

GROWING BIG TOGETHER



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NOTE OF THANKS



D ARULMANY
MD & CEO

When commencing the business in October 2015, we had drawn a vision map for Veritas Finance with three distinct phases of growth. Reaching a loan book of Rs 1000 crore in the first four years of operations was the first milestone in the Vision map.

We have successfully completed the Phase – I and beginning an even more exciting journey into Phase- II. This would be a journey where the ascent would get steeper, the terrains difficult and milestones bigger. While we are aware of the challenges ahead, We are confident that we would be able to navigate through the journey with all your good work.

Thank you all for making an amazing team who looks for opportunities to go above and beyond in every milestone set.



K P VENKATESH
President & CBO

It has been a great journey from Scratch to 1000 crores. Personally I had the privilege of being a part during the last one year and I thank Veritas for having given me the opportunity. What ever has been accomplished and what will be accomplished is credited to the tireless work of all the sales managers and support teams across branches, areas, regions, zones and Head office.

We are in for exciting times and I am sure we will continue to scale, build volumes and benefit as many people as we can in a big way...



V G SUCHINDRAN
Chief Financial Officer

It gives me great pleasure to share my thoughts on this big occasion. It is even more heartening to see that over the four years, the baby became a toddler and Veritas Finance has had its 'many firsts' and now it is ready to enter the next phase. On hindsight, it may look like the journey has been easy, but in reality, it has taken lot of efforts from lot of stakeholders which has made this a reality.

So, I would like to take this opportunity to thank all present and past employees for their hard work, the investors, the lenders and bankers for their faith, third party service providers for their support and regulators, auditors and directors for guiding us well in this journey. Congratulations and looking forward to be a part of many more milestones to come.



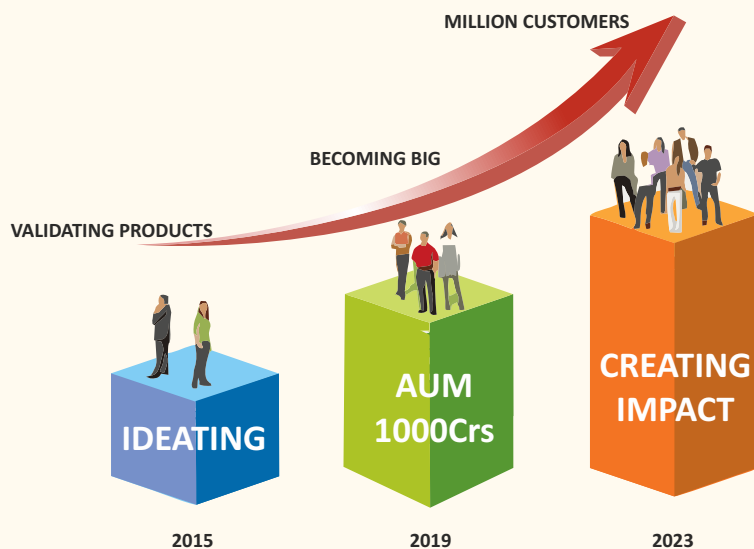
J PRAKASH RAYEN
Chief Operating Officer

Thousand crores is an impeccable milestone in a short span and was possible only with the support of our customers, hard work and determination of our employees and the strategic guidance of our board.

Lets pace up to serve more customers, to bring a bigger smile in their faces, better livelihood and to create a bigger impact in the society! The journey continues....

FROM ZERO TO THOUSAND!!

So here we are, near a landmark of 1000 Cr, half-way there nearing our mission!



It is not an easy task to come this far. It was all possible because of our team's leadership qualities, dedicated and engaged in bringing out the best from each one of us onboard. With integrity in all our deeds, we have built enormous trust in the system which has created an atmosphere of success.

Devising strategies for development of every individual - a customer, an employee, an investor and every other stakeholder personally and professionally has made Veritas a happy place to work with ultimate job satisfaction.

Employment for many hundred, yes we have grown big and we are a strong team of

1900 spread at 187 branches. People development in every walk, we have our middle management layer and the supervisory layer grown from within. We have touched and impacted 40k customers so far. Lets pat our shoulders and congratulate ourselves for being a great team.

