest on its borrowings at the contractual rates applicable during the normal course. During the year ended 31 March 2026, the Holding Company has breached certain debt covenants in respect of borrowings from various lenders. The Holding Company has booked additional interest for specific borrowings where demand has been raised for the quarter and year ended 31 March 2026. Waiver letters have been sent by the Holding Company to respective lenders and their responses are awaited. The Holding Company's Management has represented that the probability of lenders charging the additional interest retrospectively is negligible, since year-end balance confirmations have already been obtained. Considering uncertainty with respect to its outcome, we are unable to comment on the consequential impact including but not limited to contractual rights, classification of the loan etc. on the results of the Group for the quarter and year ended 31 March 2026.
4. The Holding Company's Capital to Risk-Weighted Assets Ratio (CRAR) as at 31 March 2026 stands at 15.08 %, is above the regulatory norms of 15%. As stated by the Management of the Holding Company in Note 10 to the Statement, the CRAR during the year was 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, 2025, as amended. In addition, CRAR as at 31 March 2026 is subject to impact, if any, of the above qualification.

Further, as stated in Note 9 to the Statement, the Holding Company's proportion of qualifying assets to total assets (netted off by intangible assets) during the year and as at 31 March 2026 is lower than the minimum level of 60% as prescribed by the Master Direction – Reserve Bank of India (Regulatory Framework for Microfinance Loans) Directions, 2025 as amended. The Holding Company has requested to Reserve Bank of India for waiver till March 2027, for which response is awaited.

5. *Except for the possible effects of the matter specified under "Basis for qualified opinion", we conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the Auditor's responsibilities for the audit of the Statement section of our report. We are independent of the Group in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("the ICAI") together with the ethical requirements that are relevant to our audit of the Statement under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us and other auditor in terms of their reports referred to in "Other Matter" paragraph below, is sufficient and appropriate to provide a basis for our opinion.*



Material uncertainty related to Going Concern

6. We draw attention to Note 10, to the Statement. The Holding Company has incurred loss of Rs. 27,014 lakhs and Rs. 79,033 lakhs for the quarter and year ended 31 March 2026, respectively. In addition, during the year the Holding Company is in breach of certain regulatory ratios, debt covenants etc. These events or conditions, along with other matters indicate that a material uncertainty exists that may cast significant doubt on the Holding Company's ability to continue as a going concern.

The Holding Company's Management has infused Capital of Rs. 18,890.75 lakhs and further infused Capital in April 2026 for Rs. 2,755 lakhs and initiated various measures to strengthen the capital base, including infusion of additional equity, optimisation of operating costs, and improvement in collections. In addition, as represented by the Company, discussions with some lenders are in advanced stages for raising additional funds. The Holding Company's ability to continue as a going concern depends on successful implementation of these initiatives.

Our opinion on the Statement is not modified in respect of this matter.

Management's and Board of Director's responsibilities for the Statement

7. The Statement has been prepared on the basis of consolidated financial statements. The Holding Company's management and Board of Directors are responsible for the preparation and presentation of the Statement that give a true and fair view of the consolidated total comprehensive loss (comprising of net loss after tax and other comprehensive income) and other financial information of the Group in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder, RBI Guidelines and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. The respective management and Board of Directors of the companies included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Group and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the Statement as aforesaid.
8. In preparing the Statement, the respective Management and Board of Directors of companies included in the Group are responsible for assessing the ability of the respective entities to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate the Companies included in the group or to cease operations, or has no realistic alternative but to do so.



9. The respective management and Board of Directors of the Companies included in the group are also responsible for overseeing the financial reporting process of the Group.

Auditor's responsibilities for the audit of the Statement

10. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.
11. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
- A. Identify and assess the risks of material misstatement of the statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - B. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Holding Company has adequate internal financial controls system in place and the operating effectiveness of such controls.
 - C. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
 - D. Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
 - E. Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.



- F. Obtain sufficient appropriate audit evidence regarding the financial results/financial information of the entity within the Group to express an opinion on the Statement. We are responsible for the direction, supervision and performance of the audit of financial information of such entity included in the Statement of which we are the independent auditor. For the other entity included in the Statement, which have been audited by other auditor, such other auditor remain responsible for the direction, supervision and performance of the audit carried out by them. We remain solely responsible for our audit opinion.
12. Materiality is the magnitude of misstatements in the Statement that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the consolidated financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the consolidated financial statements.
13. We communicate with those charged with governance of the Holding Company of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
14. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.
15. We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the Listing Regulations, as amended, to the extent applicable.

