

BONDS- 24-36 Months

Bonds Name	<u>11.30 KEERTANA FINSERV PRIVATE LIMITED</u> <u>23JAN2027</u>	<u>8.05% M&M Financial Services</u>	<u>0% IIFL HOME FINANCE LIMITED</u> <u>26DEC2027</u>	<u>10.26 MUTHOOT FINCORP LIMITED</u> <u>31DEC2027</u>
ISIN	INE0NES07154	INE774D08MM1	INE477L07BD8	INE549K08327
Issuer Name	KEERTANA FINSERV PRIVATE LIMITED	MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD	IIFL HOME FINANCE LIMITED	MUTHOOT FINCORP LIMITED
Issue Date	23-Jan-25	24-Jul-17	26-Dec-24	04-Mar-22
Maturity Date	23-Jan-27	24-07-2027 (Call date)	26-Dec-27	31-Dec-27
Residual Tenor (months)	24	30 (Upto call date)	35	35
Face Value	Rs. 1 Lakh	1,000	1,000	Rs. 1 Lakh
YTM (%)	11.75%	7.10%	8.80%	10.10%
Coupon Rate (%)	11.30%	8.05%	0.00%	10.26%
Credit Rating	BBB+	AAA	AA	AA-
Frequency of Interest Payment	Monthly	Annually	On Maturity	Monthly
Listed/Unlisted	Listed	Listed	Listed	Unlisted
Secured/Unsecured	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 strong capital position with 26.20% CRAR in Q3FY25.</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 21,043 crore as of Dec 31, 2024.</p> <p>3) AUM rises 19% Y-o-Y basis in 9MFY25.</p>	<p>1) A wholly-owned subsidiary of IIFL Finance Limited.</p> <p>2) Comfortable capitalisation with a net-worth of Rs 7,052 crore as of Sept 30, 2024.</p> <p>3) Reported 18.76% growth in net profit in Q2FY24-25.</p>	<p>1) Established market position in gold financing, supported by extensive experience of the promoters.</p> <p>2) Operates in five major segments: loan against gold jewellery, two-wheeler finance, microfinance, housing finance and small business loans.</p> <p>3) Standalone net profit rises 118.01% in the September 2024 quarter.</p>
Principal Repayment Option	On Maturity	On Maturity	On Maturity	On Maturity

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