

BONDS- 0-24 Months

Bonds Name	<u>10.95 KRAZYBEE SERVICES PRIVATE LIMITED 23JUL2026</u>	<u>10.02 UGRO CAPITAL LIMITED 07AUG2026</u>	<u>10.40 NAVI FINSERV LIMITED 13NOV2026</u>	<u>9.50 MUTHOOT CAPITAL SERVICES LIMITED 12DEC2026</u>	<u>10.11 VIVRITI CAPITAL LIMITED 23DEC2026</u>
ISIN	INE07HK07791	INE583D07547	INE342T07510	INE296G07234	INE01HV07528
Issuer Name	KRAZYBEE SERVICES PRIVATE LIMITED	UGRO CAPITAL LIMITED	NAVI FINSERV LIMITED	MUTHOOT CAPITAL SERVICES LIMITED	VIVRITI CAPITAL LIMITED
Issue Date	23-Jan-25	07-Feb-25	13-Aug-24	12-Dec-24	24-Dec-24
Maturity Date	23-Jul-26	07-Aug-26	13-Nov-26	12-Dec-26	23-Dec-26
Residual Tenor (months)	17	18	21	22	22
Face Value	Rs. 1 Lakh	Rs. 10000	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 10000
YTM (%)	11.00%	10.00%	10.00%	10.00%	9.75%
Coupon Rate (%)	10.95%	10.02%	10.40%	9.50%	10.11%
Credit Rating	A-	A+	A	A+	A+
Frequency of Interest Payment	Monthly	Monthly	Monthly	Monthly	Quarterly
Listed/Unlisted	Listed	Listed	Listed	Listed	Listed
Secured/Unsecured	Secured	Secured	Secured	Secured	Secured
Shortlisting Parameters	<p>1) Aided by regular capital infusions, the company has been able to maintain healthy capitalisation levels. To date, it has raised approximately USD 390 million.</p> <p>2) AUM grew 35.57% Y-o-Y and stood at Rs. 5,576 cr. in Dec 2024.</p> <p>3) Maintained a strong capital position with a 29.47% CRAR in Q3FY25.</p>	<p>1) AUM grew by 32% Y-o-Y in 9MFY25.</p> <p>2) Wide operating network with 201 branches spread across the country.</p> <p>3) Reported 19.30% Y-o-Y growth in net profit in 9MFY25.</p>	<p>1) Navi group's capital position remains strong with a net worth of close to Rs. 3013.89 Cr.</p> <p>2) Stable asset quality with NPAs at 0.40%.</p> <p>3) 98% of stake held by Mr. Sachin Bansal (Founder of Flipkart)</p>	<p>1) Reported 46% Y-o-Y growth in AUM in 9MFY24-25</p> <p>2) Receive operational and managerial support from Muthoot Pappachan Group.</p> <p>3) Maintained a strong capital position with a 23.17% CRAR in Q3FY25.</p>	<p>1) VCL has a stake in two Group entities - VAM (Vivriti Asset Management Private Limited) & CAPL (CredAvenue Private Limited).</p> <p>2) Assets Under Management (AUM) of the Company stood at 11,994 cr. as on Dec 2024.</p> <p>3) Comfortable capital position: CRAR 22.14% as of Dec, 2024.</p>
Principal Repayment Option	50% at the end of 12th month and balance 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