

BONDS- 0-24 Months

Bonds Name	<u>10.95 KRAZYBEE SERVICES PRIVATE LIMITED 23JUL2026</u>	<u>10.02 UGRO CAPITAL LIMITED 07AUG2026</u>	<u>9.50 MUTHOOT CAPITAL SERVICES LIMITED 12DEC2026</u>	<u>10.11 VIVRITI CAPITAL LIMITED 23DEC2026</u>
ISIN	INE07HK07791	INE583D07547	INE296G07234	INE01HV07528
Issuer Name	KRAZYBEE SERVICES PRIVATE LIMITED	UGRO CAPITAL LIMITED	MUTHOOT CAPITAL SERVICES LIMITED	VIVRITI CAPITAL LIMITED
Issue Date	23-Jan-25	07-Feb-25	12-Dec-24	24-Dec-24
Maturity Date	23-Jul-26	07-Aug-26	12-Dec-26	23-Dec-26
Residual Tenor (months)	16	16	21	21
Face Value	Rs. 1 Lakh	Rs. 10000	Rs. 1 Lakh	Rs. 10000
YTM (%)	11.00%	10.02%	10.00%	10.00%
Coupon Rate (%)	10.95%	10.02%	9.50%	10.11%
Credit Rating	A- (CARE)	A+ (IND)	A+ (CRISIL)	A+ (ICRA)
Frequency of Interest Payment	Monthly	Monthly	Monthly	Quarterly
Listed/Unlisted	Listed	Listed	Listed	Listed
Secured/Unsecured	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) 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 8,649 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

Investors are advised to read all offer-related documents carefully before making any investment decisions. Furthermore, indices data may vary due to differences in dates and reporting times Centricity Fincap Private Limited disclaims any responsibility for losses or damages arising from investments in debt securities, municipal debt securities, or securitized debt instruments, as these investments are subject to risks, including potential delays and/or defaults in payment. Users are encouraged to independently verify the accuracy and timeliness of this information prior to making any decisions based on it. Past performance is not indicative of future results, and market risks should be considered before investing. Investors are advised to read all offer-related documents carefully before making any investment decisions.