

BONDS- 24-36 Months

Bonds Name	<u>9.57 MAS FINANCIAL SERVICES LIMITED 21JUN2027</u>	<u>9.50 INCRD FINANCIAL SERVICES LIMITED 19JUL2027</u>	<u>0% IIFL HOME FINANCE LIMITED 26DEC2027</u>	<u>10.26 MUTHOOT FINCORP LIMITED 30DEC2027</u>	<u>8.65 IIFL FINANCE LIMITED 24JAN2028</u>
ISIN	INE348L07209	INE321N07509	INE477L07BD8	INE549K08335	INE530B07310
Issuer Name	MAS FINANCIAL SERVICES LIMITED	INCRD FINANCIAL SERVICES LIMITED	IIFL HOME FINANCE LIMITED	MUTHOOT FINCORP LIMITED	IIFL FINANCE LIMITED
Issue Date	21-Jun-24	20-Jan-25	26-Dec-24	17-Mar-22	24-Jan-23
Maturity Date	21-Jun-27	19-Jul-27	26-Dec-27	30-Dec-27	24-Jan-28
Residual Tenor (months)	28	29	34	35	35
Face Value	Rs. 1 Lakh	Rs. 1 Lakh	1,000	Rs. 1 Lakh	1,000
YTM (%)	9.00%	9.30%	9.10%	10.10%	9.80%
Coupon Rate (%)	9.57%	9.50%	0.00%	10.26%	8.65%
Credit Rating	AA-	AA-	AA	AA-	AA
Frequency of Interest Payment	Monthly	Quarterly	On Maturity	Monthly	Monthly
Listed/Unlisted	Listed	Listed	Listed	Unlisted	Listed
Secured/Unsecured	Secured	Secured	Secured	Unsecured	Secured
Shortlisting Parameters	<p>1) Comfortable capital adequacy over the years with CRAR of 25.34%.</p> <p>2) The AUM grew by 21.17% and stood at Rs. 12,378.80 cr. in Q3FY24-25.</p> <p>3) Reported 24.83% growth in net profit in 9MFY25.</p>	<p>1) Reported 26.44% growth in net profit in 9MFY25.</p> <p>2) AUM grew 43% Y-o-Y and stood at Rs. 11,476 cr. in Dec 2024.</p> <p>3) Maintained a strong capital position with 27.25% CRAR in Q3FY25.</p>	<p>1) A wholly-owned subsidiary of IIFL Finance Limited.</p> <p>2) Comfortable capitalisation with a net-worth of Rs 7,262 crore as of Dec 31, 2024.</p> <p>3) AUM grew 16.55% Y-o-Y and stood at Rs. 38,387 cr. in Dec 2024.</p>	<p>1) Established market position in gold financing, supported by extensive experience of the promoters.</p> <p>2) Stable asset quality with NPAs below 1% since 2023.</p> <p>3) Standalone net profit rises 76.96% in the December 2024 quarter.</p>	<p>1) Stable asset quality with NPAs at 1.01%.</p> <p>2) The group has demonstrated ability to raise capital from long-term marquee investors, such as Fairfax, the CDC group and Abu Dhabi Investment Authority (ADIA)</p> <p>3) On a consolidated level, IIFL Finance had an AUM of Rs 71,410 crore as on Dec 31, 2024.</p>
Principal Repayment Option	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