The idea, the leaders, the team, the capital, the plan, the execution, the crisis response has made Veritas shine like a star amidst the current GDP slowdown, economic imbalances, unemployment, mergers, stressed assets, liquidity crunch etc etc.

Now

With all our experiences and learning, with the same perseverance, constancy of purpose and extended sense of belonging, let us keep up our good work growing.

Let's enable people around us to enjoy achievements. Let's climb up the ladder as a team, as a branch, as an area, as a region, as a zone, as VERITAS.

Let's get happily serious and focused about working towards the goals, challenging ourselves to move out of our comfort zone. Let our work pressure work for us and bear us the best of benefits - Beyond everything physics says, pressure gives rise to energy.

Lets explore the impossible, split our goals as daily, weekly, monthly and reach every goal set as an individual and team. Lets strive towards creating positive impact in the lives of million informal customers.



LASTING MEMORY – THE FIRST

Anything that happens to us for the first time stays with us as memory forever. First day College, First teacher, First Friend, First Job, First Boss, etc.

During our first job, a notification from bank does gives us an excitement for life, The FIRST SALARY!!

Veritas makes it super special for its first time-paid employees, by inviting and presenting momentum to the employee's family hosted by the employee's managers at the office. This created memories, for them to cherish forever.

Congratulations new joiners, wishing you a prosperous career ahead!! Thanks to your parents for making the moments more memorable.



BRANCH HALT – INVESTING ON “HUMAN CONNECT”

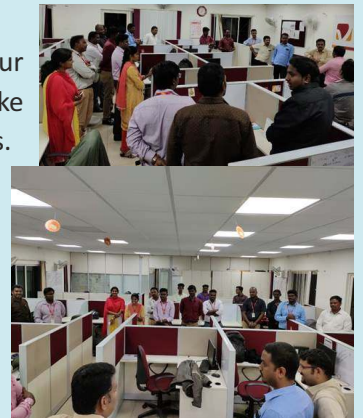
Everyone of us should develop empathy and care, enhance our human relationships and create a caring culture at Veritas. Relationship focused partnership nurtures trust and confidence eradicating invisibility and anonymity of our team mates. All human beings deserves to be understood and appreciated for their contribution in the company's ecosystem.

Understanding our team mates' pain points, listening to their grief, being available as an emotional walk-stick, helping them overcome their challenges will not cost us anything.

We spend majority of our time at work, let us foster a caring culture and strengthen our organization. Lets show up to work with the intention of helping others succeed, lets make others wanting to come to work. Lets champion the responsibility of work place happiness.

Together lets make Veritas a caring and a lovable work place. Lets prioritize respect, kindness and care for fellow human.

The recent “Branch Halt” initiative fosters employee connect pausing the branch activity for couple of hours where all the members of the branch meet and share their appreciation and feedback for their team. This is expected to be conducted by the Managers on a monthly basis.





Veritas believes that employees are invaluable assets and ensures excellence when it comes to health of employees. Wellness camps were conducted on-site to create awareness about diseases, diagnosis and preventive measures. Employee family and our customers were also included in the programs. Dental, Nutrition, Vision, Blood Pressure, Random Blood Sugar, ECG, were the basics covered in the camps. The camps were conducted at Head Office, Coimbatore, Madurai, Salem, Trichy, and Barasat.



INTERNATIONAL TRIP – AN INCENTIVE LIVED

We had our Sales Contest run from December 2018 to March 2019, on productivity for the sales manager cadre. There were different exciting prizes to win for different slabs like Gold coins, international trip etc. Around 56 Sales Managers got qualified and won Gold coins and bracelets as per their eligibility slabs. The top 30 Sales Managers flew to Dubai on September 14, 2019 for three days. They were accompanied by their seniors, regional managers and Zonal Heads.



Every employee enjoyed the trip and came back with memories forever, their hard work have earned them. They thanked their Managers and our Management. An email from Mr. Ravichandran of Palladam Branch expressing his happiness that his growth from - aspiring to go to Dubai when he completed his graduation for work and going to Dubai as a tourist was the best achievement of his was possible only thru Veritas- was the best return gift to our management.





