

BONDS- 24-36 Months

Bonds Name	<u>9.86 VIVRITI CAPITAL LIMITED 16APR2027</u>	<u>10.60 NAVI FINSERV LIMITED 21MAY2027</u>	<u>9.50 INCRD FINANCIAL SERVICES LIMITED 19JUL2027</u>	<u>10.35 AYE FINANCE LIMITED 20DEC2027</u>	<u>8.65 IIFL FINANCE LIMITED 24JAN2028</u>
ISIN	INE01HV07536	INE342T07569	INE321N07509	INE501X07679	INE530B07310
Issuer Name	VIVRITI CAPITAL LIMITED	NAVI FINSERV LIMITED	INCRD FINANCIAL SERVICES LIMITED	AYE FINANCE LIMITED	IIFL FINANCE LIMITED
Issue Date	24-Feb-25	21-Feb-25	20-Jan-25	20-Mar-25	24-Jan-23
Maturity Date	16-Apr-27	21-May-27	19-Jul-27	20-Dec-27	24-Jan-28
Residual Tenor (months)	25	26	28	33	34
Face Value	10,000	Rs. 10000	Rs. 1 Lakh	Rs. 1 Lakh	1,000
YTM (%)	10.00%	10.25%	9.30%	10.15%	10.00%
Coupon Rate (%)	9.86%	10.60%	9.50%	10.35%	8.65%
Credit Rating	A+ (CRISIL)	A (IND)	AA- (ICRA)	A (IND)	AA (CRISIL)
Frequency of Interest Payment	Quarterly	Monthly	Quarterly	Monthly	Monthly
Listed/Unlisted	Listed	Listed	Listed	Listed	Listed
Secured/Unsecured	Secured	Secured	Secured	Secured	Secured
Shortlisting Parameters	<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>	<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>98% of stake held by Mr. Sachin Bansal (Founder of Flipkart).</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) Comfortable capitalisation profile with 36.28% CRAR in Q3FY25.</p> <p>2) AUM grew 16.87% Y-o-Y and stood at Rs. 5,142 cr. in Dec 2024.</p> <p>3) Backed by strong private equity investors, including Elevation Capital, LGT Capital, Capital G, Falcon Edge, A91, and MAJ Invest.</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