

May 2020

CRISIL Performance Report

ABS & MBS Pools



CRISIL Performance Report

Structured Finance Ratings

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Index		
Sr. no	Contents	Page no
1	Rating Actions	6
2	Glossary of Terms Used	15
3	ABS Pools (Initial Pool Details & Pool Performance, as of December 2019 payouts)	19
4	MBS Pools (Initial Pool Details & Pool Performance, as of December 2019 payouts)	62
5	CRISIL Rating Scales	75

CRISIL Performance Report

List of ABS originators covered in this publication		
Sr. no	Originator Name	Page no
1	Annapurna Finance Private Limited	21
2	Asirvad Microfinance Limited	22
3	AU Small Finance Bank	24
4	Avanse Financial Services Ltd	25
5	Belstar Investment and Finance Private Limited	26
6	Cholamandalam Investment and Finance Company Limited	27
7	Digamber Capfin Ltd	29
8	Digikredit Finance Pvt. Ltd.	30
9	Equitas Finance Ltd.	31
10	ESAF Small Finance Bank Ltd.	32
11	Ess Kay Fincorp Limited	33
12	Fincare Small Finance Bank Ltd.	34
13	HDB Financial Services Ltd	35
14	Home Credit India Finance Pvt Ltd	36
15	India Infoline Finance Limited	37
16	Indiabulls Consumer Finance Limited	38
17	IndoStar Capital Ltd	39
18	Lendingkart Finance Limited	40
19	Magma Fincorp Limited	41
20	Muthoot Capital Services Ltd.	44
21	Muthoot Fincorp Limited	46
22	Northern Arc Capital	47
23	Piramal Capital Housing PHL Fininvest Pvt Ltd	48
24	Samasta Microfinance Limited	49
25	Satin Creditcare Network Limited	50
26	Shriram City Union Finance Limited	51
27	Shriram Transport Finance Company Limited	52
28	Small Business Fincredit	56
29	SREI Equipment Finance Pvt Ltd	57
30	Sundaram Finance Limited	58
31	Suryoday Small Finance Bank	59
32	Tata Motors Finance Ltd	60
List of MBS originators covered in this publication		
Sr. no	Name of originator	Page no
1	Dewan Housing Finance Corporation Limited	64
2	Housing Development Finance Corporation Limited	65
4	ICICI Bank Limited	66
3	IIFL Home Finance Limited	68
5	Indiabulls Housing Finance Limited	69
6	Piramal Capital Housing Finance Limited	71
7	Small Business Fincredit	72
8	Standard Chartered Bank	73
9	Sundaram BNP Paribas Home Finance Ltd	74

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The ratings/credit opinions are not a recommendation to purchase, sell or hold the payouts/facilities in as much as the opinions do not comment on the market price of the payouts/facilities or its suitability for a particular investor. CRISIL reserves the right to suspend, withdraw or revise the credit opinions assigned to the payouts/facilities at any time on the basis of new information, or unavailability of information or other circumstances, which CRISIL believes, may have an impact on the opinions.

This report presents the performance of the asset-backed securities (ABS), the mortgage backed securities (MBS) and the commercial mortgage backed securities (CMBS) under CRISIL's surveillance¹ for the quarter ending 31st December 2019. The ratings/credit opinions mentioned in this publication are outstanding as on March 31, 2020.

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CRISIL COMPLEXITY LEVELS

CRISIL assigns complexity levels to various types of financial instruments on a voluntary basis. This is a pro-bono exercise aimed at strengthening Indian capital markets through greater transparency. CRISIL Complexity Levels reflect the ease of understanding and analysing the risk elements in these instruments and allow investors to gauge the level of sophistication and due diligence required before investing in any financial product. Instruments are classified into three categories: simple, complex, and highly complex. This is done using four parameters: ease of calculation of payout and returns, clarity on timing of cash flows, number of counterparties involved in the transaction, and familiarity of market participants with the instrument. Complexity is distinct from risk: saying that an instrument is simple is not to say that it is less risky, but the risk will be easier to understand in a simple instrument than in a complex one. Accordingly, the complexity level applicable to PTC instrument / direct assignment indicated in the above report is 'Highly Complex'.

Investors can refer to <http://crsil.com/ratings/crisil-complexity-levels-of-financial-instruments.html> for more details and a comprehensive list of CRISIL Complexity Levels or call the Customer Service Helpdesk Toll free number: 1800 267 1301.

¹Excludes loan sell down transactions

Performance Update – Commercial Vehicle Pools

Chart 1

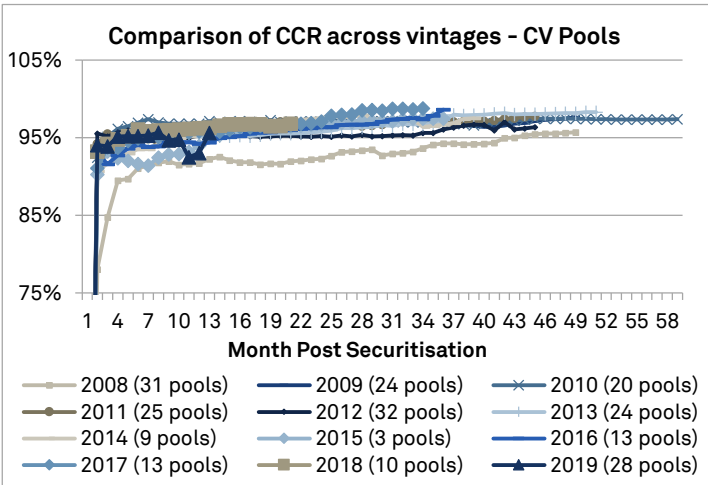


Chart 2

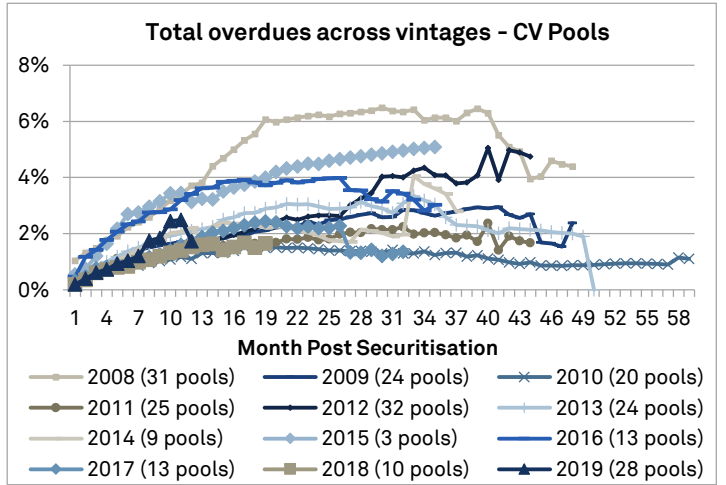


Chart 3

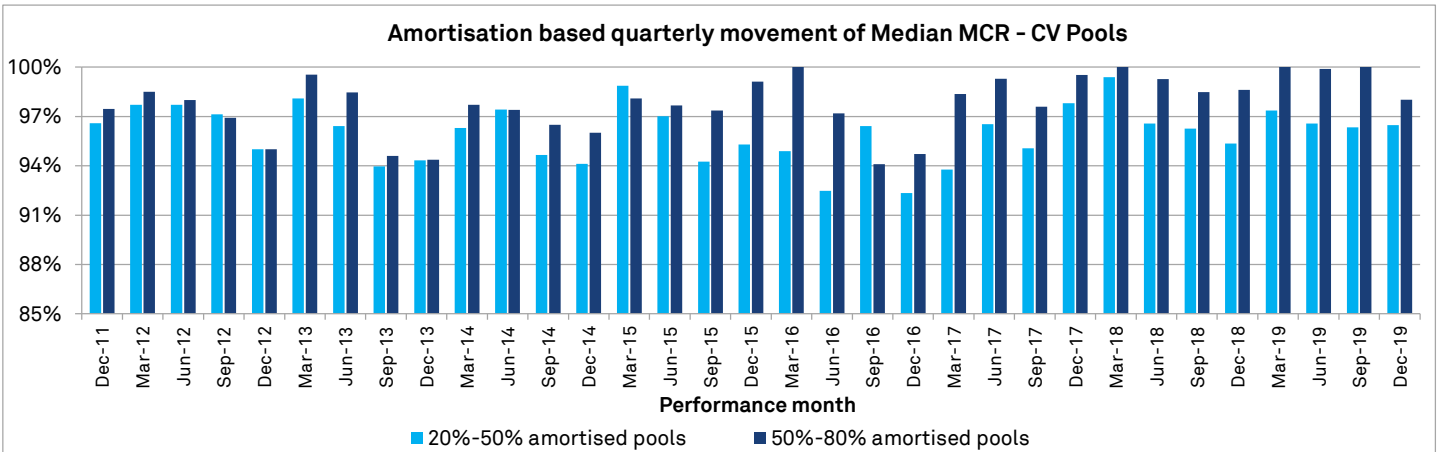
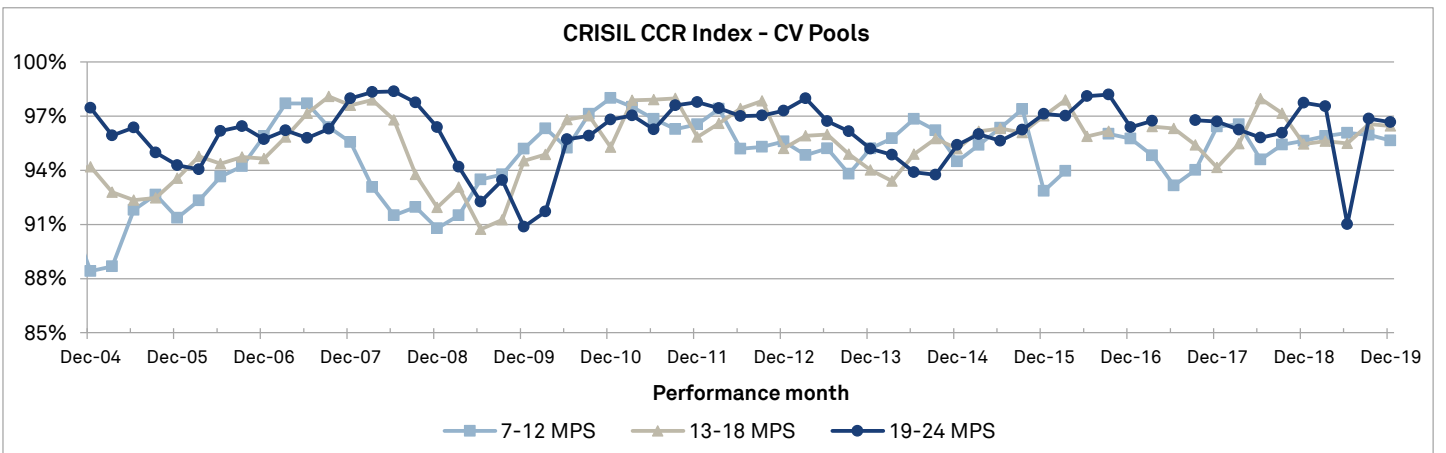


Chart 4



Performance Update – MBS Pools

Chart 5

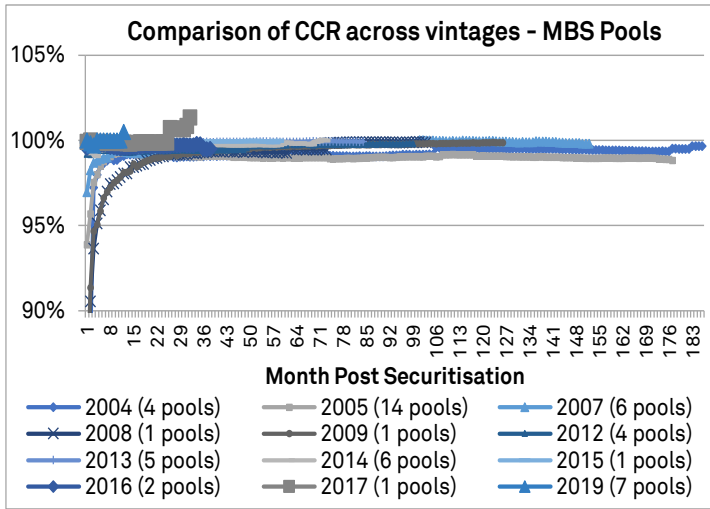


Chart 6

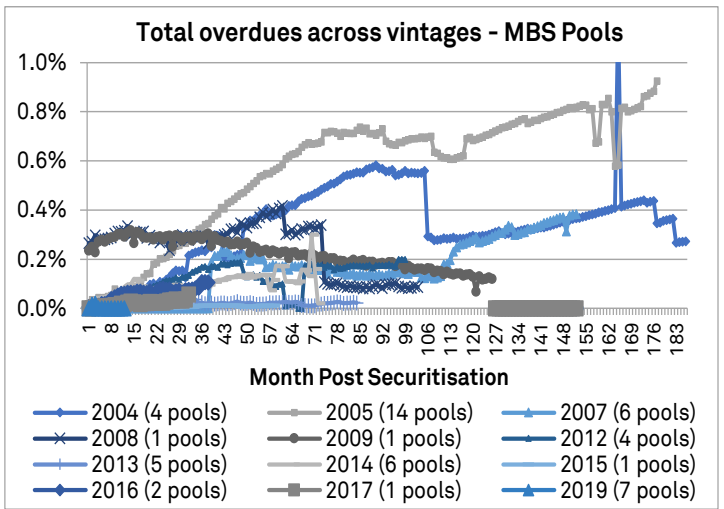
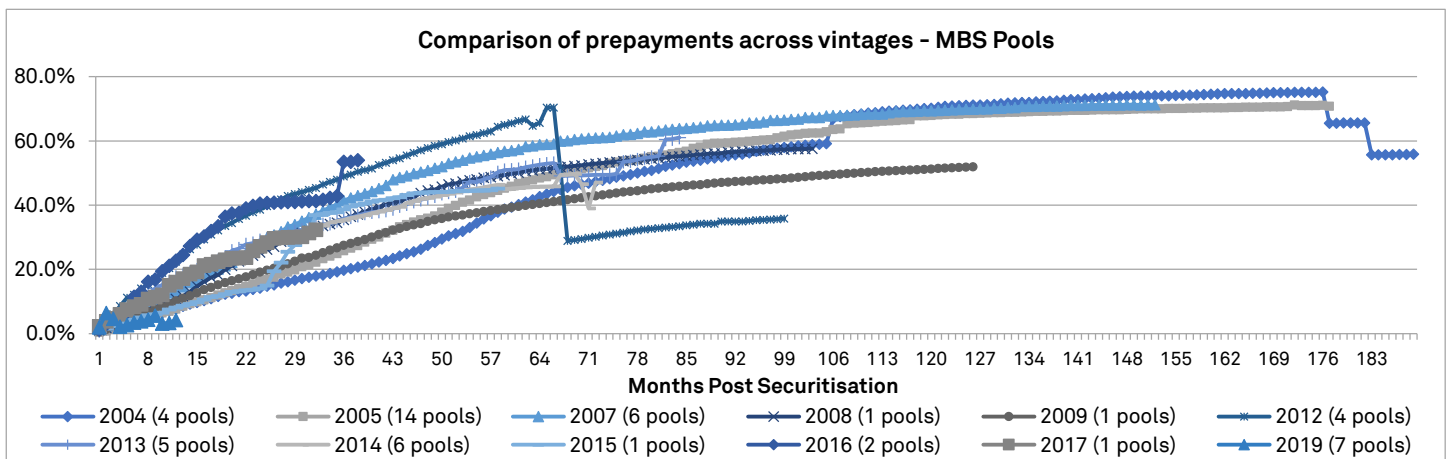


Chart 7



CRISIL Performance Report

Rating Actions

New transactions - Table 1 provides the details of the new pools that were securitised between between January and March,2020

Table 1: New pools rated during the period

Sr. no	Originator/ Seller	Transaction name	Asset class	Instrument details	Rated amount (Rs. Million)	Rating/Credit Opinion assigned
1	Avanse Financial Services Limited	Vivriti Toronto 12 2019	Education Loan Receivables	Series A1 PTCs	748.60	Provisional CRISIL AA-(SO)
2	Cholamandalam Investment and Finance Company Limited	Platinum Trust December 2019	CV	Second loss facility	212.10	Provisional CRISIL BBB(SO) Equivalent
3	Cholamandalam Investment and Finance Company Limited	Platinum Trust December 2019	CV	Series A PTCs	3,401.50	Provisional CRISIL AAA(SO)
4	Digikredit Finance Private Limited	Northern Arc 2019 SBL Vipatra	SME Loan Receivables	Series A1 PTCs	168.50	Provisional CRISIL BBB+(SO)
5	Digikredit Finance Private Limited	Northern Arc 2019 SBL Vipatra	SME Loan Receivables	Series A2 PTCs	3.80	Provisional CRISIL BBB(SO)
6	Edelweiss Housing Finance Limited	HL - 3	Home Loans	Acquirer Payouts	754.30	Provisional CRISIL AA(SO) Equivalent
7	Edelweiss Housing Finance Limited	ML - 10	LAP	Acquirer Payouts	679.50	Provisional CRISIL AA(SO) Equivalent
8	Epimoney Private Limited	Vivriti Ralph 12 2019	SME Loan Receivables	Series A1 PTCs	70.00	Provisional CRISIL A-(SO)
9	Ess Kay Fincorp Limited	Northern Arc 2020 CV Salva	CV, Car,Tractor	Series A1 PTCs	499.90	Provisional CRISIL A+(SO)
10	Ess Kay Fincorp Limited	Northern Arc 2020 CV Salva	CV, Car,Tractor	Series A2 PTCs	5.60	Provisional CRISIL A-(SO)
11	Ess Kay Fincorp Limited	VC Marvin 01 2020	CV, Car	Series A1 PTCs	238.50	Provisional CRISIL AA(SO)
12	Ess Kay Fincorp Limited	VC Marvin 01 2020	CV, Car	Series A2 PTCs	8.50	Provisional CRISIL A+(SO)
13	HDB Financial Services Limited	Venus Trust December 2019	CV,CE	Series A PTCs	4,479.00	Provisional CRISIL AAA(SO)
14	India Infoline Finance Limited	Aurous Trust Jan 2020	Gold Loan	Series A PTCs	3,450.00	Provisional CRISIL A1+(SO)
15	India Infoline Finance Limited	Orelia Trust Jan 2020	Gold Loan	Series A PTCs	666.40	Provisional CRISIL A1+(SO)
16	Indiabulls Housing Finance Limited	Innovation Trust XXX	HL & LAP	Series A PTCs	2,251.80	Provisional CRISIL AA(SO)
17	Indiabulls Housing Finance Limited	Innovation Trust XXX	HL & LAP	Series B PTCs	2,559.80	Provisional CRISIL AA(SO)

Sr. no	Originator/ Seller	Transaction name	Asset class	Instrument details	Rated amount (Rs. Million)	Rating/Credit Opinion assigned
18	IndoStar Capital Finance Limited	STAR PCG CV SERIES I OCT 19	CV, Car, CE, Farm equipment and Two wheeler loan receivables	Acquirer Payouts	1,482.60	Provisional CRISIL AA(SO) Equivalent
19	Lendingkart Finance Limited	LFL Earth Trust I	SME Loan Receivables	Series A1 PTCs	491.50	Provisional CRISIL A(SO)
20	Lendingkart Finance Limited	Northern Arc 2020 SBL Wellington	SME Loan Receivables	Series A1 PTCs	349.40	Provisional CRISIL A(SO)
21	Lendingkart Finance Limited	Northern Arc 2020 SBL Wellington	SME Loan Receivables	Series A2 PTCs	7.70	Provisional CRISIL A-(SO)
22	Manappuram Finance Limited	Manappuram PCG DA Nov 2019	CV,CE,Bus Loan	Acquirer Payouts	1,000.00	Provisional CRISIL AA(SO) Equivalent
23	Muthoot Capital Services Limited	COPELAND JAN 2020	TW	Series A1 (a) PTCs	1,250.00	Provisional CRISIL AAA(SO)
24	Muthoot Capital Services Limited	COPELAND JAN 2020	TW	Series A1 (b) PTCs	310.00	Provisional CRISIL AA(SO)
25	Muthoot Capital Services Limited	VC Aslan 02 2020.	TW	Series A1 PTCs	274.40	Provisional CRISIL AA+(SO)
26	Muthoot Capital Services Limited	Vivriti Bane 12 2019	TW	Series A1 (a1) PTCs	735.20	Provisional CRISIL AAA(SO)
27	Muthoot Capital Services Limited	Vivriti Bane 12 2019	TW	Series A1 (a2) PTCs	346.00	Provisional CRISIL AAA(SO)
28	Muthoot Capital Services Limited	Vivriti Bane 12 2019	TW	Series A1 (b) PTCs	190.80	Provisional CRISIL AA+(SO)
29	Muthoottu Mini Financiers Limited	Northern Arc 2019 GL Aurum	Gold Loan	Series A1 PTCs	515.90	Provisional CRISIL A1(SO)
30	Orange Retail Finance India Private Limited	Northern Arc 2019 2W Triund	TW	Series A1 PTCs	226.80	Provisional CRISIL A(SO)
31	Orange Retail Finance India Private Limited	Northern Arc 2019 2W Triund	TW	Series A2 PTCs	10.40	Provisional CRISIL BBB(SO)
32	Piramal Capital and Housing Finance Limited	PCHFL PCG Sep 2019	HL	Acquirer Payouts	4,769.50	Provisional CRISIL AA(SO) Equivalent
33	Riviera Investors Private Limited	Northern Arc 2019 SBL Cannes	SME Loan Receivables	Series A1 PTCs	245.50	Provisional CRISIL A-(SO)
34	Riviera Investors Private Limited	Northern Arc 2019 SBL Cannes	SME Loan Receivables	Series A2 PTCs	5.50	Provisional CRISIL BBB+(SO)
35	Shriram City Union Finance Limited	Mobil Trust Series 05	TW	Series A PTCs	3,860.80	Provisional CRISIL AAA(SO)
36	Shriram City Union Finance Limited	Mobil Trust Series 09	TW	Series A PTCs	720.50	Provisional CRISIL AAA(SO)

