

live wire

Veritas Finance Private Limited

Issue 9 | Volume 3 | February 2021

2021

new year new beginning...

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MD NOTE

Was 2020 really such a horrible year that everyone wishes to forget and happy that it ends?

The pandemic and resultant lockdowns and curbs also had certain positive effects and the year in a way was equally transformative. It left us with few lessons which forever could change the way we work, live and act. People become healthier. Spent less. Many realized that we spend more out of habit and abundance than out of necessity and that it doesn't cost us much to live, after all. At Veritas, we stood strong and are managing the crisis well. While we were worried initially, we quickly got our acts together and responded effectively. We worried less and worked more. Every employee raised to the occasion. Constantly guided by the board and investors we kept our focus on right things.

There were many new learnings. As long as we use these learnings and experience to re-evaluate how we lead our lives going forward without again slipping back to easier ways and comfortable habits, both personally and professionally, we will write a much better and different script in 2021.

I'm sure we will. And it is then possible that for each one of us, 2021 can be a wonderful year.

Arulmany D

Managing Director & CEO



THIRUKURAL



Vinaivaliyum Thanvaliyum Maatraan Valiyum Thunaivaliyum Thookkich Cheyal.

Let (one) weigh well the strength of the deed (he purposes to do), his own strength, the strength of his enemy, and the strength of the allies (of both), and then let him act.

This Kural emphasises on strength based philosophy for success. It says that we should gauge the strength of our goals, the purpose and strength of our team, strength of our enemies and then decide on the plan and strategies to succeed in our goals. In today's era this kural is practised as SWOT Analysis. By doing a SWOT analysis we can identify the key internal and external factors involved in achieving our goals and objectives. When used correctly, identifying our strengths, weaknesses, opportunities and threats provides a foundation for effective strategic planning.

The SWOT Analysis makes us to stop what we are doing and assess where we are heading to. It is the hallmark of strategic plan, and it enables us to analyse our short and long-term goals and take our conscious step forward accordingly which gives us a consistent path for success.



OCT '19 - MAR '20 ACHIEVERS

QUALIFIED BRANCH 450 +

Branch	Emp_Code	Emp Name	Business { Rs. In Lacs }
BALASORE	V02103	BAIDYANATH SAHOO	476.60
KAKWDIP	V00987	NITYANANDA BANIK	495.65
BONGAON	V00535	SOMNATH CHAUDHURI	459.50

QUALIFIED BRANCH 350 +

Branch	Emp_Code	Emp Name	Business { Rs. In Lacs }
HAZARIBAGH	V02588	SAMIR PANDEY	359.50
BARGARH	V01755	PARMESWAR SAHU	353.10
NIZAMABAD	V01554	DURGA PRASAD.K	362.10
KARIMNAGAR	V01684	KOLPULA KUMARASWAMY	377.35
NAGRKURNOOL	V02534	BHANU PRAKASH REDDY.B	409.70
SALEM	V00609	MANIKANDAN.P	388.65
BARUIPUR	V00620	BARNALI BHATTACHARYA	434.55
BURDWAN	V01626	ARUP JAS	352.80
KATWA	V01148	UJJWAL MANDAL	365.70
DIAMOND HARBOUR	V00653	AVIJIT PAUL	421.15
KALNA	V00448	RUSTAM ALI	445.06
KRISHNANAGR	V00411	AMIT BISWAS	372.70
CONTAI	V00559	SAYANDEEP DEY	383.55
KHARAAGPUR	V00432	SOUMEN GAYEN	380.30
COOCHBEHAR	V02026	SAHER ALI MIAH	381.60

Congratulations



Mr. Alagarsamy

provision store, Coimbatore

Mr. Isaacumman.S

Sr. Area Manager, Veritas

CUSTOMER IS 
THE KING

**I BECAME
ECONOMICALLY
STABLE AND TODAY
I AM A PROUD
OWNER OF
A NEW HOUSE.**

Going out to get a mortgage loan was scary initially. With hundreds of doubts ranging from Who to approach, what is the best interest rate, where will the service be friendly etc etc I got the contact of Veritas Finance. I applied and got a loan of 6 Lac for my business expansion. From then my business grew, I became economically stable and today I am a proud owner of a new house.

