

January 2021

CRISIL Performance Report

ABS & MBS Pools



CRISIL Performance Report

Structured Finance Ratings

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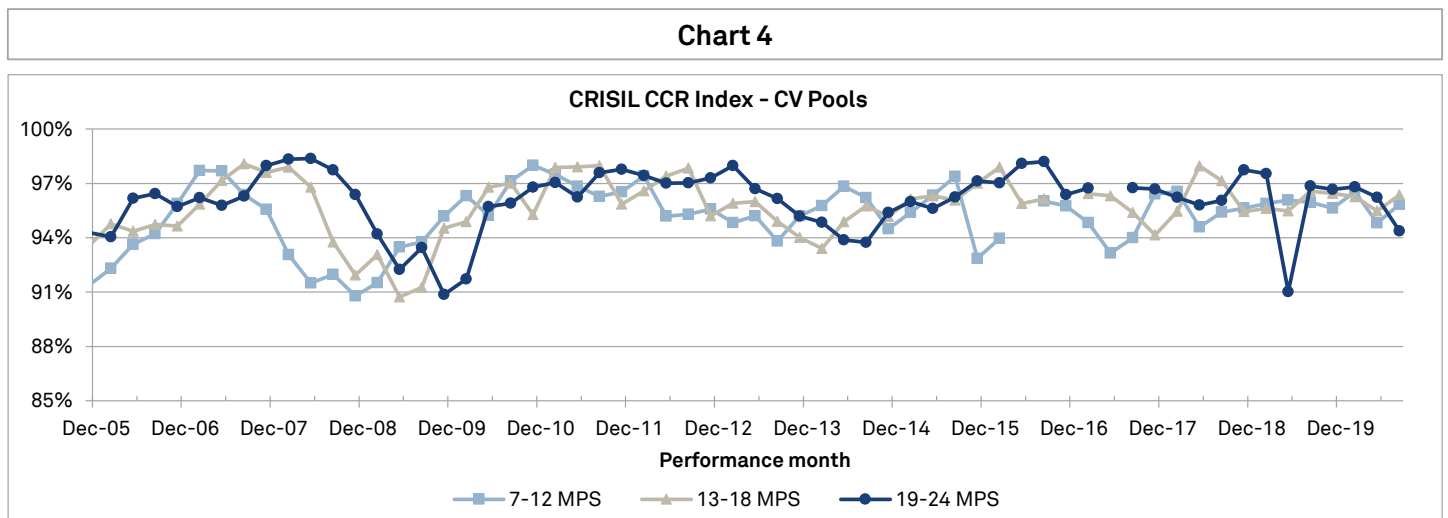
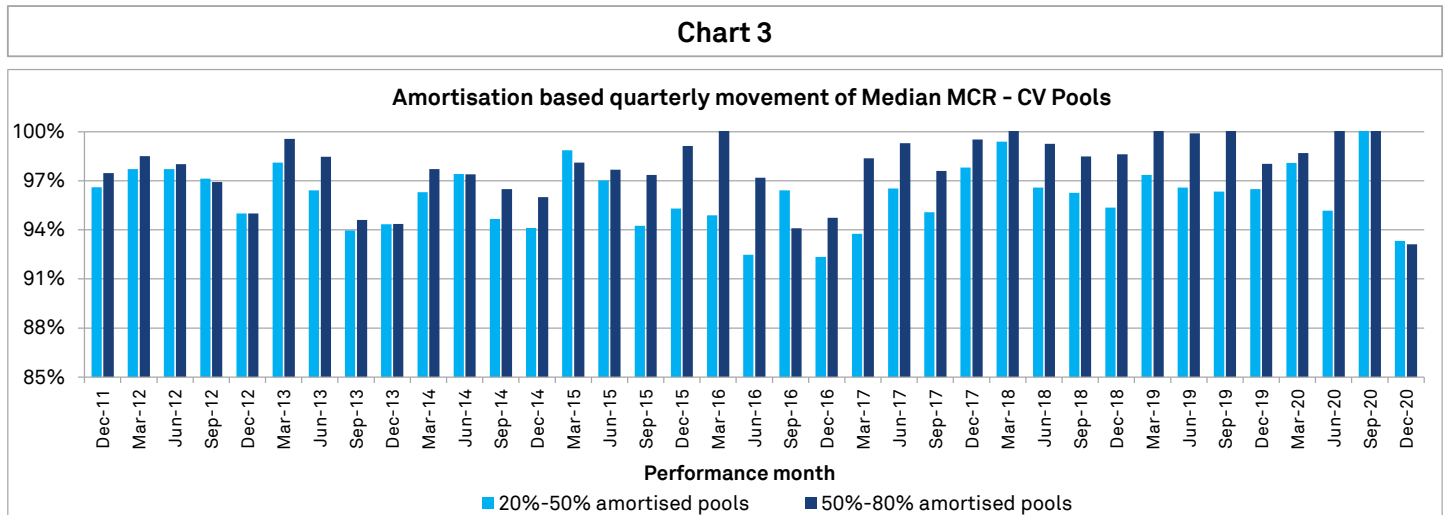
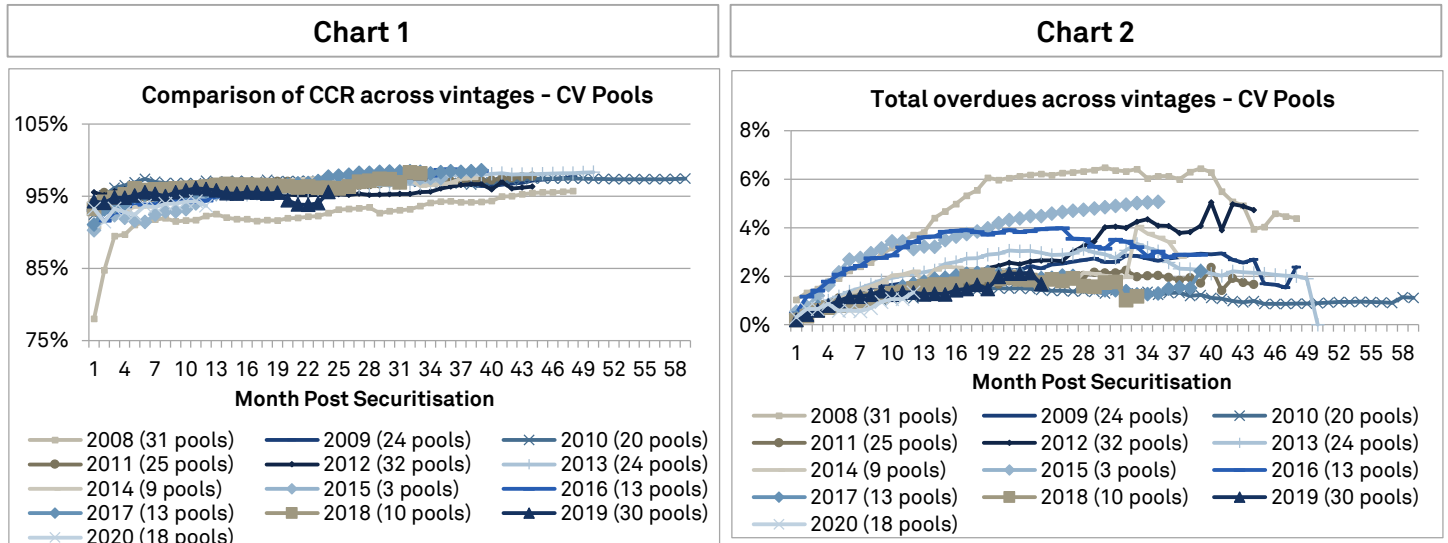
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Performance Update – Commercial Vehicle Pools