CRISIL Performance Report

Sr. no	Originator/ Seller	Transaction name	Asset class	Instrument details	Rated amount (Rs. Million)	Rating/Credit Opinion assigned
37	Shriram City Union Finance Limited	Mobil Trust Series-10	TW	Series A PTCs	5,427.50	Provisional CRISIL AAA(SO)
38	Sundaram Finance Limited	SHRI Trust AD 2020	CV,Tractor & New farm equipment	Series A PTCs	6,458.80	Provisional CRISIL AAA(SO)
39	Tata Motors Finance Limited	INDIAN RECEIVABLE PGDA DEC19 C	CV	Acquirer payouts	4,599.10	Provisional CRISIL A(SO) Equivalent
40	WheelsEMI Private Limited	Vivriti Moyer 11 2019	TW	Series A1 PTCs	133.40	Provisional CRISIL A-(SO)
41	Indiabulls Housing Finance Limited	Innovation Trust XXXVI Feb 20	HL & LAP	Series A PTCs	3,787.10	Provisional CRISIL AA(SO)

Rating withdrawals Table 2 provides the details of the transactions whose ratings / credit opinions were withdrawn between January and March, 2020

Table 2: Transactions where ratings / credit opinions were withdrawn

Sr. no	Originator/Seller	Transaction name	Asset Class
1	Cholamandalam Investment and Finance Company Limited	Platinum Trust March 2017 – Tranche III	CV
2	Magma Fincorp Limited	MFL Securitisation Trust XLIX	Car
3	SREI Equipment Finance Private Limited	IIERT August 2017	Healthcare Equipment
4	Suryoday Small Finance Bank Limited	Kuno Trust Feb 2019	Microfinance

CRISIL Performance Report

Rating conversions: Table 3 provides the details of the pools that have witnessed rating conversions between January and March, 2020

Table 3: Pools that have witnessed rating conversions

Sr. no	Originator/ Seller	Transaction name	Asset class	Instrument details	Previous Rating/Credit Opinion assigned	Revised rating/Credit Opinion assigned
1	Asirvad Microfinance Limited	Northern Arc 2019 MFI Chomsky Series A1 PTCs	Microfinance	Series A1 PTCs	Provisional CRISIL AA-(SO)	CRISIL AA-(SO)
2	Asirvad Microfinance Limited	Vivriti Leia 10 2019 Series A1 PTCs	Microfinance	Series A1 PTCs	Provisional CRISIL AA-(SO)	CRISIL AA-(SO)
3	AU Small Finance Bank Limited	India Standard Loan Trust LV Liquidity facility	SCV	Liquidity facility	Provisional CRISIL AAA(SO) Equivalent	CRISIL AAA(SO) Equivalent
4	AU Small Finance Bank Limited	India Standard Loan Trust LV Second loss facility	SCV	Second loss facility	Provisional CRISIL BBB+(SO) Equivalent	CRISIL BBB+(SO) Equivalent
5	AU Small Finance Bank Limited	India Standard Loan Trust LV Series A PTCs	SCV	Series A PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
6	Cholamandalam Investment and Finance Company Limited	Platinum Trust September 2019 - Tranche II Second loss facility	CV	Second loss facility	Provisional CRISIL BBB+(SO) Equivalent	CRISIL BBB+(SO) Equivalent
7	Cholamandalam Investment and Finance Company Limited	Platinum Trust September 2019 - Tranche II Series A PTCs	CV	Series A PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
8	Digamber Capfin Limited	Poor Trust Aug 2019 Series A PTCs	Microfinance	Series A PTCs	Provisional CRISIL A(SO)	CRISIL A(SO)
9	Digikredit Finance Private Limited	Vivriti Garth 08 2019 Series A1 PTCs	SME	Series A1 PTCs	Provisional CRISIL A-(SO)	CRISIL A-(SO)
10	Digikredit Finance Private Limited	Vivriti Garth 08 2019 Series A2 PTCs	SME	Series A2 PTCs	Provisional CRISIL BBB(SO)	CRISIL BBB(SO)
11	Edelweiss Housing Finance Limited	HL - 3 Acquirer Payouts	HL	Acquirer Payouts	Provisional CRISIL AA(SO) Equivalent	CRISIL AA(SO) Equivalent
12	Edelweiss Housing Finance Limited	HL 1 Acquirer Payouts	HL	Acquirer Payouts	Provisional CRISIL AA(SO) Equivalent	CRISIL AA(SO) Equivalent
13	Edelweiss Housing Finance Limited	ML - 10 Acquirer Payouts	LAP	Acquirer Payouts	Provisional CRISIL AA(SO) Equivalent	CRISIL AA(SO) Equivalent
14	Edelweiss Housing Finance Limited	ML-5 Acquirer Payouts	LAP	Acquirer Payouts	Provisional CRISIL AA(SO) Equivalent	CRISIL AA(SO) Equivalent
15	Ess Kay Fincorp Limited	A. K. Manya September 2019 Series A1 PTCs	CV, Car	Series A1 PTCs	Provisional CRISIL AA(SO)	CRISIL AA(SO)
16	Ess Kay Fincorp Limited	Ankur Oct 2019 Series A PTCs	CV, Tractor & Car	Series A PTCs	Provisional CRISIL AA(SO)	CRISIL AA(SO)
17	Ess Kay Fincorp Limited	EARTH 2019 Series A1 PTCs	CV, Car	Series A1 PTCs	Provisional CRISIL A(SO)	CRISIL A(SO)

Sr. no	Originator/ Seller	Transaction name	Asset class	Instrument details	Previous Rating/Credit Opinion assigned	Revised rating/Credit Opinion assigned
18	Ess Kay Fincorp Limited	Northern Arc 2020 CV SalvaSeries A1 PTCs	CV, Tractor & Car	Series A1 PTCs	Provisional CRISIL A+(SO)	CRISIL A+(SO)
19	Ess Kay Fincorp Limited	Northern Arc 2020 CV SalvaSeries A2 PTCs	CV, Tractor & Car	Series A2 PTCs	Provisional CRISIL A-(SO)	CRISIL A-(SO)
20	Ess Kay Fincorp Limited	VC Marvin 01 2020Series A1 PTCs	CV, Car	Series A1 PTCs	Provisional CRISIL AA(SO)	CRISIL AA(SO)
21	Ess Kay Fincorp Limited	VC Marvin 01 2020Series A2 PTCs	CV, Car	Series A2 PTCs	Provisional CRISIL A+(SO)	CRISIL A+(SO)
22	Ess Kay Fincorp Limited	Vivriti Neal 09 2019Series A1 PTCs	CV, Tractor & Car	Series A1 PTCs	Provisional CRISIL AA(SO)	CRISIL AA(SO)
23	Ess Kay Fincorp Limited	Vivriti Neal 09 2019Series A2 PTCs	CV, Tractor & Car	Series A2 PTCs	Provisional CRISIL A+(SO)	CRISIL A+(SO)
24	First Business Receivables Trust	First Business Receivables TrustPTCs	NA	PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
25	Home Credit India Finance Private Limited	Northern Arc 2019 CDL CallistoSeries A1 PTCs	Consumer durable loans	Series A1 PTCs	Provisional CRISIL A1(SO)	CRISIL A1(SO)
26	Home Credit India Finance Private Limited	Northern Arc 2019 CDL CallistoSeries A2 PTCs	Consumer durable loans	Series A2 PTCs	Provisional CRISIL A2(SO)	CRISIL A2(SO)
27	IIFL Home Finance Limited	IIFL PCG Sep 2019Acquirer Payouts	HL	Acquirer Payouts	Provisional CRISIL AA(SO) Equivalent	CRISIL AA(SO) Equivalent
28	India Infoline Finance Limited	Aurous Trust Jan 2020Series A PTCs	Gold Loan	Series A PTCs	Provisional CRISIL A1+(SO)	CRISIL A1+(SO)
29	India Infoline Finance Limited	Orelia Trust Jan 2020Series A PTCs	Gold Loan	Series A PTCs	Provisional CRISIL A1+(SO)	CRISIL A1+(SO)
30	Indiabulls Housing Finance Limited	Innovation Trust XXXSeries A PTCs	HL & LAP	Series A PTCs	Provisional CRISIL AA(SO)	CRISIL AA(SO)
31	Indiabulls Housing Finance Limited	Innovation Trust XXXSeries B PTCs	HL & LAP	Series B PTCs	Provisional CRISIL AA(SO)	CRISIL AA(SO)
32	IndoStar Capital Finance Limited	Star CV Trust September 2019Series A PTCs	CV, Car, Tractor, CE and Farm equipment loan receivables	Series A PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
33	IndoStar Capital Finance Limited	STAR PCG CV SERIES I OCT 19Acquirer's Payouts	CV, Car, CE, Farm equipment and TW	Acquirer's Payouts	Provisional CRISIL AA(SO) Equivalent	CRISIL AA(SO) Equivalent
34	Magma Fincorp Limited	MFL SECURITISATION TRUST XCIVSecond loss facility	Car, CE, CV	Second loss facility	Provisional CRISIL BBB+(SO) Equivalent	CRISIL BBB+(SO) Equivalent
35	Magma Fincorp Limited	MFL SECURITISATION TRUST XCIVSeries A1 PTCs	Car, CE, CV	Series A1 PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
36	Magma Fincorp Limited	MFL SECURITISATION TRUST XCIVSeries A2 PTCs	Car, CE, CV	Series A2 PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)

CRISIL Performance Report

Sr. no	Originator/ Seller	Transaction name	Asset class	Instrument details	Previous Rating/Credit Opinion assigned	Revised rating/Credit Opinion assigned
37	Manappuram Finance Limited	Manappuram PCG DA Nov 2019 Acquirers Payout	CV,CE,Bus Loan	Acquirer Payouts	Provisional CRISIL AA(SO) Equivalent	CRISIL AA(SO) Equivalent
38	Muthoot Capital Services Limited	COPELAND JAN 2020 Series A1 (a) PTCs	TW	Series A1 (a) PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
39	Muthoot Capital Services Limited	COPELAND JAN 2020 Series A1 (b) PTCs	TW	Series A1 (b) PTCs	Provisional CRISIL AA(SO)	CRISIL AA(SO)
40	Muthoot Capital Services Limited	Northern Arc 2019 VF Aristotle Series A1 PTCs	TW	Series A1 PTCs	Provisional CRISIL AA-(SO)	CRISIL AA-(SO)
41	Muthoot Capital Services Limited	Northern Arc 2019 VF Aristotle Series A2 PTCs	TW	Series A2 PTCs	Provisional CRISIL A(SO)	CRISIL A(SO)
42	Muthoot Capital Services Limited	Vivriti Patroclus 10 2019 Series A1 PTCs	TW	Series A1 PTCs	Provisional CRISIL AA+(SO)	CRISIL AA+(SO)
43	Muthoot Fincorp Limited	Poseidon 09 2019 Series A1 PTCs	Gold Loan	Series A1 PTCs	Provisional CRISIL A1+(SO)	CRISIL A1+(SO)
44	Piramal Capital and Housing Finance Limited	PCHFL PCG Sep 2019 Acquirer Payouts	HL	Acquirer Payouts	Provisional CRISIL AA(SO) Equivalent	CRISIL AA(SO) Equivalent
45	Piramal Capital and Housing Finance Limited	Powerplus PTC Series I Series A PTCs	HL & LAP	Series A PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
46	Shriram City Union Finance Limited	Mobil Trust Series - 04 Series A PTCs	TW	Series A PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
47	Shriram City Union Finance Limited	Mobil Trust Series 08 Series A1 PTCs	TW	Series A1 PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
48	Shriram City Union Finance Limited	Mobil Trust Series-03 Series A1 PTCs	TW	Series A1 PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
49	Shriram City Union Finance Limited	Mobil Trust Series-07 Series A1 PTCs	TW	Series A1 PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
50	Shriram Transport Finance Company Limited	Sansar Trust August 2019 Second loss facility	CV	Second loss facility	Provisional CRISIL BBB+(SO) Equivalent	CRISIL BBB+(SO) Equivalent
51	Shriram Transport Finance Company Limited	Sansar Trust August 2019 Series A PTCs	CV	Series A PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
52	Shriram Transport Finance Company Limited	Sansar Trust August 2019 III Second loss facility	Tractor & CV	Second loss facility	Provisional CRISIL BBB+(SO) Equivalent	CRISIL BBB+(SO) Equivalent
53	Shriram Transport Finance Company Limited	Sansar Trust August 2019 III Series A PTCs	Tractor & CV	Series A PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
54	Shriram Transport Finance Company Limited	Sansar Trust November 2019 II Second loss facility	Tractor & CV	Second loss facility	Provisional CRISIL BBB+(SO) Equivalent	CRISIL BBB+(SO) Equivalent
55	Shriram Transport Finance Company Limited	Sansar Trust November 2019 II Series A PTCs	Tractor & CV	Series A PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)

Sr. no	Originator/ Seller	Transaction name	Asset class	Instrument details	Previous Rating/Credit Opinion assigned	Revised rating/Credit Opinion assigned
56	Shriram Transport Finance Company Limited	Sansar Trust November 2019 III Second loss facility	Tractor & CV	Second loss facility	Provisional CRISIL BBB+(SO) Equivalent	CRISIL BBB+(SO) Equivalent
57	Shriram Transport Finance Company Limited	Sansar Trust November 2019 III Series A PTCs	Tractor & CV	Series A PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
58	Shriram Transport Finance Company Limited	Sansar Trust September 2019 IV Second loss facility	Tractor & CV	Second loss facility	Provisional CRISIL BBB+(SO) Equivalent	CRISIL BBB+(SO) Equivalent
59	Shriram Transport Finance Company Limited	Sansar Trust September 2019 IV Series A PTCs	Tractor & CV	Series A PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
60	SREI Equipment Finance Limited	IIALRT-I Trust Series A PTCs	IT, Healthcare & CE	Series A PTCs	Provisional CRISIL AA(SO)	CRISIL AA(SO)
61	Sundaram Finance Limited	SHRI TRUST AB 2020 Series A PTCs	CV	Series A PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
62	Tata Motors Finance Limited	INDIAN RECEIVABLE PGDA DEC19 CA Acquirer payouts	CV	Acquirer payouts	Provisional CRISIL A(SO) Equivalent	CRISIL A(SO) Equivalent
63	Tata Motors Finance Limited	Indian Receivable Trust SEP19 E Series A PTCs	Car	Series A PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)

CRISIL Performance Report

Rating transition Table 4 provides the details of the pools that have witnessed rating transition between January and March, 2020

Table 4: Pools that have witnessed rating transition

Sr. no	Originator/ Seller	Transaction name	Asset class	Instrument details	Previous Rating/Credit Opinion assigned	Revised rating/Credit Opinion assigned
1	Dewan Housing Finance Corporation Limited	Nirmaan RMBS Trust - Series V - 2014	HL	Series A1 PTCs	CRISIL C(SO)	CRISIL D(SO)
2	Dewan Housing Finance Corporation Limited	Nirmaan RMBS Trust - Series V - 2014	HL	Series A2 PTCs	CRISIL C(SO)	CRISIL D(SO)

Glossary of Terms Used

Originator: The bank or finance company that has originated the pool of receivables.

Pool principal: The sum of principal outstanding for all loans present in the pool at the time of securitisation.

Pool cashflows: The sum of principal and interest outstanding for all loans present in the pool at the time of securitisation.

Investor payouts: The sum of expected principal and interest obligations towards the PTC holders or the acquirer at the time of securitisation.

Structure: Structure of a transaction can either be at par or at a premium, depending on whether the pool principal is sold at par or at a premium to investors. Other structural features present in the transaction are appropriately mentioned, for example par with turbo amortisation, par with Excess interest spread (EIS), par with trapped EIS, par with interest only (IO) strips, etc.

Asset class: The asset(s) that back the securitised receivables.

Asset type: The proportion of new and used assets in the pool at the time of securitisation.

Pool duration: The weighted average balance maturity of cashflows in months. Pool cashflows are taken as weights for the purpose of calculating the average. In Mortgage-backed securities (MBS) transactions, principal amounts are used as weights.

Weighted average seasoning (WAS): Indicates the weighted average seasoning (in months) of the pool at the time of securitisation.

Weighted average loan-to-value ratio (WAL): The weighted average loan to value (LTV) ratio of the pool at the time of securitisation.

Weighted average yield (WAY): The pool yield at the time of securitisation.

Average yield: The current pool yield, calculated as the internal rate of return (IRR) of the pool cash flows.

Overdue composition: Indicates the proportion of cashflows pertaining to current contracts, one-month overdue contracts and so on at the time of securitisation.

Weighted average residual maturity (WAM): The weighted average balance maturity of the instrument in months. Monthly payouts to investors are taken as weights for the purpose of calculating the average.

Credit collateral as % of pool cashflows: The credit collateral stipulated at the time of securitisation as a percentage of future pool cashflows. In case of MBS transactions, the credit collateral is expressed as a percentage of pool principal.

First loss facility as % of pool cashflows: The first loss credit facility stipulated at the time of securitisation as a percentage of total pool cashflows. In case of MBS transactions, the first loss credit facility is expressed as a percentage of pool principal.

Second loss facility as % of pool cashflows: The second loss credit facility stipulated at the time of securitisation as a percentage of total pool cashflows. In case of MBS transactions, the second loss credit facility is expressed as a percentage of pool principal.

Liquidity facility as % of pool cashflows: Indicates the liquidity support available to the transaction, expressed as a percentage of pool cashflows. Some transactions also have an advance payment mechanism, wherein monthly payouts are funded by the liquidity facility, which will be reflected in a high level of utilisation of liquidity facility. In case of MBS transactions, the liquidity facility is expressed as a percentage of pool principal.

CRISIL Performance Report

Scheduled EIS as % of Initial pool cashflows: The embedded cushion available in a transaction on account of the differential between the pool yield and pass-through rate. This is only available in par structures and is expressed as a percentage of the pool cashflows. However, in a few structures, this cushion is diluted as the spread is utilised to make certain payouts like charge-offs, servicing fees, fees to liquidity provider etc. In such cases the actual cushion available to investors due to EIS may be lower than the amount stated herein. In case of MBS transactions, the EIS is expressed as a percentage of pool principal.

Subordinated cashflows as % of pool cashflows: In certain transactions, the initial pool cash flows are higher than the total payouts promised to the investors. This could be on account of either over-collateralisation (initial pool principal being higher than the principal payouts promised to the investors) or EIS (pool yield being higher than the investor yield). The subordinated cash flows are computed as the difference between the initial pool cash flows and the total payouts promised to the investors expressed as a percentage of initial pool cash flows. In case of transactions structured at par with EIS (either flow-back or trapped), the credit support available in the form of subordinated EIS is reported under Scheduled EIS. However, in case of transactions having over-collateral and in case of transactions structured at par with turbo amortisation (wherein excess cash flows from the pool are used to prepay the investor's principal), the credit support available in the form of subordinated cash flows is reported in this section.

Current rating/credit opinion: The current rating assigned by CRISIL to pass-through certificates (PTCs) issued by the SPV, or the opinion provided by CRISIL on the credit profile of the acquirer payouts in transactions under the assignment of receivables programme. The ratings/credit opinions mentioned represent CRISIL's view on the transactions as on January 31, 2019.

Months post securitisation (MPS): The number of payouts elapsed since securitisation

Pool amortisation: The amortised pool principal, as a percentage of pool principal at the time of securitisation.

Cumulative collection ratio (CCR): The ratio of total collections till date to total billings till date. These billings include initial overdues in the pool at the time of securitisation except in cases where these overdues are not subordinated. In such cases, the CCR will be understated to that extent in comparison with other pools.

3 month average monthly collection ratio (MCR): The average of the ratio of monthly collections to monthly billings for the last 3 months. These billings and collections do not include prepayments.

Total Collection Efficiency (TCE): The ratio of monthly collections to monthly billings inclusive of overdue billings. These billings and collections do not include prepayments.

Cumulative prepayments: The ratio of cumulative prepayments (including partial prepayments, wherever available) in a pool to the pool principal at the time of securitisation.

90+ delinquencies: The unamortised principal plus the overdues on contracts delinquent for more than 90 days plus loss on sale of repossessed assets (wherever available) as a percentage of pool principal at the time of securitisation.

180+ delinquencies: The unamortised principal plus the overdues on contracts delinquent for more than 180 days plus loss on sale of repossessed assets (wherever available) as a percentage of pool principal at the time of securitisation.

1+ overdues: The total overdues in the pool plus loss on sale of repossessed assets (wherever available) as a percentage of pool principal at the time of securitisation.

90+ overdues: The overdues on contracts delinquent for more than 90 days plus loss on sale of repossessed assets (wherever available) as a percentage of pool principal at the time of securitisation.

Loss on repossession and sale: Cumulative loss/profit on sale of repossessed asset expressed as a percentage of pool principal at the time of securitisation.

Credit collateral utilisation: The cumulative credit collateral utilised as a percentage of credit collateral stipulated at the time of initial rating. In case of transactions that have witnessed reset of credit collateral, the utilisation is expressed as a percentage of credit collateral available in the transaction subsequent to reset.

Current credit collateral as % of future payouts: The credit collateral outstanding as a percentage of future investor payouts. In case of MBS transactions, the credit collateral is expressed as a percentage of pool principal.

EIS as % of future payouts: The EIS outstanding as a percentage of future investor payouts. In case of MBS transactions, the credit collateral is expressed as a percentage of pool principal.

Threshold collection ratio (TCR): The minimum cumulative collection ratio required on a pool's future cash flows, to be able to service the investor payouts on time. The lower the TCR, the lesser will be the degree of credit risk in the pool.

Threshold credit coverage (TCC): TCC represents the ratio of threshold credit loss in a pool (1-TCR) to the actual credit loss as on date, as indicated by the number of contracts/principal outstanding in respect of contracts overdue for more than 180 days (excluding charged off contracts).

