

BONDS- 0-24 Months

Bonds Name	<u>9.30 UGRO CAPITAL LIMITED 05JAN2026</u>	<u>11.33 LENDINGKART FINANCE LIMITED 23FEB2026</u>	<u>8.35 MAS FINANCIAL SERVICES LIMITED 18APR2026</u>	<u>10.40 NAVI FINSERV LIMITED 13JUN2026</u>	<u>10.00 MUTHOOT CAPITAL SERVICES LIMITED 20NOV2026</u>
ISIN	INE583D07489	INE090W07675	INE348L07225	INE342T07437	INE296G07218
Issuer Name	UGRO CAPITAL LIMITED	LENDINGKART FINANCE LIMITED	MAS FINANCIAL SERVICES LIMITED	NAVI FINSERV LIMITED	MUTHOOT CAPITAL SERVICES LIMITED
Issue Date	03-Jul-24	23-Feb-24	18-Oct-24	13-Mar-24	21-Nov-24
Maturity Date	05-Jan-26	23-Feb-26	18-Apr-26	13-Jun-26	20-Nov-26
Residual Tenor (months)	13	15	17	19	24
Face Value	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 1000	Rs. 10000
YTM (%)	9.30%	11.35%	8.60%	10.00%	9.85%
Coupon Rate (%)	9.30%	11.33%	8.35%	10.40%	10.00%
Credit Rating	A+	BBB+	AA-	A	A+
Frequency of Interest Payment	Monthly	Monthly	Monthly	Monthly	Monthly
Listed/Unlisted	Listed	Listed	Listed	Listed	Listed
Secured/Unsecured	Secured	Secured	Secured	Secured	Secured
Shortlisting Parameters	<p>1) Reported 33.79% growth in AUM in Q2FY24-25</p> <p>2) Wide operating network with 210 branches spread across the country.</p> <p>3) Standalone net profit rises 22.95% in the September 2024 quarter</p>	<p>1. By end-1QFY25, LFL received nearly INR 11 billion in equity infusions from various investors, including Fullerton Financial Holdings, the largest shareholder in LendingKart Technologies.</p> <p>2) Comfortable capital position with 24.21% CRAR in Q2FY25.</p> <p>3) The group's AUM saw material growth after COVID-19, with its AUM improving to INR72.5 billion at FYE24.</p>	<p>1) Comfortable capital adequacy over the years with CRAR of 26.52%</p> <p>2) The AUM grew by 22.35% and stood at Rs. 11681.18 cr. in Q2FY24-25</p> <p>3) Reported 27.60% growth in net profit in Q2FY24-25</p>	<p>1) Navi group's capital position remains strong with a net worth of close to Rs. 2972.10 Cr.</p> <p>2) Net profit rises 249.59% Y-o-Y basis in Sept 2024.</p> <p>3) 98% of stake held by Mr. Sachin Bansal (Founder of Flipkart)</p>	<p>1) Reported 34.75% growth in AUM in Q2FY24-25</p> <p>2) Receive operational and managerial support from Muthoot Pappachan Group.</p> <p>3) Maintained a strong capital position with a 26.93% CRAR in Q2FY25.</p>
Principal Repayment Option	On Maturity	On Maturity	On Maturity	On Maturity	On Maturity

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