

Live Wire

Veritas Finance Private Limited

February 2024

*A dream doesn't become reality through magic;
it takes sweat, determination and hard work.*



***Our heartfelt gratitude to our Customers,
Employees, Lenders and Investors
for their support and contributions***

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Guindy, Chennai - 600 032.

 veritasfin.in

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 youtube.com/Veritas Finance

**We are proud to announce that
we have been certified as a Great Place To Work.**



This is to certify that VERITAS FINANCE Private Limited has successfully completed the assessment conducted by Great Place To Work®, India, and is certified as a great workplace.

This certificate is valid from January 2024 to January 2025.

A handwritten signature in black ink, appearing to read "Yeshasvini R", with a horizontal line underneath.

Yeshasvini Ramaswamy
Chief Executive Officer
Great Place To Work®, India

Note: The certificate is valid subject to the terms and conditions agreed to by the Organization.

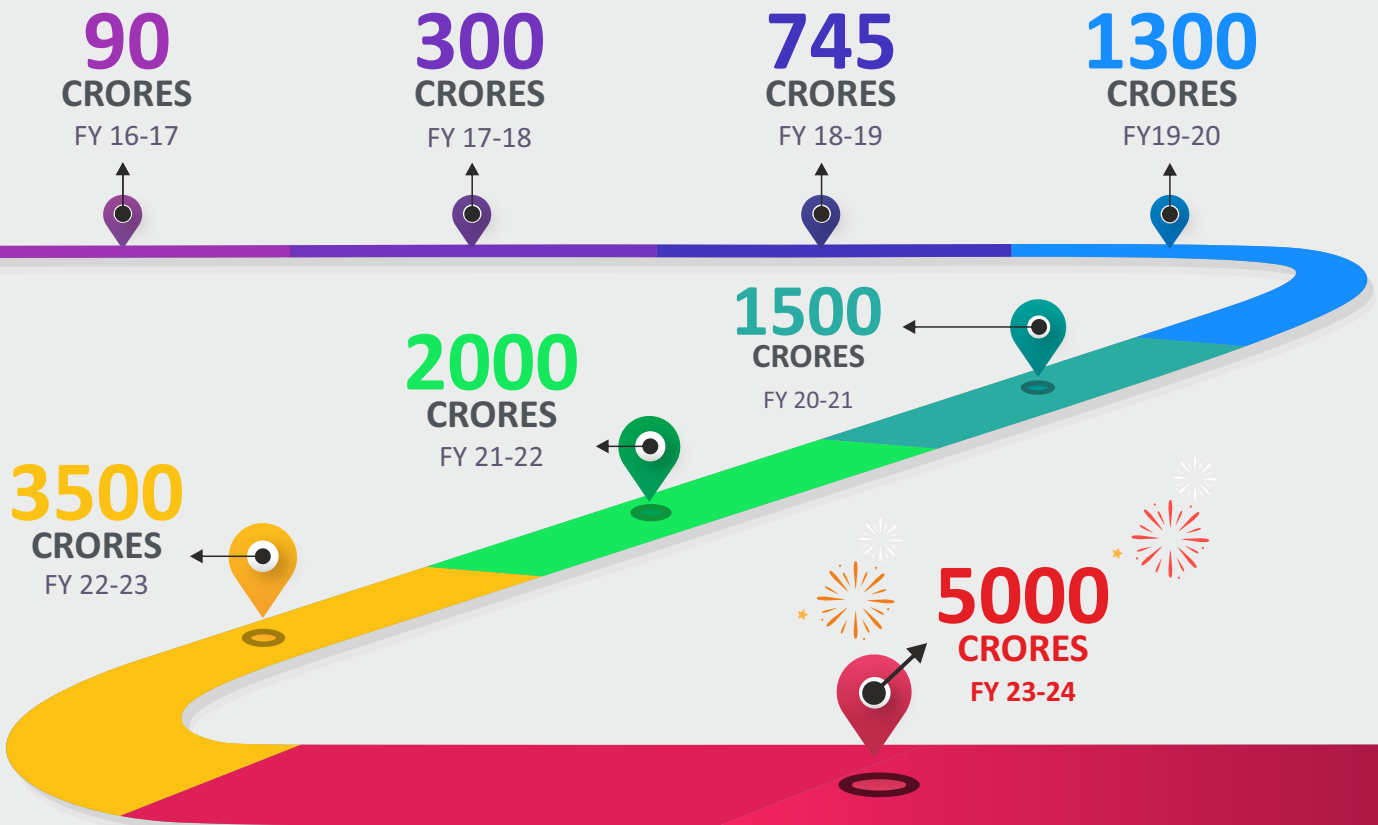
Editorial

The dawn of a new year creates opportunities for fresh hopes. With immense happiness, we all greet the new year with optimism, zeal, and vitality, having earned the award of being a “Great Place to Work”.

The Great Place to Work certification is a testimony that we have successfully translated that vision into reality. We’ve received a Trust Index score of 89%; encompassing five dimensions including the credibility of management, respect for people, fairness at the workplace, pride, and camaraderie between people.

We have achieved 5000 crore AUM in the last Quarter. Our heartfelt gratitude to our Customers, Employees, Lenders and Investors for their support and contribution. Our target to achieve 10K in the upcoming financial year was discussed in the Strategic retreat held at Jaipur on 09th & 10th February. With all the delightment, we pray that every employee has a beautiful year and fulfil all their dreams. Let’s go on this journey together and build a stronger Veritas in the coming year. This edition brings to your glance of some of the articles like Leaders inspire about Mr. Pranotosh Roy, time travel to history takes you to the Meenakshi Amman temple build by Pandiyan Emperor, a glimpse of celebration and a lot more for you.