Abbreviations used

Acronym	Description
CE	Construction equipment
CV	Commercial vehicle
HCV	Heavy commercial vehicle
IO	Interest only strip
LCV	Light commercial vehicle
MHCV	Medium and heavy commercial vehicle
MPS	Months post securitisation
MSME	Micro, small & medium enterprise
MUV	Multi-utility vehicle
N.A	Not available
PV	Passenger vehicle
SCV	Small commercial vehicle
THW	Three wheeler
TW	Two wheeler
UV	Utility vehicle
HL	Housing Loan
LAP	Loan Against Property
-	Not applicable
CE	Construction equipment
CV	Commercial vehicle

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Asset – backed Securities

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Annapurna Finance Private Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	Vivriti Ray 10 2018	644.7	666.0	750.1	Par with EIS	Microfinance (100%)	-	9	4	-	21.7%	100%, 0%, 0%	5.2%	-	-	-	-	-	Series A1 - 15.3% Series A2 - 11.1%	CRISIL AA (SO)-Series A1 PTCs CRISIL A- (SO) - Series A2 PTCs
2	Northern Arc 2018 MFI Romer	816.9	826.8	935.2	Par with EIS	Microfinance (100%)	-	7	7	-	22.2%	100%, 0%, 0%	5.2%	-	-	-	-	-	Series A1 - 17.7% Series A2 - 11.5%	CRISIL AA (SO)-Series A1 PTCs CRISIL A (SO) - Series A2 PTCs
3	Vivriti Hilton 12 2018	222.0	213.7	261.3	Par with EIS	Microfinance (100%)	-	9	3	-	21.9%	100%, 0%, 0%	4.3%	-	-	-	-	-	17.5%	CRISIL AA (SO)-Series A1 PTCs
4	Northern Arc 2018 MFI Shiller	911.0	924.7	1,051.0	Par with EIS	Microfinance (100%)	-	8	5	-	21.9%	100%, 0%, 0%	4.3%	-	-	-	-	-	Series A1 - 17.0% Series A2 - 12.3%	CRISIL AA(SO)-Series A1 PTCs CRISIL A (SO) - Series A2 PTCs
5	Vivriti Logan 06 2019	789.7	770.9	909.9	Par with EIS	Microfinance (100%)	-	9	5	-	21.9%	100%, 0%, 0%	4.3%	-	-	-	-	-	Series A1 - 16.3% Series A2 - 15.2%	CRISIL A (SO) - Series A1 PTCs; CRISIL A- (SO) - Series A2 PTCs
6	Vivriti Lehnsherr 06 2019	752.0	715.4	869.4	Par with EIS	Microfinance (100%)	-	8	5	-	21.9%	100%,0%,0%	4.3%	-	-	-	-	-	17.6%	CRISIL A(SO) - Series A PTCs

Annapurna Finance Private Limited - Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
		90+	180+	90+	180+	1+				90+	1+		90+														
1	Vivriti Ray 10 2018	644.7	Par with EIS	Microfinance (100%)	5.2%	13	79.4%	99.7%	99.2%	99.7%	4.2%	0.5%	0.2%	0.2%	0.1%	0.3%	0.2%	0.1%	0.1%	NA	0.0%	NA	35.2%	28.9%	50.2%	77.8	
2	Northern Arc 2018 MFI Romer	816.9	Par with EIS	Microfinance (100%)	5.2%	12	82.5%	99.7%	99.6%	99.5%	6.5%	0.5%	0.2%	0.3%	0.1%	0.3%	0.2%	0.2%	0.1%	NA	0.0%	NA	46.8%	47.0%	36.2%	83.1	
3	Vivriti Hilton 12 2018	222.0	Par with EIS	Microfinance (100%)	4.3%	11	66.8%	99.5%	98.7%	99.5%	3.4%	0.7%	0.4%	0.3%	0.0%	0.4%	0.3%	0.2%	0.1%	NA	0.0%	NA	21.4%	54.9%	50.7%	71.7	
4	Northern Arc 2018 MFI Shiller	911.0	Par with EIS	Microfinance (100%)	4.3%	11	72.4%	99.4%	98.5%	99.4%	4.1%	0.8%	0.4%	0.0%	0.0%	0.5%	0.3%	0.1%	0.0%	NA	0.0%	NA	21.5%	27.3%	61.7%	41.2	
5	Vivriti Logan 06 2019	789.7	Par with EIS	Microfinance (100%)	4.3%	6	40.8%	99.5%	99.2%	99.9%	1.5%	0.1%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	NA	0.0%	NA	9.5%	25.6%	72.0%	NA	
6	Vivriti Lehnsherr 06 2019	752.0	Par with EIS	Microfinance (100%)	4.3%	5	39.5%	99.4%	99.0%	99.8%	1.3%	0.2%	0.0%	0.0%	0.0%	0.3%	0.1%	0.0%	0.0%	NA	0.0%	NA	9.6%	30.4%	69.3%	NA	

Asirvad Microfinance Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Northern Arc 2018 MFI Hunza	2,777.8	2,607.5	3,101.9	Par with EIS	Microfinance (100%)	-	6	8	-	22.3%	100%,0%,0%	4.5%	-	-	-	-	15.9%	CRISIL A(SO)-Series A PTCs
2	Vivriti Drake 12 2018	380.4	370.4	437.8	Par with EIS	Microfinance (100%)	-	8	6	-	22.1%	100%,0%,0%	7.0%	-	-	-	-	15.3%	CRISIL A(SO)-Series A1 PTCs
3	Mercury Feb 2019	1,327.6	1,281.8	1,513.5	Par with EIS	Microfinance (100%)	-	8	7	-	22.1%	100%,0%,0%	4.4%	-	-	-	-	15.3%	CRISIL A(SO)-Series A PTCs
4	Vivriti Baggins 02 2019	1,111.7	1,072.5	1,339.5	Par with EIS	Microfinance (100%)	-	11	4	-	21.9%	100%,0%,0%	5.0%	-	-	-	-	Series A1 - 20.9% Series A2 - 19.9%	CRISIL AA- (SO) - Series A1 PTCs, CRISIL A+ (SO) Series A2 PTCs
5	Venus March 2019	3,060.2	2,970.2	3,584.5	Par with EIS	Microfinance (100%)	-	9	6	-	22.0%	100%,0%,0%	4.3%	-	-	-	-	16.5%	CRISIL A(SO)-Series A PTCs
6	Northern Arc 2019 MFI Yon	2,031.1	1,986.5	2,419.5	Par with EIS	Microfinance (100%)	-	11	5	-	21.0%	100%,0%,0%	4.2%	-	-	-	-	17.9%	CRISIL A(SO)-Series A PTCs
7	Vivriti Xavier 03 2019	655.0	635.6	792.6	Par with EIS	Microfinance (100%)	-	10	4	-	21.9%	100%,0%,0%	6.6%	-	-	-	-	Series A1 - 20.9% Series A2 - 19.8%	CRISIL AA- (SO) - Series A1 PTCs, CRISIL A+ (SO) Series A2 PTCs
8	Northern arc 2019 MFI Poorna	1,101.9	1,084.9	1,329.2	Par with EIS	Microfinance (100%)	-	11	4	-	21.9%	100%,0%,0%	4.1%	-	-	-	-	18.4%	CRISIL A (SO) - Series A PTCs
9	Northern Arc 2019 MFI Artemis	854.0	777.1	1,009.6	Par with EIS	Microfinance (100%)	-	9	6	-	21.9%	100%,0%,0%	5.1%	-	-	-	-	17.6%	CRISIL A(SO)/RWN-Series A PTCs
10	Northern Arc 2019 MFI Bruges	842.7	750.0	997.8	Par with EIS	Microfinance (100%)	-	10	6	-	21.9%	100%,0%,0%	5.1%	-	-	-	-	19.4%	CRISIL A+(SO)-Series A PTCs
11	Vivriti Leia 10 2019	965.7	906.8	1,146.8	Par with EIS	Microfinance (100%)	-	10	5	-	21.8%	100%,0%,0%	4.4%	-	-	-	-	20.9%	CRISIL AA- (SO) - Series A1 PTCs
12	Northern Arc 2019 MFI Chomsky	849.5	824.0	1,000.0	Par with EIS	Microfinance (100%)	-	10	3	-	21.8%	100%,0%,0%	6.4%	-	-	-	-	17.5%	CRISIL AA- (SO) - Series A1 PTCs

Asirvad Microfinance Limited- Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Cash flow subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter		Current quarter		Previous quarter										
											90+		180+	90+	180+	1+	90+	1+	90+								
1	Northern Arc 2018 MFI Hunza*	2,777.8	Par with EIS	Microfinance (100%)	4.5%	11	90.0%	98.6%	96.7%	101.6%	13.8%	1.3%	0.8%	1.2%	0.6%	0.7%	0.6%	0.7%	0.5%	NA	0.0%	-	-	-	-	-	
2	Vivriti Drake 12 2018	380.4	Par with EIS	Microfinance (100%)	7.0%	12	77.0%	98.2%	96.3%	97.4%	8.4%	2.5%	1.8%	1.7%	0.9%	1.5%	1.1%	1.0%	0.7%	NA	0.0%	-	57.8%	23.5%	23.5%	18.1	
3	Mercury Feb 2019	1,327.6	Par with EIS	Microfinance (100%)	4.4%	10	71.5%	97.8%	96.8%	96.9%	8.9%	2.7%	1.4%	1.4%	0.2%	1.7%	1.1%	1.2%	0.6%	NA	0.0%	-	26.6%	64.7%	44.6%	Above 20 times	
4	Vivriti Baggins 02 2019	1,111.7	Par with EIS	Microfinance (100%)	5.0%	9	42.0%	99.4%	98.2%	99.1%	7.0%	0.8%	0.3%	0.2%	0.0%	0.4%	0.2%	0.1%	0.0%	NA	0.0%	-	12.3%	33.4%	65.7%	3.9	
5	Venus March 2019	3,060.2	Par with EIS	Microfinance (100%)	4.3%	9	53.6%	99.0%	98.3%	98.9%	4.2%	1.2%	0.6%	0.4%	0.0%	0.6%	0.4%	0.3%	0.1%	NA	0.0%	-	13.4%	37.5%	63.0%	Above 20 times	
6	Vivriti Xavier 03 2019	655.0	Par with EIS	Microfinance (100%)	6.6%	8	42.4%	99.5%	99.1%	99.5%	2.0%	0.7%	0.2%	0.1%	0.0%	0.3%	0.2%	0.1%	0.0%	NA	0.0%	-	16.2%	31.8%	63.6%	4.9	
7	Northern Arc 2019 MFI Yon	2,031.1	Par with EIS	Microfinance (100%)	4.2%	9	45.5%	99.3%	98.6%	99.3%	1.9%	0.7%	0.3%	0.2%	0.0%	0.4%	0.2%	0.2%	0.1%	NA	0.0%	-	10.7%	29.5%	68.9%	4.3	
8	Northern Arc 2019 MFI Artemis	854.0	Par with EIS	Microfinance (100%)	5.1%	4	21.4%	99.2%	99.1%	99.4%	1.6%	0.1%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	NA	0.0%	-	8.2%	22.7%	74.8%	Not relevant	
9	Northern Arc 2019 MFI Bruges	842.7	Par with EIS	Microfinance (100%)	5.1%	4	21.4%	99.7%	99.6%	99.7%	1.3%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	NA	0.0%	-	8.4%	26.8%	72.2%	Not relevant	
10	Northern Arc 2019 MFI Poorna	1,101.9	Par with EIS	Microfinance (100%)	4.1%	5	21.9%	99.3%	99.0%	99.7%	0.4%	0.2%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	NA	0.0%	-	6.9%	24.3%	74.9%	Not relevant	
11	Vivriti Leia 10 2019	965.7	Par with EIS	Microfinance (100%)	4.4%	2	10.3%	99.8%	99.8%	-	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	NA	0.0%	-	6.9%	27.3%	73.1%	Not relevant	
12	Northern Arc 2019 MFI Chomsky	849.5	Par with EIS	Microfinance (100%)	6.4%	2	11.0%	99.8%	99.8%	-	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	NA	0.0%	-	7.6%	21.0%	76.2%	Not relevant	

*Performance as of Oct-19 payouts

AU Small Finance Bank- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support					Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows		Subordinated cashflows as % of pool cashflows
1	India Standard Loan Trust LV	3,959.7	4,470.0	4,903.2	Par with EIS	CV (77.9%) Car (22.1%)	94.5%, 4.5%	54	11	92%	12.8%	100%, 0%, 0%	7.9%	2.4%	5.5%	0.8%	8.4%	4.8%	CRISIL AAA (SO) - Series A PTCs, CRISIL AAA (SO) Equivalent - Liquidity Facility, I CRISIL BBB+ (SO) Equivalent - Second Loss Facility

AU Small Finance Bank- Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
											90+		180+	90+	180+	1+	90+	1+	90+								
1	India Standard Loan Trust LV	3,959.7	Par with EIS	CV (77.9%) Car (22.1%)	7.9%	4	10.2%	93.2%	97.2%	NA	1.3%	0.1%	0.0%	0.0%	0.0%	0.9%	0.9%	0.6%	0.6%	NA	0.0%	NA	9.8%	10.0%	83.3%	NA	

Avanse Financial Services Ltd- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Vivriti Victor 002 2018	1,084.3	1,320.0	1,638.6	Par with EIS	Education loan (100%)	-	46	27	-	13.2%	100%,0%,0%	2.6%	-	-	-	-	19.4%	CRISIL AA- (SO)-Series A1 PTCs, CRISIL A+ (SO)-Series A2 PTCs
2	Vivriti Uxie 12 2018	592.4	758.1	920.6	Par with EIS	Education loan (100%)	-	40	23	-	14.6%	100%,0%,0%	2.6%	-	-	-	-	18.8%	CRISIL AA- (SO)-Series A1 PTCs, CRISIL A+ (SO)-Series A2 PTCs

Avanse Financial Services Ltd- Pool Performance

Sr. no	Transaction name	Initial pool details										Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter								
									Current quarter	Previous quarter		90+	180+	90+	180+	1+	90+	1+	90+							
1	Vivriti Victor 002 2018	1,084.3	Par with EIS	Education loan (100%)	2.6%	22	49.2%	99.7%	99.2%	101.0%	30.6%	0.8%	0.8%	0.6%	0.2%	0.1%	0.1%	0.1%	0.1%	N.A	0.0%	-	7.6%	24.2%	68.1%	Above 20 times
2	Vivriti Uxie 12 2018	592.4	Par with EIS	Education loan (100%)	2.6%	12	32.8%	99.6%	99.4%	99.3%	21.5%	0.0%	0.0%	0.4%	0.0%	0.1%	0.0%	0.0%	0.0%	N.A	0.0%	-	5.1%	6.4%	83.1%	Not relevant

Belstar Investment and Finance Private Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	Vivriti Daryl 11 2018	432.7	380.8	517.9	Par with EIS	Microfinance (100%)	-	9	6	-	24.2%	100%, 0%, 0%	4.6%	-	-	-	-	-	Series A1 - 22.1% Series A2 - 21.1%	CRISIL A+(SO)-Series A1 PTCs CRISIL A(SO) - Series A2 PTCs
2	Vivriti Dawnstar 12 2018	450.0	409.5	533.2	Par with EIS	Microfinance (100%)	-	9	7	-	24.2%	100%, 0%, 0%	6.8%	-	-	-	-	-	18.1%	CRISIL A(SO)-Series A1 PTCs
3	Northern Arc 2018 MFI Deaton	1,111.1	1,000.0	1,313.3	Par with EIS	Microfinance (100%)	-	9	8	-	24.2%	100%, 0%, 0%	4.2%	-	-	-	-	-	18.8%	CRISIL A- (SO)-Series A PTCs
4	Vivriti Helga 03 2019	567.6	526.9	664.8	Par with EIS	Microfinance (100%)	-	9	8	-	23.9%	100%,0%,0%	4.3%	-	-	-	-	-	20.7%	CRISIL A+ (SO) - Series A PTCs
5	Vivriti Rovena 03 2019	504.9	459.8	590.4	Par with EIS	Microfinance (100%)	-	9	8	-	23.9%	100%, 0%, 0%	6.8%	-	-	-	-	-	22.0%	CRISIL AA- (SO)-Series A1 PTCs
6	Northern Arc 2019 Leclerc	438.0	423.9	518.1	Par with EIS	Microfinance (100%)	-	9	7	-	27.5%	100%,0%,0%	6.8%	-	-	-	-	-	18.1%	CRISIL A+(SO) - Series A PTCs
7	Northern Arc 2019 MFI Kodaira	966.6	914.4	1,136.1	Par with EIS	Microfinance (100%)	-	9	7	-	23.6%	100%, 0%, 0%	5.1%	-	-	-	-	-	19.5%	CRISIL A+ (SO) - Series A PTCs

Belstar Investment and Finance Private Limited- Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter	Current quarter	Previous quarter	Current quarter	Previous quarter	Current quarter	Previous quarter								
		90+	180+	90+	180+	1+				90+	1+		90+														
1	Vivriti Daryl 11 2018	432.7	Par with EIS	Microfinance (100%)	4.6%	13	72.4%	98.8%	97.8%	98.8%	3.5%	2.0%	1.2%	1.1%	0.6%	1.0%	0.7%	0.6%	0.3%	-	0.0%	-	34.6%	85.2%	35.3%	Above 20 times	
2	Vivriti Dawnstar 12 2018	450.0	Par with EIS	Microfinance (100%)	6.8%	12	73.9%	99.0%	97.8%	98.9%	3.5%	1.6%	0.7%	0.7%	0.2%	0.9%	0.6%	0.4%	0.2%	-	0.0%	-	45.8%	9.8%	33.6%	Above 20 times	
3	Northern Arc 2018 MFI Deaton	1,111.1	Par with EIS	Microfinance (100%)	4.2%	12	73.9%	98.7%	98.1%	98.9%	3.2%	1.7%	1.0%	0.9%	0.4%	1.1%	0.7%	0.8%	0.3%	-	0.0%	-	30.5%	9.7%	40.8%	Above 20 times	
4	Vivriti Helga 03 2019	567.6	Par with EIS	Microfinance (100%)	4.3%	9	59.4%	99.0%	98.4%	98.9%	2.4%	1.4%	0.8%	0.5%	0.0%	0.7%	0.5%	0.4%	0.2%	-	0.0%	-	17.5%	55.1%	53.2%	2.3	
5	Vivriti Rovena 03 2019	504.9	Par with EIS	Microfinance (100%)	6.8%	9	59.9%	99.2%	98.8%	99.2%	2.1%	1.0%	0.6%	0.4%	0.0%	0.5%	0.4%	0.3%	0.1%	-	0.0%	-	29.9%	64.2%	42.7%	3.3	
6	Northern Arc 2019 Leclerc	438.0	Par with EIS	Microfinance (100%)	6.8%	9	53.8%	99.4%	99.1%	99.5%	2.0%	0.7%	0.4%	0.3%	0.0%	0.4%	0.3%	0.2%	0.1%	-	0.0%	-	21.0%	33.8%	59.1%	Above 20 times	
7	Northern Arc 2019 MFI Kodaira	966.6	Par with EIS	Microfinance (100%)	5.1%	4	24.4%	99.6%	99.6%	99.8%	0.7%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	-	0.0%	-	8.9%	27.0%	71.8%	Not relevant	

Cholamandalam Investment and Finance Company Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Platinum Trust March 2017 - Tranche III	3,193.0	3,487.6	3,816.1	Par with EIS	CV (100%)	100%,0%	17	13	89%	13.3%	100%, 0%, 0%	7.3%	4.2%	3.1%	-	8.3%	-	Rating Withdrawn
2	Platinum Trust March 2017 - Tranche IV	2,517.6	2,766.9	3,048.7	Par with EIS	CV (100%)	91%,9%	18	12	89%	13.8%	100%, 0%, 0%	7.8%	4.1%	3.7%	-	8.8%	-	Rating Withdrawn
3	Platinum Trust June 2017 - Tranche III	4,898.4	5,347.8	5,921.8	Par with EIS	CV (100%)	89%,11%	17	10	80%	13.9%	93%, 7%, 0%	6.6%	4.1%	2.5%	-	9.3%	-	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second Loss Facility
4	Platinum Trust September 2018 Tranche II	3,504.9	3,934.9	4,152.7	Par with EIS	CV (94%), Tractor (6%)	94%,6%	18	13	87%	12.7%	100%, 0%, 0%	6.9%	2.5%	4.4%	-	4.8%	-	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second Loss Facility
5	Platinum Trust December 2018	6,176.7	6,964.0	7,486.4	Par with EIS	CV (100%)	94%,6%	18	11	82%	13.6%	100%, 0%, 0%	6.8%	2.5%	4.3%	-	6.6%	-	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second Loss Facility
6	Platinum Trust March 2019	1,580.1	1,774.0	1,884.6	Par with monthly subordinated EIS	CV (100%)	100%.0%	19	12	86%	12.1%	100%, 0%, 0%	6.8%	4.0%	2.8%	-	5.5%	-	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second Loss Facility
7	Platinum trust June 2019 Tranche II	2,347.4	2,623.0	2,844.8	Par with EIS	CV (100%)	100%, 0%	19	12	86%	13.9%	100%,0%,0%	6.5%	2.5%	4.0%	-	7.4%	-	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second Loss Facility
8	Platinum Trust September 2019 - Tranche II	5,752.9	6,436.2	694.6	Par with EIS	CV (100%)	84%, 16%	19	11	82%	13.5%	100%,0%,0%	5.6%	2.5%	3.1%	-	6.9%	-	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) - Second Loss facility

Cholamandalam Investment and Finance Company Limited- Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter		Current quarter		Previous quarter										
											90+		180+	90+	180+	1+	90+	1+	90+								
1	Platinum Trust March 2017 - Tranche III	3,193.0	Par with EIS	CV (100%)	7.3%	31	91.0%	99.0%	100.2%	98.8%	11.8%	0.4%	0.3%	0.5%	0.3%	1.0%	0.3%	1.0%	0.3%	NA	0.0%	NA	61.5%	3.1%	37.4%	Not relevant	
2	Platinum Trust March 2017 - Tranche IV	2,517.6	Par with EIS	CV (100%)	7.8%	33	91.2%	98.8%	99.6%	98.0%	11.4%	0.8%	0.5%	0.7%	0.5%	1.2%	0.5%	1.2%	0.4%	NA	0.0%	NA	Fully Covered	4.5%	0.0%	Not relevant	
3	Platinum Trust June 2017 - Tranche III	4,898.4	Par with EIS	CV (100%)	6.6%	30	86.6%	98.6%	99.7%	98.7%	10.2%	0.7%	0.6%	0.7%	0.6%	1.2%	0.4%	1.3%	0.4%	0.0%	0.0%	NA	58.3%	3.8%	40.1%	Above 20 times	
4	Platinum Trust September 2018 Tranche II	3,504.9	Par with EIS	CV (94%), Tractor (6%)	6.9%	15	50.2%	97.1%	96.5%	97.4%	5.4%	1.3%	0.7%	0.9%	0.3%	1.6%	0.4%	1.3%	0.2%	0.0%	0.0%	NA	15.3%	3.5%	81.9%	Above 20 times	
5	Platinum Trust December 2018	6,176.7	Par with EIS	CV (100%)	6.8%	12	37.5%	98.0%	99.4%	97.5%	3.9%	0.5%	0.4%	0.6%	0.4%	0.9%	0.1%	0.8%	0.1%	0.0%	0.0%	NA	12.0%	6.1%	82.9%	Above 20 times	
6	Platinum Trust March 2019	1,580.1	Par with EIS	CV (100%)	6.8%	9	26.6%	97.2%	96.9%	98.2%	2.7%	0.2%	0.0%	0.1%	0.0%	0.9%	0.0%	0.6%	0.0%	0.0%	0.0%	NA	10.0%	4.3%	86.3%	Not relevant	
7	Platinum trust June 2019 Tranche II	2,347.4	Par with EIS	CV (100%)	6.5%	6	17.9%	97.7%	98.5%	96.9%	1.5%	0.1%	0.0%	0.0%	0.0%	0.5%	0.0%	0.4%	0.0%	0.0%	0.0%	NA	8.7%	6.6%	85.7%	Not relevant	
8	Platinum Trust September 2019 - Tranche II	5,752.9	Par with EIS	CV (100%)	5.6%	3	9.5%	96.2%	96.2%	-	0.9%	0.0%	0.0%	-	-	0.4%	0.0%	-	-	0.0%	0.0%	NA	6.7%	6.8%	87.4%	Not relevant	

