

BONDS- 0-24 Months

Bonds Name	<u>2.30 UGRO CAPITAL LIMITED 05JAN2026</u>	<u>11.33 LENDINGKART FINANCE LIMITED 23FEB2026</u>	<u>10.40 NAVI FINSERV LIMITED 13JUN2026</u>	<u>10.00 MUTHOOT CAPITAL SERVICES LIMITED 27JUN2026</u>	<u>9.84 SPANDANA SPHOORTY FINANCIAL LIMITED 28JUN2026</u>	<u>9.60 MAS FINANCIAL SERVICES LIMITED 23DEC2026</u>
ISIN	INE583D07489	INE090W07675	INE342T07437	INE296G07242	INE572J07711	INE348L07241
Issuer Name	UGRO CAPITAL LIMITED	LENDINGKART FINANCE LIMITED	NAVI FINSERV LIMITED	MUTHOOT CAPITAL SERVICES LIMITED	SPANDANA SPHOORTY FINANCIAL LIMITED	MAS FINANCIAL SERVICES LIMITED
Issue Date	03-Jul-24	23-Feb-24	13-Mar-24	27-Dec-24	28-Jun-24	23-Dec-24
Maturity Date	05-Jan-26	23-Feb-26	13-Jun-26	27-Jun-26	28-Jun-26	23-Dec-26
Residual Tenor (months)	12	14	18	18	18	24
Face Value	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 1000	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 10000
YTM (%)	9.20%	11.20%	10.00%	9.45%	10.20%	8.95%
Coupon Rate (%)	9.30%	11.33%	10.40%	10.00%	9.84%	9.60%
Credit Rating	A+	BBB+	A	A+	A+	AA-
Frequency of Interest Payment	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Listed/Unlisted	Listed	Listed	Listed	Listed	Listed	Listed
Secured/Unsecured	Secured	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) 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>	<p>1) Healthy capitalisation profile with a net worth of Rs. 3,426.05 cr. as of Sept 2024</p> <p>2) The AUM stood at Rs. 10,537 cr. as on 30th Sept 2024.</p> <p>3) SSFL's consolidated AUM grew by 69% YoY in H1 FY2024</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>
Principal Repayment Option	On Maturity	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