I hope you all find it enjoyable to read !!





THIRUKURAL 12

துப்பார்க்குத் துப்பாய துப்பாக்கித் துப்பார்க்குத்
துப்பாய தூஉம் மழை.

English

Thuppaarkkuth Thuppaaya Thuppaakkith Thuppaarkkuth
Thuppaaya Thoou Mazhai

விளக்கம்:

யாருக்கு உணவுப் பொருள்களை விளைவித்துத்தர மழை பயன்படுகிறதோ, அவர்களுக்கே அந்த மழை அவர்கள் அருந்தும் உணவாகவும் ஆகி, அரிய தியாகத்தைச் செய்கிறது.

English Couplet 12:

The rain makes pleasant food for eaters rise;
As food itself, thirst-quenching draught supplies

Couplet Explanation:

This Kural speaks about the importance and uniqueness of rain.
Rain is significant as it helps produce food and is also considered a form of sustenance itself.



Welcome

Mr. Christopher Robin W

Executive Vice President & Chief Audit Officer

Dear Veritasians,

Greetings to each of you! It gives me immense pleasure to communicate through this Newsletter and share my thoughts to you.

To begin with particularly for those who would have missed reading the welcome mail on my joining Veritas, I joined this company on January 2nd as EVP-Chief Audit Officer. Prior to joining Veritas, I had worked for almost 9 years in Shriram HFL as Head-Audit & Compliance and about 13 years with National Housing Bank. I commenced my career with Oriental Bank of Commerce (now merged with PNB) and worked in various functions in the Bank.

In this communique, I would like to stress upon the importance of continued improvement on Governance, Systems and Control, which are the essential ingredients for a company to be transformed into an Institution.



1. Governance Spotlight: Our organization continues to prioritize strong governance as the backbone of our operations. We believe that good governance is key to fostering trust, accountability, and sustainability. We will work towards ensuring that our policies align with the highest standards, promoting ethical conduct and responsible decision-making.



2. Strengthening Systems: A robust system is the driving force behind our ability to deliver quality

services and achieve our goals. We will initiate a comprehensive review of our existing systems right from the loan on-boarding to the closure of the loan.. Our aim is to identify areas for improvement and implement technological solutions that will enhance efficiency and streamline processes.