Digamber Capfin Ltd- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Poor Trust Aug 2019	1,110.8	1,075.0	1,359.7	Par with EIS	Microfinance (100%)	-	9	7	-	24.9%	100%, 0%, 0%	6.5%	-	-	-	-	20.9%	CRISIL A(SO)-Series A PTCs

Digamber Capfin Ltd- Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC		
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows					Current quarter			Previous quarter		Current quarter		Previous quarter												
						Current quarter				Previous quarter	90+		180+	90+	180+	1+	90+	1+	90+										
1	Poor Trust Aug 2019	1,110.8	Par with EIS	Microfinance (100%)	6.5%	4	22.0%	99.9%	99.9%	99.9%	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	11.1%	13.4%	69.8%	Not relevant

Digikredit Finance Pvt. Ltd. - Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	Vivriti Garth 08 2019	126.3	113.7	151.3	Par with EIS	SME loans(100%)	-	10	11	-	22.0%	(100%,0%,0%)	5.4%	-	-	-	-	-	23.2% - Series A1 PTCs, 18.0% - Series A2 PTCs	CRISILA-(SO) - Series A1 PTCs ; CRISIL BBB(SO) - Series A2 PTCs

Digikredit Finance Pvt. Ltd. - Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
		90+	180+	90+	180+						1+		90+	1+	90+												
1	Vivriti Garth 08 2019	126.3	Par with EIS	SME loans(100%)	5.4%	3	21.5%	100.0%	100.0%	-	0.0%	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	0.0%	-	8.8%	24.1%	73.5%	Not relevant	

Equitas Finance Ltd. - Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	SME POOL-SERIES III-FEBRUARY 2016	1,162.4	1,340.7	1,855.4	Par with EIS	Secured Business Loans (100%)	-	26	9	27%	24.0%	100%, 0%, 0%	1.9%	-	-	-	-	-	27.5%	CRISIL AA- (SO) - Series A1 PTCs
2	SME Pool - Series IV- March 2016	552.6	639.5	888.7	Par with EIS	Secured business loans (100%)	-	31	8	26%	23.8%	100%, 0%, 0%	3.2%	-	-	-	-	-	27.8%	CRISIL A (SO) - Series A PTCs
3	SME Pool - Series V- August 2016	1,781.9	2,212.8	2,800.0	Par with EIS	Secured business loans (100%)	-	29	10	31%	23.8%	100%, 0%, 0%	6.8%	-	-	-	-	-	20.7%	CRISIL A (SO) - Series A PTCs

Equitas Finance Ltd. - Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
		90+	180+	90+	180+	1+				90+	1+		90+														
1	SME POOL-SERIES III-FEBRUARY 2016	1,162.4	Par with EIS	Secured Business Loans (100%)	1.9%	46	91.1%	97.5%	85.9%	77.9%	22.2%	5.6%	5.4%	5.3%	5.0%	3.1%	3.0%	2.8%	2.7%	NA	0.0%	-	96.4%	17.8%	1.2%	3.6	
2	SME Pool - Series IV- March 2016	552.6	Par with EIS	Secured business loans (100%)	3.2%	45	87.9%	97.3%	99.1%	98.0%	23.2%	7.1%	6.8%	6.6%	6.3%	3.9%	3.8%	3.4%	3.2%	NA	0.0%	-	73.5%	88.0%	14.1%	3.3	
3	SME Pool - Series V- August 2016	1,781.9	Par with EIS	Secured business loans (100%)	6.8%	40	83.0%	97.6%	94.6%	94.9%	22.4%	4.4%	4.1%	4.2%	3.8%	1.9%	1.8%	1.7%	1.6%	NA	0.0%	-	57.9%	5.3%	40.5%	4.2	

ESAF Small Finance Bank Ltd. - Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflow		
1	Cedar Inclusive Finance Trust 6	1,204.9	1,226.7	1,369.7	Par with EIS	Microfinance loans (100%)	-	7	7	-	23.5%	100%, 0%, 0%	4.6%	-	-	-	-	-	Series A1- 20.5%, Series A2- 15.6%, Series A3- 10.4%	Ratings Withdrawn

ESAF Small Finance Bank Ltd. - Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
		90+	180+	90+	180+	1+				90+	1+		90+														
1	Cedar Inclusive Finance Trust 6*	1,204.9	Par with EIS	Microfinance loans (100%)	4.6%	16	100.0%	98.6%	98.6%	99.3%	10.0%	0.0%	0.0%	0.0%	0.0%	1.4%	0.0%	1.4%	0.0%	-	0.0%	-	-	-	-	-	-

*Performance as of Oct-19 payouts

Ess Kay Fincorp Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflow	
1	Northern Arc 2019 CV Valyria	660.2	680.7	862.5	Par with EIS	CV (71.4%) Car (28.6%)	(8%,92%)	19	8	81%	20.1%	100%,0%,0%	4.6%	-	-	-	21.5%		CRISIL AA- (SO) – Series A1 PTCs ; CRISIL A (SO) – Series A2 PTCs
2	Northern Arc 2019 CV Voldemort	322.4	315.7	421.2	Par with EIS	CV (65.1%) Car (16.9%) Tractor (18.0%)	(13%,87%)	18	8	82%	20.0%	100%,0%,0%	7.7%	0.0%	0.0%	0.0%	16.8%		CRISIL AA- (SO) – Series A1 PTCs ; CRISIL A (SO) – Series A2 PTCs
3	Ankur Oct 2019	208.7	194.7	254.0	Par with EIS	CV (41.6%), Tractor (39.4%), Car (19.0%)	(66%,33%)	15	10	76%	15.2%	100%,0%,0%	7.6%	-	-	-	23.3%		CRISIL AA(SO) - Series A1 PTCs
4	A. K. Manya September 2019	430.5	451.4	548.4	Par with EIS	CV (79.6%) Car (20.4%)	(0.1%,99.9%)	15	9	82%	22.0%	100%,0%,0%	7.9%	-	-	-	17.7%		CRISIL AA(SO) – Series A1 PTCs
5	Vivriti Neal 09 2019	544.4	556.5	693.9	Par with EIS	CV (50.6%), Tractor (43.1%), Car (6.3%)	(0%,100%)	15	9	76%	21.8%	100%,0%,0%	7.7%	-	-	-	14.8%		CRISIL AA(SO) - Series A1 PTCs, CRISIL A+ (SO) - Series A2 PTCs

Ess Kay Fincorp Limited- Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter	Current quarter	Previous quarter	Current quarter	Previous quarter	Current quarter	Previous quarter								
		90+	180+	90+	180+	1+				90+	1+		90+														
1	Northern Arc 2019 CV Valyria	660.2	Par with EIS	CV, Car receivables	4.6%	5	13.6%	96.0%	96.9%	-	3.2%	0.0%	0.0%	0.0%	0.0%	0.7%	0.0%	0.4%	0.0%	0.0%	0.0%	-	7.1%	27.8%	72.7%	Not relevant	
2	Northern Arc 2019 CV Voldemort	322.4	Par with EIS	CV, tractor receivables	7.7%	5	15.0%	94.2%	94.6%	-	3.4%	0.4%	0.0%	0.0%	0.0%	1.1%	0.1%	0.5%	0.0%	0.0%	0.0%	-	10.9%	17.7%	75.7%	Not relevant	
3	Ankur Oct 2019	208.7	Par with EIS	CV (41.6%), Tractor (39.4%), Car receivables (19.0%)	7.6%	2	6.4%	96.4%	96.0%	-	1.0%	0.0%	0.0%	-	-	0.3%	0.0%	-	-	0.0%	0.0%	-	10.9%	31.8%	67.6%	Not relevant	
4	A. K. Manya September 2019	430.5	Par with EIS	CV, Car receivables	7.9%	3	11.3%	93.2%	93.2%	-	1.9%	0.0%	0.0%	-	-	1.0%	0.0%	-	-	0.0%	0.0%	-	11.0%	21.7%	73.1%	Not relevant	
5	Vivriti Neal 09 2019	544.4	Par with EIS	CV (50.6%), Tractor (43.1%), Car receivables (6.3%)	7.7%	3	9.1%	90.8%	90.9%	-	2.3%	0.0%	0.0%	-	-	1.1%	0.0%	-	-	0.0%	0.0%	-	11.3%	28.6%	69.0%	Not relevant	

Fincare Small Finance Bank Ltd. - Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	Jasmine Trust 2018	554.0	578.0	669.2	Par with EIS	Microfinance (100%)	-	21	6	-	24.7%	100%, 0%, 0%	8.7%	-	-	-	-	-	13.6%	CRISIL A- (SO)-Series A1 PTCs

Fincare Small Finance Bank Ltd. - Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
		90+	180+	90+	180+	1+				90+	1+		90+														
1	Jasmine Trust 2018	554	Par with EIS	Microfinance (100%)	8.7%	12	68.6%	98.9%	97.8%	98.3%	6.2%	1.6%	0.9%	0.7%	0.0%	0.8%	0.6%	0.4%	0.2%	-	0.0%	-	18.5%	24.5%	65.5%	Above 20 times	

HDB Financial Services Ltd- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Venus Trust February 2017	9,440.0	10,303.9	11,158.3	Par with EIS	CV (100%)	76%, 24%	16	12	87%	13.2%	100%, 0%, 0%	6.0%	-	-	-	7.7%	-	CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs
2	Venus Trust March 2017	4,974.0	5,420.4	5,841.1	Par with EIS	CV (76%) & CE (24%)	89%, 11%	16	13	86%	12.7%	100%, 0%, 0%	5.8%	-	-	-	7.2%	-	Rating Withdrawn
3	Venus Trust November 2018 Series 1	5,991.4	6,594.4	7,019.4	Par with EIS	CV (59%) & CE (41%)	82%, 18%	16	12	84%	12.8%	100%, 0%, 0%	5.0%	-	-	-	6.1%	-	CRISIL AAA (SO) - Series A PTCs
4	Venus Trust November 2018 Series 2	5,990.5	6,585.6	7,024.8	Par with EIS	CV (63%) & CE (37%)	82%, 18%	16	13	84%	12.9%	88%, 12%, 0%	5.7%	-	-	-	6.1%	-	CRISIL AAA (SO) - Series A PTCs
5	Venus Trust March 2019	4,021.5	4,448.6	4,785.7	Par with EIS	CV (60%) & CE (40%)	79%, 21%	18	10	85%	13.0%	100%, 0%, 0%	5.6%	-	-	-	7.0%	-	CRISIL AAA (SO) - Series A PTCs
6	Venus Trust June 2019	10,898.6	11,884.0	12,584.9	Par with EIS	CV 93%. CE 7%	(64%, 36%)	15	15	91%	12.8%	100%, 0%	4.9%	-	-	-	5.6%	-	CRISIL AAA (SO)- Series A PTCs

HDB Financial Services Ltd- Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
		90+	180+	90+	180+	1+				90+	1+		90+														
1	Venus Trust February 2017	9,440.0	Par with EIS	CV (100%)	6.0%	34	96.2%	99.2%	98.8%	98.0%	14.2%	1.0%	0.7%	0.8%	0.6%	0.8%	0.4%	0.7%	0.3%	NA	0.0%	NA	Fully Covered	30.4%	0.0%	Not Relevant	
2	Venus Trust March 2017	4,974.0	Par with EIS	CV (76%) & CE (24%)	5.8%	33	95.9%	98.7%	101.7%	99.0%	13.7%	1.6%	1.1%	1.6%	0.8%	1.3%	0.7%	1.3%	0.6%	NA	0.0%	NA	Fully Covered	2.2%	0.0%	Not Relevant	
3	Venus Trust November 2018 Series 1	5,991.4	Par with EIS	CV (59%) & CE (41%)	5.0%	13	48.2%	97.0%	95.9%	96.4%	5.8%	1.8%	0.5%	1.1%	0.2%	1.6%	0.4%	1.1%	0.2%	NA	0.0%	NA	10.6%	4.2%	85.8%	19.0	
4	Venus Trust November 2018 Series 2	5,990.5	Par with EIS	CV (63%) & CE (37%)	5.7%	13	49.1%	95.8%	95.2%	95.6%	6.8%	3.1%	1.2%	1.8%	0.5%	2.2%	0.8%	1.7%	0.4%	NA	0.0%	NA	12.2%	4.3%	84.2%	10.2	
5	Venus Trust March 2019	4,021.5	Par with EIS	CV (60%) & CE (40%)	5.6%	9	31.1%	96.0%	95.1%	96.3%	3.4%	1.6%	0.3%	0.4%	0.0%	1.4%	0.1%	0.9%	0.3%	NA	0.0%	NA	8.9%	5.9%	86.0%	Above 20 times	
6	Venus Trust June 2019	10,898.6	Par with EIS	CV (93%) & CE (7%)	4.9%	6	28.1%	97.6%	97.4%	97.8%	4.9%	0.4%	0.0%	0.0%	0.0%	0.7%	0.1%	0.3%	0.0%	NA	0.0%	NA	7.2%	4.8%	88.5%	Not relevant	

Home Credit India Finance Pvt Ltd- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	Ameyaa IFMR Capital 2018	1,102.4	1,178.7	1,646.6	Par with EIS	Cash Loans (100%)	-	14	10	-	26.5%	100%,0%,0%	3.3%	-	-	-	-	-	Series A1 PTCs- 32.8% Series A2 PTCs - 28.1%	Ratings Withdrawn
2	Avyaya SBL Northern Arc 2018	1,047.4	1,015.9	1,592.5	Par with EIS	Cash Loans (100%)	-	16	11	-	25.7%	42%, 56%,2%	3.5%	-	-	-	-	-	Series A1 PTCs- 31.6% Series A2 PTCs - 26.9%	CRISIL A- (SO) - Series A1, CRISIL BB+ (SO) - Series A2 PTCs
3	Northern Arc 2019 CDL Samarambh	638.7	605.7	638.7	Par with EIS	Consumer Durable Loans(100%)	-	2	3	76%	-	100%,0%,0%	5.0%	-	-	-	7.2%	-	Ratings Withdrawn	
4	Northern Arc 2019 CDL Callisto	662.4	609.4	682.5	Par with EIS	Consumer Durable Loans(100%)	-	3	4	79%	6.8%	100%,0%,0%	4.8%	-	-	-	-	Series A1 PTCs - 10.6% Series A2 PTCs - 8.5%	CRISIL A1 (SO) - Series A1 PTCs; CRISIL A2 (SO) - Series A2 PTCs	

Home Credit India Finance Pvt Ltd- Pool Performance

Sr. no	Transaction name	Initial pool details						Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC				
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Current quarter		Previous quarter									Current quarter		Previous quarter	
									Current quarter	Previous quarter		90+	180+	90+	180+								1+	90+	1+	90+
1	Ameyaa IFMR Capital 2018	1,102.4	Par with EIS	Cash Loans (100%)	3.3%	23	95.0%	90.9%	82.6%	82.2%	23.4%	0.0%	0.0%	17.7%	16.2%	9.7%	0.0%	8.8%	8.4%	-	0.0%	-	Fully covered	Fully covered	0.0%	Not relevant
2	Avyaya SBL Northern Arc 2018	1,047.4	Par with EIS	Cash Loans (100%)	4.3%	18	72.9%	93.9%	88.1%	90.6%	22.7%	12.3%	10.3%	10.4%	8.0%	5.2%	5.2%	4.0%	4.0%	-	0.0%	-	Fully covered	Fully covered	0.0%	5.7
3	Northern Arc 2019 CDL Samarambh*	638.7	Par with EIS	Consumer Durable Loans(100%)	5.0%	4	93.0%	96.2%	124.0%	94.4%	2.7%	3.2%	0.0%	0.2%	0.0%	3.7%	1.6%	5.2%	0.2%	NA	0.0%	-	-	-	-	
4	Northern Arc 2019 CDL Callisto	662.4	Par with EIS	Consumer Durable Loans(100%)	4.8%	3	70.2%	91.7%	91.5%	-	4.1%	0.2%	0.0%	-	-	5.6%	0.1%	-	-	NA	0.0%	-	19.7%	20.5%	66.6%	Not relevant

*Performance as of Oct-19 payouts

India Infoline Finance Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Robust CV Trust Nov 2018	2,365.5	2,745.7	2,915.7	Par with EIS	CV (100%)	81%, 19%	20	9	80%	14.3%	100%, 0%, 0%	10.0%	10.0%	-	-	5.7%	-	CRISIL AAA (SO) – Series A PTCs
2	Sparkle Trust June 2019	1,499.9	1,602.1	1,651.1	Par with turbo amortisation	Gold (100%)	-	9	3	76%	16.5%	100%, 0%, 0%	13.6%	13.6%	-	-	3.0%	-	Rating withdrawn

India Infoline Finance Limited- Pool Performance

Sr. no	Transaction name	Initial pool details										Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter								
									Current quarter	Previous quarter		90+	180+	90+	180+	1+	90+	1+	90+							
1	Robust CV Trust Nov 2018	2,365.5	Par with EIS	CV (100%)	10.0%	13	40.8%	94.2%	104.3%	94.9%	6.5%	2.3%	1.4%	3.8%	1.6%	2.7%	0.9%	3.1%	0.9%	NA	0.0%	NA	18.6%	5.0%	77.5%	11.4
2	Sparkle Trust June 2019	1,499.9	Par with turbo amortisation	Gold (100%)	13.6%	5	20.8%	89.2%	87.0%	99.5%	17.7%	0.0%	0.0%	0.0%	0.0%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	NA	18.6%	1.1%	65.6%	Not relevant

Indiabulls Consumer Finance Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	BL Securitization Trust	1,278.7	1,427.4	1,541.8	Par with EIS	MSME (100%)	-	12	9	-	18.9%	100%, 0%, 0%	11.6%	-	-	-	7.0%	-	CRISIL AAA(SO) - Series A PTCs
2	BL Securitization Trust I Jan 2019	2,363.7	2,648.4	2,844.9	Par with EIS	MSME (100%)	-	42	9	-	18.8%	100%, 0%, 0%	11.7%	-	-	-	7.3%	-	CRISIL AAA(SO) - Series A PTCs
2	BL Securitization Trust II Mar 2019	668.8	736.2	791.6	Par with EIS	MSME (100%)	-	12	11	-	18.8%	100%, 0%, 0%	12.7%	-	-	-	6.3%	-	CRISIL AAA(SO) - Series A PTCs

Indiabulls Consumer Finance Limited- Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC			
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter		90+	180+	90+	180+	1+	90+								1+	90+	
											90+		180+	90+																180+
1	BL Securitization Trust	1,278.7	Par with EIS	MSME (100%)	11.6%	11	49.8%	97.1%	94.3%	96.8%	4.6%	3.0%	1.9%	1.8%	0.4%	0.4%	1.2%	0.2%	0.6%	-	0.0%	-	26.1%	5.2%	70.2%	15.2				
2	BL Securitization Trust I Jan 2019	2,363.7	Par with EIS	MSME (100%)	11.7%	10	46.5%	97.3%	95.1%	97.1%	5.0%	2.8%	1.0%	1.3%	0.3%	1.3%	1.0%	0.2%	0.4%	-	0.0%	-	24.5%	5.5%	71.5%	0.8				
2	BL Securitization Trust II Mar 2019	668.8	Par with EIS	MSME (100%)	12.7%	8	43.3%	98.1%	97.3%	98.0%	6.1%	1.6%	1.4%	1.0%	0.0%	0.9%	1.3%	0.5%	0.5%	-	0.0%	-	24.6%	5.6%	71.6%	Above 20 times				

IndoStar Capital Ltd- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Star CV Trust May 2019	1,577.1	1,815.5	1,928.9	Par with EIS	CV (74.0%), CAR (9.2%), MUV (6.7%), CE (2.9%) others (7.2%)	57%, 43%	19	9	81%	14.7%	100%,0%,0%	13.1%	-	-	-	5.9%	-	CRISIL AAA (SO) - Series A PTCs
2	Star CV Trust June 2019	824.2	902.1	1,303.2	Par with EIS	CV(76.3%),CE(3.6%),CAR(7.4%),MUV(5.8%), others(6.8%)	40%, 60%	18	9	81%	15.7%	100%,0%,0%	13.2%	-	-	-	7.5%	-	CRISIL AAA (SO) - Series A PTCs
3	Star CV Trust September 2019	1,322.8	1,528.7	1,662.7	Par with EIS	CV (75.5%), Car (12.1%), MUV (7.1%), CE (3.4%), Others (2.0%)	53%,47%	20	7	79%	15.9%	100%,0%,0%	13.6%	-	-	-	8.0%	-	CRISIL AAA (SO) - Series A PTCs

IndoStar Capital Ltd- Pool Performance

Sr. no	Transaction name	Initial pool details											Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordinated cashflows as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter									
									Current quarter	Previous quarter		90+	180+	90+	180+	1+	90+	1+	90+								
1	Star CV Trust May 2019	1,577.1	Par with EIS	CV (74.0%), CAR (9.2%), MUV (6.7%), CE (2.9%) others (7.2%)	13.1%	7	23.7%	95.6%	96.0%	94.7%	3.7%	1.7%	0.1%	0.0%	0.0%	1.2%	0.2%	0.6%	0.0%	0.0%	0.0%	-	18.6%	3.4%	78.7%	Above 20 times	
2	Star CV Trust June 2019	824.2	Par with EIS	CV(76.3%),CE(3.6%),CAR(7.4%),MUV(5.8%), others(6.8%)	13.2%	6	19.7%	92.5%	92.1%	92.9%	4.5%	0.4%	0.0%	0.0%	0.0%	2.0%	0.1%	0.8%	0.0%	0.0%	0.0%	-	18.2%	3.3%	79.2%	Not relevant	
3	Star CV Trust September 2019	1,322.8	Par with EIS	CV (75.5%), Car (12.1%), MUV (7.1%), CE (3.4%), Others (2.0%)	13.6%	6	9.0%	94.3%	94.3%	-	1.3%	0.0%	0.0%	-	-	0.7%	0.0%	-	-	0.0%	0.0%	-	16.3%	7.7%	77.7%	Not relevant	

Lendingkart Finance Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	Northern Arc 2019 SBL Miles	527.1	558.2	669.0	Par with EIS	Unsecured SME (100%)	-	14	8	-	18.6%	100%,0%,0%	7.9%	-	-	-	-	-	17.8%	Provisional CRISIL A+ (SO) - Series A1 PTCs, Provisional CRISIL BBB+ (SO) - Series A2 PTCs