**Dinesh G, Sales Manager - WC,
Tiruvannamalai**

GEM OF VERITAS

Dinesh joined us as a Collection Manager, Working Capital last February. He is a star contributor right from his date of joining. He became an active member of the Thiruvannamalai team with his quick learning skills and adaptive nature. He understood the nuances and started to perform on the field like a veteran.

He is currently responsible for 150 live accounts. It is not so easy to manage collections of 150 accounts on a daily basis. He is never demotivated by the day to day challenges that arises during his collections.

He completes his whole day of collections with the same tempo and cheers which makes him maintain negligible number of (2)ODs so far. In six months of his tenure at Veritas he is awarded GEM of the month for two times. He has got many renewal loans from existing customer base. He is most sought as customer contact person in the Thiruvannamalai Branch. His knowledge in demonstrating the features of the product and his approach to collections is commendable.

Dinesh hails from a closely connected family, his father Mr. Govindan works as a gardener in a college and his mother Mrs. Sakthi is a homemaker. He is married to Ms. Shanthini and has a sweet daughter Hemanya. His brother Mr. Thiyaagu runs a hotel business. Thanks to Dinesh's family members who creates an amazing ambience at home enabling him to be a great contributor at work.

Mr. Sathish Kumar S, is the proud Working Capital-Branch Manager of Thiruvannamalai. Sathish and his team at Thiruvannamalai feels proud and fortunate to have Dinesh as part of their team. Great job, Dinesh!!

New Borns' Added to Veritas Family



Baby Girl
DOB:11-Jul-19
Asai Prakash.M
Collection, Batlagundu



Baby Boy
DOB:12-Jul-19
Vivekanandan.V
Legal, Krishnagiri



Baby Boy
DOB:14-Jul-19
Subhakaree.P
Operations, Karur



Baby Boy
DOB:25-Jul-19
Anjaneya Narasimharoy M
Credit, Bhimavaram



Baby Boy
DOB:09-Aug-19
Bandapalli Srinivas
Sales, Karimnagar



Baby Boy
DOB:14-Aug-19
Raja Durai.D
Collection, Dharmapuri



Baby Girl
DOB:18-Aug-19
Manikandan.V
Sales, Tiruvannamalai



Baby Boy
DOB:19-Aug-19
Mohamed Habeebulla
Credit Channagiri



Baby Boy
DOB:29-Aug-19
Sakthivel.K.R
Credit, Erode



Baby Girl
DOB:04-Sep-19
Raj.A
Collection, Tenkasi



Baby Girl
DOB:06-Sep-19
Suresh.B
Sales - Wc, Kanchipuram



Baby Boy
DOB:09-Sep-19
Swaminathan.K
Collection, Tharamangalam



Baby Girl
DOB:09-Sep-19
Natarajan.S
Sales-WC, Coimbatore



Baby Boy
DOB:10-Sep-19
Saravana Pandiyan.S
Sales, Trichy



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



N. Srinivasa Rao
General Store Owner

CUSTOMER IS THE KING

This edition, we have covered the experience of our first customer of Machilipatnam Branch, Vijayawada. He is Mr.N.Srinivasa Rao. “I came to know about Veritas through their leaflet distributed near my place. It was not a tough process to avail loan from Veritas. The Sales manager understood what type of business I run and what kind of



formal documents I may have. He understood the needs of us and took us thru the process without any difficulty. I never felt that I was availing a loan, the team never made me feel that I am in the receiving end.

They analyzed my business and they gave me 6 lacs for my business expansion. I have a General Stores and a canteen facility, in which I have increased the stocks and now I get to serve more customers and increased my revenue by two to threefold. I never thought that for my type of business where we have no proper documents maintained, getting a loan is even possible. But Veritas gave us the loan in minimal time and procedures, also educated us how to create records for our earnings, how to repay the loan how this clean repayment helps us personally. Thank you Veritas, for helping us in the appropriate time and also for making us understand good practices when it comes to loans”, he says.

Mr. Sampara Radhakrishna is the Branch Business Manager of Machilipatnam and Mr. Peram Anjaneyulu, Mr. Vinnakota Sri Ramakrishna, Mr. Kopuri Ravi Kishore, Mr. Nimmagadda Ravikanth.B is our team at Machilipatnam.