I am extremely happy and satisfied with the role that Veritas Finance has played in my life, and definitely would approach Veritas for any future requirement. I would like to thank Veritas and team for the help and support extended in getting my loan approved. Special mention about the courteous behaviour and the professionalism the team demonstrated throughout the process.

I will do my bit of spreading Veritas fame among my friends and relatives and personally look forward to many disbursements by Veritas Finance for people in need like me to enhance their businesses.

- Mr. Alagarsamy is our customer from Dec 2015, owns a provision store and lives in Coimbatore

EMPLOYEE SPEAK

DURJOY ANANTA
Sales Manager, Burdwan



DURJOY ANANTA is our Sales Manager, he joined us on the 18th April 2018 in Burdwan Branch. He lives in Burdwan, with his mother who is a home maker. She raised him with great difficulty until he completed his B.A degree .

In the past 18 months, he has contributed 6 Crores of disbursement ie an average of 37 Lacs disbursed per month.

When we interviewed him after a long days work, he still exhibited that energy levels that will motivate any person who speaks to him. He says that on an average, he travels around 100 kms everyday. With great passion, he expresses that he has no eight definite hours of work and enjoys working extended hours. He enjoys generating leads by meeting new enterprises, new buildings etc in his geography. He meets around 45 to 50 new people and explains our products and generates leads from there.

He shares that the strength of a sales manager is his confident communication which comes out of practise and knowledge gained about the product and related details like loan tenure, interest rates, etc. He has a network of friends and customers who refers him with new prospects.

He shares that his team is his major strength, the way they support him during the month end with the paper works, documentation and disbursements. He is presently holding 122 live accounts with good collection record.

It gives us immense pride to have a team member who exhibits his potential beyond his roles and responsibilities and exceeds all our expectations and benchmarks. Kudos Durjoy Ananta, keep up your good work!!

COVID LEARNING

Everyone is Equal

Illness and natural disasters are natural equalizers. They make us understand that money, status, titles, etc etc have no relatedness on what happens to us, nor does it protect us in any way. What matters the most is how much of support have we earned in the name of family, friends, employer who will be with us during our difficult times.

Savings - Personal Finance management

Our Every months budget should include a slotting of Emergency fund for unforeseen times of these sort. This money should be untouched except for in an emergency. COVID had taught us enough that we do not need much to be happy, what we have is good enough. Those items we thought we could not live without, we are very much alive without them now, we are surviving without shopping, spending on entertainments etc. Now it is time to reconfigure our monthly budgets and go forward spend wisely and show more respect for our hard earned money.

Health and wellness - Our first..priority

It is not about becoming a six pack fitness freak, but we understood that we need to pay attention to our food and activity levels, and work on developing healthy habits for a healthy lifestyle and increased immunity levels.

Our Family & Friends - Our Elixir

There is no magic like a supportive person next to us, telling us that everything will become alright. So let us make more and more relationships available for us and let us be available for them when they are in need of kind words. We must take this opportunity to work on our interpersonal relationships and bond with our kith and Kin. Finally it was Home where we felt safe.

Personal Hygiene - The no cost Saviour

Hygiene is always important. Not just when there is a pandemic, It is always a guarantor for to stay fighting successfully. Social distancing is always safe and so are masks, we need to make it a way of life.

HO - COVID WARRIORS



Veritas Finance Senior management appreciated and rewarded Kesavan, Manikandan, Vijayan, Aswin Kumar, Balakrishnan & Albert for their your support and hard work during the testing times. Your Commitment and dedication are greatly appreciated.



Kesavan



Manikandan



Vijayan



Aswin Kumar



Balakrishnan



Albert



KNOW YOUR BRANCH

Bhubaneshwar

The city gets its name from Lord Shiva's Sanskrit name, Tribhubaneshwar, meaning "Lord of Three Worlds". It's estimated that about 700 temples remain there.

The rock-cut Udayagiri and Khandagiri caves are spread over two adjacent hills -- Udayagiri has 18 caves, and Khandagiri has 15 caves. Climbing up these hills gives us a great view of the city.



