

**Public disclosure on liquidity risk for the quarter ending 31<sup>st</sup> December 2019 as required under RBI circular RBI/2019-20/88, DOR.NBFC (PD) CC No.102/03.10.001/2019-20, Dated November 04, 2019.**

- (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	21	855	-	57%

- (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	150	15%
2	UTI International Wealth Creator 4	86	9%
3	State Bank of India Limited	80	8%
4	RBL Bank Limited	55	5%
5	Mr. Surendra Pai	50	5%
6	Microfinance Initiative for Asia (MIFA) Debt Fund	40	4%
7	BlueOrchard Microfinance Fund	40	4%
8	AU Small Finance Bank limited	40	4%
9	CDC Emerging Markets Ltd	35	3%
10	Hinduja Leyland Finance Limited	32	3%

<b>Total</b>	<b>608</b>	<b>60%</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	366.60	24%
2	Term Loans	488.17	33%

For Veritas Finance Private Limited

*Madhavan*

Company Secretary

(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**

<b>Borrowings maturing less than 1 year</b>	<b>Amount (Rs. in Crores)</b>	<b>As a % of Total Liabilities</b>
Term Loans	277.60	18%
NCD ( original Maturity > 3years, shown here considering call/ put option of the instrument)	80	5%

For Veritas Finance Private Limited

*Madhav*

Company Secretary