THIRUKURAL

Thirukural:

எண்ணிய எண்ணியாங்கு எய்து எண்ணியார்
திண்ணியர் ஆகப் பெறின. (666)

Transliteration: eNNiya eNNiyaangu eydhu eNNiyaar thiNNiyar aagap peRin

Explanation:

If those who have planned (an undertaking) possess firmness (in executing it) they will obtain what they have desired even as they have desired it.

Determination is the best motivator

Determination or firmness of purpose will motivate us to move forward to success as we clearly know where we are going. With determination there is no “NO” as an answer for any question. We always see some light in the tunnel to guide us through.

Qualities of a determined person

- Determined people have a lot of faith and they always succeed
- Focus on what they have rather than on what they don't have
- Experience and exhibit gratitude for what they have.
- Realistically optimistic.
- Acceptance of present circumstances and they make the best of it.

How to become a determined person?

- Decide to be determined, discover the “why” factor
- Do not fear, control stress
- Postpone irrelevant activities to maintain focus on the relevant ones
- Fight negative thoughts with positive ones, create positive habits
- Encourage yourself. Get enough sleep, Exercise regularly and Improve nutrition

In life we can get what we want provided we have the determination to achieve it.

Adv cacy @ veritas

Employee speak



Kanchana Srikanth - We as a Legal Team of Veritas, not just clear the documents for mortgage and proceed with the loan, but we clear the property documents of the customers on the righteous way and help the customers to get clear picture of what their property is in the eyes of law!



Ashwanth Kumar - Veritas! It is a turn around of life to anybody who joins this family.. Here everybody is given a chance to grow.. If you crave for knowledge and growth you get it here!



Deepan - Sales Team brings in the business! Credit Team seize the potential business! as a Legal Team, we are here to foresee the risks and threats of business and we clear the sky for the Veritas to grow without any hindrance and by doing so we grow with Veritas to the top of the sky!



Meena - Legal department at Veritas have many different aspects of a matter to handle at the same time which can get overwhelming, whether it is attending to a court or drafting notice or preparing court documents. Every case will have a number of document that need to be finalized. Legal team protects the interest of the company and literates customers as well, which in turn gives higher end user satisfaction



Rima Biswas - It gives me immense pleasure to be a part of the Veritas Family. Since the day I joined till date has been an interesting journey nurturing development through out. From being an employee friendly company and working as a team to being professionals when required is a rare combination which i experienced eventually in this company also giving enough space for mental enhancement to grow professionally. None the less I would like to Thank all my seniors to be there as my support extensively and also my respected colleagues.



Upasana Munshi Karari - I have been a part of Veritas since June 2017 when the company was completely new in East. I faced many challenges and hurdles initially. But today I can confidently say I have done justice to my responsibilities. With the bountiful support of my seniors like Sekhar sir, Joydeep sir and Kanchana ma'am, coordination from sales, credit and ops team as well as love from my team juniors, my journey in Veritas so far has been beautiful. Being a mother of a toddler, I sometimes struggle balancing between office and home, but everyone at Veritas has given me enough space to fight against all struggles. I am proud to be a part of Veritas and hope to be associated with it for a very long time.



Joydeep Mookherjee - It has been 2 years and 6 month since I have joined Veritas and the journey till now has been excellent . Veritas Finance is one of the best organisation to work with. The passion and zeal with which it works always motivates me to excel and deliver my responsibilities at my best. Really honoured to be a part of the organisation and I am sure Veritas Finance will go great and would be the best forever



Daniel - First of all I would like to thank & express my happiness of being at Veritas. It is a happy workplace, that each day and every employee look forward to come to office everyday.



Sakthi - My experience is remarkable. It helped me to grow professionally and provided me a great work life balance. The management is very supportive and I have learned many new processes. The work culture is dynamic and inclusive and I feel my future is secured at Veritas Finance



Gobinath - I feel Veritas improved my behaviours personal and professional beliefs. eritas democratic work culture has helped me improve both personally and professionally as an advocate. I feel very proud to be part of an organisation with great values and integrity



Sonali Gupta - Right from a big NO to finance law, to wanting to be an expert in it, Veritas has made me given me the best version of myself. The comradery and fellowship amongst the staff members here is simply beautiful. The everyday fights, laughter that we share during lunch hours, pulling legs even at serious times, random pictures which we click just to tease a bit more, sharing some family like discussion moments when you're feeling low, all these are those precious mundane moments that

add up to the sublime. To sum up Veritas is simply a gift that I'll cherish lifelong. Qudos to the family we created here!

