

BONDS- 12-30 Months

Bonds Name	<u>8.45 Mas Financial Services Limited 28May2026</u>	<u>10.11 Vivriti Capital Limited 23Dec2026</u>	<u>9.95 Aye Finance Limited 20Mar2027</u>	<u>10.60 Navi Finserv Limited 21May2027</u>
ISIN	INE348L07233	INE01HV07528	INE501X07661	INE342T07569
Issuer Name	MAS FINANCIAL SERVICES LIMITED	VIVRITI CAPITAL LIMITED	AYE FINANCE LIMITED	NAVI FINSERV LIMITED
Issue Date	28-Nov-24	24-Dec-24	20-Mar-25	21-Feb-25
Maturity Date	28-May-26	23-Dec-26	20-Mar-27	21-May-27
Residual Tenor (months)	13	20	23	25
Face Value	Rs. 1 Lakh	Rs. 10000	Rs. 1 Lakh	Rs. 10000
YTM (%)	9.00%	10.00%	9.90%	10.20%
Coupon Rate (%)	8.45%	10.11%	9.95%	10.60%
Credit Rating	AA- (CARE)	A+ (ICRA)	A (IND)	A (IND)
Frequency of Interest Payment	Monthly	Quarterly	Monthly	Monthly
Listed/Unlisted	Listed	Listed	Listed	Listed
Secured/Unsecured	Secured	Secured	Secured	Secured
Shortlisting Parameters	<p>1) Comfortable capital adequacy over the years with CRAR of 24.72%.</p> <p>2) The AUM grew by 20.02% and stood at Rs. 12,867.91 cr. for FY24-25.</p> <p>3) Reported 23.61% growth in net profit in FY24-25.</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>	<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) 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>
Principal Repayment Option	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.

Kindly note the rates/quantity are indicative and are subject to prices / availability at the time of confirmation