

BONDS- 12-30 Months

Bonds Name	<u>10.11 VIVRITI CAPITAL LIMITED 23DEC2026</u>	<u>9.60 MAS FINANCIAL SERVICES LIMITED 23DEC2026</u>	<u>9.95 AYE FINANCE LIMITED 20MAR2027</u>	<u>9.86 VIVRITI CAPITAL LIMITED 16APR2027</u>
ISIN	INE01HV07528	INE348L07241	INE501X07661	INE01HV07536
Issuer Name	VIVRITI CAPITAL LIMITED	MAS FINANCIAL SERVICES LIMITED	AYE FINANCE LIMITED	VIVRITI CAPITAL LIMITED
Issue Date	24-Dec-24	23-Dec-24	20-Mar-25	24-Feb-25
Maturity Date	23-Dec-26	23-Dec-26	20-Mar-27	16-Apr-27
Residual Tenor (months)	19	19	22	23
Face Value	Rs. 10000	Rs. 10000	Rs. 1 Lakh	Rs. 10000
YTM (%)	10.00%	9.00%	10.00%	10.00%
Coupon Rate (%)	10.11%	9.60%	9.95%	9.86%
Credit Rating	A+ (ICRA)	AA- (CARE)	A (IND)	A+ (CRISIL)
Frequency of Interest Payment	Quarterly	Monthly	Monthly	Quarterly
Listed/Unlisted	Listed	Listed	Listed	Listed
Secured/Unsecured	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 9,436 cr. as on March 2025.</p> <p>3) Stable asset quality with NPAs below 1% since March 2022.</p>	<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) Comfortable capitalisation profile with 34.92% CRAR in FY24-25.</p> <p>2) AUM grew 24% Y-o-Y and stood at Rs. 5,536 cr. in March 2025.</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) 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 9,436 cr. as on March 2025.</p> <p>3) Stable asset quality with NPAs below 1% since March 2022.</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.