3. Training and Development: Investing in our human capital is a top priority. We will in close coordination with HR Department develop training programs focused on Regulatory compliance, Fair Practices Code, Awareness of Products and its updates and the utilization of new systems. These programs will empower Veritasians to contribute effectively to the organization's success and further their personal and professional development. This initiative will be designed not only to meet legal requirements but to instill a sense of responsibility and accountability in each of us.

I would like to end this letter with a quote from Thirukkural, which stresses the importance and connection between Knowledge and Integrity.



Kural 635: அறனறிந்து ஆன்றமைந்த சொல்லான் எஞ் ஞான்றுந் திறனறிந்தான் தேர்ச்சித் துணை.

Translation: "The man who virtue knows, has use of wise and pleasant words With plans for every season apt, in counsel aid affords"



This couplet emphasizes the importance of learning moral principles (dharma) and putting them into practice. It highlights the duty of those who have attained knowledge and virtue to guide and support others who seek wisdom and righteousness. Essentially, it underscores the concept of leading by example and providing guidance to those who aspire to live a virtuous life.

As we navigate the evolving landscape together, let us continue to build a workplace where Governance, Systems and Control are ingrained in our culture, and team spirit is the driving force behind our achievements.

Looking forward to closely working and interacting with each one of you, in the coming days.



Mrs. CHANDRAKALA,
Grocery Shop Owner, Siddipet

I'm Mrs. CHANDRAKALA, and I reside in Siddipet town. I have been running a Grocery stall business for the last 05 years, We have been running this place for about 10 years. I have approached several National Banks, Financial Corporations (NBFCs) to get a loan for business development and property construction complete purpose, but have not given a loan.

Veritas Finance Private Limited helped me by providing me with an instant loan of 9.00 Lakhs to fulfil my dream. I am very grateful to the team of Veritas for the fast turnaround, easy documentation and disbursement of the loan. I have also made monthly loan payments without fail for the past five years. My dream of business development and construction house has come true.

The team of Veritas is very customer-friendly and stands out from the rest of the players in the NBFC space.

Thanks to Veritas.



“ My dream of business development and construction house has come true. ”

Mrs. CHANDRAKALA,
Grocery Shop Owner, Siddipet



Pranotosh Roy
Deputy Vice President - Barasat

LEADERS INSPIRE

Having completed 7 years, I am grateful to Sekhar Sir and MD Sir who gave me the opportunity to serve this great organization and become a successful leader.

As a leader, I clearly communicated to my team what the company's vision is, ensuring everyone understood the company vision and goals from day one. I always try to encourage teamwork and create an environment where everyone feels valued and motivated to contribute their best. I always listened to my team's concerns and provide support when needed for creating a safe space for open communication.

Finally, I want to thank my teammates. I could not have done anything without their support.

Mr Pranotosh Roy is a phenomenal leader who leads from the front and guides us through every hurdle that we face in our day-to-day professional activities and also motivates the teammates with guidance.

BUDDHADEV BOSE ,
Regional Business Manager - Diamond Harbour

Mr. Pranotosh Roy excels in the both sales and collection departments. He is a source of motivation to the West Bengal team. Every minute I spend with him, I learn something new. He is reliable and passionate about his work, and he has the ability to resort the abandoned ship to its original state. His symbolic coordinates are from the roots to the leaves and from the earth to a higher level. I wish he has even more success in the future.

KAJAL DAS,
Regional Business Manager - Bally

In my 7-year stint at Veritas, it's been an honour for me to work under Mr. Pranotosh Roy's supervision for the last 18 months. He has an unbiased approach and never forgets to appreciate or promote any activities which are betterment for the company. He is capable of assessing things up to the bottom level. A very down-to-earth person and has every bit of knowledge of the grassroots.

BISWANATH ROY CHOWDHURY
Sr. Regional Business Manager - Burdwan

Little one's, of Veritas Family

"A new baby is like the beginning of all things-wonder, hope, a dream of possibilities."

- Eda LeShan

Here at Veritas we take in pleasure in celebrating the arrival of a new generation into the lives of our employees. Below are the little one's pretty pictures for you.