Other matters

16. We did not audit the financial results of the subsidiary whose financial results reflect total assets of ₹ 24,059.99 lakhs as at 31 March 2026, total revenue of ₹ 4,635.31 lakhs, total net loss after tax ₹ 1,279.97 lakhs, total comprehensive loss of ₹ 1,281.13 lakhs and cash outflow (net) ₹ 271.19 lakhs for the year ended 31 March 2026, as considered in the Statement. This financial result has been audited by other auditor whose audit report has been furnished to us by the management, and our opinion in so far as it relates to the amounts and disclosures included in respect of this subsidiary is based solely on the audit report of such other auditor, and the procedures performed by us as stated in paragraph above.



17. The Statement includes the results for the quarter ended 31 March 2026 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to nine months ended 31 December 2025 of the current financial year which were subjected to limited review by us.

Our opinion is not modified in respect of these other matters.



Vadodara, 29 May 2026

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

A handwritten signature in black ink that reads 'Mandar S. Ghanekar'.

Mandar S. Ghanekar
Partner

Membership no.: 126772
UDIN: 26126772QJRZTM4001



SATYA MicroCapital Ltd.

सर्वे भवन्तु सुखिनः

SATYA MicroCapital Limited

CIN : U74899DL1995PLC068688

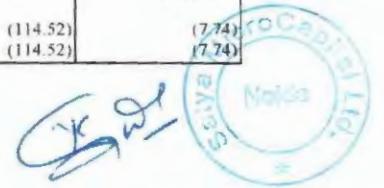
Registered office : 519, 5th Floor, DLF Prime Towers , Okhla Industrial Area, Phase-I, New Delhi-110020

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 audited consolidated financial results for the year ended March 31, 2026

S.No.	Particulars	₹ in lakhs except EPS)	
		March 31, 2026 (Audited)	March 31, 2025 (Audited)
1	Revenue from operations		
	Interest income	67,257.73	104,114.30
	Fee and commission income	910.50	7,296.10
	Net gain on fair value changes	6,469.55	1,296.70
	Net gain on derecognition of financials instruments under amortised cost category	858.49	10,969.90
	Total revenue from operations	75,496.27	123,677.00
2	Other income	750.15	845.90
3	Total income (1+2)	76,246.42	124,522.90
4	Expenses		
	Finance cost	47,276.85	60,273.40
	Net loss on fair value changes	13,271.51	-
	Impairment on financial instruments	29,244.16	16,273.50
	Employee benefits expenses	37,299.81	37,487.80
	Depreciation and amortization	2,809.79	2,390.20
	Other expenses	21,336.77	14,757.70
	Total expenses	151,238.89	131,182.60
5	Profit before tax (3-4)	(74,992.47)	(6,659.70)
6	Tax expense:		
	Current year tax	0.23	-
	Earlier year tax	-	(224.40)
	Deferred tax charge/(credit)	1,855.08	(1,349.60)
	Total tax expense	1,855.31	(1,574.00)
7	Net profit after tax (5-6)	(76,847.78)	(5,085.70)
8	Other comprehensive income		
	Items that will not be reclassified to profit or loss	(26.27)	60.50
	Income tax relating to items that will not be reclassified to profit or loss	0.39	(15.27)
	Items that will be reclassified subsequently to profit or loss		
	Items that will be reclassified to profit or loss	98.38	(929.22)
	Income tax effect	-	233.87
	Total other comprehensive income	72.50	(650.12)
9	Total comprehensive income (7+8)	(76,775.28)	(5,735.82)
	Net profit after tax attributable to:		
	Owners of the holding company	(76,832.02)	(5,131.70)
	Non-controlling interests	(15.76)	46.00
	Other comprehensive income attributable to		
	Owners of the holding company	72.51	(650.12)
	Non-controlling interests	(0.01)	-
	Total comprehensive income attributable to		
	Owners of the holding company	(76,759.52)	(5,781.82)
	Non-controlling interests	(15.76)	46.00
10	Paid-up equity share capital (face value of ₹ 10 per equity share)	7,924.92	6,571.60
11	Instruments entirely equity in nature	25.00	25.00
12	Other equity	30,150.05	89,334.87
13	Earning per share (EPS) (face value of ₹ 10 per equity share)		
	- Basic (amount in ₹)	(114.52)	(7.74)
	- Diluted (amount in ₹)	(114.52)	(7.74)



