

SATYA MICRO HOUSING FINANCE PRIVATE LIMITED

PUBLIC DISCLOSURE ON LIQUIDITY RISK AS ON September 30, 2024

Background

Pursuant to Annex-VI (1) (1.9) of Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 on Guidelines on Liquidity Risk Management Framework, NBFCs are required to publicly disclose the below information related to liquidity risk on a quarterly basis. Accordingly, the disclosures on liquidity risk as on September 30, 2024, are as under:

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

No. of Significant Counterparties	Amt. (Rs. in Crores)	% of Total Deposits	% of Total Liabilities
4	115.19	NA	84.08%

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits): Not Applicable

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

Amt. (Rs. in Crores)	% of Total Borrowings
133.80	100%

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

S. No.	Name of the Instrument/Product	Amt. (Rs. in Crores)	% of Total Liabilities
1	Term Loans from Banks	21.51	15.70%
2	Term Loans from Financial Institutions	-	-
3	Non-Convertible Debentures	-	-
4	Term Loan from Non-Banking Financial Companies	107.21	78.25%
5	Term Loans from ECB	-	-

(v) Stock Ratios:

Particulars	As a % of total public funds	As a % of total Liabilities	As a % of total assets
Commercial Papers	-	-	-
Non-Convertible Debentures (original maturity of less than 1 year)	-	-	-
Other short-term liabilities	-	2.34%	1.68%

(vi) Institutional set-up for liquidity risk management

The Company has in place organizational set up as directed in RBI regulations to decide the strategy, policies, and procedures of the Company to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it. The set up includes the following bodies:

- A. Board of Directors: The Board shall have the overall responsibility for management of liquidity risk. The Board shall decide the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it from time to time.

- B. Asset Liability Management Committee (“ALM Committee”): The ALM Committee of the Board, consisting of the Managing Director, shall be responsible for evaluating the liquidity risk. The Asset-Liability Management Committee (ALCO) consisting of the top management shall be responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy.

The role of the ALCO with respect to liquidity risk include, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, sale of assets as a source of funding, the structure, responsibilities, and controls for managing liquidity risk, and overseeing the liquidity positions of the Company. The ALM Support Group is responsible for analyzing, monitoring and reporting the liquidity risk profile to the ALCO.