Kala Bhoomi Odisha Crafts Museum, is the state's first museum dedicated to hand-loom and handicrafts. The Odisha State Museum has an outstanding collection of rare palm-leaf manuscripts, folk musical instruments, primeval weapons and tools, Buddhist and Jain artifacts, and other archaeological treasures.

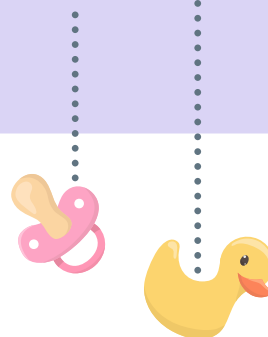
Odisha is famous for its silver work, particularly Tarakasi silver filigree from Cuttack



Odisha's Tribal Development Co-operative Corporation opened its revamped signature "Adisha" retail outlet in Bhubaneshwar. This outlet stocks a wide range of exclusive goods produced by the state's tribal communities including organically colored Kotpad sarees, jewelry, dhokra figurines, paintings, spices, honey, and coffee.

Our Bhubaneshwar branch was inaugurated on 19 Jan 2018 and has a 22 member team with 2050 customers.





NEW BORN'S ADDED TO VERITAS FAMILY



Baby Girl
MALAY PARIA
31-Jul-20
PANSKURA



Baby Girl
PADMANATHAN.P
05-Aug-20
PANRUTI



Baby Girl
HIMANSHU RANA
05-Aug-20
BALANGIR



Baby Boy
KANNAN.R
07-Aug-20
TIRUVANAMALAI



Baby Girl
NARRA PRAVEEN REDDY
07-Aug-20
HYDERABAD



Baby Boy
MALINIPRIYA.P
10-Aug-20
HOSUR



Baby Boy
ELANGO.T
17-Aug-20
KRISHNAGIRI



Baby Girl
MARTHA MADHUKAR
22-Aug-20
KARIMNAGAR



Baby Girl
RAMAKRISHNAN.E
03-Sep-20
VILLUPURAM



Baby Boy
SIVABALAN.C
05-Sep-20
PANRUTI



Baby Girl
SAKTHI.C.K
05-Sep-20
MADURAI



Baby Boy
SATHIYARAJ.K
06-Sep-20
MARANDAHALLI



Baby Boy
NARENDRA GAHLOT.L
11-Sep-20
RATLAM



Baby Girl
KARTHIGAI RAJA.M
11-Sep-20
VIRUDHUNAGAR



Baby Boy
PANDIYAN.S
24-Sep-20
Head Office



Baby Boy
KARTHICK.R
29-Sep-20
KEELKATTALAI



Baby Boy
SANKAR.R
29-Sep-20
KRISHNAGIRI



Baby Girl
ABDUL RAHMAN.H
19-Oct-20
PUDUKOTTAI



Baby Boy
ARJUN.B
27-Oct-20
MANDSAUR



Baby Boy
DEEBAN.M
28-Oct-20
CHIDAMBARAM



Baby Girl
SAIFODDIN MOHAMMED
29-Oct-20
HANMAKONDA



Baby Boy
KALAIYARASAN.V
02-Nov-20
CHIDAMBARAM



Baby Girl
BHARAMAPPA
03-Nov-20
KOPPAL



Baby Boy
PALANISAMY.G
10-Nov-20
DENKANIKOTTAI



Baby Boy
ANANDHA RAJ.C
14-Nov-20
Head Office



Baby Boy
SARAVANAN.S
19-Nov-20
PANRUTI



Baby Boy
RAYADU NARENDRA
19-Nov-20
VISAKHAPATNAM



Baby Girl
SELVA BALAGAN.E
20-Nov-20
THISAIYANVILLAI



Baby Boy
MURUGESH.A.J
03-Dec-20
NAGERCOIL



Baby Boy
ANNEM NARASIMHA REDDY
05-Dec-20
KODAD



Baby Girl
ARUN KUMAR.A
06-Dec-20
SALEM



Baby Boy
VISHNUPRASATH.M
09-Dec-20
MARTHANDAM



Baby Girl
MUDDINI PUNNAM
CHANDAR
10-Dec-20
HANMAKONDA



Baby Girl
MUTHUN CHAKKRAVARTHY.P
25-Dec-20
PUDUCHERY



Baby Girl
ARUN PRAKASH.B
29-Dec-20
MAYILADUTHURAI



Baby Girl
B SUBHASH
23-Jul-20
HYDERABAD



Baby Boy
RAJKUMAR CHAVAN
29-Dec-20
SANGAREDDY



Baby girl
MANJUNATH
27-Jun-20
HOSPET



Baby Boy
K. KANNAN
25-Nov-20
PUDUCHERY

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

LASTING MEMORY - THE FIRST AASHIRWAAD!