Performance Update – MBS Pools

Chart 5

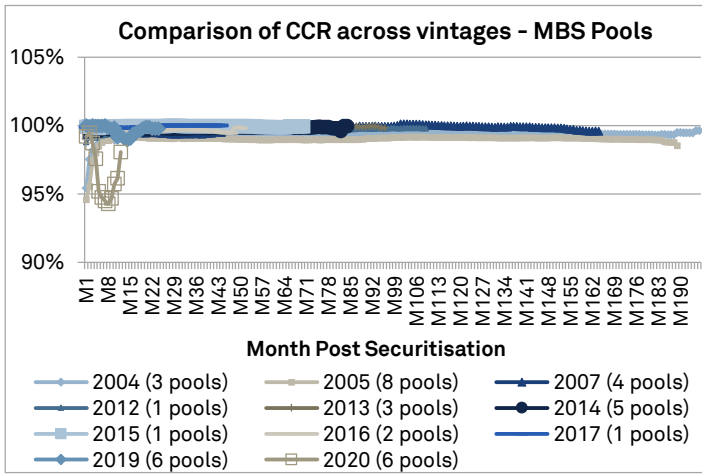


Chart 6

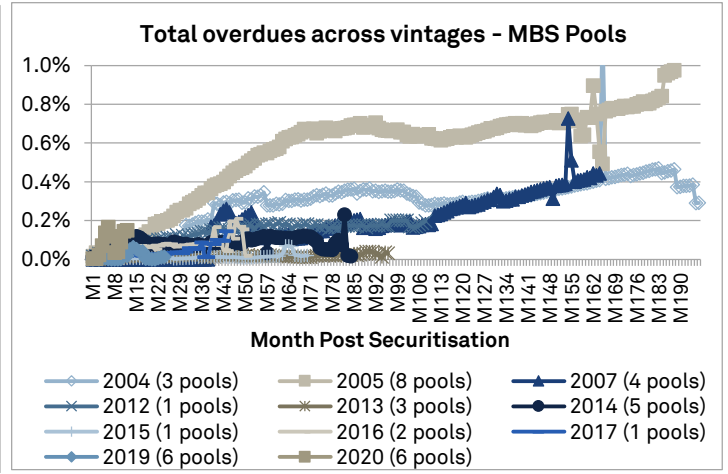
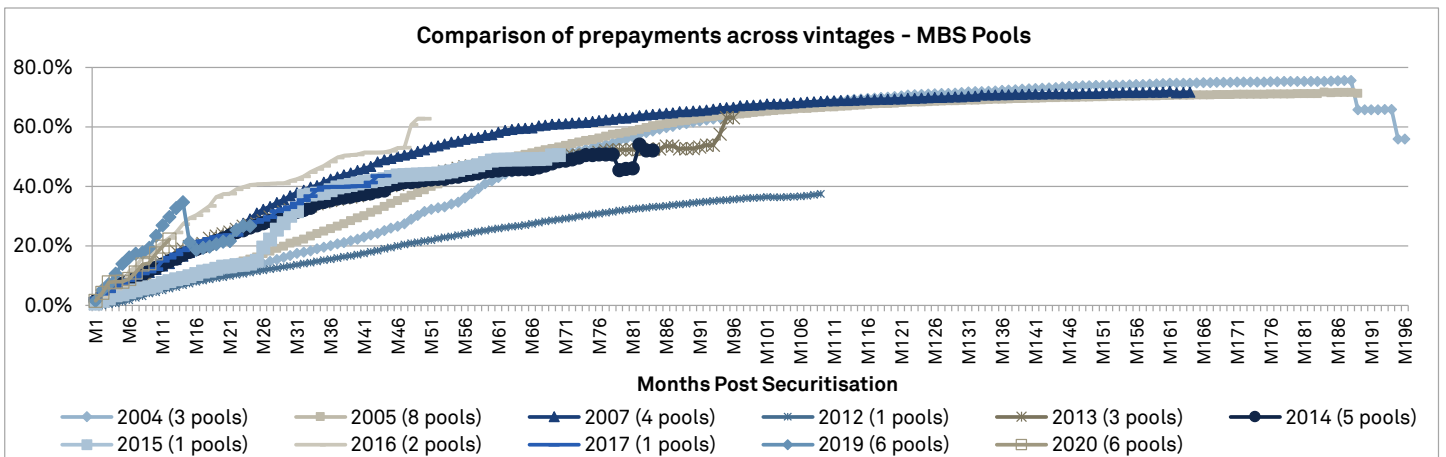


Chart 7



Performance Update – Two Wheeler Pools

Chart 8

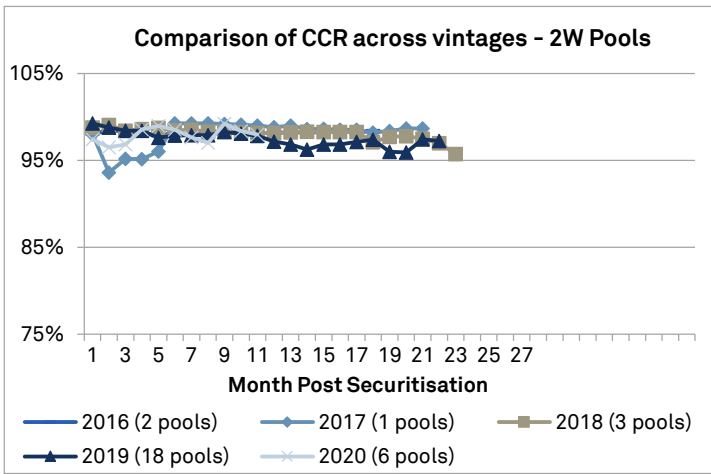
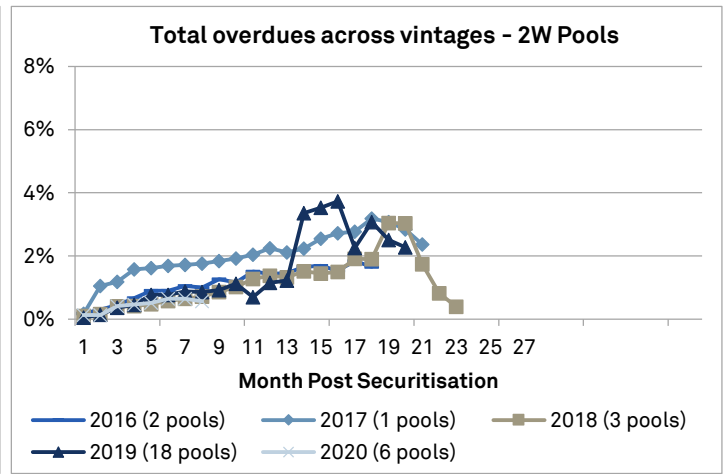


Chart 9



Rating Actions

New transactions - Table 1 provides the details of the new pools that were securitised between between 15th October, 2020 to 15th January,2021

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 | Muthoot Fincorp Limited | Vivriti Bankai Trust 2020 | GL | Principal Protected Market Linked Debentures | 1250 | Provisional CRISIL PP-MLD AA+r (CE)/Stable |
| 2 | HDB Financial Services Limited | Venus Trust September 2020 | CV & CE | Series A PTCs | 4770.5 | Provisional CRISIL AAA (SO) |
| 3 | Muthoot Fincorp Limited | Vivriti Theta Trust III 2020 | GL | Principal Protected Market Linked Debentures | 971 | CRISIL PP-MLD AA+r(CE)/Stable |
| 4 | Tata Motors Finance Limited | INDIAN RECEIVABLE PGDA NOV 20 A | CV | Acquirer payouts | 1544 | Provisional CRISIL BBB+ (SO) Equivalent |
| 5 | Centrum Financial Services Limited | Fjord Trust Nov-20 | Supply chain receivables (invoice discounting) | Series A1, A2 PTCs | 500 | Provisional CRISIL A1+ (SO) |
| 6 | Muthoot Fincorp Limited | Credavenue Romanoff Trust 2020 | GL | Principal Protected Market Linked Debentures | 1000 | Provisional CRISIL PP-MLD AA+r (CE)/Stable |
| 7 | Muthoot Fincorp Limited | Credavenue Oro Trust 2020 | GL | Principal Protected Market Linked Debentures | 1000 | Provisional CRISIL PP-MLD AA+r (CE)/Stable |
| 8 | Northern Arc Capital Limited | Northern Arc 2020 Mosec Hitchens | TW | Series A1, A2 PTCs | 318.9 | Provisional CRISIL A- (SO) |
| 9 | Shriram City Union Finance Limited | Mobil Trust Series 16 | TW | Series A PTCs | 1000 | Provisional CRISIL AAA (SO) |
| 10 | Shriram City Union Finance Limited | Mobil Trust Series 17 | TW | Series A PTCs | 1026.6 | Provisional CRISIL AAA (SO) |
| 11 | Tata Motors Finance Limited | INDIAN RECEIVABLE PGDA DEC 20 A | CV | Acquirer payouts | 2496.2 | Provisional CRISIL BBB+ (SO) Equivalent |
| 12 | Tata Motors Finance Limited | INDIAN RECEIVABLE PGDA DEC 20 B | CV | Acquirer payouts | 946.6 | Provisional CRISIL BBB+ (SO) Equivalent |
| 13 | Shriram City Union Finance Limited | Mobil Trust Series 15 | TW | Series A PTCs | 2637.6 | Provisional CRISIL AAA (SO) |
| 14 | Shriram Transport Finance Company Limited | SANSAR TRUST DECEMBER 2020 | CV | Series A1, A2 PTCs | 4881.9 | Provisional CRISIL AAA (SO) |

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Rating withdrawals Table 2 provides the details of the transactions whose ratings / credit opinions were withdrawn between 15th October, 2020 to 15th January, 2021

Table 2: Transactions where ratings / credit opinions were withdrawn

| Sr. no | Originator/Seller | Transaction name | Asset Class |
|--------|--------------------------------|--------------------------------|-------------|
| 1 | Muthoot Fincorp Limited | Credavenue Romanoff Trust 2020 | GL |
| 2 | Muthoot Fincorp Limited | Credavenue Oro Trust 2020 | GL |
| 3 | Northern Arc Capital | Northern Arc 2019 Mosec Brevis | MFI |
| 4 | Muthoot Capital Services Ltd. | Northern Arc 2018 CV Carolina | TW |
| 5 | India Infoline Finance Limited | Orelia Trust Jan 2020 | GL |
| 6 | Samasta Microfinance Limited | SMFL Sec 1 | MFI |
| 7 | Belstar Microfinance Limited | Northern Arc 2019 MFI Leclerc | MFI |

Rating conversions: Table 3 provides the details of the pools that have witnessed rating conversions between 15th October, 2020 to 15th January, 2021

