

## 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 INCRED FINANCIAL SERVICES LIMITED 19JUL2027</u>	<u>10.35 AYE FINANCE LIMITED 20DEC2027</u>	<u>8.65 IIFL FINANCE LIMITED 24JAN2028</u>
<b>ISIN</b>	INE01HV07536	INE342T07569	INE321N07509	INE501X07679	INE530B07310
<b>Issuer Name</b>	VIVRITI CAPITAL LIMITED	NAVI FINSERV LIMITED	INCRED FINANCIAL SERVICES LIMITED	AYE FINANCE LIMITED	IIFL FINANCE LIMITED
<b>Issue Date</b>	24-Feb-25	21-Feb-25	20-Jan-25	20-Mar-25	24-Jan-23
<b>Maturity Date</b>	16-Apr-27	21-May-27	19-Jul-27	20-Dec-27	24-Jan-28
<b>Residual Tenor (months)</b>	25	26	28	33	34
<b>Face Value</b>	10,000	Rs. 10000	Rs. 1 Lakh	Rs. 1 Lakh	1,000
<b>YTM (%)</b>	10.00%	10.25%	9.30%	10.15%	10.00%
<b>Coupon Rate (%)</b>	9.86%	10.60%	9.50%	10.35%	8.65%
<b>Credit Rating</b>	A+ (CRISIL)	A (IND)	AA- (ICRA)	A (IND)	AA (CRISIL)
<b>Frequency of Interest Payment</b>	Quarterly	Monthly	Quarterly	Monthly	Monthly
<b>Listed/Unlisted</b>	Listed	Listed	Listed	Listed	Listed
<b>Secured/Unsecured</b>	Secured	Secured	Secured	Secured	Secured
<b>Shortlisting Parameters</b>	<p>1) VCL has a stake in two Group entities – VAM (Vivriti Asset Management Private Limited) &amp; 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 NNPA's 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>
<b>Principal Repayment Option</b>	On Maturity	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.*