You completed your studies, designed a perfect resume and worked hard through a tough interview process and finally, got an offer to join Veritas Finance. Your first day at your first job was filled with mixed emotions from nervousness to eagerness, you got united into the workplace culture and all well set to become an achiever. Then comes the excitement, a life transition the FIRST SALARY. Veritas makes the excitement super special by celebrating the FIRST Pay check and creates memorable moments to cherish forever.

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



Adhulapuram Rakesh,
Sales-MSME, Jagityal



Madhusudan Das,
Sales-MSME, Bhubaneswar



DEBASHIS DAS,
Sales-MSME, Bongaon



Sathish S,
Sales-MSME, Perambalur



Manoranjana Sahu,
Sales-MSME, Bargarh



Anindya Sundar Samanta,
Sales-MSME, Ghatal



Perumalsamy P,
Sales-MSME, Theni

NEW BRANCHES

Ooty - Tamilnadu - 24-Aug-2020



Odisha-Balangir-15-Jan-2020



Telangana - Nirmal Branch - 23-Dec-2020





The Group learning sessions was initiated by the “Finance Function” to encourage continuous learning among the team members, which will include the latest developments in all the related fields.

The first inaugural session was conducted on 23th January 2021, Saturday. These sessions will be held regularly to encourage knowledge sharing amongst the team and to put constant and continuous efforts for individual development and empowerment.



VISA Week 2020 (Veritas Information Security Awareness Week)

Veritas Finance is continuing in its path to strengthen its Information Technology & Information Security Framework by bringing in higher level of Governance, Supervision and by aligning itself to Global best practices.

Global best practices suggest that all employees should be made aware of the digital world, the risks associated with that, their own personal digital realm and security surrounding that. As like last year, the VISA Week awareness program was conducted in the week of 16th – 20th November 2020 to create the information security awareness among our employees.

It started with a teaser campaign 'Do you remember me?', caught the eye of most employees and with the messages from MD, COO & CISO, the fever picked up. The event was jazzed with dangles around the offices as a reminder. The week was about five different articles as narrated by Jack, the fictitious hacker turned advisor on Information Security that was followed by a quiz on the article using VTalk to keep the whole program in a digital mode.

A Guest Lecture was also organized, where the renowned Information Security specialist Ms. RinTchen Kang, CCO at Leo Techno Soft addressed the employees, which was very enlightening and useful.

A painting competition for the children of employees on the theme of 'Information Security' evoked a lot of response and the weeklong event ended with the prize distribution.

For more information, please contact ISG via isg@veritasfin.in.





INFORMATION SECURITY **DO'S & DON'TS**

DO'S

- Use company information assets only for business purpose
- Always lock your laptop or desktop when left unattended
- Report loss of desktop, laptop, mobile devices and other IT assets to your supervisor immediately
- Know your Access Rights
- Change your Password periodically & choose Strong Password
- Protect confidential information
- Be alert and report security incidents

DON'TS

- Install / run unauthorised software on the company computer systems
- Leave your laptop bag unattended while travelling
- Share user name and password of yours or company's asset with anyone without approval
- Permit third parties to connect their devices to company network without approval
- Open attachments in emails from unknown senders, write your password anywhere
- Use e-mail / Internet facility for non-business work purpose
- Forward spams / chain-mails

**For more details, please mail to ISG@veritasfin.in*



Wow!!
what can
I get with this
Voucher?