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Statement of audited consolidated assets and liabilities as at March 31, 2026

Particulars	(₹ in lakhs)	
	As at March 31, 2026 (Audited)	As at March 31, 2025 (Audited)
ASSETS		
Financial assets		
Cash and cash equivalents	14,451.58	55,369.00
Bank balances other than cash and cash equivalents	4,235.67	45,900.30
Derivative financial instruments	12,594.50	894.61
Trade receivables	980.49	3,879.20
Loan portfolio	204,862.75	372,939.60
Investment	43,225.00	22,847.88
Other financial assets	17,623.31	30,120.13
Total financial assets	297,973.30	531,950.72
Non-financial assets		
Current tax assets (net)	612.75	3,398.60
Deferred tax assets (net)	949.28	2,804.10
Property, plant and equipment	5,142.42	14,462.65
Intangible assets under development	0.00	5.31
Goodwill	394.38	394.39
Intangible assets	34.52	39.30
Other non-financial assets	6,552.55	11,048.30
Total non-financial assets	13,685.90	32,152.65
TOTAL ASSETS	311,659.20	564,103.37
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Trade Payable		
(i) total outstanding dues of micro enterprises and small enterprises	52.90	153.90
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	708.88	960.70
Debt securities	71,653.78	106,836.25
Borrowings (other than debt securities)	155,368.09	312,540.60
Subordinated liabilities	35,902.42	39,406.95
Other financial liabilities	7,735.17	5,513.60
Total financial liabilities	271,421.24	465,412.00
Non-financial liabilities		
Current tax liabilities (net)	4.25	-
Provisions	662.39	652.90
Other non-financial liabilities	1,246.71	1,866.60
Total non-financial liabilities	1,913.35	2,519.50
Equity		
Equity share capital	7,924.92	6,571.60
Instruments entirely equity in nature	25.00	25.00
Other equity	30,150.05	89,334.87
Equity attributable to equity holders of the holding company	38,099.97	95,931.47
Non-controlling interest	224.64	240.40
Total equity	38,324.61	96,171.87
TOTAL LIABILITIES AND EQUITY	311,659.20	564,103.37



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Consolidated Statement of Cash flow for the year ended March 31, 2026

(₹ in Lakhs)

Particulars	For period ended March 31, 2026	For the year ended March 31, 2025
Cash flow from operating activities		
Profit before tax	(74,992.47)	(6,659.70)
Adjustments for:		
Depreciation and amortisation	2,637.28	2,306.83
Depreciation of right-of-use asset	172.51	83.37
Share based payment to employees	29.95	49.26
Interest expense for leasing arrangements	41.63	50.54
Impairment of financial instruments	27,837.68	16,306.00
Impairment on security receipts	1,475.49	-
Income from sale of investment	(171.36)	(638.58)
Net (gain)/ loss on fair value changes of derivatives	(6,469.55)	(1,310.19)
Net (gain)/ loss on sale of property plant and equipment	(312.07)	(11.83)
Unrealised exchange fluctuation loss (net)	4,500.54	1,275.90
Net gain on derecognition of financials instruments under amortised cost category	858.49	(10,969.93)
Operating profit before working capital changes	(44,391.88)	681.61
Movements in working capital:		
Increase/(decrease) in trade payable and other financial liabilities	1,921.64	(13,199.51)
Increase/(decrease) in other non-financial liabilities	(619.89)	180.30
Increase/(decrease) in provisions	9.49	(40.50)
(Increase)/decrease in bank balances other than cash and cash equivalents	41,064.63	(1,765.40)
(Increase)/decrease in trade receivables	2,898.71	(2,351.60)
(Increase)/decrease in loan portfolio	140,308.23	106,260.80
(Increase)/decrease in other financial assets	11,638.33	(3,324.31)
(Increase)/decrease in other non-financial assets	4,495.75	(4,740.59)
Cash used in operations	157,925.01	81,700.80
Income-tax paid	2,790.00	(2,985.10)
Net cash used in operating activities (A)	160,715.01	78,715.70
Cash flow from investing activities		
Purchase of property, plant and equipment and capital work-in-progress	(952.33)	(4,330.72)
Proceeds from derecognition of property, plant and equipment	7,836.34	51.35
Income from sale of investment	171.36	638.58
Purchase of investment	(25,377.93)	(17,982.68)
Proceeds from investment	3,525.35	1,408.60
Net cash used in investing activities (B)	(14,797.21)	(20,214.87)
Cash flow from financing activities		
Proceeds from issue of share capital (including premium and net of issue expenses)	18,876.64	32.00
Proceeds from debt securities	-	45,350.81
Repayment of debt securities	(37,314.80)	(40,152.19)
Proceeds from borrowings other than debt securities	18,752.28	161,563.31
Repayment of borrowings other than debt securities	(183,424.97)	(191,164.03)
Proceeds from subordinated liabilities	-	4,500.00
Repayment of subordinated liabilities	(3,504.53)	(594.46)
Payment of lease liabilities	(219.84)	(190.77)
Net cash from financing activities (C)	(186,835.22)	(20,655.33)
Net increase / (decrease) in cash and cash equivalents (A + B + C)	(40,917.42)	37,845.50
Cash and cash equivalents at the beginning of the year	55,369.00	17,523.50
Cash and cash equivalents at the end of the year	14,451.58	55,369.00
Components of cash and cash equivalents as at the end of the year		
Cash on hand	398.32	675.00
Balance with banks - on current accounts	14,033.61	54,660.30
Stamp Paper in Hand	19.65	33.70
Total cash and cash equivalents	14,451.58	55,369.00