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 | Piramal Capital and Housing Finance Limited | Marigold Trust 2019 | LAP & HL | Certificates | Provisional CRISIL AAA (SO) | CRISIL AAA (SO) |
| 2 | Muthoot Fincorp Limited | VIVRITI HOLLOWAY - 05 2020 | GL | Series A1 PTCs | Provisional CRISIL A1+ (SO) | CRISIL A1+ (SO) |
| 3 | Shriram Transport Finance Company Limited | STFC UCO June 2020 | CV | Acquirer payouts | Provisional CRISIL AA (SO) Equivalent | CRISIL AA (SO) Equivalent |
| 4 | Muthoot Capital Services Limited | VC Enko 09 2020 | TW | Series A1 PTCs | Provisional CRISIL AA+(SO) | CRISIL AA+ (SO) |
| 5 | Ess Kay Fincorp Limited | Sparks 09 2020 | CV & Car | Series A1 PTCs | Provisional CRISIL AA (SO) | CRISIL AA (SO) |
| 6 | Muthoot Fincorp Limited | Vivriti Bankai Trust 2020 | GL | PP-MLD | Provisional CRISIL PP-MLD AA+r (CE)/Stable | CRISIL PP-MLD AA+r (CE)/Stable |
| 7 | Cholamandalam Investment and Finance Company Limited | Platinum Trust March 2020 - Tranche II | CV | Series A PTCs | Provisional CRISIL AAA (SO) | CRISIL AAA (SO) |
| 8 | Muthoot Fincorp Limited | Credavenue Romanoff Trust 2020 | GL | PP-MLD | Provisional CRISIL PP-MLD AA+r (CE)/Stable | CRISIL PP-MLD AA+r (CE)/Stable |
| 9 | Muthoot Fincorp Limited | Credavenue Oro Trust 2020 | GL | PP-MLD | Provisional CRISIL PP-MLD AA+r (CE)/Stable | CRISIL PP-MLD AA+r (CE)/Stable |
| 10 | Home Credit India Finance Private Limited | CSL Europa 2020 | Cash & Consumer durable loans | Series A PTCs | Provisional CRISIL A (SO) | CRISIL A (SO) |

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Rating transition Table 4 provides the details of the pools that have witnessed rating transition between 15th October, 2020 & 15th January, 2021

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 | IFMR Finance for Freedom Fund IV | Capital protection available to Class B unit-holders in IFMR FImpact Medium Term Opportunities Fund | - | Category II Alternative Investment Fund (AIF) | CRISIL AA- (SO) Equivalent | CRISIL AA- (SO) Equivalent (Reaffirmed) |
| 2 | Shriram City Union Finance Limited | Mobil Trust Series 09 | TW | Series A PTCs | CRISIL AAA (SO)/Watch Negative | CRISIL AAA (SO) |
| 3 | Muthoot Capital Services Limited | Achilles 02 2020 | TW | Series A1 PTCs | CRISIL AA+ (SO)/Watch Negative | CRISIL AA+ (SO) |
| 4 | Muthoot Capital Services Limited | Vivriti Patroclus 10 2019 | TW | Series A1 PTCs | CRISIL AA+ (SO)/Watch Negative | CRISIL AA+ (SO) |
| 5 | Muthoot Capital Services Limited | Vivriti Freya 08 2019 | TW | Series A PTCs | CRISIL AA (SO)/Watch Negative | CRISIL AA (SO) |
| 6 | SREI Equipment Finance Limited | IILRT-I Trust | CE | Series A PTCs | CRISIL A+ (SO)/Watch Negative | CRISIL A- (SO)/Watch Negative |
| 7 | SREI Equipment Finance Limited | IERT June 2018 - II | CE | Series A PTCs | CRISIL A+ (SO)/Watch Negative | CRISIL A- (SO)/Watch Negative |
| 8 | SREI Equipment Finance Limited | IERT Oct 2018 - II | CE | Series A PTCs | CRISIL A+ (SO)/Watch Negative | CRISIL A- (SO)/Watch Negative |
| 9 | Muthoot Fincorp Limited | Vivriti Bankai Trust 2020 | GL | PP-MLD | Provisional CRISIL PP-MLD AA+r (CE)/Stable | Provisional CRISIL PP-MLD AA+r (CE)/Stable |
| 10 | Tata Motors Finance Limited | INDIAN RECEIVABLE PGDA DEC19 C | CV | Acquirer Payouts | CRISIL A (SO) Equivalent/Watch Developing | CRISIL A (SO) Equivalent/Rating Watch with Developing Implications |
| 11 | Asirvad Microfinance Limited | Northern Arc 2019 MFI Chomsky | MFI | Series A1 PTCs | CRISIL A+ (SO)/Rating on Watch with Negative Implications | CRISIL A+ (SO)/Rating Continues on Watch with Negative Implications |
| 12 | Asirvad Microfinance Limited | Northern Arc 2019 MFI Artemis | MFI | Series A PTCs | CRISIL A- (SO)/Rating on Watch with Negative Implications | CRISIL A- (SO)/Rating Continues on Watch with Negative Implications |
| 13 | Dewan Housing Finance Corporation Limited | Nirmaan RMBS Trust - Series II - 2014 | HL | Series A1, A2 PTCs | CRISIL B- (SO)/Watch Negative | CRISIL B- (SO)/Rating Continues on Watch with Negative Implications |
| 14 | Shriram Transport Finance Company Limited | Sansar Trust May 2018 | CV & CE | Series A PTCs | CRISIL AA+ (SO)/Watch Negative | CRISIL AA+(SO)/ Rating Continues on Watch with Negative Implications |
| 15 | Vivriti Asset Management Pvt Ltd | Vivriti Samarth Bond Fund | Capital protection available to Class A unit-holders | Capital protection available to Class A unit-holders | Provisional CRISIL AA+ (SO) | Provisional CRISIL AA+ (SO) (Re-affirmed) |
| 16 | Sundaram Home Finance Limited | Santhanam Trust Series I | HL | Series A PTCs | CRISIL AAA (SO) | CRISIL AAA (SO) (Re-affirmed) |

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.

Promised payouts: The payout structure promised to the investors at the time of initial rating; however the RBI-permitted moratorium has resulted into changes in the waterfall mechanism which will be accorded on the receipt of legal amendment document(s).

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

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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.

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 15th, 2021

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. The monthly billings have been revised to the extent of RBI permitted moratorium; wherever applicable

Total Collection Efficiency (TCE): The ratio of monthly collections to monthly billings inclusive of overdue billings. These billings and collections do not include prepayments. The monthly billings have been revised to the extent of RBI permitted moratorium; wherever applicable

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.

Subordination as % of future payouts: The subordination amount 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 |
| GL | Gold loan |
| CDL | Consumer Durable loan |
| EL | Education loan |
| HL | Housing Loan |
| LAP | Loan Against Property |
| - | Not applicable |

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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) | Promised payouts | 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 Logan 06 2019 | 790 | 771 | 910 | Par with EIS | MFI (100%) | - | TIUP-Series A1 PTCs; TIUP-Series A2 PTCs | 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 |
| 2 | Vivriti Lehnsherr 06 2019 | 752 | 715 | 869 | Par with EIS | MFI (100%) | - | TIUP-Series A1 PTCs | 5 | - | 21.9% | 100%,0%,0% | 4.3% | - | - | - | - | - | 17.6% | CRISIL A(SO) - Series A1 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 | Subordination as % of future payouts | TCR | TCC |
|--------|---------------------------|-------------------------|------------------|-------------|--|-----------------|-------|--------------|-------|---------------------|------|------------------------|---------------|------|------|------|----------|------|------|---|-------------------------------|-------------------------------|--------------------------------|--|--------------------------------------|----------------|-----|
| | | Pool principal (Rs. Mn) | Structure | Asset class | Credit collateral as % of pool cashflows | Current quarter | | | | Previous quarter | 90+ | | 180+ | 90+ | 180+ | 1+ | 90+ | 1+ | 90+ | | | | | | | | |
| | | Current quarter | Previous quarter | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Vivriti Logan 06 2019 | 790 | Par with EIS | MFI (100%) | 4.3% | 18 | 81.4% | 96.7% | 82.3% | 99.4% | 4.5% | 2.2% | 0.5% | 1.5% | 0.1% | 3.1% | 1.0% | 1.0% | 0.6% | - | 0.0% | - | 68.6% | Fully covered | 12.1% | Above 20 times | |
| 2 | Vivriti Lehnsherr 06 2019 | 752 | Par with EIS | MFI (100%) | 4.3% | 17 | 81.4% | 95.9% | 78.6% | - | 4.8% | 2.4% | 0.7% | 1.8% | 0.3% | 3.0% | 1.1% | 1.1% | 0.7% | - | 0.0% | - | Fully covered | Fully covered | 0.0% | Above 20 times | |

