

## BONDS- 60 Months+

Bonds Name	<u>9.10 CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED 27JUN2031</u>	<u>6.75 PIRAMAL CAPITAL &amp; HOUSING FINANCE LIMITED 26SEP2031</u>	<u>8.35 AXIS FINANCE LIMITED 23JUN2034</u>	<u>8.0343 ADITYA BIRLA FINANCE LIMITED 09AUG2034</u>	<u>0% RURAL ELECTRIFICATION CORPORATION LIMITED 03NOV2034</u>
<b>ISIN</b>	INE121A08PP7	INE516Y07444	INE891K08208	INE860H07IZ1	INE020B08FJ3
<b>Issuer Name</b>	CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED	PIRAMAL CAPITAL & HOUSING FINANCE LIMITED	AXIS FINANCE LIMITED	ADITYA BIRLA FINANCE LIMITED	RURAL ELECTRIFICATION CORPORATION LIMITED
<b>Issue Date</b>	31-Jul-24	28-Sep-21	24-Jun-24	09-Aug-24	03-Oct-24
<b>Maturity Date</b>	27-Jun-31	26-Sep-31	23-Jun-34	08-Aug-34	03-Nov-34
<b>Residual Tenor (months)</b>	78	81	114	116	119
<b>Face Value</b>	1,00,000	Rs. 1000	Rs. 1 Lakh	Rs. 1 Lakh	1,00,000
<b>YTM (%)</b>	8.40%	9.60%	7.85%	7.45%	6.15%
<b>Coupon Rate (%)</b>	9.10%	6.75%	8.35%	8.03%	Zero Coupon
<b>Credit Rating</b>	AA+	AA	AAA	AAA	AAA
<b>Frequency of Interest Payment</b>	Annually	Semi Annually	Annually	Annually	On Maturity
<b>Listed/Unlisted</b>	Listed	Listed	Listed	Listed	Listed
<b>Secured/Unsecured</b>	Unsecured	Secured	Unsecured	Secured	Unsecured
<b>Shortlisting Parameters</b>	<p>1) Established position in the vehicle finance market backed by its strong franchisee base and diversified product portfolio.</p> <p>2) AUM grew by 21% YoY in 9MFY25.</p> <p>3) Committed financial, operational and management support from Murugappa Group.</p>	<p>1) Comfortable capitalisation profile with a consolidated net worth of Rs. 23,120 crore as of December 2024.</p> <p>2) Is a wholly owned subsidiary of Piramal Enterprises Limited.</p> <p>3) Assets Under Management (AUM) grew 16% Y-o-Y to INR 78,362 Cr.</p>	<p>1) Strong support from the parent (Axis Bank) given its strategic importance to the bank as it enhances its customer reach.</p> <p>2) Benefits from regular capital support from the bank, which infused Rs 1,775 crore cumulatively in the past 10 years, and additional Rs. 598 crore in Nov 2024.</p> <p>3) Reported 13.60% growth in PAT in Dec 2024.</p>	<p>1) A wholly-owned subsidiary of Aditya Birla Capital Limited (a part of the US\$66 billion global conglomerate Aditya Birla Group)</p> <p>2) Strong market position in the lending business with AUM of Rs 1,19,437 cr. as on Dec 31, 2024.</p> <p>3) Reported 13% growth in PAT in Dec 2024.</p>	<p>1) Healthy capitalisation, underpinned by net-worth of Rs 72,893.03 crore as on Sept 30, 2024.</p> <p>2) Strategically important to the central govt as it plays an important role in the Indian power sector by providing finance and also by implementing the government's power sector policies and technical support for power related projects.</p> <p>3) Net profit grew by 10.95% YoY in 9MFY25.</p> <p>4) LTCG of 12.50% applicable on all gains when holding is above 12 months.</p>
<b>Principal Repayment Option</b>	On Maturity	2.5% of face value starting from 28-Mar-2022 till 28-Sept-2026 & 7.5% thereafter	On Maturity	On Maturity	On Maturity

Kindly note the rates/quantity are indicative and are