

BONDS- 0-24 Months

Bonds Name	<u>11.40 KEERTANA FINSERV PRIVATE LIMITED 12APR2026</u>	<u>10.00 MUTHOOT CAPITAL SERVICES LIMITED 27JUN2026</u>	<u>10.25 UGRO CAPITAL LIMITED 24OCT2026</u>	<u>10.40 NAVI FINSERV LIMITED 13NOV2026</u>	<u>10.11 VIVRITI CAPITAL LIMITED 23DEC2026</u>	<u>9.60 MAS FINANCIAL SERVICES LIMITED 23DEC2026</u>
ISIN	INE0NES07097	INE296G07242	INE583D07521	INE342T07510	INE01HV07528	INE348L07241
Issuer Name	KEERTANA FINSERV PRIVATE LIMITED	MUTHOOT CAPITAL SERVICES LIMITED	UGRO CAPITAL LIMITED	NAVI FINSERV LIMITED	VIVRITI CAPITAL LIMITED	MAS FINANCIAL SERVICES LIMITED
Issue Date	12-Apr-24	27-Dec-24	24-Oct-24	13-Aug-24	24-Dec-24	23-Dec-24
Maturity Date	12-Apr-26	27-Jun-26	24-Oct-26	13-Nov-26	23-Dec-26	23-Dec-26
Residual Tenor (months)	15	17	21	22	23	23
Face Value	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 1000	Rs. 1 Lakh	Rs. 10000	Rs. 10000
YTM (%)	11.00%	9.40%	9.80%	10.00%	9.60%	9.00%
Coupon Rate (%)	11.40%	10.00%	10.25%	10.40%	10.11%	9.60%
Credit Rating	BBB	A+	A+	A	A+	AA-
Frequency of Interest Payment	Monthly	Monthly	Monthly	Monthly	Quarterly	Monthly
Listed/Unlisted	Listed	Listed	Listed	Listed	Listed	Listed
Secured/Unsecured	Secured	Secured	Secured	Secured	Secured	Secured
Shortlisting Parameters	<ul style="list-style-type: none"> 1) 100% Gold-backed Structure. 2) Long-standing experience of promoters in retail lending business. 3) Maintained a strong capital position with 26.20% CRAR in Q3FY25. 	<ul style="list-style-type: none"> 1) Reported 34.75% growth in AUM in Q2FY24-25 2) Receive operational and managerial support from Muthoot Pappachan Group. 3) Maintained a strong capital position with a 26.93% CRAR in Q2FY25. 	<ul style="list-style-type: none"> 1) AUM grew by 32% Y-o-Y in 9MFY25. 2) Wide operating network with 201 branches spread across the country. 3) Reported 19.30% Y-o-Y growth in net profit in 9MFY25. 	<ul style="list-style-type: none"> 1) Navi group's capital position remains strong with a net worth of close to Rs. 2972.10 Cr. 2) Net profit rises 249.59% Y-o-Y basis in Sept 2024. 3) 98% of stake held by Mr. Sachin Bansal (Founder of Flipkart) 	<ul style="list-style-type: none"> 1) VCL has a stake in two Group entities - VAM (Vivriti Asset Management Private Limited) & CAPL (CredAvenue Private Limited). 2) Assets Under Management (AUM) of the Company stood at 9,602 cr. as on Sept 2024. 3) Comfortable capital position: CRAR 22.60% as of Sept, 2024. 	<ul style="list-style-type: none"> 1) Comfortable capital adequacy over the years with CRAR of 25.34%. 2) The AUM grew by 21.17% and stood at Rs. 12,378.80 cr. in Q3FY24-25. 3) Reported 24.83% growth in net profit in 9MFY25.
Principal Repayment Option	Quarterly (Approx 20%)	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