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) | Promised payouts | 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 March 2019 | 3,060 | 2,970 | 3,585 | Par with EIS | MFI (100%) | - | TIUP - Series A PTCs | 6 | - | 22.0% | 100%,0%,0% | 4.3% | - | - | - | - | 17.1% | CRISIL A (SO) - Series A PTCs |
| 2 | Vivriti Baggins 02 2019 | 1,112 | 1,073 | 1,340 | Par with EIS | MFI (100%) | - | TIUP - Series A1 PTCs; TIUP - Series A2 PTCs | 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 |
| 3 | Northern Arc 2019 MFI Yon | 2,031 | 1,986 | 2,420 | Par with EIS | MFI (100%) | - | TIUP - Series A PTCs | 5 | - | 21.0% | 100%,0%,0% | 4.2% | - | - | - | - | 17.9% | CRISIL A (SO) - Series A PTCs |
| 4 | Vivriti Xavier 03 2019 | 655 | 636 | 793 | Par with EIS | MFI (100%) | - | TIUP - Series A1 PTCs; TIUP - Series A2 PTCs | 4 | - | 21.9% | 100%,0%,0% | 6.6% | - | - | - | - | Series A1 - 20.8%; Series A2 - 19.8% | CRISIL AA- (SO) - Series A1 PTCs CRISIL A+ (SO) - Series A2 PTCs |
| 5 | Northern Arc 2019 MFI Poorna | 1,102 | 1,085 | 1,329 | Par with EIS | MFI (100%) | - | TIUP - Series A PTCs | 4 | - | 21.9% | 100%,0%,0% | 4.1% | - | - | - | - | 18.4% | CRISIL A (SO) - Series A PTCs |
| 6 | Vivriti Leia 10 2019 | 966 | 907 | 1,147 | Par with EIS | MFI (100%) | - | TIUP - Series A PTCs | 5 | - | 21.8% | 100%,0%,0% | 4.4% | - | - | - | - | 20.9% | CRISIL AA- (SO) - Series A PTCs |
| 7 | Northern Arc 2019 MFI Chomsky | 850 | 824 | 1,000 | Par with EIS | MFI (100%) | - | TITP - Series A1 PTCs | 3 | - | 21.8% | 100%,0%,0% | 6.4% | - | - | - | - | 17.5% | CRISIL A+ (SO) / 'Rating Watch with Negative Implications' - Series A1 PTCs |
| 8 | Northern Arc 2019 MFI Artemis | 854 | 832 | 1,010 | Par with EIS | MFI (100%) | - | TITP - Series A PTCs | 6 | - | 21.9% | 100%,0%,0% | 5.1% | - | - | - | - | 17.6% | CRISIL A- (SO) / 'Rating Watch with Negative Implications' - Series A PTCs |
| 9 | Northern Arc 2019 MFI Bruges | 843 | 804 | 998 | Par with EIS | MFI (100%) | - | TIUP - Series A PTCs | 6 | - | 21.9% | 100%,0%,0% | 5.1% | - | - | - | - | 19.4% | CRISIL A+ (SO) - Series A 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 | 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 | Venus March 2019 | 3,060 | Par with EIS | MFI (100%) | 4.3% | 21 | 91.0% | 97.8% | 96.4% | 96.4% | 12.8% | 1.4% | 1.3% | 3.3% | 3.1% | 2.3% | 0.7% | 1.6% | 1.6% | - | 0.0% | - | Fully Covered | Fully Covered | 0.0% | Not Relevant | |
| 2 | Vivriti Baggins 02 2019 | 1,112 | Par with EIS | MFI (100%) | 5.0% | 21 | 85.7% | 97.0% | 93.2% | 40.1% | 21.9% | 1.6% | 1.5% | 3.7% | 3.5% | 3.0% | 0.8% | 1.8% | 1.8% | - | 0.0% | - | Fully Covered | Fully Covered | 0.0% | Above 20 times | |
| 3 | Northern Arc 2019 MFI Yon | 2,031 | Par with EIS | MFI (100%) | 4.2% | 21 | 91.0% | 97.4% | 93.7% | 95.7% | 11.0% | 2.1% | 2.0% | 3.7% | 3.4% | 2.9% | 1.9% | 1.8% | 1.8% | - | 0.0% | - | Fully Covered | Fully Covered | 0.0% | Not Relevant | |
| 4 | Vivriti Xavier 03 2019 | 655 | Par with EIS | MFI (100%) | 6.6% | 20 | 95.9% | 97.8% | 92.9% | 97.3% | 9.6% | 1.1% | 1.0% | 1.3% | 1.1% | 2.1% | 0.5% | 1.1% | 1.1% | - | 0.0% | - | 94.5% | 0.0% | 11.2% | Above 20 times | |
| 5 | Northern Arc 2019 MFI Poorna | 1,102 | Par with EIS | MFI (100%) | 4.1% | 17 | 63.3% | 95.9% | 88.6% | 96.0% | 2.6% | 1.7% | 1.5% | 3.1% | 2.0% | 3.4% | 0.7% | 1.4% | 1.4% | - | 0.0% | - | 17.8% | 36.2% | 60.4% | 17.8 | |
| 6 | Vivriti Leia 10 2019 | 966 | Par with EIS | MFI (100%) | 4.4% | 14 | 51.9% | 96.6% | 86.4% | 96.6% | 10.1% | 0.9% | 0.8% | 1.1% | 0.9% | 3.5% | 0.4% | 0.4% | 0.4% | - | 0.0% | - | 14.4% | 44.4% | 59.3% | Above 20 times | |
| 7 | Northern Arc 2019 MFI Chomsky | 850 | Par with EIS | MFI (100%) | 6.4% | 14 | 60.7% | 94.4% | 82.7% | 97.3% | 8.8% | 0.9% | 0.9% | 0.5% | 0.5% | 3.7% | 0.4% | 0.4% | 0.4% | - | 0.6% | - | 23.6% | 35.9% | 56.2% | 19.4 | |
| 8 | Northern Arc 2019 MFI Artemis | 854 | Par with EIS | MFI (100%) | 5.1% | 16 | 65.9% | 96.0% | 89.6% | 96.4% | 4.7% | 1.3% | 1.3% | 3.2% | 3.0% | 3.4% | 0.6% | 1.4% | 1.4% | - | 0.0% | - | 24.7% | 50.4% | 50.1% | Above 20 times | |
| 9 | Northern Arc 2019 MFI Bruges | 843 | Par with EIS | MFI (100%) | 5.1% | 16 | 68.1% | 96.2% | 83.3% | 101.9% | 4.7% | 1.1% | 1.0% | 1.6% | 1.4% | 3.1% | 0.5% | 0.7% | 0.6% | - | 0.0% | - | 28.6% | 63.3% | 43.7% | Above 20 times | |

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) | Promised payouts | 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 | 3,960 | 4,470 | 4,903 | Par with EIS | CV (59%), PV (41%) | 95%, 5% | TITP - Series A PTCs | 11 | 92% | 12.8% | 100%, 0%, 0% | 7.9% | 2.4% | 5.5% | 0.8% | 8.4% | - | CRISIL AAA (SO) - Series A PTCs, CRISIL AAA (SO) Equivalent - Liquidity Facility, CRISIL BBB+ (SO) Equivalent - Second Loss Facility |
| 2 | India Standard Loan Trust LVI | 1,964 | 2,165 | 2,363 | Par with EIS | CV (34%), PV (59%), CE (4%), Tractor (3%) | 97%, 3% | TITP - Series A PTCs | 14 | 84% | 13.0% | 92%, 8%, 0% | 5.4% | 2.5% | 2.9% | 0.8% | 8.3% | - | CRISIL AAA (SO) - Series A PTCs, CRISIL AAA (SO) Equivalent - Liquidity Facility, CRISIL BBB+ (SO) Equivalent - Second Loss Facility |

AU Small Finance Bank- 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 | Subordination 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 | India Standard Loan Trust LV | 3,960 | Par with EIS | CV (59%), PV (41%) | 7.9% | 16 | 35.6% | 95.7% | 83.4% | 112.8% | 11.7% | 0.8% | 0.2% | 0.3% | 0.2% | 1.6% | 0.2% | 0.1% | 0.1% | N.A | 0.0% | 0.0% | 14.2% | 10.8% | 77.5% | Above 20 times |
| 2 | India Standard Loan Trust LVI | 1,964 | Par with EIS | CV (34%), PV (59%), CE (4%), Tractor (3%) | 5.4% | 12 | 34.4% | 94.7% | 86.6% | 109.0% | 17.5% | 0.5% | 0.1% | 0.2% | 0.1% | 1.5% | 0.1% | 0.1% | 0.0% | N.A | 0.0% | 0.0% | 9.5% | 12.3% | 80.6% | Above 20 times |

Avanse Financial Services 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) | Promised payouts | 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 | 1,320 | 1,639 | Par with EIS | EL (100%) | - | TIUP - Series A1 ; TIUP - Series A2 | 27 | - | 13.2% | 100%,0%,0% | 2.6% | - | - | - | - | - | Series A1 – 19.4% Series A2 – 17.1% | CRISIL AA- (SO)-Series A1 PTCs, CRISIL A+ (SO)-Series A2 PTCs |
| 2 | Vivriti Uxie 12 2018 | 592 | 758 | 921 | Par with EIS | EL (100%) | - | TIUP - Series A1 ; TIUP - Series A2 | 23 | - | 14.6% | 100%,0%,0% | 2.6% | - | - | - | - | - | Series A1 – 18.8% Series A2 – 17.6% | CRISIL AA- (SO)-Series A1 PTCs, CRISIL A+ (SO)-Series A2 PTCs |
| 3 | Vivriti Toronto 12 2019 | 807 | 991 | 1,394 | Par with turbo amortization | EL (100%) | - | TIUP - Series A1 | 22 | - | 14.5% | 100%,0%,0% | 2.3% | - | - | - | - | - | 29.1% | CRISIL AA- (SO)-Series A1 PTCs |

Avanse Financial Services 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 | Subordination 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 | Par with EIS | EL (100%) | 2.6% | 34 | 65.4% | 99.4% | 96.3% | 98.7% | 40.8% | 0.9% | 0.9% | 0.9% | 0.9% | 0.4% | 0.3% | 0.3% | 0.3% | - | 0.0% | - | 12.2% | 62.2% | 54.2% | Above 20 times |
| 2 | Vivriti Uxie 12 2018 | 592 | Par with EIS | EL (100%) | 2.6% | 24 | 54.2% | 99.1% | 95.2% | 99.6% | 34.1% | 0.5% | 0.0% | 0.0% | 0.0% | 0.2% | 0.1% | 0.0% | 0.0% | - | 0.0% | - | 8.5% | 24.8% | 73.3% | Above 20 times |
| 3 | Vivriti Toronto 12 2019 | 807 | Par with turbo amortization | EL (100%) | 2.3% | 12 | 25.1% | 98.4% | 94.2% | 99.9% | 21.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.3% | 0.0% | 0.0% | 0.0% | - | 0.0% | - | 4.6% | 50.4% | 63.4% | Not relevant |