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Notes to the audited consolidated financial results:

- The above audited consolidated financial results for the year ended March 31, 2026 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their respective meetings held on May 29, 2026, 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 audit of the aforesaid financial results.
- These 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 year ended March 31, 2026 are presented in below table:

S.No.	Particulars	Year ended March 31,2026	Year ended March 31,2025
1	Debt-equity ratio (no. of times)*	6.90	4.78
2	Debt service coverage ratio	Not applicable	Not applicable
3	Interest service coverage ratio	Not applicable	Not applicable
4	Outstanding redeemable preference shares (in numbers)- refer note (a)	Nil	Nil
5	Capital redemption reserve/debenture redemption	Nil	Nil
6	Net worth (₹ in lakhs)**	38,099.97	95,931.47
7	Net Profit/(loss) after tax (₹ in lakhs)	(76,847.78)	(5,085.70)
8	Earnings per share: Basic	(114.52)	(7.74)
9	Diluted	(114.52)	(7.74)
10	Current ratio (no. of times)	Not applicable	Not applicable
11	Long term debt to working capital (no. of times)	Not applicable	Not applicable
12	Bad debts to account receivable ratio	Not applicable	Not applicable
13	Current liability ratio (no. of times)	Not applicable	Not applicable
14	Total debts to total assets***	0.84	0.81
15	Debtors turnover	Not applicable	Not applicable
16	Inventory turnover	Not applicable	Not applicable
17	Operating margin (%)	Not applicable	Not applicable
18	Net profit margin (%)#	-100.79%	-4.08%

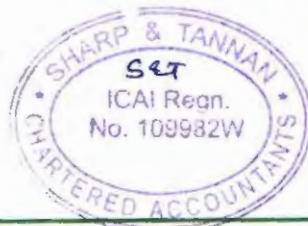
Notes:

- The Company does not have any non-convertible redeemable preference shares/ non-convertible preference shares/ redeemable preference shares.
- Ratio computation:
* Debt Equity ratio = (Debt securities+ Borrowing (other than debt securities)+ Subordinated liabilities)/Net worth
** Net worth = Equity Share Capital + Other Equity + Instruments entirely equity in nature
*** Total debts to total assets = (Debt securities+ Borrowing (other than debt securities)+ Subordinated liabilities)/Total Assets
Net Profit Margin = Profit after tax/ Total income
- The comparative figures as disclosed in these results have been regrouped/reclassified, wherever necessary, to make them comparable to current period figures.
- The above financial results are available on the stock exchange website (www.bseindia.com) and the website of the Company (www.satvamicapital.com).
- All notes forming part of the Standalone Financial Results shall also apply, mutatis mutandis, to the Consolidated Financial Results.

