

# BONDS- 24-36 Months

<b>Bonds Name</b>	<b><u>10.40 NAVI FINSERV LIMITED 13NOV2026</u></b>	<b><u>9.65% Arka Fincap Ltd 27Dec2026</u></b>	<b><u>11.40 KEERTANA FINSERV PRIVATE LIMITED 28JAN2027</u></b>
<b>ISIN</b>	INE342T07510	INE03W107249	INE0NES07121
<b>Issuer Name</b>	NAVI FINSERV LIMITED	ARKA FINCAP LIMITED	KEERTANA FINSERV PRIVATE LIMITED
<b>Issue Date</b>	13-Aug-24	27-Dec-23	30-Jul-24
<b>Maturity Date</b>	13-Nov-26	27-Dec-26	28-Jan-27
<b>Residual Tenor (months)</b>	26	27	28
<b>Face Value</b>	Rs. 1 Lac	Rs. 1000	Rs. 1 Lac
<b>YTM (%)</b>	10.25%	8.80%	12.00%
<b>Coupon Rate (%)</b>	10.40%	9.65%	11.40%
<b>Credit Rating</b>	A	AA	BBB+
<b>Frequency of Interest Payment</b>	Monthly	Annually	Monthly
<b>Listed/Unlisted</b>	Listed	Listed	Listed
<b>Secured/Unsecured</b>	Secured	Secured	Secured
<b>Shortlisting Parameters</b>	<p>1) Navi group's capital position remains strong with a net worth of close to Rs. 2863.05 Cr.</p> <p>2) Net profit rises 124.49% in the June 2024 quarter.</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>
<b>Principal Repayment Option</b>	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