

BONDS- 36-60 Months

Bonds Name	<u>10.50 IIFL SAMASTA FINANCE LIMITED 21DEC2028</u>	<u>9.35 TELANGANA STATE INDUSTRIAL INFRASTRUCTURE CORPORATION LIMITED 29DEC2028</u>	<u>10.05 MUTHOOT FINCORP LIMITED 31MAY2029</u>	<u>10.75 MAS FINANCIAL SERVICES LIMITED 08JUL2029</u>
ISIN	INE413U07251	INE1C3207081	INE549K08426	INE348L08108
Issuer Name	IIFL SAMASTA FINANCE LIMITED	TELANGANA STATE INDUSTRIAL INFRASTRUCTURE CORPORATION LIMITED	MUTHOOT FINCORP LIMITED	MAS FINANCIAL SERVICES LIMITED
Issue Date	21-Dec-23	06-Dec-24	04-Aug-23	08-Dec-23
Maturity Date	21-Dec-28	29-Dec-28	31-May-29	08-Jul-29
Residual Tenor (months)	45	46	51	52
Face Value	1,000	1,00,000	1,00,000	1,00,000
YTM (%)	10.15%	8.30%	9.95%	10.20%
Coupon Rate (%)	10.50%	9.35%	10.05%	10.75%
Credit Rating	AA- (ACUITE)	AA (ACUITE)	AA- (CRISIL)	AA- (CARE)
Frequency of Interest Payment	Annually	Quarterly	Monthly	Monthly
Listed/Unlisted	Listed	Listed	Listed	Listed
Secured/Unsecured	Secured	Secured	Unsecured	Unsecured
Shortlisting Parameters	<p>1) An NBFC & MFI, majorly-owned subsidiary of IIFL Finance, Stood at 99.51%.</p> <p>2) The AUM stood at 11,556 cr. as on Dec, 2024.</p> <p>3) Stable asset quality with NPAs below 1% since 2022.</p>	<p>1) Fully owned by the Government of Telangana, TSIICL is the nodal agency for developing industrial parks.</p> <p>2) TSIICL's debt level has reduced (from 0.62x to 0.38x) indicating a strong capital structure with reduced reliance on debt.</p> <p>3) Improved Interest Coverage from 5.87x in FY23 to 7.52x in FY24 highlights better earnings capacity to cover interest obligations.</p> <p>4) Unconditional and irrevocable state guarantee with a Direct Debit Mechanism (DDM), ensuring payments are triggered immediately if the guarantee is invoked.</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) 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>
Principal Repayment Option	On Maturity	25% in last 4 quarters	On Maturity	On Maturity

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