Belstar 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) | Promised payouts | 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 Leclerc | 438 | 424 | 518 | Par with EIS | MFI (100%) | - | TIUP - Series A PTCs | 7 | - | 27.5% | 100%,0%,0% | 6.8% | - | - | - | - | 18.1% | Ratings Withdrawn |
| 2 | Northern Arc 2019 MFI Kodaira | 967 | 914 | 1,136 | Par with EIS | MFI (100%) | - | TIUP - Series A PTCs | 7 | - | 23.6% | 100%, 0%, 0% | 5.1% | - | - | - | - | 19.5% | CRISIL A+ (SO) - Series A PTCs |

Belstar 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 | 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+ | | | | | | | | | | | | | | |
| 1 | Northern Arc 2019 Leclerc* | 438 | Par with EIS | MFI (100%) | 6.8% | 20 | 91.0% | 97.6% | 72.7% | 90.3% | 13.5% | 1.3% | 1.3% | 1.2% | 1.2% | 2.0% | 0.6% | 0.5% | 0.4% | 0.0% | 0.0% | - | - | - | - | - | |
| 2 | Northern Arc 2019 MFI Kodaira | 967 | Par with EIS | MFI (100%) | 5.1% | 16 | 82.3% | 95.9% | 85.3% | 113.1% | 18.3% | 2.3% | 0.7% | 0.6% | 0.5% | 2.8% | 0.8% | 0.2% | 0.2% | 0.0% | 0.0% | - | 88.6% | Fully covered | 4.1% | Above 20 times | |

*Performance as of November-20 payouts

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) | Promised payouts | 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 September 2018 - Tranche II | 3,505 | 3,935 | 4,153 | Par with EIS | CV (93%), PV (1%), Tractor (6%) | 94%,6% | TITP - Series A PTCs | 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 |
| 2 | Platinum Trust December 2018 | 6,177 | 6,964 | 7,486 | Par with EIS | CV (70%), PV (10%), Tractor (20%) | 94%,6% | TIUP - Series A PTCs | 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 |
| 3 | Platinum Trust March 2019 | 1,580 | 1,774 | 1,885 | Par with EIS | CV (98%), PV (2%) | 100%.0% | TITP - Series A PTCs | 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 |
| 4 | Platinum Trust June 2019 - Tranche II | 2,347 | 2,623 | 2,845 | Par with EIS | CV (95%), PV (5%) | 100%, 0% | TITP - Series A PTCs | 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 |
| 5 | Platinum Trust September 2019 - Tranche II | 5,753 | 6,436 | 6,946 | Par with EIS | CV (95%), PV (5%) | 84%, 16% | TITP - Series A PTCs | 11 | 82% | 13.5% | 100%,0%,0% | 5.6% | 2.5% | 3.1% | - | 6.9% | - | CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second Loss facility |
| 6 | Platinum Trust December 2019 | 3,286 | 3,707 | 3,937 | Par with EIS | CV (99%), PV (1%) | 100%, 0% | TITP - Series A PTCs | 12 | 94% | 11.6% | 100%,0%,0% | 8.0% | 2.6% | 5.4% | - | 5.5% | - | CRISIL AAA (SO) - Series A PTCs CRISIL BBB (SO) Equivalent - Second Loss facility |
| 7 | Platinum Trust March 2020 - Tranche II | 2,780 | 2,980 | 3,406 | Par with EIS | Tractor (55%), CV (43%), PV (2%) | 100%, 0% | TITP - Series A PTCs | 12 | 78% | 14.7% | 100%,0%,0% | 7.9% | 2.4% | 5.4% | - | 12.1% | - | Provisional CRISIL AAA (SO) - Series A PTCs Provisional CRISIL BBB+ (SO) Equivalent - 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 | 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+ | | | | | | | | |
| 1 | Platinum Trust September 2018 - Tranche II | 3,505 | Par with EIS | CV (93%), PV (1%), Tractor (6%) | 6.9% | 27 | 72.0% | 96.1% | 89.0% | 124.5% | 10.2% | 1.9% | 1.0% | 1.5% | 1.0% | 1.8% | 0.9% | 1.1% | 0.7% | N.A | 21.1% | - | 24.4% | 15.7% | 65.4% | 85.2 | |
| 2 | Platinum Trust December 2018 | 6,177 | Par with EIS | CV (70%), PV (10%), Tractor (20%) | 6.8% | 24 | 61.6% | 96.8% | 91.5% | 115.6% | 9.9% | 1.4% | 0.6% | 0.8% | 0.6% | 1.2% | 0.4% | 0.6% | 0.3% | N.A | 5.9% | - | 20.2% | 12.5% | 71.0% | 67.7 | |
| 3 | Platinum Trust March 2019 | 1,580 | Par with EIS | CV (98%), PV (2%) | 6.8% | 21 | 49.4% | 96.2% | 94.0% | 124.2% | 8.5% | 1.8% | 0.4% | 1.1% | 0.3% | 1.1% | 0.3% | 0.6% | 0.3% | N.A | 25.2% | - | 12.1% | 13.5% | 77.5% | Above 20 times | |
| 4 | Platinum Trust June 2019 - Tranche II | 2,347 | Par with EIS | CV (95%), PV (5%) | 6.5% | 18 | 43.4% | 96.1% | 93.1% | 111.3% | 8.1% | 1.7% | 0.3% | 0.8% | 0.2% | 1.1% | 0.3% | 0.4% | 0.2% | N.A | 17.1% | - | 11.6% | 15.0% | 77.0% | Above 20 times | |
| 5 | Platinum Trust September 2019 - Tranche II | 5,753 | Par with EIS | CV (95%), PV (5%) | 5.6% | 15 | 34.3% | 95.3% | 93.3% | 110.1% | 6.9% | 1.3% | 0.1% | 0.5% | 0.1% | 1.0% | 0.2% | 0.3% | 0.1% | N.A | 23.5% | - | 7.7% | 15.2% | 80.1% | Above 20 times | |
| 6 | Platinum Trust December 2019 | 3,286 | Par with EIS | CV (99%), PV (1%) | 8.0% | 12 | 18.8% | 93.2% | 94.1% | 115.5% | 4.2% | 0.9% | 0.0% | 0.7% | 0.0% | 0.8% | 0.1% | 0.2% | 0.1% | N.A | 27.0% | - | 8.3% | 12.6% | 81.5% | Above 20 times | |
| 7 | Platinum Trust March 2020 - Tranche II | 2,780 | Par with EIS | Tractor (55%), CV (43%), PV (2%) | 7.9% | 9 | 20.0% | 93.2% | 92.7% | 114.4% | 5.1% | 1.3% | 0.2% | 0.7% | 0.0% | 1.2% | 0.3% | 0.5% | 0.2% | N.A | 0.0% | - | 12.2% | 20.0% | 73.3% | Above 20 times | |

Digamber Capfin 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) | Promised payouts | 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 | 1,111 | 1,075 | 1,360 | Par with EIS | MFI (100%) | - | TIUP - Series A PTCs | 7 | - | 24.9% | 100%, 0%, 0% | 6.5% | - | - | - | - | - | 20.9% | CRISIL A (SO)-Series A PTCs |

Digamber Capfin 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 | | | | | | | | | | | | |
| | | | | | | | | | 90+ | 180+ | | 90+ | 180+ | 1+ | 90+ | 1+ | 90+ | | | | | | | | | |
| 1 | Poor Trust Aug 2019 | 1,111 | Par with EIS | MFI (100%) | 6.5% | 16 | 75.4% | 99.3% | 100.0% | 96.6% | 12.0% | 0.2% | 0.0% | 0.2% | 0.0% | 0.2% | 0.0% | 0.2% | 0.1% | - | 0.0% | - | 53.7% | 77.5% | 26.1% | Not relevant |

Digikredit 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) | Promised payouts | 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 | 114 | 151 | Par with EIS | SME (100%) | - | TIUP - Series A1 PTCs; TIUP - Series A2 PTCs | 11 | - | 22.0% | 100%,0%,0% | 5.4% | - | - | - | - | Series A1 - 23.2%; Series A2 - 18.0% | CRISIL A-(SO) - Series A1 PTCs ; CRISIL BBB(SO) - Series A2 PTCs |
| 2 | Northern Arc 2019 SBL Vipatra | 192 | 194 | 238 | Par with EIS | SME (100%) | - | TIUP - Series A1 PTCs; TIUP - Series A2 PTCs | 11 | - | 22.9% | 100%,0%,0% | 4.0% | - | - | - | - | Series A1 PTCs - 20.8%, Series A2 PTCs - 18.7% | CRISIL BBB+ (SO) - Series A1 PTCs ; CRISIL BBB(SO) - Series A2 PTCs |

Digikredit 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 | 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+ | | | | | | | | | | | | | |
| 1 | Vivriti Garth 08 2019 | 126 | Par with EIS | SME (100%) | 2.6% | 15 | 67.0% | 92.9% | 83.6% | 94.8% | 4.8% | 13.5% | 10.5% | 4.4% | 4.4% | 7.8% | 4.8% | 4.2% | 3.3% | - | 0.0% | - | 26.8% | 48.2% | 49.4% | 6.0 |
| 2 | Northern Arc 2019 SBL Vipatra | 192 | Par with EIS | SME (100%) | 4.0% | 12 | 49.5% | 96.5% | 91.3% | 100.0% | 7.8% | 1.2% | 0.0% | 0.0% | 0.0% | 2.2% | 0.4% | 0.3% | 0.0% | - | 0.0% | - | 12.2% | 40.5% | 62.5% | Not relevant |

