

BONDS- 60 Months+

Bonds Name	<u>10.05% Muthoot Fincorp Ltd. - 2029</u>	<u>CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED 2030</u>	<u>7.05% HDFC BANK LIMITED 01/DEC/2031</u>
ISIN	INE549K08426	INE121A08PF8	INE040A08963
Issuer Name	MUTHOOT FINCORP LIMITED	CHOLAMANDALAM INVESTMENT AND FIN. CO. LTD	HDFC BANK LIMITED
Issue Date	04-Aug-23	23-May-23	01-Dec-21
Maturity Date	31-May-29	23-May-30	01-Dec-31
Residual Tenor (months)	58	70	88
Face Value	1,00,000	1,00,000	10,00,000
YTM (%)	9.80%	8.22%	7.25%
Coupon Rate (%)	10.05%	8.75%	7.05%
Credit Rating	AA-	AA+	AAA
Frequency of Interest Payment	Monthly	Annually	Annually
Listed/Unlisted	Listed	Listed	Unlisted
Secured/Unsecured	Unsecured	Unsecured	Unsecured
Shortlisting Parameters	<p>1) Established market position in gold financing, supported by extensive experience of the promoters.</p> <p>2) Operates in five major segments: loan against gold jewellery, two-wheeler finance, microfinance, housing finance and small business loans.</p> <p>3) Managed AUM of MFL is around Rs 21,712.34 crore as on March 31, 2024.</p>	<p>1) Established position in the vehicle finance market backed by its strong franchisee base and diversified product portfolio.</p> <p>2) AUM grew by 36.30% YoY in FY2024.</p> <p>3) Committed financial, operational and management support from Murugappa Group.</p>	<p>1) Holds an established market position.</p> <p>2) Demonstrates healthy capitalization supported by strong asset quality.</p> <p>3) Presents a robust earnings profile.</p>
Principal Repaymnet Option	On Maturity	On Maturity	On Maturity

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