Riya Verma - I am having a very great experience at veritas finance. Since I am a fresher to the corporate world, It's great to start a career at a friendly and employee focused environment. Being a female employee i was sceptical regarding the safety but here i get full support from the team I am sure I will have a bright future in this company and will get full opportunity to develop my skills



Kirana Kumara - Our company is best in class and employee friendly. The best part of our company is that, in each and every aspect the management is very supportive and quick responsive when it comes to employee needs and concerns which makes every employee like me feel comfortable, secure and responsible towards company.

Rajesh Kumar - Veritas is the best place to work, Senior colleagues are very cooperative. The most amazing part of this company is we never feel like an employee. We feel like a family. It is great to work and I am in safe hands. I have made such beautiful relationships here. I am Very happy and totally satisfied to be part of Veritas Finance



Dipanjn Roy Choudhury - Veritas is what that extended it's hand towards me when I needed it the most..it gave me my corporate identity. I learnt the initials of banking sector through Veritas only. Here I got seniors like Joydeep Sir, Kanchana Mam, Sekhar Sir and Upasana Mam who guided me like their own family members..I never thought Veritas anything less than my family.. In my Burdwan Hub our Area Manager Biswanath Roy Choudhury is just like my own brother who supports me a lot and has learnt a lot from him also..I firmly believe that I can't find a better working environment than Veritas where we work like a family and produce as an unit..



VISA WEEK

VERITAS INFORMATION SECURITY WEEK - 2019

Veritas Finance has strengthen its Information Technology Framework by bringing in higher level of Governance, Supervision and by aligning itself to Global best practices. In line with this, Information Security Management System was conceived as a separate department that will oversee and ensure that best practices are brought in and followed in Veritas Finance. The corporate actions in terms of forming this department, having Board approved policies, designated CISO, procedures concerning digital footprint have all been completed and once we did all that, we got ourselves certified as ISO 27001 compliant about a year back.



Global best practices suggest that all employees should also be made aware of the digital world, the risks associated with that, their own personal digital realm and security surrounding that. The VISA Week combined of 5 days was our maiden attempt to create this awareness among our employees.

We started with a teaser campaign 'You don't know Jack'... which seems to have caught the eye of most employees with the messages from MD & COO, the fever picked up. We jazzed up the event with dangles and a squeeze ball memorabilia. The week was about five different articles as narrated by Jack, the fictitious hacker turned advisor, on Information Security followed with a quiz on the article.

A Guest Lecture was also organized where the address was given by the renowned Information Security specialist Mr. R. Vittal Raj the following week, which was very enlightening and the video of it has been broadcast to the whole organisation.



A painting competition for the children of employees on the theme of 'Information Security' evoked a lot of response and the week-long event came to a close with the prize distribution.



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

KNOW YOUR BRANCH *Kanchipuram*



Kanchipuram, with a number of temples, also serves as an important Hindu pilgrimage site in Tamil Nadu. It is an ancient city which served as the capital of Pallava dynasty.

Close to one crore devotees have visited Kanchipuram district from July 1 to August 16 this year to offer prayers to the Lord Athi Varadar darshan after 40 years under water. The deity will be brought out for darshan from the Ananthasaras tank again only in the year 2059.

International Library situated in Enathur, 3.5 KM from Kanchipuram town, contains a treasure of ancient manuscripts written on Palm Leaves.

Kanchipuram idli, a unique steamed rice cake that has a distinct flavor of dried ginger, cumin, dals and peppercorns is a healthy, heartwarming breakfast dish and a signature take away recipe from the city.



Agriculture is the main occupation of the people with 47% of the population engaged in it. Paddy is the major crop cultivated in this district. Groundnuts, Sugarcane, Cereals & Millets and Pulses are the other major crops cultivated.

Weaving is the second major occupation in the city. Kanchipuram Sarees are one of the popular silk sarees, across the world.

