

BONDS- 24-36 Months

Bonds Name	<u>10.40 NAVI FINSERV LIMITED</u> <u>13NOV2026</u>	<u>9.65% Arka Fincap Ltd</u> <u>27Dec2026</u>	<u>11.40 KEERTANA FINSERV</u> <u>PRIVATE LIMITED 28JAN2027</u>
ISIN	INE342T07510	INE03W107249	INEONES07121
Issuer Name	NAVI FINSERV LIMITED	ARKA FINCAP LIMITED	KEERTANA FINSERV PRIVATE LIMITED
Issue Date	13-Aug-24	27-Dec-23	30-Jul-24
Maturity Date	13-Nov-26	27-Dec-26	28-Jan-27
Residual Tenor (months)	27	28	29
Face Value	Rs. 1 Lac	Rs. 1000	Rs. 1 Lac
YTM (%)	10.25%	8.90%	12.00%
Coupon Rate (%)	10.40%	9.65%	11.40%
Credit Rating	A	AA	BBB+
Frequency of Interest Payment	Monthly	Annually	Monthly
Listed/Unlisted	Listed	Listed	Listed
Secured/Unsecured	Secured	Secured	Secured
Shortlisting Parameters	<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) Entity is Subsidiary of a listed company - Kirloskar Oil Engines Ltd (KOEL) and part of the Kirloskar group.</p> <p>2) ~53% growth in revenue in last financial year from 372.90 Cr to 570.80 Cr.</p> <p>3) Arka remains profitable with profit margin 13% and Gross NPA's below 0.23%, Net NPA are equal to or lower than 0.06% in the last 2 financial years.</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>
Principal Repaymnet Option	On Maturity	On Maturity	50% Quarter Before Maturity; 50% On Maturity

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