Epimoney 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) | Promised payouts | 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 Ralph 12 2019 | 80 | 75 | 94.7 | Par with EIS | Unsecured SME (100%) | - | TIUP - Series A1 PTCs | 7 | - | 26.2% | 100%,0%,0% | 8.4% | - | - | - | - | - | 20.8% | CRISIL A- (SO) - Series A1 PTCs - |

Epimoney 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 | 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+ | | | | | | | | | | | | | | |
| 1 | Vivriti Ralph 12 2019 | 80 | Par with EIS | Unsecured SME (100%) | 8.4% | 12 | 64.5% | 94.0% | 77.0% | 107.7% | 19.3% | 7.6% | 1.5% | 0.0% | 0.0% | 5.6% | 2.6% | 0.0% | 0.0% | - | 0.0% | - | 48.6% | 69.4% | 26.7% | Above 20 times | |

Ess Key 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) | Promised payouts | 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 CV Voldemort | 322 | 359 | 421.2 | Par with EIS | CV (65%), PV (17%), Tractor (18%) | 13%, 87% | TIUP - Series A1 PTCs; TIUP - Series A2 PTCs | 8 | 82% | 20.0% | 100%,0%,0% | 7.6% | - | - | - | - | Series A1 - 16.8% Series A2 - 14.7% | CRISIL AA- (SO) - Series A1 PTCs; CRISIL A (SO) - Series A2 PTCs |
| 2 | Northern Arc 2019 CV Valyria | 660 | 681 | 862.5 | Par with EIS | CV (71%), PV (29%) | 8%, 92% | TIUP - Series A1 PTCs; TIUP - Series A2 PTCs | 8 | 81% | 20.1% | 100%,0%,0% | 4.6% | - | - | - | - | Series A1 - 24.6% Series A2 - 21.5% | CRISIL AA (SO) - Series A1 PTCs; CRISIL A+ (SO) - Series A2 PTCs |
| 3 | A. K. Manya September 2019 | 431 | 451 | 548.0 | Par with EIS | CV (80%), PV (20%) | 0%, 100% | TIUP - Series A1 PTCs | 9 | 82% | 22.0% | 100%,0%,0% | 7.9% | - | - | - | - | 17.7% | CRISIL AA (SO) - Series A1 PTCs |
| 4 | Vivriti Neal 09 2019 | 544 | 543 | 694 | Par with EIS | CV (51%), PV (6%), Tractor (43%) | 0%, 100% | TITP - Series A1 PTCs; TIUP - Series A2 PTCs | 9 | 76% | 21.8% | 100%,0%,0% | 7.8% | - | - | - | - | Series A1 - 21.8% Series A2 - 19.8% | CRISIL AA (SO) - Series A1 PTCs; CRISIL A+ (SO) - Series A2 PTCs |
| 5 | Ankur Oct 2019 | 209 | 195 | 254 | Par with EIS | CV (42%), PV (19%), Tractor (39%) | 67%, 33% | TIUP - Series A PTCs | 10 | 76% | 15.2% | 100%,0%,0% | 7.6% | - | - | - | - | 23.3% | CRISIL AA (SO) - Series A PTCs |
| 6 | Earth 2019 | 556 | 551 | 693 | Par with EIS | CV (80%), PV (20%) | 0%, 100% | TIUP - Series A1 PTCs | 6 | 79% | 22.2% | 100%,0%,0% | 2.4% | - | - | - | - | 20.6% | CRISIL A (SO) - Series A1 PTCs |
| 7 | Northern Arc 2020 CV Salva | 555 | 572 | 719 | Par with EIS | CV (71%), PV (10%), Tractor (19%) | 1%, 99% | TITP - Series A1 PTCs; TIUP - Series A2 PTCs | 7 | 83% | 21.5% | 100%,0%,0% | 3.1% | - | - | - | - | Series A1 - 21.4% Series A2 - 20.4% | CRISIL A+ (SO) - Series A1 PTCs CRISIL A- (SO) - Series A2 PTCs |
| 8 | VC Marvin 01 2020 | 284 | 276 | 364 | Par with EIS | CV (57%), PV (43%) | 0%, 100% | TIUP - Series A1 PTCs; TIUP - Series A2 PTCs | 10 | 75% | 20.6% | 100%,0%,0% | 2.3% | - | - | - | - | Series A1 - 27.1% Series A2 - 24.1% | CRISIL AA (SO) - Series A1 PTCs CRISIL A+ (SO) - Series A2 PTCs |
| 9 | Viola 09 2020 | 451 | 452 | 555 | Par with EIS | CV (8%), Tractor (40%), PV (52%) | 17.5%, 82.5% | TITP - Series A1 PTCs | 12 | 78% | 19.7% | 100%,0%,0% | 8.1% | - | - | - | - | 18.5% | Provisional CRISIL AA(SO) - Series A1 PTCs |
| 10 | Sparks 09 2020 | 531 | 542 | 655 | Par with EIS | CV (85%), PV (15%) | 3.1%, 96.9% | TITP - Series A1 PTCs | 12 | 75% | 20.3% | 100%,0%,0% | 7.3% | - | - | - | - | 17.3% | CRISIL AA(SO) - Series A1 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 | 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 | | 1+ | 90+ | 1+ | 90+ | | | | | | | |
| | | | | | | | | | | | | 90+ | 180+ | 90+ | 180+ | | | | | | | | | | | |
| 1 | Northern Arc 2019 CV Voldemort | 322 | Par with EIS | CV (65%), PV (17%), Tractor (18%) | 7.6% | 17 | 47.3% | 96.1% | 88.4% | 101.5% | 10.0% | 1.3% | 0.9% | 0.6% | 0.4% | 1.7% | 0.4% | 0.9% | 0.2% | N.A | 0.0% | - | 20.9% | 30.3% | 60.7% | Above 20 times |
| 2 | Northern Arc 2019 CV Valyria | 660 | Par with EIS | CV (71%), PV (29%) | 4.6% | 17 | 48.5% | 96.6% | 96.4% | 102.0% | 12.1% | 0.4% | 0.2% | 0.2% | 0.2% | 1.4% | 0.1% | 1.2% | 0.1% | N.A | 0.0% | - | 15.1% | 55.0% | 54.7% | Above 20 times |
| 3 | A. K. Manya September 2019 | 431 | Par with EIS | CV (80%), PV (20%) | 7.9% | 15 | 50.5% | 94.6% | 89.7% | 97.8% | 9.8% | 1.0% | 0.5% | 0.5% | 0.4% | 2.0% | 0.3% | 1.1% | 0.2% | N.A | 0.0% | - | 24.9% | 44.9% | 51.8% | Above 20 times |
| 4 | Vivriti Neal 09 2019 | 544 | Par with EIS | CV (51%), PV (6%), Tractor (43%) | 7.8% | 15 | 55.7% | 96.2% | 93.1% | 102.0% | 10.9% | 1.0% | 0.7% | 0.7% | 0.6% | 1.9% | 0.5% | 1.4% | 0.3% | N.A | 0.0% | - | 30.5% | 59.6% | 43.6% | Above 20 times |
| 5 | Ankur Oct 2019 | 209 | Par with EIS | CV (42%), PV (19%), Tractor (39%) | 7.6% | 14 | 48.9% | 98.6% | 97.0% | 98.3% | 7.1% | 0.6% | 0.0% | 0.0% | 0.0% | 0.1% | 0.0% | 0.8% | 0.0% | N.A | 0.0% | - | 26.6% | 69.1% | 43.4% | Not relevant |
| 6 | Earth 2019 | 556 | Par with EIS | CV (80%), PV (20%) | 2.4% | 12 | 46.4% | 96.5% | 91.7% | 100.9% | 8.4% | 0.3% | 0.0% | 0.0% | 0.1% | 1.6% | 0.1% | 0.5% | 0.1% | N.A | 0.0% | - | 7.6% | 58.5% | 58.3% | Not relevant |
| 7 | Northern Arc 2020 CV Salva | 555 | Par with EIS | CV (71%), PV (10%), Tractor (19%) | 3.1% | 10 | 30.4% | 95.3% | 90.9% | 99.7% | 5.7% | 0.2% | 0.0% | 0.0% | 0.1% | 1.5% | 0.0% | 0.4% | 0.0% | N.A | 0.0% | - | 6.7% | 43.6% | 65.0% | Not relevant |
| 8 | VC Marvin 01 2020 | 284 | Par with EIS | CV (57%), PV (43%) | 2.3% | 10 | 30.9% | 94.6% | 89.8% | 100.9% | 3.6% | 0.3% | 0.0% | 0.0% | 0.0% | 1.7% | 0.1% | 0.5% | 0.0% | N.A | 0.0% | - | 5.6% | 59.4% | 59.2% | Not relevant |
| 9 | Viola 09 2020 | 451 | Par with EIS | CV (8%), Tractor (40%), PV (52%) | 8.1% | 3 | 14.8% | 97.8% | 97.9% | - | 2.7% | 0.0% | 0.0% | - | - | 0.4% | 0.0% | - | - | N.A | 0.0% | - | 12.0% | 23.6% | 71.2% | Not relevant |
| 10 | Sparks 09 2020 | 531 | Par with EIS | CV (85%), PV (15%) | 7.3% | 3 | 14.4% | 93.0% | 93.0% | - | 2.7% | 0.0% | 0.0% | - | - | 1.1% | 0.0% | - | - | N.A | 0.0% | - | 10.6% | 21.6% | 73.6% | Not relevant |

