

**Public disclosure on liquidity risk for the quarter ending 31<sup>st</sup> March 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	805	-	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	143.33	14%
2	UTI International Wealth Creator(ResponsAbility)	86.00	9%
3	State Bank of India Limited	80.00	8%
4	Mr. Surendra Pai	50.00	5%
5	RBL Bank Limited	48.18	5%
6	Microfinance Initiative for Asia (MIFA) Debt Fund	40.00	4%
7	BlueOrchard Microfinance Fund	40.00	4%
8	CDC Emerging Markets Ltd	35.00	4%
9	AU Small Finance Bank limited	34.92	3%
10	AK Capital Finance Private Limited	34.00	3%

<b>Total</b>	<b>591.43</b>	<b>59%</b>
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(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	622.75	34%

(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

Borrowings maturing less than 1 year	Amount Rs in Crores	As a % of Total Liabilities
Term Loans	302.69	16%
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