

BONDS- 31-60 Months

Bonds Name	<u>9.99 UGRO CAPITAL LIMITED 16JUN2029</u>	<u>9.15 IIFL SAMASTA FINANCE LIMITED 27JUL2029</u>	<u>10.75 NAVI FINSERV LIMITED 31AUG2029</u>	<u>9.15 ANDHRA PRADESH STATE BEVERAGES CORPORATION LIMITED 29NOV2030</u>
ISIN	INE583D07638	INE413U07483	INE342T07726	INE0M2307339
Issuer Name	UGRO CAPITAL LIMITED	IIFL SAMASTA FINANCE LIMITED	NAVI FINSERV LIMITED	ANDHRA PRADESH STATE BEVERAGES CORPORATION LIMITED
Issue Date	16-Dec-25	27-Jul-26	15-Jun-26	16-Dec-25
Maturity Date	16-Jun-29	27-Jul-29	31-Aug-29	29-Nov-30
Residual Tenor (months)	34	35	37	52
Face Value	Rs. 10000	Rs. 10000	Rs. 10000	Rs. 1 Lakh
YTM (%)	9.80%	9.40%	9.80%	7.95%
Coupon Rate (%)	9.99%	9.15%	10.75%	9.15%
Credit Rating	A+ (IND)	AA- (CRISIL)	A (CRISIL)	AA (ACUITE)
Frequency of Interest Payment	Monthly	Monthly	Monthly	Quarterly
Listed/Unlisted	Listed	Listed	Listed	Listed
Secured/Unsecured	Secured	Secured	Secured	Secured
Shortlisting Parameters	1) PAT stood at ₹67.9 Cr in Q1 FY27, up strongly YoY. 2) AUM stood at ₹15,013 Cr, with continued growth in the MSME lending portfolio. 3) NPA stood at 1.71%, indicating manageable asset quality.	1) An NBFC & MFI, majorly-owned subsidiary of IIFL Finance, stood at 99.51%. 2) Comfortable capitalisation profile with more than 25% CRAR in FY2026. 3) Q4 FY2026 performance improved post the MFI sector crisis, with net profit at 60.60 Cr. (up by 225.81% QoQ).	1) AUM grew by 74.51% in FY26, reaching INR 20,077 crores. 2) Stable asset quality with NPAs at 0.16%. 3) 98% of stake held by Mr. Sachin Bansal (Founder of Flipkart).	1) Wholly owned by Government of Andhra Pradesh (GoAP), APMD is the nodal agency for development of mining in the state. 2) DSRA shortfall guarantee from GoAP with a 30-day cure period, backed by Direct Debit Mechanism (DDM) for automatic recovery from state funds upon invocation. 3) Robust profitability and debt protection with PAT margins remaining healthy at 23.92% in FY25, with strong interest coverage (19.92x) and low leverage (TD/TNW: 0.16x).
Principal Repayment Option	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