

BONDS- 24-36 Months

Bonds Name	<u>11.40% KEERTANA FINSERV PRIVATE LIMITED 22 APR 2027</u>	<u>8.05% M&M Financial Services</u>
ISIN	INEONES07139	INE774D08MM1
Issuer Name	KEERTANA FINSERV PRIVATE LIMITED	MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD
Issue Date	21-Oct-24	24-Jul-17
Maturity Date	22-Apr-27	24-07-2027 (Call date)
Residual Tenor (months)	29	32 (Upto call date)
Face Value	1,00,000	1,000
YTM (%)	12.00%	7.25%
Coupon Rate (%)	11.40%	8.05%
Credit Rating	BBB+	AAA
Frequency of Interest Payment	Monthly	Annually
Listed/Unlisted	Listed	Listed
Secured/Unsecured	Secured	Unsecured
Shortlisting Parameters	<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 26.46% CRAR in Q2FY25.</p>	<p>1) Strategic importance to Mahindra and Mahindra Limited, holds a 52.16% stake in MMFSL</p> <p>2) Comfortable capitalisation with a net-worth of Rs 18,282.78 crore as of Sept 30, 2024.</p> <p>3) Consolidated AUM rises 20% Y-o-Y basis in FY24-25.</p>
Principal Repaymnet Option	33.33% every month in last 3 months	On Maturity

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