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

Vivek Tiwari
Chairman, Managing Director and CEO
DIN: 02174160

Place : Noida
Date : May 29, 2026



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Statement on Impact of Audit Qualifications for the Financial year ended March 31, 2026

(For Audit Report with Modified Opinion)

Submitted along with Annual Audited Financial Results for Financial Year Ended 31, 2026

[Pursuant to Regulation 52 of the SEBI (LODR) (Amendment) Regulations, 2016]

(Consolidated)

(₹ in Lakhs)

I.	S.No.	Particulars	Audited Figures (as reported before adjusting for qualifications)	Adjusted Figures (audited figures after adjusting for qualifications)
	1.	Turnover / Total income	76,246.42	76,246.42
	2.	Total Expenditure	151,238.89	151,238.89
	3.	Net Profit/(Loss)	(76,847.78)	(76,847.78)
	4.	Earnings Per Share	(114.52)	(114.52)
	5.	Total Assets	311,659.20	311,659.20
	6.	Total Liabilities	2,73,334.59	2,73,334.59
	7.	Net Worth	38,099.97	38,099.97
	8.	Any other financial item(s) (as felt appropriate by the management)	-	-
1.	Audit Qualification (each audit qualification separately): a. Details of Audit Qualification: The Holding Company has accrued interest on its borrowings at the contractual rates applicable during the normal course. During the year ended 31 March 2026, the Holding Company has breached certain debt covenants in respect of borrowings from various lenders. The Holding Company has booked additional interest for specific borrowings where demand has been raised for the quarter and year ended 31 March 2026. Waiver letters have been sent by the Holding Company to respective lenders and their responses are awaited. The Holding Company's Management has represented that the probability of lenders charging the additional interest retrospectively is negligible, since year-end balance confirmations have already been obtained. Considering uncertainty with respect to its outcome, we are unable to comment on the consequential impact including but not limited to contractual rights, classification of the loan etc. on the results of the Group Company for the quarter and year ended 31 March 2026. b. Type of Audit Qualification: Qualified Opinion c. Frequency of qualification: First time for financial year 2025-26.			



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	<p>d. For Audit Qualification(s) where the impact is quantified by the auditor, Management's Views: Quantification is not possible.</p> <p>e. For Audit Qualification(s) where the impact is not quantified by the auditor:</p> <p>i. Management's estimation on the impact of audit qualification: Quantification is not possible.</p> <p>ii. If management is unable to estimate the impact, reasons for the same:</p> <p>The impact cannot be quantified as responses to waiver letters issued to lenders are awaited and no formal communication quantifying additional interest or asserting adverse contractual rights has been received from any lender as at the date of this report.</p> <p>iii. Auditors' Comments on (i) or (ii) above:</p> <p>Considering uncertainty with respect to its outcome, we are unable to comment on the quantifiable impact including but not limited to contractual rights, classification of the loan etc. on the results of the Holding Company for the quarter and year ended 31 March 2026.</p>
2.	<p>Audit Qualification (each audit qualification separately):</p> <p>a. Details of Audit Qualification: The Capital to Risk-Weighted Assets Ratio (CRAR) as at 31 March 2026 of the Holding Company stands at 15.08 %, which is above the regulatory norms of 15%. As stated by the Management of the Holding Company in Note 10 to the Standalone Financial Statement, the CRAR during the year was below the minimum regulatory requirement of 15% as stipulated by the Master Direction – Reserve Bank of India (Non-Banking Financial Holding Company – Scale Based Regulation) Directions, 2025, as amended. In addition, CRAR as at 31 March 2026 is subject to impact, if any, of the above qualification.</p> <p>Further, as stated in Note 9 to the Standalone Financial Statement, the Holding Company's proportion of qualifying assets to total assets (netted off by intangible assets) during the year and as at 31 March 2026 is lower than the minimum level of 60% as prescribed by the Master Direction – Reserve Bank of India (Regulatory Framework for Microfinance Loans) Directions, 2025 as amended. The Holding Company has requested to Reserve Bank of India for waiver till March 2027, for which response is awaited.</p>





SATYA MicroCapital Ltd.

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- b. Type of Audit Qualification: Qualified Opinion
- c. Frequency of qualification: The qualified opinion is being reported for the first time in FY 2025-26.
- d. For Audit Qualification(s) where the impact is quantified by the auditor, Management's Views: Quantification is not possible.
- e. For Audit Qualification(s) where the impact is not quantified by the auditor:
- iv. Management's estimation on the impact of audit qualification: Quantification is not possible.
 - v. If management is unable to estimate the impact, reasons for the same:
The impact cannot be quantified as the Holding Company's waiver request for QAC has been submitted to the Reserve Bank of India is pending response, and the consequential regulatory or financial implications, if any, are contingent upon the RBI's decision, which is outside the control of Management.
 - vi. Auditors' Comments on (i) or (ii) above:
Quantification is not possible.