Baby Girl,
TABISH ARFAT.M,
25-09-2023



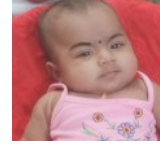
Baby Girl,
THAVAMANI,
04-10-2023



Baby Boy,
K AJAY SOMANATH,
06-10-2023



Baby Boy,
GOPALAKRISHNAN,
12-10-2023



Baby Girl,
G LAKSHMANAN,
12-10-2023



Baby Girl,
BARLA SAMPATH,
13-10-2023



Baby Girl,
KUMAR V,
16-10-2023



Baby Boy,
SURYA.M,
16-10-2023



Baby Girl,
VISHAL KUMAR,
17-10-2023



Baby Girl,
ANKATHI RAKESH,
17-10-2023



Baby Girl,
SHIYAM KUMAR.P,
20-10-2023



Baby Boy,
UTTAM KUMAR TIWARI,
22-10-2023



Baby Girl,
ARUNPANDI S,
24-10-2023



Baby Girl,
NELAKURTHY SANDEEPREDDY,
25-10-2023



Baby Boy,
BARATHIRAJAN S,
25-10-2023



Baby Boy,
KOUSHIK KUSHARI,
26-10-2023



Baby Girl,
GOWTHEMANSANKER P,
27-10-2023



Baby Boy,
SUSOBHAN HALDAR,
28-10-2023



Baby Girl,
SHEIK BAJI BABA,
25-10-2023



Baby Boy,
SILAMBARASAN.K,
05-11-2023



Baby Girl,
KATAMONI KISHORE,
07-11-2023



Baby Girl,
VENKATESWARA RAO UPPU,
07-11-2023



Baby Girl,
SATHISH KUMAR.S,
10-11-2023



Baby Girl,
MAHAMMAD HASEEF,
10-11-2023



Baby Boy,
LOGESHWARAN D,
10-11-2023



Baby Girl,
RAMU.B,
11-11-2023



Baby Boy,
ARUL,
14-11-2023



Baby Girl,
SWEETY KUMARI,
15-11-2023



Baby Boy,
VIJAY.M,
18-11-2023



Baby Girl,
KUNDAN KUMAR,
27-11-2023



Baby Girl,
KUMARESAN.S,
30-11-2023



Baby Boy,
NAVEEN RAJ.T,
11-10-2023



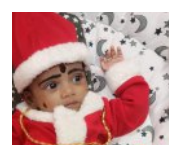
Baby Girl,
MUTHUKUMAR S,
20-10-2023



Baby Boy,
ANANDHA RAJ.C,
18-10-2023



Baby Boy,
SIVARAJ.A,
27-09-2023



Baby Boy,
MANIKANDAN,
26-09-2023

Please share your new born's picture with us at hr@veritasfin.in

LASTING MEMORY - THE FIRST AASHIRWAAD!

Anything that is experienced for the first time gives tremendous happiness to us and our parents. our first step, our first day to school, first flight, first graduation first job and definitely the first salary. VERITAS makes the first salary even more special, emotional and memorable by bringing the parents to collect their child's FIRST PAY CHEQUE. Because We know the day is ought to be celebrated and we help them celebrate it!

Wishing you the same excitement everyday, as you progress into the journey of WORK!!