Lendingkart Finance Limited- Pool Performance

Sr. no	Transaction name	Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter		Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
									Current quarter	Previous quarter		90+	180+	90+	180+	1+	90+	1+	90+							
1	Northern Arc 2019 SBL Miles	527.1	Par with EIS	Unsecured SME (100%)	7.9%	1	3.9%	97.1%	97.1%	NA	0.9%	0.0%	0.0%	-	-	0.1%	0.0%	-	-	-	0.0%	-	10.1%	22.6%	73.9%	Not Relevant

Magma Fincorp Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	MFL Securitisation Trust LI	800.9	901.4	986.1	Par with EIS	Car (100%)	91%, 9%	17	15	77%	16.0%	100%, 0%, 0%	8.5%	2.8%	5.7%	1.3%	8.3%	-	CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs, CRISIL AAA (SO) Equivalent - Liquidity facility, CRISIL BBB+ (SO) Equivalent - Second loss facility
2	MFL Securitisation Trust LII	1,001.2	1,124.6	1,234.9	Par with EIS	Car (100%)	88%, 12%	17	15	76%	16.0%	100%, 0%, 0%	8.2%	2.8%	5.4%	1.2%	8.6%	-	CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs, CRISIL AAA (SO) Equivalent - Liquidity facility, CRISIL BBB- (SO) Equivalent - Second loss facility
3	MFL Securitisation Trust LVII	942.4	1,028.5	1,129.4	Par with EIS	Car (100%)	75%, 25%	14	16	75%	16.5%	100%, 0%, 0%	8.2%	2.9%	5.3%	1.3%	8.7%	-	CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs, CRISIL AAA (SO) Equivalent - Liquidity facility, CRISIL BBB+ (SO) Equivalent - Second loss facility
4	MFL Securitisation Trust LXII	1,542.6	1,752.2	1,951.0	Par with EIS	Car(80%), CV(13%) and CE(7%)	73%, 27%	20	13	77%	16.4%	100%, 0%, 0%	7.7%	2.8%	4.9%	0.8%	10.0%	-	CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs, CRISIL AAA (SO) Equivalent - Liquidity facility, CRISIL BBB+ (SO) Equivalent - Second loss facility
5	MFL Securitisation Trust LXXII	1,920.2	2,229.3	2,380.0	Par with EIS	Car (100%)	57%, 43%	19	14	81%	15.7%	100%, 0%, 0%	8.1%	2.8%	5.2%	-	6.0%	-	CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility
6	MFL Securitisation Trust LXXIV	1,560.4	1,789.1	1,924.6	Par with EIS	Car (100%)	74%, 26%	19	11	75%	15.1%	100%, 0%, 0%	8.1%	3.5%	4.6%	-	6.7%	-	CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility
7	MFL Securitisation Trust LXXVI	6,003.0	6,997.6	7,420.6	Par with EIS	Car (58%), CV (22%), CE (15%), Tractor (5%)	100%, 0%	20	10	79%	14.0%	95%, 5%, 0%	8.3%	4.0%	4.3%	-	5.5%	-	CRISIL AA (SO) - Series A1 PTCs and Series A2 PTCs, CRISIL BBB- (SO) Equivalent - Second loss facility
8	MFL Securitisation Trust LXXVIII	2,002.2	2,317.9	2,555.9	Par with EIS	Car (67%), CV (11%), Tractor (22%)	71%, 29%	21	12	77%	16.7%	100%, 0%, 0%	10.4%	2.7%	7.7%	-	9.0%	-	CRISIL AAA (SO) - Series A1 PTCs, Series A2 PTCs, Series B PTCs, Series C PTCs and Series D PTCs; CRISIL BBB- (SO) Equivalent - Second loss facility
9	MFL Securitisation Trust LXXXI	1,955.4	2,209.6	2,431.9	Par with EIS	Car (68%), CV (25%), CE (7%)	0%, 100%	16	12	81%	18.4%	100%, 0%, 0%	8.4%	2.8%	5.6%	-	8.9%	-	CRISIL AAA (SO) - Series A1 PTCs and Series A2 PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility
10	MFL Securitisation Trust LXXXIX	1,910.0	2,185.8	2,417.6	Par with EIS	Car (87%), CV (13%)	52%, 48%	21	8	77%	16.0%	100%, 0%, 0%	7.9%	-	-	-	9.3%	-	CRISIL AAA (SO) - Series A1 PTCs, Series A2 PTCs, Series A3 PTCs

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support					Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows		Subordinated cashflows as % of pool cashflows
11	MFL Securitisation Trust LXXX	2,128.2	2,380.7	2,575.2	Par with EIS	Car (100%)	49%, 51%	14	14	74%	17.9%	100%, 0%, 0%	8.5%	2.9%	5.6%	-	7.3%	-	CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility
12	MFL Securitisation Trust LXXIX	606.3	707.2	752.5	Par with EIS	Car (100%)	64%, 36%	20	10	76%	14.9%	100%, 0%, 0%	8.9%	4.1%	4.8%	-	5.8%	-	CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs, CRISIL BBB (SO) Equivalent - Second loss facility
13	MFL Securitisation Trust LXXXIII	1,891.5	2,214.7	2,381.5	Par with EIS	CV (100%)	69%, 31%	21	9	78%	15.1%	100%, 0%, 0%	7.9%	4.8%	3.1%	-	6.7%	-	CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility
14	MFL SECURITISATION TRUST XCIV	966.8	1,077.3	1,170.4	Par with EIS	Car (69%), CV (29%), CE (2%)	83%, 17%	17	10	79%	15.2%	100%, 0%, 0%	9.3%	6.6%	2.6%	-	7.7%	-	CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility
15	MFL Securitisation Trust XC	3,180.1	3,512.9	4,016.2	Par with EIS	Car (54%), CV (22%), Tractor (17%), CE (7%)	18%, 82%	17	11	79%	18.3%	100%, 0%, 0%	1.9%	-	-	-	11.8%	-	CRISIL AAA (SO) - Series A1 PTC, Series A2 PTC, CRISIL BBB- (SO) - Series B PTCs

Magma Fincorp Limited- Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter		Current quarter		Previous quarter										
											90+		180+	90+	180+	1+	90+	1+	90+								
1	MFL Securitisation Trust LI	800.9	Par with EIS	Car (100%)	8.5%	31	89.8%	98.1%	100.3%	100.1%	16.0%	1.5%	1.2%	1.5%	1.1%	1.8%	1.1%	1.7%	1.0%	0.0%	0.0%	49.6%	96.0%	1.4%	10.6%	Above 20 times	
2	MFL Securitisation Trust LII	1,001.2	Par with EIS	Car (100%)	8.2%	31	89.2%	97.7%	99.7%	101.2%	16.9%	2.1%	1.2%	1.9%	1.2%	2.1%	1.3%	2.1%	1.1%	0.0%	0.0%	52.3%	90.8%	6.1%	15.3%	Above 20 times	
3	MFL Securitisation Trust LVII	942.4	Par with EIS	Car (100%)	8.2%	26	90.0%	98.3%	98.9%	99.3%	16.5%	1.3%	0.9%	1.1%	0.7%	1.5%	0.9%	1.5%	0.7%	0.0%	0.0%	42.1%	-	-	-	-	
4	MFL Securitisation Trust LXII	1,542.6	Par with EIS	Car(80%), CV(13%) and CE(7%)	7.7%	21	65.0%	97.5%	96.0%	99.4%	16.4%	1.8%	1.1%	1.4%	0.9%	1.8%	0.8%	1.5%	0.5%	0.0%	0.0%	97.3%	26.1%	7.0%	71.5%	18.0	
5	MFL Securitisation Trust LXXII	1,920.2	Par with EIS	Car (100%)	8.1%	12	47.3%	97.5%	97.6%	98.2%	11.6%	1.1%	0.4%	0.6%	0.3%	1.2%	0.4%	0.9%	0.2%	0.0%	0.0%	-	16.8%	5.2%	79.1%	Above 20 times	
6	MFL Securitisation Trust LXXIV	1,560.4	Par with EIS	Car (100%)	8.1%	12	44.5%	97.6%	96.4%	96.5%	9.9%	1.1%	0.4%	0.5%	0.1%	1.1%	0.3%	0.8%	0.1%	0.0%	0.0%	-	16.2%	5.6%	79.4%	Above 20 times	
7	MFL Securitisation Trust LXXVI	6,003.0	Par with EIS	Car (58%), CV (22%), CE (15%), Tractor (5%)	8.3%	9	28.2%	95.0%	94.6%	96.7%	4.5%	1.7%	0.5%	0.6%	0.0%	1.6%	0.4%	1.1%	0.1%	0.0%	0.0%	-	12.7%	4.6%	83.5%	Above 20 times	
8	MFL Securitisation Trust LXXVIII	2,002.2	Par with EIS	Car (67%), CV (11%), Tractor (22%)	10.4%	9	28.5%	96.0%	94.8%	97.7%	5.6%	1.2%	0.5%	0.7%	0.0%	1.4%	0.3%	0.8%	0.1%	0.0%	0.0%	-	16.4%	7.3%	77.9%	Above 20 times	
9	MFL Securitisation Trust LXXXI	1,955.4	Par with EIS	Car (68%), CV (25%), CE (7%)	8.4%	8	37.6%	94.7%	94.2%	95.9%	10.6%	1.7%	0.3%	0.4%	0.0%	2.5%	1.0%	1.2%	0.1%	0.0%	0.0%	-	15.2%	1.7%	73.4%	Above 20 times	
10	MFL Securitisation Trust LXXXIX	1,910.0	Par with EIS	Car (87%), CV (13%)	7.9%	4	12.9%	96.1%	95.9%	97.0%	2.5%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.1%	0.0%	0.0%	0.0%	-	10.2%	10.1%	81.6%	Not relevant	
11	MFL Securitisation Trust LXXX	2,128.2	Par with EIS	Car (100%)	8.5%	9	46.2%	97.0%	96.3%	97.7%	11.8%	0.8%	0.1%	0.2%	0.0%	1.3%	0.2%	0.8%	0.0%	0.0%	0.0%	-	17.3%	4.2%	79.5%	Above 20 times	
12	MFL Securitisation Trust LXXIX	606.3	Par with EIS	Car (100%)	8.9%	9	32.4%	98.2%	97.6%	99.0%	7.7%	0.4%	0.2%	0.2%	0.0%	0.6%	0.1%	0.4%	0.0%	0.0%	0.0%	-	14.3%	4.8%	81.8%	Above 20 times	
13	MFL Securitisation Trust LXXXIII	1,891.5	Par with EIS	CV (100%)	7.9%	6	18.9%	96.7%	96.1%	97.3%	3.5%	0.5%	0.0%	0.0%	0.0%	0.7%	0.1%	0.3%	0.0%	0.0%	0.0%	-	10.7%	6.3%	84.0%	Not relevant	
14	MFL SECURITISATION TRUST XCIV	966.8	Par with EIS	Car (69%), CV (29%), CE (2%)	9.3%	2	7.8%	98.4%	98.4%	-	1.2%	0.0%	0.0%	-	-	0.1%	0.0%	-	-	0.0%	0.0%	-	10.9%	7.7%	82.7%	Not relevant	
15	MFL Securitisation Trust XC	3,180.1	Par with EIS	Car (54%), CV (22%), Tractor (17%), CE (7%)	1.9%	3	12.2%	93.5%	93.5%	-	2.6%	0.0%	0.0%	-	-	0.9%	0.0%	-	-	0.0%	0.0%	-	2.5%	12.9%	86.4%	Not relevant	

Muthoot Capital Services Ltd. - Initial Pool Details

						Pool Characteristics						Credit Support							
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY	Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	Northern Arc 2018 CV Pratap	872.4	824.7	1,027.3	Par with EIS	TW (100%)	(100%,0%)	10	9	78%	22.0%	100%, 0%, 0%	4.4%	-	-	-	-	Series A1- 22.2%, Series A2- 18.5%	Ratings Withdrawn
2	Vivriti Rancis 006 2018	1,690.0	1,650.7	2,076.0	Par with EIS	TW (100%)	(100%,0%)	12	10	81%	22.0%	100%, 0%, 0%	4.3%	-	-	-	-	Series A1(a) and Series A1(b)- 26.3%, Series A2- 20.2%	CRISIL AA (SO) - Series A1(a) PTCs , CRISIL AA (SO) - Series A1(b) PTCs, Series A- (SO)- Series A2 PTCs
3	Northern Arc 2018 CV Carolina	1,172.9	1,135.9	1,398.4	Par with EIS	TW (100%)	(100%,0%)	11	8	80%	21.2%	100%, 0%, 0%	4.3%	-	-	-	-	Series A1- 22.5%, Series A2- 18.8%	CRISIL AA- (SO) - Series A1 PTCs, CRISIL A- (SO) - Series A2 PTCs
4	Vivriti Glenn 01 2019	705.3	692.0	837.5	Par with EIS	TW (100%)	(100%,0%)	9	8	79%	20.5%	100%, 0%, 0%	8.4%	-	-	-	-	17.3%	CRISIL AA+ (SO) - Series A1 PTCs
5	Northern Arc 2019 2W PTU	388.6	367.2	465.2	Par with EIS	TW (100%)	100%, 0%	10	13	87%	18.1%	100%, 0%, 0%	4.2%	-	-	-	-	21.0%	CRISIL AA- (SO) - Series A1 PTCs and, CRISIL A (SO) - Series A2 PTCs
6	Vivriti Minerva 03 2019	621.1	597.3	783.3	Par with EIS	TW (100%)	57.3%, 42.7%	13	9	86%	13.5%	100%,0%,0%	4.5%	-	-	-	-	23.7%	CRISIL AA (SO) - Series A1 PTCs
7	Vivriti Freya 08 2019	1,195.6	1,116.1	1,413.2	Par with EIS	TW (100%)	(100%,0%)	10	7	77%	21.2%	100%,0%,0%	4.7%	-	-	-	-	21.0%	CRISIL AA(SO) – Series A1 PTCs
8	Travis March 2019	2,363.6	2,292.7	2,732.9	Par with EIS	TW (100%)	(100%,0%)	9	8	76%	20.5%	100%, 0%, 0%	6.5%	-	-	-	-	16.1%	CRISIL AA (SO) - Series A1 PTCs
9	Vivriti Bast 05 2019	1,403.7	1,317.0	1,689.0	Par with EIS	TW (100%)	(100%,0%)	11	7	81%	28.1%	100%, 0%, 0%	4.7%	-	-	-	-	21.9%	CRISIL AA (SO) - Series A1 PTCs
10	Northern Arc 2019 VF Aristotle	859.7	838.4	1,038.3	Par with EIS	TW (100%)	(100%,0%)	11	7	80%	21.7%	100%, 0%, 0%	4.1%	-	-	-	-	19.3%	CRISIL AA- (SO) – Series A1 PTCs, CRISIL A (SO) - Series A2 PTCs
11	Vivriti Patroclus 10 2019	830.3	785.0	858.6	Par with EIS	TW (100%)	(100%,0%)	10	5	75%	21.3%	100%,0%,0%	5.5%	-	-	-	-	19.7%	CRISIL AA+ (SO) – Series A1 PTCs

Muthoot Capital Services Ltd- Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter		Current quarter		Previous quarter										
											90+		180+	90+	180+	1+	90+	1+	90+								
1	Northern Arc 2018 CV Pratap	872.4	Par with EIS	TW (100%)	4.4%	18	91.0%	98.7%	104.2%	98.0%	3.2%	0.0%	0.0%	1.3%	0.6%	1.4%	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%	-	-	-	-	
2	Vivriti Rancisis 006 2018	1,690.0	Par with EIS	TW (100%)	4.3%	17	73.9%	97.7%	98.5%	97.6%	3.2%	2.0%	1.1%	1.5%	0.6%	1.9%	0.8%	1.7%	0.6%	0.0%	0.0%	0.0%	34.6%	87.5%	34.9%	Above 20 times	
3	Northern Arc 2018 CV Carolina	1,172.9	Par with EIS	TW (100%)	4.3%	13	67.9%	99.0%	103.2%	97.4%	2.2%	0.8%	0.1%	0.6%	0.1%	1.3%	0.3%	1.0%	0.2%	0.0%	0.0%	0.0%	23.8%	64.6%	46.3%	Above 20 times	
4	Vivriti Glenn 01 2019	705.3	Par with EIS	TW (100%)	8.4%	10	50.0%	97.2%	97.0%	95.9%	1.8%	1.1%	0.4%	0.4%	0.0%	1.5%	0.3%	1.0%	0.3%	0.0%	0.0%	0.0%	24.2%	34.3%	56.4%	Not relevant	
5	Northern Arc 2019 2W PTU	388.6	Par with EIS	TW (100%)	4.2%	8	46.0%	96.0%	96.2%	95.8%	1.5%	0.9%	0.2%	0.2%	0.0%	2.3%	0.3%	1.5%	0.1%	0.0%	0.0%	0.0%	9.5%	45.9%	62.0%	Above 20 times	
6	Vivriti Minerva 03 2019	621.1	Par with EIS	TW (100%)	4.5%	8	33.9%	97.4%	97.6%	97.2%	1.4%	0.4%	0.1%	0.1%	0.0%	1.2%	0.1%	0.8%	0.0%	0.0%	0.0%	0.0%	10.1%	41.3%	63.8%	Above 20 times	
7	Vivriti Freya 08 2019	1,195.6	Par with EIS	TW (100%)	4.7%	4	22.4%	98.5%	98.3%	-	0.6%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	8.3%	31.7%	69.7%	Not relevant	
8	Travis March 2019	2,363.6	Par with EIS	TW (100%)	6.5%	9	59.3%	97.0%	96.4%	97.0%	1.6%	1.3%	0.5%	0.5%	0.0%	1.4%	0.5%	2.1%	0.2%	0.0%	0.0%	0.0%	23.3%	39.0%	55.2%	Above 20 times	
9	Vivriti Bast 05 2019	1,403.7	Par with EIS	TW (100%)	4.7%	7	36.6%	95.8%	94.3%	97.1%	1.0%	1.4%	0.0%	0.2%	0.0%	0.8%	0.4%	2.0%	0.0%	0.0%	0.0%	0.0%	10.7%	39.7%	63.9%	Not relevant	
10	Northern Arc 2019 VF Aristotle	859.7	Par with EIS	TW (100%)	4.1%	1	5.2%	99.4%	99.4%	-	0.3%	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.0%	5.5%	24.0%	76.2%	Not relevant	
11	Vivriti Patroclus 10 2019	830.3	Par with EIS	TW (100%)	5.5%	1	5.9%	99.6%	99.6%	-	0.2%	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.0%	8.0%	24.8%	73.8%	Not relevant	

Muthoot Fincorp Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Vivriti Dane 01 2019	773.1	789.3	836.1	Par with turbo amortisation	Gold Loan(100%)	-	6	3	66%	17.1%	100%, 0%, 0%	6.5%	-	-	-	-	5.6%	Ratings Withdrawn
2	Vivriti Balin 03 2019	1,639.2	1,667.0	1,786.5	Par with turbo amortisation	Gold Loan(100%)	-	6	3	63%	20.3%	100%, 0%, 0%	6.4%	-	-	-	-	6.7%	CRISIL A1+ (SO) - Series A1 PTCs
3	Vivriti Ares 05 2019	629.7	638.1	678.6	Par with turbo amortisation	Gold Loan(100%)	-	6	3	68%	18.5%	100%, 0%, 0%	6.5%	-	-	-	-	6.0%	CRISIL A1+ (SO) - Series A1 PTCs
4	Vivriti Medusa 07 2019	813.7	796.7	879.7	Par with turbo amortisation	Gold Loan(100%)	-	6	4	65%	18.9%	100%, 0%, 0%	6.5%	-	-	-	-	9.4%	CRISIL A1+ (SO) - Series A1 PTCs
5	Vivriti Apollo 08 2019	1,403.3	1,390.1	1,528.9	Par with turbo amortisation	Gold Loan(100%)	-	7	4	61%	19.5%	100%, 0%, 0%	6.4%	-	-	-	-	9.1%	CRISIL A1+ (SO) - Series A1 PTCs
6	Vivriti Poseidon 09 2019	1,089.7	1,085.4	1,196.1	Par with turbo amortisation	Gold Loan(100%)	-	7	3	56%	20.1%	100%, 0%, 0%	6.4%	-	-	-	-	9.3%	CRISIL A1+ (SO) - Series A1 PTCs

Muthoot Fincorp Limited- Pool Performance

Sr. no	Transaction name	Initial pool details						Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC				
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Current quarter		Previous quarter												
									Current quarter	Previous quarter		90+	180+	90+	180+								1+	90+	1+	90+
1	Vivriti Dane 01 2019	773.1	Par with turbo amortisation	Gold Loan (100%)	6.5%	8	97.5%	77.2%	1145.7%	960.6%	43.0%	2.0%	0.0%	0.0%	0.0%	14.0%	0.0%	17.1%	0.0%	NA	0.0%	-	60.7%	53.8%	25.6%	Not relevant
2	Vivriti Balin 03 2019	1,639.2	Par with turbo amortisation	Gold Loan (100%)	6.4%	9	98.1%	82.4%	691.7%	64.1%	39.7%	5.2%	1.3%	3.3%	0.0%	11.8%	0.0%	19.5%	0.0%	NA	0.0%	-	Fully Covered	Fully Covered	0.0%	10.1
3	Vivriti Ares 05 2019	629.7	Par with turbo amortisation	Gold Loan (100%)	6.5%	7	98.4%	76.9%	95.2%	60.3%	40.3%	2.1%	0.0%	0.0%	0.0%	15.1%	0.0%	10.1%	0.0%	NA	0.0%	-	66.1%	63.0%	20.8%	Not Relevant
4	Vivriti Medusa 07 2019	813.7	Par with turbo amortisation	Gold Loan (100%)	6.5%	4	64.2%	64.0%	73.1%	22.2%	34.0%	1.8%	0.0%	0.0%	0.0%	13.3%	0.0%	5.1%	0.0%	NA	0.0%	-	17.5%	26.5%	65.2%	Not Relevant
5	Vivriti Apollo 08 2019	1,403.3	Par with turbo amortisation	Gold Loan (100%)	6.4%	4	43.5%	63.3%	66.2%	42.4%	38.1%	0.0%	0.0%	0.0%	0.0%	4.1%	0.0%	1.0%	0.0%	NA	0.0%	-	13.3%	21.0%	71.7%	Not Relevant
6	Vivriti Poseidon 09 2019	1,089.7	Par with turbo amortisation	Gold Loan (100%)	6.4%	3	28.5%	58.3%	56.4%	-	27.0%	0.0%	0.0%	-	-	2.6%	0.0%	-	-	NA	0.0%	-	10.3%	16.6%	76.9%	Not Relevant