SATYA MicroCapital Ltd.

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III. Signatories:

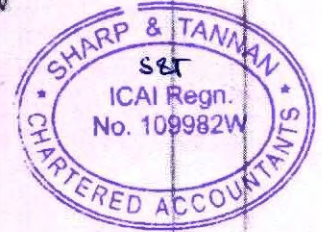
For Satya MicroCapital Ltd.,

Vivek Tiwari
Chairman, Managing Director & CEO
DIN: 02174160
Place: Noida
Date: 29 May 2026



For Sharp & Tannan,
Chartered Accountants
Firm Registration No.: 109982W

Mandar S. Ghanekar
Partner
Membership No.: 126772
Place: Vadodara
Date: 29 May 2026



For Satya MicroCapital Ltd.,

Deepali Pant Joshi
Audit Committee Chairperson
DIN: 07139051
Place: Noida
Date: 29 May 2026



For Satya MicroCapital Ltd.,

Vandita Kaul
Chief Financial Officer
Place: Noida
Date: 29 May 2026





SATYA MicroCapital Ltd.

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Date: May 29, 2026

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

Scrip Code: 958955, 958878, 958911, 973301*, 973383, 973893*, 973971, 975229, 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/Debenture 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 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 975946 (INE982X07440), 975440 (INE982X07424) 973893 (ISIN INE982X07234) and 973301 (ISIN INE982X07143) were redeemed on February 20, 2026, February 25, 2026, March 30, 2026 and May 05, 2026, respectively and are under the process of delisting with BSE.*

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



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 of 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	March 31, 2026
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 to applicable object (in	Remarks, if any





SATYA MicroCapital Ltd.

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					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: May 29, 2026



SATYA



SATYA MicroCapital Ltd.

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Date: May 29, 2026

To

Manager
BSE Limited
1st Floor, P.J. Towers,
Dalal Street, Mumbai-400001

Scrip Code: 958955, 958878, 958911, 973301*, 973383, 973893*, 973971, 975229, 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, as amended, please find enclosed herewith the statement on security cover available for listed non-convertible debt securities as of March 31, 2026.

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 975946 (INE982X07440), 975440 (INE982X07424), 973893 (ISIN INE982X07234) and 973301 (ISIN INE982X07143) were redeemed on February 20, 2026, February 25, 2026, March 30, 2026 and May 05, 2026, respectively and are under the process of delisting with BSE.*

Independent Auditor's Certificate

2026-27/MSG-SATYA/03

To,

Board of Directors

SATYA MicroCapital Limited
S19, 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 31 March 2026

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 ("NCD") as of 31 March 2026, pursuant to the requirements of Regulation 54, 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-PoD-1/P/CIR/2025/117 dated 13 August 2025 ("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 solely 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 the information disclosed in the Annexure is not fairly stated as of 31 March 2026 and the Company has not maintained security cover for listed non-convertible debt securities as per the terms of the Debenture Trust Deeds.



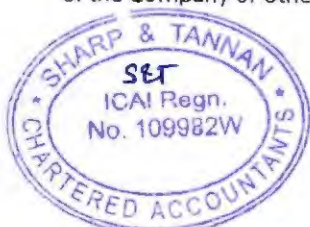
6. We conducted our examination, on a test check basis, of the Annexure in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) ("the Guidance Note") issued by the Institute of Chartered Accountants of India ("the ICAI") and in accordance with generally accepted auditing techniques.
7. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.
8. 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. Obtained Annexure prepared by the Company.
 - ii. Traced the principal amount of debt securities outstanding as of 31 March 2026 and value of assets indicated in Annexure to the audited financial statement of the Company.
 - 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:

9. 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 which causes us to believe that the information disclosed in the Annexure is not fairly stated as of 31 March 2026 and the Company has not maintained security cover for listed non- convertible debt securities as per the terms of the Debenture Trust Deeds, except in respect of one NCD bearing ISIN INE982X07432, the Company has not maintained the required security coverage as stipulated in the Debenture Trust Deed.

Restriction on use:

10. 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.

11. This certificate is addressed to and provided to the directors of the Company solely for the purpose of enabling them to submit it with the debenture trustees and to the stock exchange and 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.