We started our business at Kanchipuram in April 2016. We have created a positive impact in lives of 900 customers thru this branch. This branch upgraded to Area Office, as it was the first branch to reach one crore monthly disbursements. Our team deserves a special accolade for maintaining a positive customer experience since inception.

Our branch at Kanchipuram is taken care by the Branch Business Managers, MSME - Mr.Nanthagopalan B and WC - Mr.Suresh B under the able guidance of Area Manager Mr.Dhamodharan M.



SAFETY BEGINS WITH YOU

85% members of our Veritas family are travelling on their bikes to fulfill their job responsibilities, everyday. Each one of us should feel responsible and accountable for the safety of employees at every level. Complete and active participation by everyone is necessary for safety of their own self and for the public.

Your family at home and Veritas are dependent on you, hope you understand your importance and indispensability. You are never replaceable neither for your parents nor for us. Please Be Safe - A strict request

Safety Measures to Follow - High Priority

Protect yourself:

A good helmet is a must. Protect your eyes. Wear a driving coat and gloves as they will protect you against bruises and minor injuries in case of a fall.

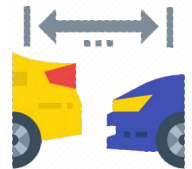


No Mobile Phones:

If you need to pick up a call, stop and do so. Never text or talk while riding. Mute your phone to avoid distractions.

Maintain a safe distance from vehicles:

Never stop right behind or ahead of a vehicle. Make sure you have enough space to move around for avoiding collisions. Be respectful of every one on the road.



Follow rules:

Make sure you follow all traffic rules. Signal your moves well ahead so riders around you are well informed. Slow down and stop at every junction. You cannot predict where and when vehicles will come, no matter how empty the roads are.

Look out for road hazards:

Garbage piles, speed breakers, oil spills, Pot-holes, railway crossings, dirt roads, stray animals can all cause a serious threat if we are not careful.



Maintain your bike well:

Look out for the condition of the brakes, air and tyre condition, horn, clutch, lights, suspension etc.

Manage your time:

Start well ahead of time for your appointments, or get prepared for the delay. Never rush or over speed for time reasons.

Some Scary fact-stats from the Internet:

- Over 1,37,000 people were killed in road accidents in 2013 alone, that is more than the number of people killed in all our wars put together.
- There is one death every four minutes due to a road accident in India.
- Drunken driving is one of the leading causes of road fatalities.
- One serious road accident in the country occurs every minute and 16 die on Indian roads every hour.
- Two wheelers account for 25% of total road crash deaths.
- Majority of accidents (78.4%) are caused due to driver's fault. This includes over speeding, driving under the influence of alcohol or drugs, and hit and run cases.
- The maximum number of fatalities were seen in the age group of 18 to 34 (50%), followed by the age group of 35-64 years (36%).

RACK YOUR BRAIN 5TH ISSUE WINNER



Shona S,
Management Trainee, Erode

Congratulations



VERITAS CREATIVETHON



MALINIPRIYA.P., Admin - Hosur



PRIYADHARSHINI.R
Admin, Salem



CHARULATHA.R
Admin, Kanchipuram



GAYATHRI.C
Admin - Vellore



Dhamodharan M.- Sales,
Kanchipuram



Priyanka S -HR, HO



Saranya Admin - Pondicherry



Rupesh Saxena, Sales- Indore



1. Our Kanchipuram branch was started in

- A) April 2016 B) May 2016
C) June 2016 D) July 2016

3. The first disb at Machilipatnam Branch was

- A) Rs.2 Lacs B) Rs.5 Lacs
C) Rs. 6 Lacs D) Rs. 1 Lac

2. Branch Halt is expected to be done on

- A) Daily Basis B) Monthly Basis
C) Weekly Basis D) Yearly Basis

4. Majority of Road Accidents happens due to

- A) Driver's fault B) Traffic
C) Road Condition D) Others Fault

5. The incentive trip was to

- A) Chennai B) Dubai C) Singapore D) Malaysia

Please share your answers at hr@veritasfin.in

We'll Be Back in January!

We hope you liked and learned something new from this issue of Live Wire!

Do share your feedback and inputs at hr@veritasfin.in

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