* Performance as of Oct-19 payouts

Northern Arc Capital- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Northern Arc 2019 Mosec Brevis	436.1	430.7	509.3	Par with EIS	Microfinance (100%)	-	8	6	-	21.2%	100%,0%,0%	5.3%	-	-	-	-	15.4%	CRISIL A- (SO) - Series A1 PTCs, CRISIL BB+ (SO) - Series A2 PTCs

Northern Arc Capital- Pool Performance

Sr. no	Transaction name	Initial pool details										Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter								
									Current quarter	Previous quarter		90+	180+	90+	180+	1+	90+	1+	90+							
1	Northern Arc 2019 Mosec Brevis	436.1	Par with EIS	Microfinance (100%)	5.3%	9	62.8%	99.8%	99.4%	99.7%	9.3%	0.3%	0.2%	0.1%	0.0%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	-	20.8%	68.2%	47.1%	Above 20 times

Piramal Capital Housing PHL Fininvest Pvt Ltd - Initial Pool Details- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Master Trust 2019 Series I	33,889.0	26,956.9	45,061.9	Par with Turbo Amort	Construction Finance (67%), LAP (13%), Others (20%)	Wholesale loans	28	20	-	15.7%	100%,0%,0%	10.5%	-	-	-	-	53.1%	Provisional CRISIL AA+ (SO) - Series A PTCs

Piramal Capital Housing PHL Fininvest Pvt Ltd - Pool Performance- Pool Performance

Sr. no	Transaction name	Initial pool details										Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter								
									Current quarter	Previous quarter		90+	180+	90+	180+	1+	90+	1+	90+							
1	MASTER TRUST 2019 SERIES I	33,889.0	Par with turbo amortisation	Construction Finance (67%), LAP (13%), Others (20%)	14.0%	3	9.2%	95.5%	100.3%	-	8.1%	0.0%	0.0%	-	-	0.1%	0.0%	-	-	0.0%	0.0%	-	21.9%	88.3%	41.5%	Not relevant

Samasta Microfinance Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	SMFL Sec 1	777.8	754.2	929.6	Par with EIS	Microfinance (100%)	-	11	5	-	22.7%	100%, 0%, 0%	4.2%	-	-	-	10.4%	18.8%	CRISIL A(SO)-Series A PTCs

Samasta Microfinance Limited- Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
		90+	180+	90+	180+						1+		90+	1+	90+												
1	SMFL Sec 1	777.8	Par with EIS	Microfinance (100%)	4.2%	10	49.7%	99.5%	98.8%	99.7%	2.3%	0.8%	0.2%	0.2%	0.0%	0.3%	0.2%	0.1%	0.0%	-	0.0%	-	12.1%	8.3%	65.9%	Above 20 times	

Satin Creditcare Network Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	Northern Arc 2018 MFI Carmine	797.7	786.5	931.6	Par with EIS	Microfinance (100%)	-	9	10	-	22.7%	100%, 0%, 0%	3.9%	-	-	-	-	-	Series A1 PTCs- 17.6%, Series A2 PTCs- 15.6%	CRISIL A- (SO)-Series A1 PTCs, CRISIL BBB (SO)- Series A2 PTCs
2	Vivriti Steve 11 2018	552.7	521.9	628.6	Par with EIS	Microfinance (100%)	-	8	8	-	22.4%	100%, 0%, 0%	4.4%	-	-	-	-	-	Series A1 PTCs- 17.1%, Series A2 PTCs- 15.2%	CRISIL A (SO)-Series A1 PTCs, CRISIL A- (SO)-Series A2 PTCs
3	Northern Arc 2019 MFI Janani	1,807.2	1,608.4	2,017.4	Par with EIS	Microfinance (100%)	-	6	19	-	22.2%	100%, 0%, 0%	4.5%	-	-	-	-	-	Series A1 PTCs - 22.5%, Series A2 PTCs - 16.6%	CRISIL AA (SO)-Series A1 PTCs, CRISIL A (SO)-Series A2 PTCs
4	Vivriti Heimdall 03 2019	449.4	423.4	500.6	Par with EIS	Microfinance (100%)	-	14	23	-	22.3%	100%, 0%, 0%	7.2%	-	-	-	-	-	Series A1 PTCs - 16.3%, Series A2 PTCs - 15.3%	CRISIL AA-(SO) - Series A1 PTCs, CRISIL A+(SO) - Series A2 PTCs

Satin Creditcare Network Limited- Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
		90+	180+	90+	180+	1+				90+	1+		90+														
1	Northern Arc 2018 MFI Carmine	797.7	Par with EIS	Microfinance (100%)	3.9%	17	92.5%	99.1%	99.6%	97.9%	10.8%	1.5%	1.2%	1.1%	1.0%	0.8%	0.7%	0.7%	0.5%	-	0.0%	-	Fully covered	Fully covered	0.0%	18.2	
2	Vivriti Steve 11 2018	552.7	Par with EIS	Microfinance (100%)	4.4%	13	85.7%	99.4%	98.6%	99.5%	9.2%	1.2%	0.7%	0.7%	0.3%	0.6%	0.5%	0.3%	0.3%	-	0.0%	-	Fully covered	Fully covered	0.0%	Above 20 times	
3	Northern Arc 2019 MFI Janani	1,807.2	Par with EIS	Microfinance (100%)	4.5%	9	85.3%	99.9%	99.7%	100.0%	12.5%	0.5%	0.3%	0.2%	0.1%	0.3%	0.2%	0.1%	0.1%	-	0.0%	-	Fully covered	20.2%	0.0%	Above 20 times	
4	Vivriti Heimdall 03 2019	449.4	Par with EIS	Microfinance (100%)	7.2%	8	77.5%	99.7%	99.4%	99.8%	9.3%	0.3%	0.2%	0.1%	0.0%	0.2%	0.1%	0.1%	0.0%	-	0.0%	-	65.5%	92.6%	17.9%	Above 20 times	

Shriram City Union Finance Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	Privilege Trust Series 14	4,384.8	5,001.5	5,528.9	Par with EIS	MSME (100%)	-	16	17	30%	21.3%	100%,0%,0%	8.8%	-	-	-	-	-	10.2%	CRISIL AAA (SO)-Series A PTCs
2	Mobil Trust Series - 01	2,816.7	3,014.6	3,258.0	Par with EIS	TW (100%)	100%,0%	8	7	76%	22.9%	100%,0%,0%	13.6%	-	-	-	-	-	7.6%	CRISIL AAA(SO) - Series A1 PTCs
3	Mobil Trust Series - 04	481.1	516.3	561.4	Par with EIS	TW (100%)	100%,0%	8	14	72%	24.8%	100%,0%,0%	14.0%	-	-	-	8.0%	-	CRISIL AAA(SO) - Series A PTCs	
4	Mobil Trust Series-03	1,186.0	1,186.0	1,340.0	Par with EIS	TW (100%)	100%,0%	7	8	71%	22.7%	100%,0%,0%	13.7%	-	-	-	6.2%	-	CRISIL AAA(SO) - Series A PTCs	

Shriram City Union Finance Limited- Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordinated cashflows as % of pool cashflows	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
		90+	180+	90+	180+	1+				90+	1+		90+														
1	Privilege Trust Series 14	4,384.8	Par with EIS	MSME (100%)	8.8%	11	53.5%	99.9%	99.9%	100.0%	13.9%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	-	0.0%	-	22.4%	10.4%	70.3%	Not relevant	
2	Mobil Trust Series - 01	2,816.7	Par with EIS	TW (100%)	13.6%	5	38.1%	97.8%	99.0%	0.0%	1.1%	0.0%	0.0%	0.0%	0.0%	1.0%	0.0%	0.7%	0.0%	0.0%	0.0%	-	24.1%	6.1%	71.6%	Not relevant	
3	Mobil Trust Series - 04	481.1	Par with EIS	TW (100%)	14.0%	1	8.7%	100.0%	0.0%	-	0.3%	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	16.7%	8.8%	76.5%	Not relevant	
4	Mobil Trust Series-03	1,186.0	Par with EIS	TW (100%)	13.7%	3	30.0%	100.0%	100.0%	-	0.5%	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	21.1%	5.7%	74.7%	Not relevant	

Shriram Transport Finance Company Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support					Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows		Subordinated cashflows as % of pool cashflows
1	Sansar Trust Sep 2016 II	2,909.6	3,290.6	3,622.6	Par with EIS	CV (83%), CE (10%), PV (7%)	42%, 58%	20	8	77%	14.1%	88%, 12%, 0%	9.2%	4.0%	5.2%	-	-	8.9%	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
2	Sansar Trust September 2016 III	4,700.6	5,236.4	5,785.9	Par with EIS	CV (69%), Tractor (14%), PV (9%), CE (8%)	26%, 74%	17	11	71%	15.6%	91%, 9%, 0%	8.9%	4.1%	4.8%	-	-	9.2%	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
3	Sansar Trust December 2016 II	4,002.4	4,484.7	5,006.3	Par with EIS	CV (81%), PV (15%), Others (4%)	23%, 77%	19	12	70%	15.7%	90%, 10%, 0%	9.6%	4.0%	5.6%	-	-	12.7%	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
4	Sansar Trust March 2017 II	3,401.9	3,755.9	4,155.2	Par with EIS	CV (66%), PV (25%), Others (9%)	1%, 99%	16	14	66%	16.1%	91%, 9%, 0%	8.9%	4.1%	4.8%	-	-	9.4%	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
5	Sansar Trust March 2017 V	8,497.2	9,441.7	10,444.7	Par with EIS	CV (84%), PV (7%), Others (9%)	4%, 96%	17	14	68%	15.7%	89%, 11%, 0%	8.2%	4.1%	4.1%	-	-	9.4%	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
6	Sansar Trust June 2017 III	3,628.4	4,045.0	4,566.8	Par with EIS	CE (9%), THW (4%), Tractor (19%), CV (64%), PV (5%)	14%, 86%	19	11	68%	15.7%	91%, 9%, 0%	9.1%	4.0%	5.1%	-	-	13.8%	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
7	Sansar Trust June 2017 V	4,978.9	5,597.6	6,288.3	Par with EIS	CE (19%), THW (3%), CV (70%), PV (8%)	4%, 96%	19	11	68%	15.1%	91%, 9%, 0%	7.9%	4.0%	3.9%	-	-	13.4%	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
8	Sansar Trust September 2017	3,004.3	3,401.8	3,771.6	Par with EIS	CV (75%), THW (2%), PV (6%), CE (17%)	14%, 86%	21	8	69%	13.7%	91%, 9%, 0%	9.2%	4.0%	5.2%	-	-	9.6%	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
9	Sansar Trust September 2017 IV	3,444.2	3,905.8	4,370.2	Par with EIS	HCV (56%), LCV (9%), THW (2%), PV (16%), CE (17%)	22%, 78%	21	8	72%	14.3%	93%, 7%, 0%	8.4%	4.0%	4.4%	-	-	10.4%	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
10	Sansar Trust September 2017 VI	5,940.9	6,601.9	7,718.0	Par with EIS	CV (51%), PV (47%), CE (2%)	20%, 80%	16	13	66%	21.8%	95%, 5%, 0%	8.9%	3.8%	5.1%	-	-	14.2%	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
11	Sansar Trust December 2017 IV	4,089.7	4,693.2	5,288.0	Par with EIS	CV (76%), PV (9%), CE (15%)	16%, 84%	23	7	71%	14.1%	91%, 9%, 0%	7.8%	3.9%	3.9%	-	-	11.0%	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
12	Sansar Trust May 2018	682.1	785.9	894.3	Par with EIS	CV (66%), PV (8%), CE (26%)	17%, 83%	24	7	72%	14.2%	93%, 7%, 0%	8.0%	3.8%	4.2%	-	-	11.7%	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
13	Sansar Trust June 2018 III	7,205.1	8,319.9	9,146.7	Par with EIS	CV (78%), PV (11%), CE (11%)	24%, 76%	23	15	73%	14.1%	91%, 9%, 0%	8.1%	3.9%	4.2%	-	-	8.8%	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support					Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows		Subordinated cashflows as % of pool cashflows
14	Sansar Trust September 2018 IV	5,174.6	6,079.9	6,598.1	Par with EIS	CV (76%), PV (6%), CE (4%), Tractors (14%)	70%, 30%	22	7	82%	14.0%	99%, 1%, 0%	9.6%	3.9%	5.7%	-	-	8.0%	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
15	Sansar Trust November 2018 III	2,998.8	3,480.3	3,864.0	Par with EIS	CV (57%), PV (6%), CE (2%), Tractors (35%)	16%, 84%	21	8	69%	15.6%	100%, 0%, 0%	8.3%	3.9%	4.4%	-	-	9.7%	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
16	Sansar Trust December 2018 IV	2,587.4	3,100.1	3,513.3	Par with EIS	CV (41%), PV (59%)	18%, 82%	23	7	71%	17.6%	100%, 0%, 0%	9.0%	3.7%	5.3%	-	-	11.5%	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
17	Sansar Trust Feb 2019 I	7,392.0	7,214.0	10,037.4	Par with EIS	HCV (64%), PV (18%), CE (18%)	13%, 87%	21	9	76%	18.4%	93%, 7%, 0%	1.5%	1.5%	-	-	-	26.5%	CRISIL AAA (SO) - Series A PTCs
18	Sansar Trust June 2019 III	4,003.9	4,762.7	5,333.8	Par with EIS	CV (70%), PV (27%), CE (3%)	20%, 80%	26	11	73%	15.1%	100%, 0%, 0%	7.7%	3.8%	3.9%	-	-	10.5%	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
19	Sansar Trust June 2019 IV	3,375.4	3,965.3	4,344.7	Par with EIS	CV (100%)	30%, 70%	25	14	7300%	14.0%	100%, 0%, 0%	7.8%	7.8%	-	-	-	8.5%	CRISIL AAA (SO) - Series A PTCs
20	Sansar Trust August 2019	4,452.5	5,110.1	5,466.3	Par with EIS	HCV (83%), PV (7%), CE (10%)	80%, 20%	20	14	84%	13.6%	100%, 0%, 0%	8.0%	4.1%	3.9%	-	-	6.3%	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
21	Sansar Trust August 2019 III	5,109.7	5,989.5	6,754.3	Par with EIS	Tractor (38%), CV (50%), PV (11%), CE (1%)	14%, 86%	23	11	67%	16.6%	100%, 0%, 0%	9.0%	3.8%	5.3%	-	-	11.1%	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
22	Sansar Trust September 2019 IV	5,467.9	6,319.4	6,720.4	Par with EIS	CV (58%), PV (12%), CE (30%)	100%, 0%	20	18	85%	13.2%	100%, 0%, 0%	10.0%	4.1%	5.9%	-	-	6.0%	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility

Shriram Transport Finance Company Limited- Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter		Current quarter		Previous quarter										
											90+		180+	90+	180+	1+	90+	1+	90+								
1	Sansar Trust Sep 2016 II	2,909.6	Par with EIS	CV (83%), CE (10%), PV (7%)	9.2%	38	92.7%	98.5%	106.3%	126.1%	18.1%	2.2%	1.9%	2.7%	1.9%	2.9%	1.9%	3.1%	2.0%	0.0%	0.0%	-	Fully Covered	4.4%	0.0%	Above 20 times	
2	Sansar Trust September 2016 III*	4,700.6	Par with EIS	CV (69%), Tractor (14%), PV (9%), CE (8%)	8.9%	36	94.3%	98.9%	137.7%	128.3%	15.6%	2.5%	2.3%	2.9%	2.7%	2.8%	2.3%	3.0%	2.6%	0.0%	0.0%	-	-	-	-	-	
3	Sansar Trust December 2016 II	4,002.4	Par with EIS	CV (81%), PV (15%), Others (4%)	9.6%	35	93.5%	95.2%	103.2%	100.3%	17.3%	3.7%	3.0%	4.5%	2.9%	3.8%	1.1%	3.9%	1.2%	0.0%	0.0%	-	Fully Covered	3.0%	0.0%	Above 20 times	
4	Sansar Trust March 2017 II	3,401.9	Par with EIS	CV (66%), PV (25%), Others (9%)	8.9%	32	94.2%	98.8%	107.3%	117.7%	21.6%	2.2%	2.0%	2.4%	2.3%	2.5%	2.1%	2.7%	2.2%	0.0%	0.0%	-	Fully Covered	3.6%	0.0%	Above 20 times	
5	Sansar Trust March 2017 V	8,497.2	Par with EIS	CV (84%), PV (7%), Others (9%)	8.2%	32	91.0%	98.6%	108.8%	114.5%	19.1%	2.1%	2.0%	2.6%	2.3%	2.4%	1.9%	2.8%	2.1%	0.0%	0.0%	-	Fully Covered	3.9%	0.0%	Above 20 times	
6	Sansar Trust June 2017 III	3,628.4	Par with EIS	CE (9%), THW (4%), Tractor (19%), CV (64%), PV (5%)	9.1%	29	90.7%	98.4%	106.6%	116.5%	37.5%	2.3%	1.9%	2.7%	2.2%	2.4%	1.8%	2.5%	1.9%	0.0%	0.0%	-	Fully Covered	4.7%	0.0%	Above 20 times	
7	Sansar Trust June 2017 V	4,978.9	Par with EIS	CE (19%), THW (3%), CV (70%), PV (8%)	7.9%	29	83.9%	98.3%	107.3%	117.1%	21.7%	1.8%	1.6%	2.3%	1.8%	2.1%	1.3%	2.5%	1.4%	0.0%	0.0%	-	59.7%	4.4%	38.6%	Above 20 times	
8	Sansar Trust September 2017	3,004.3	Par with EIS	CV (75%), THW (2%), PV (6%), CE (17%)	9.2%	26	72.8%	97.8%	98.2%	108.0%	19.0%	1.8%	1.1%	1.8%	1.1%	2.0%	0.9%	1.9%	0.8%	0.0%	0.0%	-	37.0%	5.2%	59.9%	Above 20 times	
9	Sansar Trust September 2017 IV	3,444.2	Par with EIS	CV (65%), THW (2%), PV (16%), CE (17%)	8.4%	26	70.4%	97.2%	98.7%	102.8%	17.3%	3.1%	1.9%	2.9%	1.6%	2.5%	1.5%	2.4%	1.2%	0.0%	0.0%	-	33.8%	5.6%	62.7%	14.9	
10	Sansar Trust September 2017 VI	5,940.9	Par with EIS	CV (51%), PV (47%), CE (2%)	8.9%	26	96.1%	98.0%	212.0%	118.1%	47.1%	2.9%	2.6%	4.6%	3.8%	3.1%	2.6%	4.4%	3.8%	0.0%	0.0%	-	Fully Covered	10.7%	0.0%	Above 20 times	
11	Sansar Trust December 2017 IV	4,089.7	Par with EIS	CV (76%), PV (9%), CE (15%)	7.8%	23	58.7%	96.8%	98.4%	101.2%	17.4%	3.1%	1.9%	3.7%	1.5%	2.3%	1.2%	2.1%	1.1%	0.0%	0.0%	-	22.8%	7.3%	71.9%	11.9	
12	Sansar Trust May 2018	682.1	Par with EIS	CV (66%), PV (8%), CE (26%)	8.0%	19	44.0%	96.5%	97.1%	98.8%	11.3%	4.1%	2.1%	3.1%	1.4%	2.0%	1.1%	1.7%	0.7%	0.0%	0.0%	-	17.2%	9.0%	76.0%	10.0	

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
											90+		180+	90+	180+	1+	90+	1+	90+								
13	Sansar Trust June 2018 III	7,205.1	Par with EIS	CV (78%), PV (11%), CE (11%)	8.1%	17	50.1%	96.9%	97.9%	101.0%	13.5%	1.6%	1.1%	2.0%	1.1%	2.1%	0.7%	1.8%	0.7%	0.0%	0.0%	-	18.8%	6.7%	76.1%	Above 20 times	
14	Sansar Trust September 2018 IV	5,174.6	Par with EIS	CV (76%), PV (6%), CE (4%), Tractors (14%)	9.6%	14	41.0%	93.2%	97.0%	89.4%	13.5%	5.6%	1.2%	5.1%	0.7%	2.9%	1.0%	2.6%	0.8%	0.0%	0.0%	-	18.9%	6.6%	76.1%	17.4	
15	Sansar Trust November 2018 III	2,998.8	Par with EIS	CV (57%), PV (6%), CE (2%), Tractors (35%)	8.3%	12	45.1%	93.3%	96.5%	97.2%	20.2%	2.6%	1.3%	2.5%	0.7%	2.6%	0.8%	2.2%	0.6%	0.0%	0.0%	-	17.4%	9.1%	75.7%	19.0	
16	Sansar Trust December 2018 IV	2,587.4	Par with EIS	CV (41%), PV (59%)	9.0%	11	37.3%	92.4%	94.8%	95.0%	16.1%	4.2%	1.5%	2.8%	0.7%	2.5%	1.0%	2.1%	0.5%	0.0%	0.0%	-	6.9%	11.0%	74.8%	15.8	
17	Sansar Trust Feb 2019 I	7,392.0	Par with EIS	CV (64%), PV (18%), CE (18%)	1.5%	7	23.6%	96.8%	95.8%	98.6%	9.2%	0.5%	0.1%	0.0%	0.0%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	-	2.9%	45.3%	66.8%	Not Relevant	
18	Sansar Trust June 2019 III	4,003.9	Par with EIS	CV (70%), PV (27%), CE (3%)	7.7%	6	18.2%	91.7%	92.5%	91.1%	7.2%	2.7%	0.1%	0.0%	0.0%	1.4%	0.4%	0.8%	0.0%	0.0%	0.0%	-	10.7%	10.8%	80.6%	Not Relevant	
19	Sansar Trust June 2019 IV	3,375.4	Par with EIS	CV (100%)	7.8%	5	13.5%	91.3%	92.2%	90.0%	4.2%	2.5%	0.0%	0.0%	0.0%	1.3%	0.3%	0.6%	0.0%	0.0%	0.0%	-	10.0%	8.9%	82.6%	Not Relevant	
20	Sansar Trust August 2019	4,452.5	Par with EIS	CV (83%), PV (7%), CE (10%)	8.0%	3	9.2%	93.7%	93.7%	-	1.1%	0.0%	0.0%	-	-	0.7%	0.0%	-	-	0.0%	0.0%	-	9.5%	6.4%	85.0%	Not Relevant	
21	Sansar Trust August 2019 III	5,109.7	Par with EIS	Tractor (38%), CV (50%), PV (11%), CE (1%)	9.0%	3	10.2%	92.0%	92.0%	-	3.8%	0.0%	0.0%	-	-	0.7%	0.0%	-	-	0.0%	0.0%	-	11.5%	12.5%	78.7%	Not Relevant	
22	Sansar Trust September 2019 IV	5,467.9	Par with EIS	CV (58%), PV (12%), CE (30%)	10.0%	2	6.1%	95.9%	95.9%	-	1.0%	0.0%	0.0%	-	-	0.3%	0.0%	-	-	0.0%	0.0%	-	11.4%	6.7%	83.0%	Not Relevant	