Five-Star Business 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) | Promised payouts | 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 | FSBF PCG DA MAR 2020 I | 1,137 | 1,263 | 2,042 | Par with EIS | SME(100%) | - | TIUP - Acquirer Payouts | 18 | 34% | 24.8% | 100%,0%,0% | 3.1% | - | - | - | 38.2% | - | CRISIL AA(SO) Equivalent - Acquirer Payout |
| 2 | FSBF PCG DA Mar 2020 II | 1,070 | 1,309 | 1,807 | Par with EIS | SME(100%) | - | TIUP - Acquirer Payouts | 17 | 34% | 25.1% | 100%,0%,0% | 9.2% | - | - | - | 27.0% | - | CRISIL AA-(SO) Equivalent - Acquirer Payout |

Five-Star Business 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 | 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+ | | | | | | | | | | | | |
| 1 | FSBF PCG DA MAR 2020 I | 1,137 | Par with EIS | SME(100%) | 3.1% | 8 | 13.9% | 95.7% | 94.3% | 100.0% | 19.0% | 0.1% | 0.0% | 0.0% | 0.0% | 0.5% | 0.0% | 0.0% | 0.0% | - | 0.0% | - | 6.7% | 76.8% | 52.8% | Not relevant | |
| 2 | FSBF PCG DA Mar 2020 II | 1,070 | Par with EIS | SME(100%) | 9.2% | 6 | 17.3% | 94.8% | 95.9% | 100.0% | 22.4% | 0.0% | 0.0% | 0.0% | 0.0% | 0.4% | 0.0% | 0.0% | 0.0% | - | 0.0% | - | 19.0% | 62.6% | 49.8% | Not relevant | |

HDB Financial Services 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) | Promised payouts | 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 November 2018 Series 2 | 5,991 | 6,586 | 7,025 | Par with EIS | CV (63%), CE (37%) | 82%, 18% | TITP - Series A PTCs | 13 | 84% | 12.9% | 88%, 12%, 0% | 5.7% | - | - | - | 6.3% | - | CRISIL AAA (SO) - Series A PTCs |
| 2 | Venus Trust November 2018 Series 1 | 5,991 | 6,594 | 7,019 | Par with EIS | CV (59%), CE (41%) | 82%, 18% | TITP - Series A PTCs | 12 | 84% | 12.8% | 100%, 0%, 0% | 5.0% | - | - | - | 6.1% | - | CRISIL AAA (SO) - Series A PTCs |
| 3 | Venus Trust March 2019 | 4,022 | 4,449 | 4,786 | Par with EIS | CV (60%), CE (40%) | 79%, 21% | TITP - Series A PTCs | 10 | 85% | 13.0% | 100%, 0%, 0% | 5.6% | - | - | - | 7.0% | - | CRISIL AAA (SO) - Series A PTCs |
| 4 | Venus Trust June 2019 | 10,899 | 11,884 | 12,585 | Par with EIS | CV (93%), CE (7%) | 64%, 36% | TITP - Series A PTCs | 15 | 91% | 12.8% | 100%, 0%, 0% | 4.9% | - | - | - | 5.6% | - | CRISIL AAA (SO) - Series A PTCs |
| 5 | Venus Trust December 2019 | 4,479 | 4,841 | 5,260 | Par with EIS | CV (87%), CE (13%) | 54%, 46% | TIUP - Series A PTCs | 11 | 87% | 13.5% | 100%, 0%, 0% | 6.9% | - | - | - | 8.0% | - | CRISIL AAA (SO) - Series A PTCs |
| 6 | Venus Trust March 2020 | 9,544 | 10,441 | 11,341 | Par with EIS | CV (86%), CE (14%) | 64%, 36% | TITP - Series A PTCs | 11 | 90% | 12.9% | 100%, 0%, 0% | 7.2% | - | - | - | 7.9% | - | CRISIL AAA (SO) - Series A PTCs |
| 7 | Venus Trust September 2020 | 4,771 | 5,159 | 5,685 | Par with EIS | CV (98%), CE (2%) | 55%, 45% | TITP - Series A PTCs | 9 | 87% | 13.0% | 100%, 0%, 0% | 7.1% | - | - | - | 9.3% | - | Provisional CRISIL AAA (SO) - Series A PTCs |

HDB Financial Services 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/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 | | 1+ | 90+ | 1+ | 90+ | | | | | | | | | |
| | | | | | | | | | | | 90+ | | 180+ | 90+ | | | | | 180+ | | | | | | | | |
| 1 | Venus Trust November 2018 Series 2 | 5,991 | Par with EIS | CV (63%), CE (37%) | 5.7% | 25 | 78.5% | 94.1% | 87.0% | 69.8% | 10.7% | 6.4% | 3.4% | 5.3% | 3.7% | 3.3% | 2.1% | 3.1% | 1.5% | N.A | 24.1% | - | 22.6% | 3.1% | 75.1% | 3.2 | |
| 2 | Venus Trust November 2018 Series 1 | 5,991 | Par with EIS | CV (59%), CE (41%) | 5.0% | 25 | 78.5% | 94.9% | 87.9% | 73.7% | 9.4% | 4.7% | 2.1% | 3.3% | 2.3% | 2.4% | 1.4% | 2.3% | 0.9% | N.A | 35.0% | - | 16.7% | 4.4% | 79.8% | 4.2 | |
| 3 | Venus Trust March 2019 | 4,022 | Par with EIS | CV (60%), CE (40%) | 5.6% | 21 | 62.8% | 94.2% | 90.7% | 87.4% | 7.2% | 5.8% | 2.6% | 4.2% | 2.6% | 2.5% | 1.5% | 1.9% | 0.9% | N.A | 30.1% | - | 11.8% | 5.8% | 83.4% | 4.1 | |
| 4 | Venus Trust June 2019 | 10,899 | Par with EIS | CV (93%), CE (7%) | 4.9% | 18 | 66.0% | 95.4% | 93.4% | 91.2% | 10.1% | 3.2% | 1.0% | 1.7% | 0.7% | 1.7% | 0.8% | 1.3% | 0.4% | N.A | 26.3% | - | 11.3% | 5.2% | 84.3% | 8.8 | |
| 5 | Venus Trust December 2019 | 4,479 | Par with EIS | CV (87%), CE (13%) | 6.9% | 12 | 45.1% | 94.1% | 92.9% | 94.4% | 5.9% | 2.8% | 0.4% | 0.5% | 0.0% | 1.5% | 0.6% | 0.9% | 0.1% | N.A | 0.0% | - | 13.9% | 8.2% | 79.6% | Above 20 times | |
| 6 | Venus Trust March 2020 | 9,544 | Par with EIS | CV (86%), CE (14%) | 7.2% | 9 | 23.3% | 91.9% | 93.1% | 92.3% | 2.3% | 2.2% | 0.0% | 0.0% | 0.0% | 1.2% | 0.3% | 0.7% | 0.0% | N.A | 7.5% | - | 9.5% | 8.6% | 83.3% | Not relevant | |
| 7 | Venus Trust September 2020 | 4,771 | Par with EIS | CV (98%), CE (2%) | 7.1% | 3 | 9.8% | 95.0% | 95.0% | - | 0.7% | 0.0% | 0.0% | - | - | 0.3% | 0.0% | - | - | N.A | 0.0% | - | 9.4% | 10.2% | 82.2% | Not relevant | |

Home Credit India Finance Pvt Limited- Initial Pool Details

| Sr. no | Transaction name | Pool principal (Rs. Mn) | Investor payouts (Rs. Mn) | Pool cashflows (Rs. Mn) | Structure | Pool Characteristics | | | | | | Credit Support | | | | | | Current Rating/ Credit Opinion | |
|--------|------------------------------|-------------------------|---------------------------|-------------------------|-----------------------------|----------------------------|------------------------|--|-------------------|-------------|-------------------------|--|--|---|---|--------------------------------------|---|--|---|
| | | | | | | Asset class | Asset type (New, Used) | Promised payouts | 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 | Avyaya SBL Northern Arc 2018 | 1,047 | 1,164 | 1,592.5 | Par with IOS | Cash loans (100%) | - | TIUP - Series A1 PTCs; TIUP - Series A2 PTCs | 11 | - | 25.7% | 100%, 0%, 0% | 4.3% | - | - | - | - | Series A1 - 31.4% Series A2 - 26.7% | CRISIL A- (SO) - Series A1 PTCs CRISIL BB+ (SO) - Series A2 PTCs |
| 2 | CSL Europa 2020 | 784 | 771 | 1,086 | Par with turbo amortisation | Cash loans (91%), CDL (9%) | - | TIUP - Series A PTCs | 12 - CL & 6 - CDL | 80.2% - CDL | 23.0% - CL & 8.3% - CDL | 100%, 0%, 0% | 6.6% | - | - | - | - | 29.0% | CRISIL A (SO) - Series A PTCs |

