

BONDS- 12-30 Months

Bonds Name	<u>9.75 OXYZO FINANCIAL SERVICES LIMITED 18FEB2027</u>	<u>9.95 AYE FINANCE LIMITED 20MAR2027</u>	<u>10.00 NAVI FINSERV LIMITED 25MAR2027</u>	<u>9.86 VIVRITI CAPITAL LIMITED 16APR2027</u>	<u>9.35 TELANGANA STATE INDUSTRIAL INFRASTRUCTURE CORPORATION LIMITED 31DEC2027</u>
ISIN	INE04VS07362	INE501X07661	INE342T07619	INE01HV07536	INE1C3207057
Issuer Name	OXYZO FINANCIAL SERVICES LIMITED	AYE FINANCE PRIVATE LIMITED	NAVI FINSERV LIMITED	VIVRITI CAPITAL LIMITED	TELANGANA STATE INDUSTRIAL INFRASTRUCTURE CORPORATION LIMITED
Issue Date	18-Feb-25	20-Mar-25	25-Jun-25	24-Feb-25	06-Dec-24
Maturity Date	18-Feb-27	20-Mar-27	25-Mar-27	16-Apr-27	31-Dec-27
Residual Tenor (months)	18	19	19	20	28
Face Value	Rs. 10,000	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 10,000	Rs. 1 Lakh
YTM (%)	9.00%	9.70%	10.00%	9.80%	8.50%
Coupon Rate (%)	9.75%	9.95%	10.00%	9.86%	9.35%
Credit Rating	A+ (ICRA)	A (IND)	A (IND)	A+ (CRISIL)	AA (ACUITE)
Frequency of Interest Payment	Monthly	Monthly	Monthly	Quarterly	Quarterly
Listed/Unlisted	Listed	Listed	Listed	Listed	Listed
Secured/Unsecured	Secured	Secured	Secured	Secured	Secured
Shortlisting Parameters	<p>1) Strong capitalisation (CRAR 36.53%), supported by significant equity infusions and ongoing parent support.</p> <p>2) Healthy asset quality with NPAs less than 1% since 2022 despite rapid growth.</p> <p>3) AUM has grown at a healthy pace at a CAGR of 79.50% over the last 5 years. The company currently have an AUM of Rs 8060 Crores.</p>	<p>1) Comfortable capitalisation profile with 34.76% CRAR in June 2025.</p> <p>2) Assets Under Management (AUM) of the company stood at approx. 5,660 Cr. as on June 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) Navi group's capital position remains strong with a net worth of close to Rs. 3096.58 Cr.</p> <p>2) Stable asset quality with NPAs at 0.32%.</p> <p>3) 98% of stake held by Mr. Sachin Bansal (Founder of Flipkart).</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 9,301 Cr. as on June 2025.</p> <p>3) Stable asset quality with NPAs below 1% since March 2022.</p>	<p>1) Fully owned by the Government of Telangana, TSIICL is the nodal agency for developing industrial parks.</p> <p>2) Strong liquidity position reflected in a significantly improved current ratio (from 0.96x to 3.99x), ensures better short-term debt servicing ability.</p> <p>3) Healthy operating margin of 17.03% in FY24-25 (vs 4.48% in FY23-24) indicates improved cost efficiency and stronger operating performance.</p> <p>4) Unconditional and irrevocable state guarantee with a Direct Debit Mechanism (DDM), ensuring payments</p>
Principal Repayment Option	On Maturity	On Maturity	On Maturity	On Maturity	25% in last 4 quarters

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