

Public disclosure on liquidity risk for the quarter ending 30th June 2020 as required under RBI circular RBI/2019-20/88,DOR.NBFC (PD) CC No.102/03.10.001/2019-20,Dated 17Jul 2020

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

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	19	795	-	43%

- (ii) Top 20 large deposits (amount in ₹ crore and % of total deposits)

NIL

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

S. No.	Name of the Lender	Rs (crores)	% of total Borrowings
1	IDFC First Bank Limited	129.99	13%
2	UTI International Wealth Creator(ResponsAbility)	86.00	9%
3	State Bank of India Limited	100.00	10%
4	PAI Investments	50.00	5%
5	RBL Bank Limited	41.82	4%
6	Microfinance Initiative for Asia (MIFA) Debt Fund Series 5	40.00	4%
7	BlueOrchard Microfinance Fund	40.00	4%
8	CDC Emerging Markets Ltd	35.00	4%
9	Microfinance Initiative for Asia (MIFA) Debt Fund Series 4	32.00	3%
10	Small Industries Development Bank of India	30.00	3%

Total	584.82	60%
--------------	---------------	------------



VERITAS FINANCE PRIVATE LIMITED
CIN: U65923TN2015PTC100328
SKCL CENTRAL SQUARE 1, SOUTH WING,
1ST FLOOR, UNIT C#28-35, CIPET ROAD,
THIRU VI KA INDUSTRIAL ESTATE, GUINDY,
CHENNAI – 600032
TEL: 044 46150011 WEB:www.veritasfin.in

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Non Convertible Debentures	376.60	20%
2	Term Loans	598.34	32%

(v) Stock Ratios:

(a) Commercial papers as a % of total public funds, total liabilities and total assets

NIL

(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets

There are no NCD' with original maturity of Less than one year. The total NCD's as a % of total Liabilities have been disclosed in point iv above.

(c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets

	Amount Rs in Crores	As a % of Total Liabilities
Borrowings maturing less than 1 year		
Term Loans	318.04	17%
NCD (original Maturity > 3years, shown here considering call/ put option of the instrument)	189.00	10%

* Total Liabilities includes the Net worth of the company

For Veritas Finance Private Limited

N. A. Madhavi
Company Secretary