BONDS- 12-30 Months

Bonds Name	9.86 VIVRITI CAPITAL LIMITED 16APR2027	10.5 NAVI FINSERV LIMITED 18JUN2027	10.25 AYE FINANCE LIMITED 30JUN2027	9.5 IIFL SAMASTA FINANCE LIMITED 23JUL2027
ISIN	INE01HV07536	INE342T07494	INE501X07703	INE413U07426
Issuer Name	Vivriti Capital Limited	Navi Finserv Limited	Aye Finance Limited	IIFL Samasta Finance Limited
Issue Date	24-Feb-25	18-Jun-24	30-Jun-25	23-Jul-25
Maturity Date	16-Apr-27	18-Jun-27	30-Jun-27	23-Jul-27
Residual Tenor (months)	18	20	20	21
Face Value	Rs. 10,000	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 10,000
YTM (%)	9.50%	10.00%	9.85%	9.50%
Coupon Rate (%)	9.86%	10.50%	10.25%	9.50%
Credit Rating	A+ (CRISIL)	A (IND)	A (IND)	AA- (CRISIL)
Frequency of Interest Payment	Quarterly	Monthly	Monthly	Monthly
Listed/Unlisted	Listed	Listed	Listed	Listed
Secured/Unsecured	Secured	Secured	Secured	Secured
Shortlisting Parameters	1) VCL has a stake in two Group entities – VAM (Vivriti Asset Management Private Limited) & CAPL (CredAvenue Private Limited). 2) Net profit grew by 13.90% QoQ in Sept 2025. 3) Stable asset quality with NPAs below 1% since March 2022.	1) Navi group's capital position remains strong with a net worth of close to Rs. 3096.58 Cr. 2) Stable asset quality with NPAs at 0.32%. 3) 98% of stake held by Mr. Sachin Bansal (Founder of Flipkart).	1) Comfortable capitalisation profile with 34.76% CRAR in June 2025. 2) Assets Under Management (AUM) of the company stood at approx. 5,660 Cr. as on June 2025. 3) Backed by strong private equity investors, including Elevation Capital, LGT Capital, Capital G, Falcon Edge, A91, and MAJ Invest.	1) An NBFC & MFI, majorly-owned subsidiary of IIFL Finance, Stood at 99.51%. 2) Comfortable capitalisation profile with 33.40% CRAR in Sept 2025. 3) Q2 FY2026 performance improved post the MFI sector crisis, with net profit at 2.90 Cr.
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