Vadodara, 29 May 2026

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

Mandar S. Ghanekar
Partner

Membership no.: 126772
UDIN: 26126772ZQFQSE6004

Enclosure: Statement attached as Annexure to this certificate is stamped and signed for identification purpose only.

Security cover for the listed non-convertible debt securities as of 31 March 2026

Column A Particulars	Column B Description of asset for which this certificate relate	Column C Exclusive Charge Debt for which this certificate being issued	Column D Exclusive Charge Other Secured Debt	Column E Pari-Passu Charge Debt for which this certificate being issued	Column F Pari-Passu Charge Assets shared by pari- passu debt holder (includes Debt for which this certificate is issued & Other debt with pari passu charge)	Column G Pari-Passu Charge Other assets on which there is pari- passu charge (excluding items covered in column "F")	Column H Assets not offered as Security	Column I Elimination (amount in negative) debt amount considered more than once (due to exclusive plus pari-passu charge)	Column J (Total C to H)	Column K Market Value for Assets charged on exclusive basis	Column L Related to only those items covered by this certificate		Column M Market Value for Pari Passu Charge Assets	Column N Carrying/book value for pari passu charge assets where market value is not ascertainable or applicable. (Eg Bank balance, DSRA etc)	Column O Total Value = (K+L+M+N)
											Book Value	Book Value			
ASSETS															
Property, Plant and Equipment	Car Loan & Property Loan	-	294.12	No	-	-	4,456.75	-	4,750.87	-	-	-	-	-	-
Capital Work-in-Progress		-	-	No	-	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	No	-	-	-	-	-	-	-	-	-	-	-
Goodwill		-	-	No	-	-	252.33	-	252.33	-	-	-	-	-	-
Intangible Assets		-	-	No	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets under Development		-	-	No	-	-	34.48	-	34.48	-	-	-	-	-	-
Investments		-	-	No	-	-	-	-	-	-	-	-	-	-	-
Loans	Book Debts Receivable	36,979.88	145,005.18	No	-	-	58,827.32	-	58,827.32	-	-	36,979.88	-	36,979.88	
Inventories		-	-	No	-	-	7,208.74	-	7,208.74	-	-	-	-	-	-
Trade Receivables		-	-	No	-	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	No	-	-	1,317.99	-	1,317.99	-	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents	Margin money deposit with Banks	-	3,728.37	No	-	-	56.06	-	3,784.43	-	-	-	-	-	-
Others	Margin money deposit with FIs	-	4,501.54	No	-	-	31,148.00	-	35,649.54	-	-	-	-	-	-
Total		36,979.88	153,629.21				118,816.88		307,428.87			36,979.88		36,979.88	
LIABILITIES															
Debt Securities to which this certificate pertains	Listed Secured NCD (read with note 1 & 2)	54,112.32	-	No	-	-	-	-	54,112.32	-	-	54,112.32	-	54,112.32	
Other debt sharing pari-passu charge with above debt		-	-	No	-	-	-	-	-	-	-	-	-	-	
Other Debt															
Subordinated debt				No	-	-	35,802.42	-	35,802.42	-	-	-	-	-	
Borrowings (read with note 1)				No	-	-	-	-	-	-	-	-	-	-	
Bank - borrowings			45,499.91	No	-	-	-	-	45,499.91	-	-	-	-	-	
Debt Securities (read with note 1 & 3)			17,541.45	No	-	-	-	-	17,541.45	-	-	-	-	-	
Others - borrowings (read with note 1)			94,244.26	No	-	-	5,726.02	-	99,970.28	-	-	-	-	-	
Trade payables			-	No	-	-	760.84	-	760.84	-	-	-	-	-	
Lease Liabilities			-	No	-	-	278.40	-	278.40	-	-	-	-	-	
Provisions			-	No	-	-	597.70	-	597.70	-	-	-	-	-	
Others			-	No	-	-	6,259.45	-	6,259.45	-	-	-	-	-	
Total		54,112.32	167,266.62				51,624.83		262,922.77			54,112.32		54,112.32	
Cover on Book Value		0.88			No Pari-passu-NCD										
Cover on Market Value		0.88			No Pari-passu-NCD										
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio										

Notes:

- The Company has hypothecated adequate loan portfolio based solely on the contractual outstanding balance of the borrowings as per the DTD/Term Sheet. The amounts stated above also include Ind AS adjustments on borrowings as well as foreign exchange fluctuation on hedged ECB bonds and term loans.
- The Company has not maintained the security coverage stipulated under the Debenture Trust Deed (ISIN INE982X07432) and is in the process of executing additional arrangement for creation of alternate transaction security, until the Company is in compliance with its Asset Cover related obligations as set out in the Deed of Hypothecation. The Company will pay an additional risk premium at 2% p.a.
- The Company has not maintained the security coverage stipulated under the Debenture Trust Deed (ISIN INE982X07374) and has entered into an additional arrangement for creation of alternate transaction security, until the Company is in compliance with its Asset Cover related obligations as set out in the Deed of Hypothecation. The Company will pay an additional risk premium at 2% p.a.