*Performance as of Oct-19 payouts

Small Business Fincredit- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Aura Trust March 2019	655.1	589.5	731.8	Par with Turbo amortization	Gold loan(100%)	-	5	6	66%	24.7%	100%, 0%, 0%	6.9%	-	-	-	8.6%	18.6%	Ratings Withdrawn

Small Business Fincredit- Pool Performance

Sr. no	Transaction name	Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter		Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC		
									Current quarter	Previous quarter		90+	180+	90+	180+	1+	90+	1+	90+									
									Current quarter	Previous quarter		90+	180+	90+	180+	1+	90+	1+	90+									
1	Aura Trust March 2019	655.1	Par with Turbo amortization	Gold loan(100%)	6.9%	7	82.0%	100.0%	100.0%	100.0%	7.7%	0.4%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%	NA	Fully covered	NA	0.0%	Not Relevant

SREI Equipment Finance Pvt Ltd- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	IIERT – June 2017	2,123.7	2,357.6	2,513.6	Par with EIS	CE (89%) & Tractor (11%)	98%, 2%	21	8	78%	11.9%	100%, 0%, 0%	10.4%	-	-	-	6.2%	-	CRISIL AA (SO)- Series A PTCs
2	IIERT – August 2017	2,250.0	2,493.0	2,587.0	Par with EIS	CE (96%) & Health care (4%)	95%, 5%	17	9	82%	11.8%	100%, 0%, 0%	15.2%	-	-	-	2.5%	-	Ratings Withdrawn
3	IIERT- June 2018- II	3,038.5	3,404.6	3,483.8	Par with EIS	CE (97%) & Health care (3%)	80%, 20%	16	9	81%	11.0%	100%, 0%, 0%	14.0%	-	-	-	6.2%	-	CRISIL AA (SO)- Series A PTCs
4	IIERT-Oct 2018 II	3,154.4	3,154.4	3,585.7	Par with EIS	CE (99%) & Health care (1%)	79%, 21%	14	12	83%	12.0%	100%, 0%, 0%	15.8%	-	-	-	1.9%	-	CRISIL AA(SO)- Series A PTCs
5	IILRT-I Trust	1,752.5	1,752.5	1,990.7	Par	IT (64%), Healthcare(14%) & CE (22%)	100%, 0%	18	17	-	-	100%, 0%, 0%	11.5%	-	-	-	-	-	I CRISIL AA(SO)- Series A PTCs

SREI Equipment Finance Pvt Ltd- Pool Performance

Sr. no	Transaction name	Initial pool details										Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter								
									Current quarter	Previous quarter		90+	180+	90+	180+	1+	90+	1+	90+							
1	IIERT – June 2017	2,123.7	Par with EIS	CE (89%) & Tractor (11%)	10.4%	30	82.4%	98.2%	98.4%	98.3%	0.7%	2.0%	1.2%	1.8%	1.1%	1.7%	1.2%	1.6%	0.9%	0.0%	0.0%	-	67.9%	2.1%	31.4%	Above 20 times
2	IIERT – August 2017*	2,250.0	Par with EIS	CE (96%) & Health care (4%)	15.2%	26	85.7%	97.9%	100.0%	99.1%	0.2%	1.2%	0.6%	1.8%	0.6%	1.9%	1.0%	1.8%	1.1%	0.0%	0.0%	-	-	-	-	-
3	IIERT – June 2018- II	3,038.5	Par with EIS	CE (80%) & Tractor (20%)	14.0%	18	62.1%	98.9%	99.4%	98.6%	0.0%	1.3%	0.2%	2.4%	0.6%	1.1%	0.7%	1.0%	0.9%	0.0%	0.0%	-	39.7%	0.0%	60.3%	Above 20 times
4	IIERT - Oct 2018 -II	3,154.4	Par with EIS	CE (99.3%) & Health care (0.7%)	15.8%	14	56.5%	98.3%	98.3%	99.2%	0.0%	2.6%	1.4%	1.7%	0.6%	1.3%	1.1%	1.1%	0.6%	0.0%	0.0%	-	38.0%	0.0%	62.0%	Above 20 times
5	IILRT-I Trust	1,752.5	Par	IT (64%), Healthcare(14%) & CE (22%)	11.5%	5	14.6%	100.0%	100.0%	-	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-	13.7%	0.0%	86.3%	Not relevant

* Performance as of Oct'19 Payouts

Sundaram Finance Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled Subordination as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	SHRI Trust W 2018	5,230.8	5,763.8	6,117.0	Par with EIS	CV (93%), Tractor (7%)	81%,19%	18	9	81%	11.3%	98%,2%,0%	6.2%	-	-	-	4.7%	-	CRISIL AAA (SO) - Series A PTCs
2	SHRI Trust Z 2019	4,117.7	4,600.3	4,876.9	Par with EIS	CV (76%), Tractor (24%)	81%,19%	17	11	80%	12.7%	93%,7%,0%	7.5%	-	-	-	4.7%	-	CRISIL AAA (SO) - Series A PTCs
3	SHRI Trust AA 2019	5,561.0	6,220.2	6,456.7	Par with EIS	CV (82%), Tractor (18%)	88%, 12%	18	14	85%	10.5%	95%,5%,0%	7.1%	-	-	-	2.7%	-	CRISIL AAA (SO) - Series A PTC
4	SHRI TRUST AB 2019	5,009.7	5,860.5	5,904.0	Par with EIS	CV (100%)	49%, 51%	17	9	80%	13.2%	93.5%,6.5%,0%	5.0%	-	-	-	5.8%	-	CRISIL AAA (SO) - Series A PTC

Sundaram Finance Limited- Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
		90+	180+	90+	180+	1+				90+	1+		90+														
1	SHRI Trust W 2018	5,230.8	Par with EIS	CV (93%), Tractor (7%)	6.2%	21	66.4%	97.6%	98.2%	97.4%	9.3%	1.7%	1.0%	1.7%	1.1%	1.5%	0.6%	1.4%	0.5%	0.0%	0.0%	-	21.2%	6.5%	74.0%	15.6	
2	SHRI Trust Z 2019	4,117.7	Par with EIS	CV (76%), Tractor (24%)	7.5%	9	31.5%	95.4%	96.9%	96.4%	2.8%	2.5%	0.8%	1.6%	0.5%	1.9%	0.5%	1.5%	0.3%	0.0%	0.0%	-	12.0%	10.2%	80.0%	Above 20 times	
3	SHRI Trust AA 2019	5,561.0	Par with EIS	CV (82%), Tractor (18%)	7.1%	8	25.9%	96.6%	97.1%	97.4%	2.4%	0.9%	0.3%	0.6%	0.0%	1.1%	0.2%	0.8%	0.1%	0.0%	0.0%	-	10.3%	3.0%	87.2%	Above 20 times	
4	SHRI TRUST AB 2019	5,009.7	Par with EIS	CV (100%)	5.0%	3	10.9%	93.7%	96.2%	-	1.3%	0.3%	0.0%	-	-	0.9%	0.1%	-	-	0.0%	0.0%	-	9.5%	6.0%	85.4%	Not relevant	

Suryoday Small Finance Bank- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	Kuno Trust Feb 2019	515.7	481.1	571.5	Par with EIS	Microfinance (100%)	-	18	14	-	24.5%	100%, 0%, 0%	4.5%	-	-	-	-	-	15.7%	CRISIL A(SO)-Series A1 PTCs

Suryoday Small Finance Bank- Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
											90+		180+	90+	180+	1+	90+	1+	90+								
1	Kuno Trust Feb 2019	515.7	Par with EIS	Microfinance (100%)	4.5%	10	90.0%	99.2%	97.8%	100.5%	8.0%	2.9%	1.5%	1.9%	0.5%	0.8%	1.4%	0.4%	0.9%	-	0.0%	-	Fully covered	Fully covered	0.0%	15.7	

Tata Motors Finance Ltd- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Pool duration (months)	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Indian Receivable Trust March 2018 - A	5,213.9	5,656.4	6,017.6	Par with EIS	CV (100%)	100%, 0%	15	17	87%	12.6%	100%, 0%, 0%	11.3%	4.3%	6.9%	-	5.6%	-	CRISIL AAA (SO) - Series A PTCs, CRISIL A+ (SO) Equivalent - Second Loss Facility
2	Indian Receivable Trust Sep18 A	6,665.2	7,415.2	7,743.5	Par with EIS	CV (100%)	100%, 0%	17	14	89%	13.6%	100%, 0%, 0%	14.6%	8.6%	6.0%	-	3.8%	-	CRISIL AAA (SO) - Series A PTCs, CRISIL A+ (SO) Equivalent - Second Loss Facility
3	Indian Receivable Trust MAR19 B	1,093.5	1,202.5	1,328.3	Par with EIS	CV (100%)	100%, 0%	21	9	91%	12.3%	90%, 10%, 0%	12.6%	5.8%	6.8%	-	-	9.1%	CRISIL AAA (SO) - Series A1 PTC, CRISIL BBB+ (SO) Equivalent - Second loss facility
4	Indian Receivable Trust MAR19 C	1,999.2	2,133.7	2,338.0	Par with EIS	CV (100%)	100%, 0%	17	14	88%	11.7%	100%, 0%, 0%	6.5%	4.7%	1.8%	-	-	8.3%	CRISIL AAA (SO) - Series A1 PTC, CRISIL BBB+ (SO) Equivalent - Second loss facility
5	Indian Receivable Trust JUN 19 A	3,669.6	4,139.3	4,409.5	Par with EIS	CV (100%)	100%, 0%	20	12	90%	12.1%	100%, 0%, 0%	15.0%	10.0%	5.0%	-	5.7%	-	CRISIL AAA (SO) - Series A1 PTC, CRISIL BBB+ (SO) Equivalent - Second loss facility
6	Indian Receivable Trust JUNE19 B	8,362.3	9,351.7	9,867.7	Par with EIS	CV (100%)	100%, 0%	20	12	86%	9.8%	100%, 0%, 0%	8.8%	5.1%	3.7%	-	-	4.8%	CRISIL AAA (SO) - Series A1 PTC, CRISIL BBB+ (SO) Equivalent - Second loss facility
7	Indian Receivable Trust SEP 19 E	1,563.5	1,735.7	1,831.1	Par with EIS	MUV (42.3%), Car (57.7%)	100%, 0%	20	21	78%	10.4%	100%, 0%, 0%	7.7%	7.7%	0.0%	-	-	4.8%	CRISIL AAA (SO) - Series A PTCs

Tata Motors Finance Ltd- Pool Performance

Sr. no	Transaction name	Initial pool details				MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows				Current quarter	Previous quarter		Current quarter		Previous quarter												
												90+	180+	90+	180+	1+	90+	1+	90+							
1	Indian Receivable Trust March 2018 - A	5,213.9	Par with EIS	CV (100%)	11.3%	21	77.9%	96.1%	93.1%	94.8%	10.3%	1.8%	1.2%	1.4%	0.7%	1.8%	0.9%	1.5%	0.6%	0.0%	0.0%	-	56.4%	3.2%	42.3%	Above 20 times
2	Indian Receivable Trust Sep18 A	6,665.2	Par with EIS	CV (100%)	14.6%	15	50.6%	96.5%	95.1%	96.7%	4.1%	1.5%	0.8%	1.0%	0.4%	1.2%	0.4%	1.0%	0.2%	0.0%	0.0%	-	32.1%	2.5%	66.2%	Above 20 times
3	Indian Receivable Trust MAR19 B	1,093.5	Par with EIS	CV (100%)	12.6%	9	25.5%	94.1%	94.4%	93.6%	2.3%	4.1%	2.4%	2.0%	0.3%	1.8%	0.7%	1.3%	0.3%	NA	0.0%	NA	19.1%	8.8%	74.5%	13.7
4	Indian Receivable Trust MAR19 C	1,999.2	Par with EIS	CV (100%)	6.5%	9	31.2%	93.4%	91.3%	93.2%	3.1%	2.5%	1.2%	1.0%	0.0%	2.4%	0.5%	1.4%	0.1%	NA	0.0%	NA	10.5%	8.2%	82.8%	18.8
5	Indian Receivable Trust JUN 19 A	3,669.6	Par with EIS	CV (100%)	15.0%	6	16.8%	95.3%	94.9%	95.7%	0.8%	0.8%	0.2%	0.0%	0.0%	1.0%	0.1%	0.5%	0.0%	NA	0.0%	NA	19.4%	4.9%	76.9%	Above 20 times
6	Indian Receivable Trust JUNE19 B	8,362.3	Par with EIS	CV (100%)	8.8%	6	16.4%	98.3%	98.1%	98.5%	1.8%	0.3%	0.0%	0.0%	0.0%	0.3%	0.0%	0.1%	0.0%	NA	0.0%	NA	10.9%	0.9%	88.4%	Above 20 times
7	Indian Receivable Trust SEP19 E	1,563.5	Par with EIS	MUV (42.3%), Car (57.7%)	7.7%	3	9.2%	98.8%	98.8%	NA	1.8%	0.2%	0.0%	NA	NA	0.1%	0.0%	NA	NA	NA	0.0%	NA	9.0%	4.5%	87.2%	Not relevant

Mortgage – backed Securities

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Dewan Housing Finance Corporation Limited- Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Pool duration (months)	WAS (months)	WAL	WAY	Credit collateral as % of pool principal	First loss facility as % of pool principal	Second loss facility as % of pool principal	Scheduled EIS as % of pool principal	Current Rating/ Credit Opinion
1	Nirmaan RMBS Trust - Series II - 2014	Housing loans	Par with EIS	1169.3	130	33	57%	11.8%	7.0%	-	-	30.3%	CRISIL B- (SO) - Series A1 PTCs CRISIL B- (SO) - Series A2 PTCs
2	Nirmaan RMBS Trust - Series V - 2014	Housing loans	Par with EIS	2968.9	139	18	76%	11.8%	7.7%	-	-	27.2%	CRISIL C (SO) - Series A1 PTCs CRISIL C (SO) - Series A2 PTCs

Dewan Housing Finance Corporation Limited- Pool Performance

Sr. no	Transaction name	Initial Pool Details				3 month average MCR								Delinquencies				Overdues				Credit collateral utilisation	Current credit collateral as % of principal outstanding	Available EIS as % of principal outstanding	TCR
		Pool principal (Rs. Mn)	Structure	Credit collateral as % of pool principal	MPS	WAM (months)	Average yield	Amortisation	CCR	Current quarter	Previous quarter	TCE	Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter					
														90+	180+	90+	180+	1+	90+	1+	90+				
1	Nirmaan RMBS Trust - Series II - 2014	1169.3	Par with EIS	7.0%	70	78	12.4%	73.4%	99.4%	97.2%	96.1%	55.9%	53.2%	1.2%	0.6%	0.9%	0.7%	0.3%	0.2%	0.3%	0.3%	0.0%	26.4%	29.5%	70.3%
2	Nirmaan RMBS Trust - Series V - 2014	2968.9	Par with EIS	7.7%	69	74	9.8%	70.5%	99.9%	99.6%	99.8%	88.4%	53.3%	0.2%	0.1%	0.2%	0.1%	0.1%	0.0%	0.1%	0.0%	9.0%	23.7%	15.7%	78.2%

Housing Development Finance Corporation Limited- Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Pool duration (months)	WAS (months)	WAL	WAY	Credit collateral as % of pool principal	First loss facility as % of pool principal	Second loss facility as % of pool principal	Scheduled EIS as % of pool principal	Current Rating/ Credit Opinion
1	HDFC Assignment of Receivables January 2012	Housing loans	Par with EIS	8003.1	124	6	76%	10.6%	5.5%	1.5%	4.0%	7.3%	CRISIL AAA (SO) Equivalent -Acquirer payouts CRISIL BBB (SO) Equivalent -Second loss facility
2	HDFC Trust 2014	Housing loans	Par with EIS	5439.0	96	42	78%	10.7%	6.0%	-	-	22.5%	CRISIL AAA (SO) - Series A PTCs

Housing Development Finance Corporation Limited- Pool Performance

Sr. no	Transaction name	Initial Pool Details				3 month average MCR								Delinquencies				Overdues				Credit collateral utilisation	Current credit collateral as % of principal outstanding	Available EIS as % of principal outstanding	TCR
		Pool principal (Rs. Mn)	Structure	Credit collateral as % of pool principal	MPS	WAM (months)	Average yield	Amortisation	CCR	Current quarter	Previous quarter	TCE	Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter					
														90+	180+	90+	180+	1+	90+	1+	90+				
1	HDFC Assignment of Receivables January 2012	8003.1	Par with EIS	5.5%	97	49	9.8%	76.2%	99.8%	99.7%	100.1%	75.4%	35.8%	0.5%	0.3%	0.5%	0.2%	0.2%	0.1%	0.2%	0.1%	0.0%	23.6%	4.4%	80.1%
2	HDFC Trust 2014	5439.0	Par with EIS	6.0%	69	49	9.6%	68.8%	100.1%	100.0%	99.9%	74.8%	31.4%	0.6%	0.3%	0.6%	0.3%	0.3%	0.1%	0.2%	0.1%	0.0%	19.2%	11.2%	78.2%

ICICI Bank Limited- Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Pool duration (months)	WAS (months)	WAL	WAY	Credit collateral as % of pool principal	First loss facility as % of pool principal	Second loss facility as % of pool principal	Scheduled EIS as % of pool principal	Current Rating/ Credit Opinion
1	Indian Residential MBS Trust Series XI	Housing loans	Par with EIS	3159.3	87	15	74%	9.7%	7.0%	-	-	20.9%	CRISIL AAA (SO) - Series A PTCs
2	Indian RMBS Trust Series IV	Housing loans	Par with EIS	4000.0	93	12	78%	7.6%	1.9%	-	-	17.0%	CRISIL AAA (SO) - Series A PTCs
3	Indian RMBS Trust Series V	Housing loans	Par with EIS	999.1	134	11	76%	8.4%	1.9%	-	-	19.5%	CRISIL AAA (SO) - Series A PTCs
4	Indian RMBS Trust Series VIII	Housing loans	Par with EIS	1950.0	95	13	74%	8.4%	3.8%	-	-	17.7%	CRISIL AAA (SO) - Series A PTCs
5	Indian RMBS Trust Series IX	Housing loans	Par with EIS	1490.0	134	8	78%	8.3%	1.6%	-	-	25.6%	CRISIL AAA (SO) - Series A PTCs
6	Indian RMBS Trust Series X	Housing loans	Par with EIS	4000.0	119	7	76%	8.2%	1.6%	-	-	22.9%	CRISIL AAA (SO) - Series A PTCs
7	Nivas Trust Series V	Housing loans	Par with EIS	6000.0	123	9	78%	8.3%	2.2%	-	-	23.5%	CRISIL AAA (SO) - Series A PTCs
8	Griha Trust Series II	Housing loans	Par with EIS	2000.0	110	7	80%	7.8%	2.0%	-	-	23.2%	CRISIL AAA (SO) - Series A PTCs
9	Nivas Trust Series VI	Housing loans	Par with EIS	4000.0	117	7	78%	9.0%	2.0%	-	-	20.6%	CRISIL AAA (SO) - Series A PTCs
10	Nivas Trust Series VII	Housing loans	Par with IO Strip	967.0	92	29	73%	10.0%	9.7%	4.9%	4.8%	-	CRISIL AAA (SO) - Series A PTCs, Series IO PTCs CRISIL AAA (SO) Equivalent - Second loss facility
11	Mortgage Repack Trust Series I	Housing loans	Par with IO Strip	6935.3	133	-	-	-	17.9%	9.0%	8.9%	-	CRISIL AAA (SO) Equivalent - Series IO-A2 PTCs, Second loss facility
12	Aawas Trust Series VI	Housing loans	Par with IO Strip	3446.0	88	10	75%	8.6%	15.3%	5.7%	9.6%	-	CRISIL AAA (SO) Equivalent - Series A2 PTCs, Series A3 PTCs, Series B PTCs, Second loss facility
13	Aawas Trust Series III	Housing loans	Par with IO Strip	2564.7	61	12	73%	8.4%	12.8%	4.9%	7.9%	-	CRISIL AAA (SO) Equivalent - Series A1 PTCs, Series A2 PTCs, Second loss facility

