

BONDS- 12-30 Months

Bonds Name	<u>9 PROPECTUS CAPITAL PRIVATE LIMITED 19JAN2028</u>	<u>8.8 INCRED FINANCIAL SERVICES LIMITED 12JUN2028</u>	<u>8.7 MAS FINANCIAL SERVICES LIMITED 24JUN2028</u>	<u>9.9 VIVRITI CAPITAL LIMITED 28JUL2028</u>	<u>10.5 EARLYSALARY SERVICES PRIVATE LIMITED 04OCT2028</u>
ISIN	INE389Z07096	INE321N07699	INE348L07381	INE0P1407018	INE01YL07474
Issuer Name	PROPECTUS CAPITAL PRIVATE LIMITED	INCRED FINANCIAL SERVICES LIMITED	MAS FINANCIAL SERVICES LIMITED	VIVRITI CAPITAL LIMITED	EARLYSALARY SERVICES PRIVATE LIMITED
Issue Date	19-Jan-26	16-Jun-26	24-Jun-26	01-Jul-26	30-Jul-26
Maturity Date	19-Jan-28	12-Jun-28	24-Jun-28	28-Jul-28	04-Oct-28
Residual Tenor (months)	17	22	22	23	26
Face Value	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 10000	Rs. 1 Lakh
YTM (%)	9.30%	8.60%	8.30%	9.15%	10.00%
Coupon Rate (%)	9.00%	8.80%	8.70%	9.90%	10.50%
Credit Rating	A+ (IND)	AA- (CRISIL)	AA- (CARE)	A+ (ICRA)	A- (CARE)
Frequency of Interest Payment	Monthly	Quarterly	Quarterly	Monthly	Monthly
Listed/Unlisted	Listed	Listed	Listed	Listed	Listed
Secured/Unsecured	Secured	Secured	Secured	Secured	Secured
Shortlisting Parameters	1) Healthy asset quality, with NPAs remaining 1.41%. 2) Net worth stood at 1192.45 lakhs in Q1 FY27. 3) Comfortable capitalisation profile with 44.27% CRAR in Q1 FY27.	1) AUM grew by 4.53% in Q1 FY27, reaching INR 16,600 crores. 2) Healthy asset quality, with NPAs remaining 0.72%. 3) Comfortable capitalisation profile with 24.43% CRAR in Q1 FY27.	1) PAT stood at ₹104.6 Cr in Q1 FY27. 2) NPA stood at 1.70%, indicating stable asset quality. 3) Net worth stood at ₹3,079.67 Cr, with CRAR of 23.25% in Q1 FY27.	1) PAT stood at ₹100.7 Cr in H1 FY26. 2) AUM grew to ₹10,214 Cr, reflecting continued portfolio growth. 3) NNPA stood at 0.94%, indicating healthy asset quality.	1) Net profit witnessed robust growth of 70.15% YoY in 9M FY2026, reaching Rs. 98.98 Cr. 2) Healthy asset quality, with NPAs remaining low at 0.34%. 3) Backed by a well-funded parent (SWTPL) with marquee investors and ~Rs. 900 Cr+ capital infusion, ensuring strong financial support.
Principal Repayment Option	On Maturity	On Maturity	On Maturity	On Maturity	50% on 04th Sep 28 and 50% on 04th Oct 28

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