

## BONDS- 0-24 Months

<b>Bonds Name</b>	<a href="#"><u>HELLA INFRA MARKET PRIVATE LIMITED TR 1 10.97 NCD 10DC25</u></a>	<a href="#"><u>10.75 NAVI FINSERV LIMITED 18OCT2025</u></a>	<a href="#"><u>10.11 SPANDANA SPHOORTY FINANCIAL LIMITED 18DEC2025</u></a>	<a href="#"><u>9.30 UGRO CAPITAL LIMITED 05JAN2026</u></a>	<a href="#"><u>11.40% Keertana Finserv Private LTD 12Apr2026</u></a>	<a href="#"><u>9.84 SPANDANA SPHOORTY FINANCIAL LIMITED 28JUN2026</u></a>
<b>ISIN</b>	INE06E507215	INE342T07395	INE572J07653	INE583D07489	INE0NES07097	INE572J07711
<b>Issuer Name</b>	HELLA INFRA MARKET PRIVATE LIMITED	NAVI FINSERV LIMITED	SPANDANA SPHOORTY FINANCIAL LIMITED	UGRO CAPITAL LIMITED	KEERTANA FINSERV PRIVATE LIMITED	SPANDANA SPHOORTY FINANCIAL LIMITED
<b>Issue Date</b>	10-Jun-24	18-Jul-23	18-Dec-23	03-Jul-24	12-Apr-24	28-Jun-24
<b>Maturity Date</b>	10-Sept-2025 (Put Date)	18-Oct-25	18-Dec-25	05-Jan-26	12-Apr-26	28-Jun-26
<b>Residual Tenor (months)</b>	12 (Upto put date)	13	15	15	19	21
<b>Face Value</b>	Rs. 10000	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 1 Lakh
<b>YTM (%)</b>	15.00%	9.00%	9.70%	9.50%	11.40%	10.00%
<b>Coupon Rate (%)</b>	10.97%	10.75%	10.11%	9.30%	11.40%	9.84%
<b>Credit Rating</b>	A-	A	A+	A+	BBB	A+
<b>Frequency of Interest Payment</b>	Monthly	Annually	Quarterly	Monthly	Monthly	Monthly
<b>Listed/Unlisted</b>	Unlisted	Listed	Listed	Listed	Listed	Listed
<b>Secured/Unsecured</b>	Secured	Secured	Secured	Secured	Secured	Secured
<b>Shortlisting Parameters</b>	<p>1) Multiple rounds of Equity Infusion &amp; Upcoming IPO Plans</p> <p>2) Experienced management team</p> <p>3) Reported strong business growth and profitability in FY'24 with PAT 293.70 Cr. and revenue 14077.50 Cr.</p>	<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) Healthy capitalisation profile with a consolidated net worth of INR34,964 million as of June 2024</p> <p>2) Reported a 22% year-over-year rise in March quarter net profit, driven by steady business performance and strong revenue growth.</p> <p>3) SSFL's consolidated AUM grew by 69% YoY in H1 FY2024</p>	<p>1) AUM grew multi-fold to INR92.2billion at end-1QFY25 from INR13.2 billion at end-FY21</p> <p>2) Wide operating network with 164 branches present across nine Indian states</p> <p>3) Adequate capital buffers, with capital base of INR14.38 billion at FY24</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) Healthy capitalisation profile with a consolidated net worth of INR34,964 million as of June 2024</p> <p>2) Reported a 22% year-over-year rise in March quarter net profit, driven by steady business performance and strong revenue growth.</p> <p>3) SSFL's consolidated AUM grew by 69% YoY in H1 FY2024</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