RISING STARS LEAGUE

SM Joined the organisation after 1st January 2020

Parameter	Subject to	Contest Prize
Top 200 productive SMs	Min productivity between 10 Lakhs to 15 lakhs per month (Average for JFM months)	Gift Voucher Rs.15,000
	Min productivity above 15 lakhs per month (Average for JFM months)	Gift Voucher Rs.25,000

SHINING STARS LEAGUE

SM Joined the organisation Before 1st January 2020

Parameter	Subject to	Contest Prize
Top 200 productive SMs	Min productivity to be 15 lakhs per month (Average for JFM months)	Gift Voucher Rs.25,000 or 5 grams Gold Coin

CHAMPIONS LEAGUE

Role	Parameter	Qualifier	Contest Prize
BM	Top 60 BMs in terms of JFM disbursement	- Branch to have minimum 7 SMs on-board - Minimum cumulative disbursement to be above Rs. 200 lakhs in JFM Months	Gift Voucher Rs.15,000
AM	Top 20 productive AMs (Avg disbursement per branch during JFM)	- All the branches in the area to have minimum 7 SMs on board - Min disbursement to be Rs. 500 lakhs in JFM - NPA level to be Less than Dec 2020 closing count	Gift Voucher Rs.20,000
BCM	Top 40 BCMs reducing ACH bounces	Branch ED to be less than 1%	Gift Voucher Rs.10,000

*Terms & Conditions :

- Contest Period is from 01st Jan 2021 till 31st March 2021
- No Cash redemption, Either Gift Voucher or **Gold Coin (**Limited to Stock availability)
- There is no Pro-rata incentive, Winners qualify only if they are in the system till 31st March 2021
- Management's discretion is final



HERE IS THE GOOD NEWS BUSINESS BONANZA



Wow!!
what can
I get with this
Voucher?



Exclusively
for
WORKING CAPITAL
SM, BM & AM

SO... ARE YOU UP TO THE CHALLENGE?

Role	Parameter	Qualifier	Contest Prize
SM	Top 10 productive SMs	Average Fresh Business of 15 lakhs PM - JFM Months including secured files	Gift Voucher Rs.20,000
BM	Top 3 BMs	Branch to have Maintained Equal or less than 2% NPA [Volume] - (Except Written off Accounts), Average Fresh Sales Manager Productivity should be 12 lacs (not renewals)in JFM Month	Gift Voucher Rs.20,000
AM	Top AM	Average Productivity of 15 lacs per SM both Fresh & Renewals. With OD % to be less than 6% & NPA % to be less than 2% [Volume]	Gift Voucher Rs.20,000/- each

**Terms & conditions apply*

***Terms & Conditions :**

- Contest Period is from 01st Jan 2021 till 31st March 2021
- No Cash redemption for Gift Voucher
- There is no Pro-rata incentive, Winners qualify only if they are in the system till 31st March 2021
- Management's discretion is final

Keep Our Workplace Safe!

Practice good hygiene



Stop hand shakes and use **Namasthe**



Clean hands at the door with sanitisers and schedule **regular hand washing** reminders



Disinfect surfaces like doorknobs, tables, and desks regularly



Avoid touching your face and cover your coughs and sneezes



Increase ventilation by opening windows

Wear Masks



During Work, Travel, Meetings when you come in contact with others.

Dispose your Masks properly after Use.

Maintain Social Distance

Maintain at least **2 meters (6 feet)** distance between yourself and anyone everywhere



Stay home if...

- You are **feeling sick**
- You have a **sick family member** at home



Take care

Get in touch with HR team:

1. if any staff is affected by COVID
2. if the branch operations is stopped / branch closed because of our staff affected by COVID/ as per Local Govt guidelines
3. Support on Medical Claim / ESI
4. Any difficulty in decision making with respect to COVID situation.



77088 66677 / 80723 86011

Safe Workplace - Our Responsibility!!

VERITAS PRESENCE IN INDIA



We hope you liked and learned something new from this issue of Live Wire!
Do share your feedback and inputs at hr@veritasfin.in

Veritas Finance Private Limited

SKCL Central Square 1, South Wing, 1st Floor, Unit # C28 - C35,
CIPET Road, Thiru Vi Ka Industrial Estate, Guindy, Chennai - 600 032. Ph : 044-46150011, 46150022, 46150033, web: www.veritasfin.in