ICICI Bank Limited- Pool Performance

Sr. no	Transaction name	Initial Pool Details				3 month average MCR								Delinquencies				Overdues				Credit collateral utilisation	Current credit collateral as % of principal outstanding	Available EIS as % of principal outstanding	TCR
		Pool principal (Rs. Mn)	Structure	Credit collateral as % of pool principal	MPS	WAM (months)	Average yield	Amortisation	CCR	Current quarter	Previous quarter	TCE	Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter					
														90+	180+	90+	180+	1+	90+	1+	90+				
1	Indian Residential MBS Trust Series XI	3159.3	Par with EIS	7.0%	189	53	16.7%	99.2%	99.7%	94.3%	94.0%	8.0%	55.9%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.0%	Fully covered	46.4%	0.0%	
2	Indian RMBS Trust Series IV	4000.0	Par with EIS	1.9%	182	60	13.8%	97.2%	99.3%	93.2%	92.9%	11.5%	75.6%	0.8%	0.7%	0.7%	0.7%	0.5%	0.5%	0.5%	0.4%	0.2%	44.6%	13.2%	66.3%
3	Indian RMBS Trust Series V	999.1	Par with EIS	1.9%	175	71	15.5%	95.9%	98.3%	84.2%	85.8%	4.5%	75.2%	2.1%	2.0%	2.0%	2.0%	1.3%	1.3%	1.3%	1.3%	1.4%	31.4%	15.9%	76.4%
4	Indian RMBS Trust Series VIII	1950.0	Par with EIS	3.8%	177	68	15.5%	97.5%	98.9%	87.3%	89.4%	4.6%	61.9%	1.2%	1.2%	1.2%	1.2%	0.9%	0.8%	0.8%	0.8%	0.1%	Fully covered	60.8%	16.7%
5	Indian RMBS Trust Series IX	1490.0	Par with EIS	1.6%	176	61	14.3%	96.5%	99.6%	129.5%	97.8%	24.0%	76.5%	0.5%	0.5%	0.6%	0.6%	0.4%	0.3%	0.4%	0.4%	0.0%	46.5%	13.3%	66.0%
6	Indian RMBS Trust Series X	4000.0	Par with EIS	1.6%	177	64	14.1%	96.8%	98.8%	91.4%	90.6%	6.3%	68.9%	1.4%	1.4%	1.4%	1.4%	0.9%	0.9%	0.9%	0.9%	0.3%	51.2%	14.5%	63.6%
7	Nivas Trust Series V	6000.0	Par with EIS	2.2%	177	67	14.4%	96.6%	98.3%	86.7%	87.8%	4.0%	71.3%	2.0%	2.0%	1.9%	1.9%	1.4%	1.3%	1.3%	1.3%	1.4%	62.6%	115.3%	5.0%
8	Griha Trust Series II	2000.0	Par with EIS	2.0%	177	61	12.4%	97.2%	99.3%	98.7%	98.7%	9.9%	78.1%	0.7%	0.7%	0.7%	0.7%	0.5%	0.5%	0.5%	0.5%	0.3%	71.2%	31.4%	48.7%
9	Nivas Trust Series VI	4000.0	Par with EIS	2.0%	177	63	13.7%	97.1%	98.3%	85.9%	85.4%	3.5%	70.8%	1.9%	1.9%	1.9%	1.9%	1.3%	1.3%	1.3%	1.3%	2.3%	69.4%	14.3%	52.7%
10	Nivas Trust Series VII	967.0	Par with IO Strip	9.7%	172	59	15.6%	96.4%	99.1%	98.1%	90.8%	9.3%	71.7%	1.0%	1.0%	1.1%	1.1%	0.7%	0.7%	0.7%	0.7%	0.3%	Fully covered	12.9%	0.0%
11	Mortgage Repack Trust Series I	6935.3	Par with IO Strip	17.9%	170	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Fully covered	Fully covered	0.0%
12	Aawas Trust Series VI	3446.0	Par with IO Strip	15.3%	171	46	15.2%	97.1%	98.8%	83.4%	83.6%	4.6%	68.7%	1.6%	1.6%	1.6%	1.5%	1.0%	0.6%	1.0%	0.6%	0.0%	Fully covered	32.5%	0.0%
13	Aawas Trust Series III	2564.7	Par with IO Strip	12.8%	171	21	15.2%	99.5%	99.3%	87.6%	85.6%	3.1%	55.0%	0.7%	0.7%	0.7%	0.7%	0.6%	0.6%	0.6%	0.6%	0.0%	Fully covered	27.7%	0.0%

IIFL Home Finance Limited- Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Pool duration (months)	WAS (months)	WAL	WAY	Credit collateral as % of pool principal	First loss facility as % of pool principal	Second loss facility as % of pool principal	Scheduled EIS as % of pool principal	Current Rating/ Credit Opinion
1	IIFL PCG Sep 2019	Home Loans	Par with Turbo Amortisation	5833.6	140	6	67%	11.0%	3.6%	-	-	8.1%	CRISIL AA (SO) Equivalent – Acquirer payouts

IIFL Home Finance Limited - Pool Performance

Sr. no	Transaction name	Initial Pool Details								3 month average MCR		Delinquencies				Overdues				Credit collateral utilisation	Current credit collateral as % of principal outstanding	Available EIS as % of principal outstanding	TCR			
		Pool principal (Rs. Mn)	Structure	Credit collateral as % of pool principal	MPS	WAM (months)	Average yield	Amortisation	CCR	Current quarter	Previous quarter	TCE	Cumulative prepayments	Current quarter		Previous quarter		Current quarter						Previous quarter		
														90+	180+	90+	180+	1+	90+					1+	90+	
1	IIFL PCG Sep 2019	5833.6	Par with Turbo Amortisation	3.6%	3	62	10.3%	5.4%	99.4%	99.4%	-	98.3%	4.7%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.2%	74.0%	65.0%

Indiabulls Housing Finance Limited- Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Pool duration (months)	WAS (months)	WAL	WAY	Credit collateral as % of pool principal	First loss facility as % of pool principal	Second loss facility as % of pool principal	Scheduled EIS as % of pool principal	Current Rating/ Credit Opinion
1	Innovation Trust III Dec 12	Housing loans	Par with EIS	1186.2	168	23	61%	11.6%	11.5%	-	-	41.2%	CRISIL AAA (SO) - Series A PTCs
2	Innovation Trust VII Mar 13	Housing loans	Par with EIS	1070.9	138	17	66%	11.0%	12.1%	-	-	26.5%	CRISIL AAA (SO) - Series A PTCs
3	Innovation Trust XIV Sep 13	Housing loans (82%) & loan against property (18%)	Par with EIS	2864.4	102	18	61%	11.8%	10.5%	-	-	35.2%	CRISIL AAA (SO) - Series A PTCs
4	Innovation Trust – XVI Dec 13	Housing loans	Par with EIS	993.3	113	17	61%	11.4%	8.4%	-	-	28.6%	CRISIL AAA (SO) - Series A PTCs
5	Innovation Trust XXII Feb 2015	Housing loans	Par with EIS	2724.1	128.07287	17.9	63%	10.7%	9.8%	-	-	18.7%	CRISIL AAA (SO) - Series A PTCs
6	Innovation Trust XXIV Sept 2016	Loan against property	Par with EIS	1359.8	89	15.3	51%	12.4%	12.9%	-	-	30.6%	CRISIL AAA (SO) - Series A PTCs
7	Innovation Trust XV Dec 2016	Loan against property (68%), Housing Loans (32%)	Par with EIS	5126.9	86	14.5	61%	11.1%	13.1%	-	-	27.7%	CRISIL AAA (SO) - Series A PTCs
8	Innovation Trust XXVII Mar 2017	Housing Loans (46%), Loan against property (54%)	Par with EIS	2923.5	89	14	59%	10.5%	11.5%	-	-	28.1%	CRISIL AAA (SO) - Series A PTCs
9	Innovation Trust XXX Nov 2018	Housing loans	Par with EIS	892.3	59	20	49%	10.3%	18.0%	-	-	7.0%	CRISIL AAA (SO) - Series A PTCs

Indiabulls Housing Finance Limited- Pool Performance

Sr. no	Transaction name	Initial Pool Details				3 month average MCR								Delinquencies				Overdues				Credit collateral utilisation	Current credit collateral as % of principal outstanding	Available EIS as % of principal outstanding	TCR	
		Pool principal (Rs. Mn)	Structure	Credit collateral as % of pool principal	MPS	WAM (months)	Average yield	Amortisation	CCR	Current quarter	Previous quarter	TCE	Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter						
														90+	180+	90+	180+	1+	90+	1+	90+					
1	Innovation Trust III Dec 12	1186.2	Par with EIS	11.5%	84	114	12.2%	84.5%	99.9%	100.0%	100.0%	92.2%	61.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	44.2%	32.3%	63.9%
2	Innovation Trust VII Mar 13	1070.9	Par with EIS	12.1%	81	90	11.5%	78.8%	100.0%	100.0%	100.0%	94.9%	50.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.5%	20.1%	67.5%
3	Innovation Trust XIV Sep 13	2864.4	Par with EIS	10.5%	75	78	11.5%	80.3%	99.9%	99.0%	99.1%	96.6%	50.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	53.3%	25.3%	54.0%
4	Innovation Trust – XVI Dec 13	993.3	Par with EIS	8.4%	72	76	12.4%	79.8%	100.0%	99.3%	99.9%	93.2%	49.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	41.5%	31.5%	59.4%
5	Innovation Trust XXII Feb 2015	2724.1	Par with EIS	9.8%	58	89	11.4%	72.6%	99.9%	98.7%	98.8%	96.6%	47.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	23.2%	21.8%	75.1%
6	Innovation Trust XXIV Sept 2016	1359.8	Par with EIS	12.9%	38	126	16.3%	75.0%	99.5%	97.6%	98.3%	79.4%	57.9%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	51.4%	80.8%	49.4%
7	Innovation Trust XV Dec 2016	5126.9	Par with EIS	13.1%	34	129	13.2%	62.8%	99.7%	99.3%	99.4%	89.3%	38.6%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	35.1%	55.3%	61.7%
8	Innovation Trust XXVII Mar 2017	2923.5	Par with EIS	11.5%	32	127	13.0%	50.1%	100.0%	98.9%	99.9%	92.1%	35.4%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	23.0%	52.9%	66.8%
9	Innovation Trust XXX Nov 2018	892.3	Par with EIS	18.0%	12	140	12.0%	41.9%	99.0%	98.3%	97.2%	99.9%	19.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	30.9%	22.0%	77.5%

Piramal Capital Housing Finance Limited - Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Pool duration (months)	WAS (months)	WAL	WAY	Credit collateral as % of pool principal	First loss facility as % of pool principal	Second loss facility as % of pool principal	Scheduled EIS as % of pool principal	Current Rating/ Credit Opinion
1	Marigold Trust 2019	HL and LAP	Par with turbo-amortisation	9351.0	-	7.7	69%	9.3%	19.0%	0.0%	0.0%	6.7%	Provisional CRISIL AAA (SO) - Series A PTCs
2	PCHFL PCG Sep 2019	HL and LAP	Par with turbo-amortisation	4769.5	-	9.3	71%	9.1%	14.3%	-	-	0.0%	CRISIL AA (SO) Equivalent – Acquier payouts
3	Powerplus PTC Series I	HL & LAP	PAR with EIS	2740.1	-	10.9	57%	9.2%	19.0%	0.0%	0.0%	6.7%	CRISIL AAA (SO) - Series A PTCs

Piramal Capital Housing Finance Limited - Pool Performance

Sr. no	Transaction name	Initial Pool Details				3 month average MCR				Delinquencies				Overdues				Credit collateral utilisation	Current credit collateral as % of principal outstanding	Available EIS as % of principal outstanding	TCR				
		Pool principal (Rs. Mn)	Structure	Credit collateral as % of pool principal	MPS	WAM (months)	Average yield	Amortisation	CCR	Current quarter	Previous quarter	TCE	Cumulative prepayments	Current quarter		Previous quarter						Current quarter		Previous quarter	
														90+	180+	90+	180+					1+	90+	1+	90+
1	Marigold Trust 2019	9351.0	Par with turbo-amortisation	19.0%	2	234	10.8%	7.0%	100.0%	100.0%	NA	100.0%	6.4%	0.0%	0.0%	NA	NA	0.0%	0.0%	NA	NA	0.0%	11.4%	60.2%	68.4%
2	PCHFL PCG Sep 2019	4769.5	Par with turbo-amortisation	14.3%	2	232	9.7%	10.9%	100.0%	100.0%	NA	100.0%	10.5%	0.0%	0.0%	NA	NA	0.0%	0.0%	NA	NA	0.0%	16.0%	0.0%	92.8%
3	Powerplus PTC Series I	2740.1	PAR with EIS	19.0%	3	185	10.2%	12.7%	99.7%	100.2%	NA	100.0%	13.2%	0.0%	0.0%	NA	NA	0.0%	0.0%	NA	NA	0.0%	21.8%	14.4%	80.2%

Small Business Fincredit- Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Pool duration (months)	WAS (months)	WAL	WAY	Credit collateral as % of pool principal	First loss facility as % of pool principal	Second loss facility as % of pool principal	Scheduled EIS as % of pool principal	Current Rating/ Credit Opinion
1	Prime Trust March 2019	Loan against property	Par with EIS	1100.1	106	12	38%	14.2%	10.0%	-	-	46.9%	CRISIL AAA (SO) – Series A PTCs

Small Business Fincredit - Pool Performance

Sr. no	Transaction name	Initial Pool Details				3 month average MCR				Delinquencies				Overdues				Credit collateral utilisation	Current credit collateral as % of principal outstanding	Available EIS as % of principal outstanding	TCR				
		Pool principal (Rs. Mn)	Structure	Credit collateral as % of pool principal	MPS	WAM (months)	Average yield	Amortisation	CCR	Current quarter	Previous quarter	TCE	Cumulative prepayments	Current quarter		Previous quarter						Current quarter		Previous quarter	
														90+	180+	90+	180+					1+	90+	1+	90+
1	Prime Trust March 2019	1100.1	Par with EIS	10.0%	9	62	10.3%	12.7%	100.0%	100.0%	100.0%	NA	8.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	11.4%	65.1%	66.1%

Standard Chartered Bank- Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Pool duration (months)	WAS (months)	WAL	WAY	Credit collateral as % of pool principal	First loss facility as % of pool principal	Second loss facility as % of pool principal	Scheduled EIS as % of pool principal	Current Rating/ Credit Opinion
1	Mortgage Loan Pool March 2007 - III	Housing loans	Par with EIS	2492.2	137	32	69%	9.8%	17.2%	3.4%	13.8%	0.1%	CRISIL AAA (SO) Equivalent - Acquirer payouts CRISIL BBB (SO) Equivalent - Second loss facility
2	Mortgage Loan Pool June 2007 - IV	Housing loans	Par with EIS	1435.5	127	35	55%	11.6%	20.6%	5.1%	15.5%	1.4%	CRISIL AAA (SO) Equivalent - Acquirer payouts CRISIL BBB (SO) Equivalent - Second loss facility
3	Mortgage Loan Pool June 2007 - V	Housing loans	Par with EIS	2322.6	144	31	63%	11.6%	16.2%	4.0%	12.2%	1.4%	CRISIL AAA (SO) Equivalent - Acquirer payouts CRISIL BBB (SO) Equivalent - Second loss facility
4	Mortgage Loan Pool July 2007 - VI	Housing loans	Par with EIS	1096.0	138	30	69%	11.6%	20.7%	5.1%	15.6%	1.5%	CRISIL AAA (SO) Equivalent - Acquirer payouts CRISIL BBB (SO) Equivalent - Second loss facility

Standard Chartered Bank- Pool Performance

Sr. no	Transaction name	Initial Pool Details				3 month average MCR				Delinquencies				Overdues				Credit collateral utilisation	Current credit collateral as % of principal outstanding	Available EIS as % of principal outstanding	TCR				
		Pool principal (Rs. Mn)	Structure	Credit collateral as % of pool principal	MPS	WAM (months)	Average yield	Amortisation	CCR	Current quarter	Previous quarter	TCE	Cumulative prepayments	Current quarter		Previous quarter						Current quarter		Previous quarter	
														90+	180+	90+	180+					1+	90+	1+	90+
1	Mortgage Loan Pool March 2007 - III	2492.2	Par with EIS	17.2%	152	54	11.3%	94.3%	99.8%	96.6%	97.6%	23.0%	71.3%	0.7%	0.7%	0.7%	0.7%	0.4%	0.4%	0.4%	0.4%	1.4%	Fully covered	47.3%	0.0%
2	Mortgage Loan Pool June 2007 - IV	1435.5	Par with EIS	20.6%	149	49	11.8%	95.6%	99.9%	97.8%	90.2%	26.3%	70.7%	1.0%	0.3%	0.5%	0.3%	0.3%	0.2%	0.2%	0.2%	3.1%	Fully covered	44.2%	0.0%
3	Mortgage Loan Pool June 2007 - V	2322.6	Par with EIS	16.2%	149	65	12.8%	95.0%	98.0%	86.9%	85.3%	6.7%	74.5%	2.5%	2.5%	2.4%	2.4%	1.3%	1.3%	1.3%	1.2%	7.5%	Fully covered	65.1%	0.0%
4	Mortgage Loan Pool July 2007 - VI	1096.0	Par with EIS	20.7%	149	49	11.8%	96.6%	100.0%	99.9%	93.3%	17.5%	71.5%	0.7%	0.7%	0.7%	0.7%	0.4%	0.4%	0.4%	0.4%	3.3%	Fully covered	44.5%	0.0%

Sundaram BNP Paribas Home Finance Limited- Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Pool duration (months)	WAS (months)	WAL	WAY	Credit collateral as % of pool principal	First loss facility as % of pool principal	Second loss facility as % of pool principal	Scheduled EIS as % of pool principal	Current Rating/ Credit Opinion
1	Santhanam Trust Series I	Housing loan	Par with EIS	1826.1	106	27	62%	11.4%	7.0%	-	-	28.4%	CRISIL AAA (SO) - Series A PTCs

Sundaram BNP Paribas Home Finance Limited- Pool Performance

Sr. no	Transaction name	Initial Pool Details				3 month average MCR				Delinquencies				Overdues				Credit collateral utilisation	Current credit collateral as % of principal outstanding	Available EIS as % of principal outstanding	TCR				
		Pool principal (Rs. Mn)	Structure	Credit collateral as % of pool principal	MPS	WAM (months)	Average yield	Amortisation	CCR	Current quarter	Previous quarter	TCE	Cumulative prepayments	Current quarter		Previous quarter						Current quarter		Previous quarter	
														90+	180+	90+	180+					1+	90+	1+	90+
1	Santhanam Trust Series I	1826.1	Par with EIS	7.0%	69	58	11.2%	71.8%	99.8%	99.3%	99.7%	80.8%	44.3%	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.1%	0.1%	0.0%	15.1%	27.3%	79.6%

CRISIL Rating Scale for Long-term Structured Finance Instruments

CRISIL AAA (SO) (Highest Safety)	Instruments with this rating are considered to have the highest degree of safety regarding timely servicing of financial obligations. Such instruments carry lowest credit risk.
CRISIL AA (SO) (High Safety)	Instruments with this rating are considered to have high degree of safety regarding timely servicing of financial obligations. Such instruments carry very low credit risk.
CRISIL A (SO) (Adequate Safety)	Instruments with this rating are considered to have adequate degree of safety regarding timely servicing of financial obligations. Such instruments carry low credit risk.
CRISIL BBB (SO) (Moderate Safety)	Instruments with this rating are considered to have moderate degree of safety regarding timely servicing of financial obligations. Such instruments carry moderate credit risk.
CRISIL BB (SO) (Moderate Risk)	Instruments with this rating are considered to have moderate risk of default regarding timely servicing of financial obligations.
CRISIL B (SO) (High Risk)	Instruments with this rating are considered to have high risk of default regarding timely servicing of financial obligations.
CRISIL C (SO) (Very High Risk)	Instruments with this rating are considered to have very high likelihood of default regarding timely payment of financial obligations.
CRISIL D (SO) (Default)	Instruments with this rating are in default or are expected to be in default soon.

Note:

- CRISIL may apply '+' (plus) or '-' (minus) signs for ratings from 'CRISIL AA (SO)' to 'CRISIL C (SO)' to reflect comparative standing within the category.
- CRISIL may assign rating outlooks for ratings from 'CRISIL AAA (SO)' to 'CRISIL B (SO)'. Ratings on Rating Watch will not carry outlooks. A rating outlook indicates the direction in which a rating may move over a medium-term horizon of one to two years. A rating outlook can be 'Positive', 'Stable', or 'Negative'. A 'Positive' or 'Negative' rating outlook is not necessarily a precursor of a rating change.

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- CRISIL may assign a rating of 'NM' (Not Meaningful) to instruments that have factors present in them, which render the outstanding rating meaningless. These include reorganisation or liquidation of the issuer, the obligation being under dispute in a court of law or before a statutory authority.
- A prefix of 'PP-MLD' indicates that the instrument is a principal-protected market-linked debenture. The terms of such instruments indicate that while the issuer promises to pay back the face value/principal of the instrument, the coupon rates of these instruments will not be fixed, and could be linked to one or more external variables such as commodity prices, equity share prices, indices, or foreign exchange rates.

CRISIL Performance Report

6. A prefix of 'Provisional' indicates that the rating centrally factors in the completion of certain critical steps/documentation by the issuer for the instrument, without these the rating would either have been different or not assigned ab initio.

CRISIL Rating Scale for Short-term Structured Finance Instruments

CRISIL A1 (SO)	Instruments with this rating are considered to have very strong degree of safety regarding timely payment of financial obligation. Such instruments carry the lowest credit risk.
CRISIL A2 (SO)	Instruments with this rating are considered to have strong degree of safety regarding timely payment of financial obligation. Such instruments carry low credit risk.
CRISIL A3 (SO)	Instruments with this rating are considered to have moderate degree of safety regarding timely payment of financial obligation. Such instruments carry higher credit risk as compared to instruments rated in the two higher categories.
CRISIL A4 (SO)	Instruments with this rating are considered to have minimal degree of safety regarding timely payment of financial obligation. Such instruments carry very high credit risk and are susceptible to default.
CRISIL D (SO)	Instruments with this rating are in default or expected to be in default on maturity.

Note:

1. CRISIL may apply '+' (plus) sign for ratings from 'CRISIL A1 (SO)' to 'CRISIL A4 (SO)' to reflect comparative standing within the category.
2. A suffix of 'r' indicates investments carrying non-credit risk. The 'r' suffix indicates that payments on the rated instrument have significant risks other than credit risk. The terms of the instrument specify that the payments to investors will not be fixed, and could be linked to one or more external variables such as commodity prices, equity indices, or foreign exchange rates. This could result in variability in payments, including possible material loss of principal, because of adverse movements in value of the external variables. The risk of such adverse movements in price/value is not addressed by the rating.
3. CRISIL may assign a rating of 'NM' (Not Meaningful) to instruments that have factors present in them, which render the outstanding rating meaningless. These include reorganisation or liquidation of the issuer, the obligation being under dispute in a court of law or before a statutory authority.
4. A prefix of 'PP-MLD' indicates that the instrument is a principal-protected market-linked debenture. The terms of such instruments indicate that while the issuer promises to pay back the face value/principal of the instrument, the coupon rates of these instruments will not be fixed, and could be linked to one or more external variables such as commodity prices, equity share prices, indices, or foreign exchange rates.
5. A prefix of 'Provisional' indicates that the rating centrally factors in the completion of certain critical steps/documentation by the issuer for the instrument, without these the rating would either have been different or not assigned ab initio.

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- Auto loan securitisation in India for Citibank in 1992
- Property receivables securitisation transaction in India for DLF Universal in 1992
- Securitised municipal bonds programme rating in Asia
- Mortgage-backed securitisation in India in 2000 for National Housing Bank
- Offshore transaction backed by aircraft purchase receivables in 2001
- Partial guarantee rated structure in the world for Ballarpur Industries Limited in 2002
- Successful CDO transaction in India for ICICI Bank Limited in 2004
- CDO transaction covering working capital facilities in the Asia Pacific and the first revolving CDO in India for Citibank N.A. in 2004
- Floating rate securitised instrument in India for Citicorp Finance India Ltd. In 2003
- To publish quarterly statistics on performance of ABS pools
- To publish quarterly statistics on performance of MBS pools
- Dedicated legal, surveillance and criteria teams for securitisation
- India's first microfinance loan receivables securitisation transaction
- First multi-originator securitisation transaction
- India's first capital market annuity securitisation transaction
- India's first listed securitisation transaction
- India's first CMBS transaction in 2014
- Reset of credit enhancement post RBI guidelines in 2014
- India's largest future - flow securitisation
- India's first rating on an infrastructure investment trust
- First INFRA EL rating under the new credit rating system for infrastructure projects 2017

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