AJITHKUMAR V



BOLLAKA RAVI



DEBABRATA DAS



DURGANI PRAVEEN KUMAR



KHUSHBOO SONGRA



RAHUL GANGWAL



GURUMOORTHY



SHEK ISMAIL



UNDRASAPU VAMSI VARDHAN



KARAN R



KARTHICK



VAMSHI



KUSHAL KUMAR SARKAR



NAVINPRASATH SANTHAKUMAR



SUREKHA PENKEY



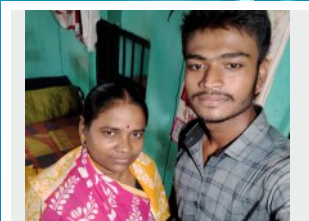
SAGAR DAS



SAHANA



SATHISHKUMAR S



SHUBHAJIT BARAI



SUSHMITHA SEETHARAMAPPA



THILLAI VALAVAN K



KODALI UDAY KIRAN



SELVAPANDI M



KOWSALYA S



BUDDAVARAPU MURALI KRISHNA



SAI MAHESH MEKALA



ANKIT



NARAPAMU MAHESH



AROGYASWAMY PUSHPA RAJA



VEERANKI MADHUSUDHAN



KARISE BABURAO



PETER AKASH A



BOLLIKA RAVI



GUVALA PRASADBABU



YASAR ARAFATH



KODI MAHESH



MADAPARTI VENKATESH



PRATEEP KANNA



UBBARA NAGARAJU



KAMEPALLI YASWANTH KUMAR



SNEHA SINGAM



GANDHASIRI UMESH



MADDIMANI RAJESH

LASTING MEMORY - THE FIRST - AASHIRWAAD

Employee Words



"I am Very glad to work with Veritas, after receiving my first pay cheque my parents felt very happy, So from now on i am more interested to work with Veritas, thank You for encouraging us."

*-SAHANA, Junior Manager – Branch Legal
-Bengaluru*



"I very grateful for Veritas finance for providing me my very first salary also I humbly thank the Veritas management team for inviting my parents to the workplace and letting them know about my working environment. They are extremely grateful and delighted. Henceforth i look forward in working with Veritas finance for my career growth and opportunity."

-VARSHINI, Executive -HR - Head Office

"My first salary in Veritas family, its importance lies beyond the numbers – it signifies the beginning of a remarkable journey and a catalyst for my growth. No matter where my career takes me, the memory of my first salary will always remain special".

*-HARIHARAN, Junior Legal
Manager, Kancheepuram*



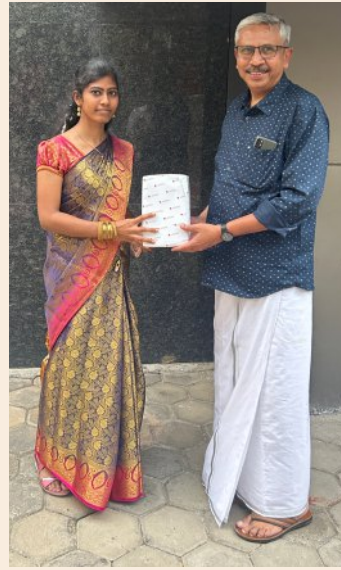
"I have joined as a junior legal manager few months ago in veritas . It was a greater experience for me to working here. I have learned various aspects of legal opinions and it was truly future friendly. And I am really grateful to being a part of veritas family."

*-KOWSALYA, Junior Manager –
Branch Legal, Erode*



PONGAL FESTIVAL 2024

HO CELEBRATIONS



Rangoli Participants



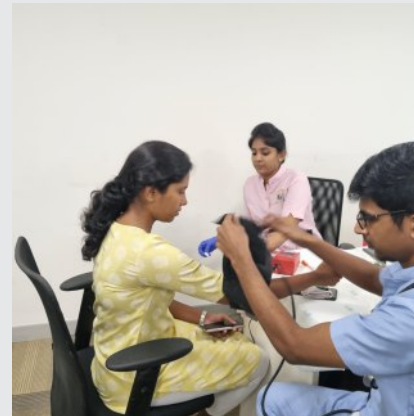
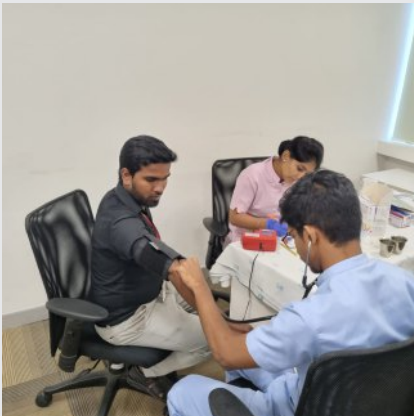
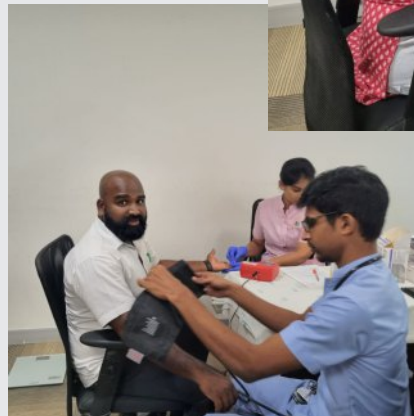
Davanagere _ Health Camp



