

## BONDS- 0-24 Months

<b>Bonds Name</b>	<u><a href="#">9.90 VIVRITI CAPITAL LIMITED 22AUG2025</a></u>	<u><a href="#">9.25 AVANTI FINANCE PRIVATE LIMITED 29AUG2025</a></u>	<u><a href="#">10.75 NAVI FINSERV LIMITED 18OCT2025</a></u>	<u><a href="#">9.30 UGRO CAPITAL LIMITED 05JAN2026</a></u>	<u><a href="#">11.40% Keertana Finserv Private LTD 12Apr2026</a></u>	<u><a href="#">10.40% Navi Finserv 2026</a></u>
<b>ISIN</b>	INE01HV07478	INE0BNQ07089	INE342T07395	INE583D07489	INE0NES07097	INE342T07437
<b>Issuer Name</b>	VIVRITI CAPITAL LIMITED	AVANTI FINANCE PRIVATE LIMITED	NAVI FINSERV LIMITED	UGRO CAPITAL LIMITED	KEERTANA FINSERV PRIVATE LIMITED	NAVI FINSERV
<b>Issue Date</b>	20-Jun-24	30-Aug-23	18-Jul-23	03-Jul-24	12-Apr-24	13-Mar-24
<b>Maturity Date</b>	22-Aug-25	29-Aug-25	18-Oct-25	05-Jan-26	12-Apr-26	13-Jun-26
<b>Residual Tenor (months)</b>	12	12	14	16	20	22
<b>Face Value</b>	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 1000
<b>YTM (%)</b>	8.70%	9.90%	9.30%	9.70%	11.40%	10.00%
<b>Coupon Rate (%)</b>	9.90%	9.25%	10.75%	9.30%	11.40%	10.40%
<b>Credit Rating</b>	A+	BBB+	A	A+	BBB	A
<b>Frequency of Interest Payment</b>	Quarterly	Quarterly	Annually	Monthly	Monthly	Monthly
<b>Listed/Unlisted</b>	Listed	Unlisted	Listed	Listed	Listed	Listed
<b>Secured/Unsecured</b>	Secured	Secured	Secured	Secured	Secured	Secured
<b>Shortlisting Parameters</b>	<p>1) VCL has a stake in two Group entities – VAM (Vivriti Asset Management Private Limited) &amp; CAPL (CredAvenue Private Limited).</p> <p>2) During the year ended March 31, 2024, Assets Under Management (AUM) of the Company has grown by 34%.</p> <p>3) Comfortable capital position: CRAR 21.27% as of March, 2024.</p>	<p>1) Strong management team and board of directors comprising industry veterans.</p> <p>2) Strong parentage with a vision to ensure financial inclusion for 100 million households over the next 5-7 years.</p> <p>3) The AUM of the company registered an annualized growth of 139.7% in the first nine months of fiscal 2024.</p>	<p>1) Navi group's capital position remains strong with a net worth of close to Rs. 2863.05 Cr.</p> <p>2) Strong support from parent company demonstrated through Capital infusion of Rs. 1,950 Cr.</p> <p>3) 98% of stake held by Mr. Sachin Bansal (Founder of Flipkart)</p>	<p>1) Comfortable capitalisation</p> <p>2) Wide operating network</p> <p>3) Increased funding from public sector banks</p>	<p>1) 100% Gold-backed Structure.</p> <p>2) Long-standing experience of promoters in retail lending business.</p> <p>3) Maintained a very strong capital position with a 26.20% CRAR in Q1FY25.</p>	<p>1) Navi group's capital position remains strong with a net worth of close to Rs. 2863.05 Cr.</p> <p>2) Strong support from parent company demonstrated through Capital infusion of Rs. 1,950 Cr.</p> <p>3) 98% of stake held by Mr. Sachin Bansal (Founder of Flipkart)</p>
<b>Principal Repayment Option</b>	On Maturity	On Maturity	On Maturity	On Maturity	12.50% Quarterly Principal Payouts	On Maturity

Kindly note the rates/quantity are indicative and are subject to prices / availability at the time of confirmation