SATYA MicroCapital Ltd.

सर्वे भवन्तु सुखिनः

Date: May 29, 2026

To
Manager
BSE Limited
1st Floor, P.J. Towers,
Dalal Street, Mumbai-400001

Scrip Code: 958955, 958878, 958911, 973301*, 973383, 973893*, 973971, 975229, 975375, 975440*, 975861, 975946*

Subject: Disclosure of related party transactions for the half year ended March 31, 2026

Dear Sir/Madam

Pursuant to the applicable regulations 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 March 31, 2026.

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



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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 975946 (INE982X07440), 975440 (INE982X07424), 973893 (ISIN INE982X07234) and 973301 (ISIN INE982X07143) were redeemed on February 20, 2026, February 25, 2026, March 30, 2026 and May 05, 2026, respectively and are under the process of delisting with BSE.*

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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

Disclosure of Related party transaction for Half year end March 31,2026.

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/issuance of debt/any other etc.)	Details of other indebtedness	Cost	Tenure	Nature (loan/advance/inter-corporate deposit/investment)	Interest Rate (%)	Tenure	Secured / unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (endusage)		
1	SATYA MicroCapital Limited	AAACT2834L	Mr. Vivek Tiwari	AEYPT2745P	Managing director, Chief Executive Officer and Chief Information Officer	Remuneration		514.06	N/A	514.06	-	-										
2	SATYA MicroCapital Limited	AAACT2834L	Ms. Vandita Kaul	AHVPG0430G	Chief Financial Officer	Remuneration		87.62	N/A	87.62	-	-										
3	SATYA MicroCapital Limited	AAACT2834L	Mr. Chouhary Runveer Krishanan	AUHPK0712E	Company Secretary	Remuneration		64.43	N/A	64.43	-	-										
4	SATYA MicroCapital Limited	AAACT2834L	Mr. Girijesh Tiwari	AXOPT7444A	Relative of Key Managerial Personnel	Remuneration		18.17	N/A	18.17	-	-										
5	SATYA MicroCapital Limited	AAACT2834L	Satya Micro Housing Finance Private Limited	AACCE0925B	Subsidiary Company	Investment		-	N/A	-	21,370.50	15,602.32										
6	SATYA MicroCapital Limited	AAACT2834L	Satya Micro Housing Finance Private Limited	AACCE0925B	Subsidiary Company	Loan		(2097.56)/2000	N/A	(2097.56)/2000	5,286.45	4,245.12										
7	SATYA MicroCapital Limited	AAACT2834L	Satya Micro Housing Finance Private Limited	AACCE0925B	Subsidiary Company	Processing Fee		30.00		30.00	-	-										
8	SATYA MicroCapital Limited	AAACT2834L	Satya Employee Welfare Trust	AAWTS9436L	Entities in which KMP and their relatives have significant influence	Any other transaction		(11.00)	N/A	(11.00)	196.60	185.60										
9	SATYA MicroCapital Limited	AAACT2834L	Satya Micro Housing Finance Private Limited	AACCE0925B	Subsidiary Company	Any other transaction		316.34	N/A	316.34	37.29	32.54										
10	SATYA MicroCapital Limited	AAACT2834L	Satya Micro Housing Finance Private Limited	AACCE0925B	Subsidiary Company	Any other transaction		2.30	N/A	2.30	-	0.43										
11	SATYA MicroCapital Limited	AAACT2834L	Satya Micro Housing Finance Private Limited	AACCE0925B	Subsidiary Company	Any other transaction		375.00		375.00	-	337.50										
12	SATYA MicroCapital Limited	AAACT2834L	Satya Shakti Foundation	ABECS7811H	Entities in which KMP and their relatives have significant influence	Any other transaction		120.00	N/A	120.00	-	-										