HO Blood Donation Camp

**DONATE
BLOOD
SAVE
A LIFE**

**GIVING THE
GIFT OF LIFE**



Time in history

Meenakshi Amman Temple



Madurai Meenakshi Sundareswarar temple is a historic Hindu temple located on the southern bank of the Vaigai River in the temple city of Madurai, Tamil Nadu, India. It was built by Pandyan Emperor Sadayavarman Kulasekaran I (1190 CE–1205 CE). He built the main Portions of the three-storeyed Gopuram at the entrance of Sundareswarar Shrine and the central portion of the Goddess Meenakshi Shrine are some of the earliest surviving parts of the temple. The traditional texts call him a poet-saint king, additionally credit him with a poem called Ambikai Malai, as well as shrines each for Natarajar and Surya near the main temple, Ayyanar in the east, Vinayagar in the south, Kariamalperumal in the west and Kali in the north. He also built a Mahamandapam. Kulasekara Pandya was also a poet and he composed a poem on Meenakshi named Ambikai Malai. Maravarman Sundara Pandyan I built a gopuram in 1231, then called Avanivendaraman, later rebuilt, expanded and named as Sundara Pandya Thirukkopuram. Chitra gopuram (W), also known as Muttalakkum Vayil, was built by Maravarman Sundara Pandyan II (1238-1251). This gopuram is named after the frescoes and reliefs that depict secular and religious themes of Hindu culture. Maravarman Sundara Pandyan II also added a

pillared corridor to the Sundareswara shrine and the Sundara Pandyan Mandapam. It was rebuilt after the 14th-century damage, its granite structure was renovated by Kumara Krishnappar after 1595.

History :



The town of Madurai is ancient and one mentioned in Sangam era texts. These are dated to be from the 1st to 4th century CE. Some early Tamil texts call Madurai as Koodal, and these portray it as a capital and a temple town where every street radiated from the temple. Goddess Meenakshi is described as the divine ruler, who along with Shiva were the primary deities that the southern Tamil kingdoms such as the

Pandya dynasty revered The early texts imply that a temple existed in Madurai by the mid-6th century. In medieval literature and inscriptions, it is sometimes referred to as Kadambavanam (lit. "forest of Kadamba") or Velliambalam (lit. "silver hall" where Shiva danced). It was described to be the Sangam of scholars, or a place where scholars meet. It is mentioned in the Tamil text Tiruvilayadalpuranam and the Sanskrit text Halasya Mahatmya. It is one of the shrines of the 275 Paadal Petra Sthalams.



Gopurams :

The shrines of Meenakshi temple are embedded inside three walled enclosures and each of these have four gateways, the outer tower growing larger and reaching higher to the corresponding inner one.

The temple has 14 gopurams, the tallest of which is the southern tower, which rises to over 170 ft (52 m) and was rebuilt in the late 16th century. The oldest gopuram is the eastern one (I on plan), built by Maravarman Sundara Pandyan during 1216–1238. Each gopuram is a multi-storeyed structure, covered with sculpture painted in bright hues. The outer gopurams are high pyramidal tower serving as a landmark sign for arriving pilgrims, while the inner gopurams are smaller and serve as the entrance gateways to various shrines.

The temple complex has 4 nine-storey gopurams (outer, raja), 1 seven-storey gopuram (Chittirai), 5 five-storey gopurams, 2 three-storey, and 2 one-storey gold-gilded sanctum towers.[70] Of these five are gateways to the Sundareshvara shrine, three to the Meenakshi shrine. The towers are covered with

stucco images, some of whom are deity figures and others are figures from Hindu mythology, saints or scholars. Each group or sets of panels in each storey present an episode from regional or pan-Hindu legend. The four tallest gopurams on the outer walls alone depict nearly 4,000 mythological stories.

Walls :

The ancient temple complex was open. The courtyard walls were added over time in response to the invasion and the plunder of the temple complex. According to the text Thirupanimalai, the Vijayanagara commander Kumara Kampana after completing his conquest of Madurai, rebuilt the pre-existing structure and built defensive walls around the temple in the 14th century. Lakana Nayakar added the defensive walls around the first prakara (courtyard), as well as expanded and renovated the Mahamandapa and Meenakshi shrine in the middle of the 15th century.



Temple tank and surrounding portico:

The Nayakas, who were the local governors for the Vijayanagara rulers, expanded the temple complex. In 1516, Saluvanarasana Nayaka added the sacred pool for pilgrims to take a dip, naming it Ezhukadal (seven seas, Saptasaharam).[16][41] Chettiappa Nayakkar rebuilt the north colonnade of the Golden Lotus Tank, as well as Dvarapala mandapam in front of the Sannadhi gopuram.



sculptures of eight goddesses. Built by two queens, the hall is placed in between the main 'gopuram' and the gateway that leads to the Meenakshi shrine. Nayaka Mandapam – 'Nayaka Mandapam' was built by Chinnappa Nayakkar. The hall is supported by 100 pillars and houses a Nataraja statue.

Mandapams :

The temple also has numerous pillared halls called 'Mandapams.' These halls were built by various kings and emperors and they serve as resting places for pilgrims and devotees. Some of the most important 'mandapams' are given below:

Ayirakkal Mandapam – It literally translates to 'hall with thousand pillars.' The hall, which was built by Ariyanatha Mudaliar, is a true spectacle as it is supported by 985 pillars. Each and every pillar is sculpted magnificently and has images of Yali, a mythological creature.

Kilikoonda Mandapam – This 'mandapam' was originally built to house hundreds of parrots. The parrots that were kept there in cages were trained to say 'Meenakshi'. The hall, which is next to the Meenakshi shrine, has sculptures of characters from Mahabharata.

Ashta Shakthi Mandapam – This hall houses the

Strategic Retreat 2024 , Jaipur





NEW VSC Branches



Rajganj (VSC), West Bengal
2nd December 2023.



Dinhata (VSC), West Bengal
2nd December 2023.



Tufanganj (VSC), West Bengal
22nd December 2023.



Itaberia (VSC), West Bengal
4th December 2023.



Tetultala (VSC), West Bengal,
4th December 2023.



Bajkul (VSC), West Bengal,
4th December 2023.



Arambagh (VSC), West Bengal
4th December 2023.



Nadanghat (VSC), West Bengal
4th December 2023.



Pandua (VSC), West Bengal
4th December 2023.



Singur (VSC), West Bengal
4th December 2023.



Sonamukhi (VSC), West Bengal
4th December 2023..



Ranaghat (VSC), West Bengal
4th December 2023.

New Branches



Dhamtari, Chhattisgarh
6th December 2023



Adilabad, Telangana
7th December 2023



Deevattipatti, Tamil Nadu
15th December 2023.



Khandwa, Madhya Pradesh
15th December 2023.



Tadipatri, Andhra Pradesh
13th September 2023



Hindupur, Andhra Pradesh
23rd December 2023.



Kavali, Andhra Pradesh
22nd December 2023.



Proddatur, Andhra Pradesh
28th December 2023.



Gooty, Andhra Pradesh
28th December 2023.



Guntakal, Andhra Pradesh
28th December 2023.



Ravikamatham, Andhra Pradesh
04th January 2024.



Srungavarapukota, Andhra Pradesh
06th January 2024.

*Our target to achieve 10K
in the upcoming year*