Home Credit India Finance Pvt 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 | | | | | | | | | | | | |
| | | | | | | | | | 90+ | 180+ | | 90+ | 180+ | 1+ | 90+ | 1+ | 90+ | | | | | | | | | |
| 1 | Avyaya SBL Northern Arc 2018 | 1,047 | Par with IOS | Cash loans (100%) | 4.3% | 30 | 92.2% | 87.0% | 67.0% | 50.2% | 24.2% | 18.1% | 17.4% | 17.2% | 0.0% | 10.7% | 9.7% | 9.0% | 9.0% | - | 0.0% | - | Fully covered | 85.0% | 0.0% | 2.8 |
| 2 | CSL Europa 2020 | 784 | Par with turbo amortisation | Cash loans (91%), CDL (9%) | 6.6% | 5 | 42.4% | 97.8% | 97.0% | - | 5.7% | 0.5% | 0.0% | 0.0% | 0.0% | 0.6% | 0.1% | 0.0% | 0.0% | 0.0% | 0.0% | - | 17.4% | 50.6% | 65.2% | Not relevant |

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) | Promised payouts | 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 | Secure Trust April 2020 | 1,667 | 1,582 | 1,847 | Par with turbo amortisation | GL (100%) | - | UIUP - Series A PTCs | 4 | 61% | 20.0% | 100%,0%,0% | 4.5% | - | - | - | - | - | 14.4% | CRISIL A1+(SO) - Series A PTCs |
| 2 | IIFL ROBUST CV TRUST NOV 2018 | 2,365 | 2,746 | 2,916 | Par with EIS | CV (100%) | 81%, 19% | TITP - Series A PTCs | 9 | 80% | 14.3% | 100%, 0%, 0% | 10.0% | - | - | - | 5.7% | - | CRISIL AAA (SO) - Series A PTCs | |
| 3 | Aurous Trust Jan 2020 | 3,672 | 3,687 | 4,164 | Par with turbo amortisation | GL (100%) | - | TIUP - Series A PTCs | 3 | 67% | 21.3% | 100%,0%,0% | 6.7% | - | - | - | - | 11.7% | CRISIL A1+ (SO) - Series A PTCs | |
| 4 | Orelia Trust Jan 2020 | 724 | 692 | 787 | Par with turbo amortisation | GL (100%) | - | TIUP - Series A PTCs | 6 | 57% | 22.2% | 100%,0%,0% | 6.6% | - | - | - | - | 12.1% | Ratings Withdrawn | |

India Infoline 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 | 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+ | | | | | | | | | | | | | | |
| 1 | Secure Trust April 2020 | 1,667 | Par with turbo amortisation | GL (100%) | 4.5% | 8 | 64.7% | 96.9% | 347.6% | 75.9% | 55.9% | 0.0% | 0.0% | 0.0% | 0.0% | 1.6% | 0.0% | 10.4% | 0.0% | NA | 0.0% | - | 23.6% | 74.6% | 43.7% | Not relevant | |
| 2 | IIFL ROBUST CV TRUST NOV 2018 | 2,365 | Par with EIS | CV (100%) | 10.0% | 25 | 63.2% | 89.4% | 65.4% | 86.5% | 11.0% | 3.5% | 3.2% | 4.1% | 3.7% | 4.3% | 2.0% | 3.0% | 2.0% | NA | 11.2% | - | 27.4% | 4.5% | 69.5% | 8.4 | |
| 3 | Aurous Trust Jan 2020 | 3,672 | Par with turbo amortisation | GL (100%) | 6.7% | 10 | 60.8% | 74.5% | 104.6% | 68.1% | 59.0% | 0.0% | 0.0% | 0.0% | 0.0% | 4.3% | 0.0% | 4.5% | 0.0% | NA | 0.6% | - | 27.2% | 54.5% | 47.1% | Not relevant | |
| 4 | Orelia Trust Jan 2020* | 724 | Par with turbo amortisation | GL (100%) | 6.6% | 8 | 87.3% | 81.4% | 2202.9% | 967.2% | 23.8% | 0.0% | 0.0% | 0.0% | 0.0% | 23.8% | 0.0% | 37.8% | 0.0% | NA | 0.0% | - | - | - | - | - | |

*Performance as of November-20 payouts

Dhani Loans and Services 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) | Promised payouts | 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 | 1,279 | 1,427 | 1,542 | Par with EIS | MSME (100%) | - | TITP - Series A PTCs | 9 | - | 18.9% | 100%, 0%, 0% | 11.6% | - | - | - | 7.0% | - | CRISIL AAA (SO) - Series A PTCs |
| 2 | BL Securitization Trust I Jan 2019 | 2,364 | 2,648 | 2,845 | Par with EIS | MSME (100%) | - | TITP - Series A PTCs | 9 | - | 18.8% | 100%, 0%, 0% | 11.7% | - | - | - | 7.3% | - | CRISIL AAA (SO) - Series A PTCs |
| 3 | BL Securitization Trust II Mar 2019 | 669 | 736 | 792 | Par with EIS | MSME (100%) | - | TITP - Series A PTCs | 11 | - | 18.8% | 100%, 0%, 0% | 12.7% | - | - | - | 6.3% | - | CRISIL AAA (SO) - Series A PTCs |

Dhani Loans and Services 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 | | | | | | | | | | | | |
| | | 90+ | 180+ | 90+ | 180+ | | | | 1+ | 90+ | | 1+ | 90+ | | | | | | | | | | | | | |
| 1 | BL Securitization Trust | 1,279 | Par with EIS | MSME (100%) | 11.6% | 23 | 84.5% | 96.7% | 95.0% | 101.5% | 7.1% | 2.5% | 2.2% | 2.7% | 2.2% | 3.0% | 2.0% | 1.9% | 1.7% | - | 0.0% | - | 86.2% | 1.9% | 14.0% | Above 20 times |
| 2 | BL Securitization Trust I Jan 2019 | 2,364 | Par with EIS | MSME (100%) | 11.7% | 22 | 82.2% | 96.8% | 98.0% | 104.1% | 8.8% | 2.1% | 1.7% | 2.9% | 2.1% | 2.7% | 1.0% | 1.8% | 1.4% | - | 0.0% | - | 75.5% | 4.6% | 32.6% | Above 20 times |
| 3 | BL Securitization Trust II Mar 2019 | 669 | Par with EIS | MSME (100%) | 12.7% | 20 | 81.4% | 97.6% | 95.2% | 103.2% | 12.3% | 1.3% | 1.5% | 1.9% | 1.9% | 2.1% | 1.3% | 1.9% | 1.9% | - | 0.0% | - | 76.4% | 2.2% | 23.1% | Above 20 times |

IndoStar Capital 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) | Promised payouts | 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 | 1,815 | 1,929 | Par with EIS | CV (74%), PV (16%), CE (3%) & Others (7%) | 57%, 43% | TITP - Series A PTCs | 9 | 81% | 14.7% | 100%,0%,0% | 13.1% | - | - | - | 5.9% | - | CRISIL AAA (SO) - Series A PTC |
| 2 | Star CV Trust June 2019 | 824 | 902 | 1,303 | Par with EIS | CV (78%), PV (13%), CE (4%), Others (5%) | 40%,60% | TITP - Series A PTCs | 9 | 81% | 15.7% | 100%,0%,0% | 13.2% | - | - | - | 7.5% | - | CRISIL AAA (SO) - Series A PTCs |
| 3 | Star CV Trust September 2019 | 1,323 | 1,529 | 1,663 | Par with EIS | CV (76%), Car (19%), CE (3%), Others (2%) | 53%,47% | TITP - Series A PTCs | 7 | 79% | 15.9% | 100%,0%,0% | 13.6% | - | - | - | 8.0% | - | CRISIL AAA (SO) - Series A PTCs |
| 4 | Star PCG CV Series I Oct 19 | 1,483 | 1,692 | 1,823 | Par with EIS | CV (72%), PV (21%), CE (5%), Others (2%) | 13%,87% | TITP - Acquirer Payouts | 10 | 83% | 16.6% | 100%,0%,0% | 9.6% | - | - | - | 7.2% | - | CRISIL AA (SO) Equivalent - Acquirer payouts |

IndoStar Capital 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 | | 1+ | 90+ | 1+ | 90+ | | | | | | | |
| | | | | | | | | | | | | 90+ | 180+ | 90+ | 180+ | | | | | | | | | | | |
| 1 | Star CV Trust May 2019 | 1,577 | Par with EIS | CV (74%), PV (16%), CE (3%) & Others (7%) | 13.1% | 19 | 47.0% | 96.5% | 97.6% | 134.1% | 8.9% | 2.0% | 1.0% | 1.9% | 2.2% | 1.9% | 0.9% | 1.2% | 0.6% | NA | 7.4% | - | 25.3% | 0.2% | 72.7% | 5.1 |
| 2 | Star CV Trust June 2019 | 824 | Par with EIS | CV (78%), PV (13%), CE (4%), Others (5%) | 13.2% | 18 | 40.8% | 95.4% | 100.8% | 171.3% | 9.9% | 0.8% | 0.7% | 1.0% | 0.9% | 1.8% | 0.3% | 1.7% | 0.2% | NA | 6.4% | - | 23.6% | 0.4% | 73.7% | 19.0 |
| 3 | Star CV Trust September 2019 | 1,323 | Par with EIS | CV (76%), Car (19%), CE (3%), Others (2%) | 13.6% | 15 | 35.4% | 90.2% | 93.9% | 116.6% | 5.4% | 0.1% | 0.1% | 0.1% | 0.1% | 4.3% | 0.1% | 3.9% | 0.3% | NA | 6.4% | - | 21.7% | 10.6% | 69.9% | Not relevant |
| 4 | Star PCG CV Series I Oct 19 | 1,483 | Par with EIS | CV (72%), PV (21%), CE (5%), Others (2%) | 9.6% | 11 | 22.1% | 90.0% | 85.0% | 106.8% | 5.5% | 0.0% | 0.0% | 0.0% | 0.0% | 0.9% | 0.3% | 0.3% | 0.2% | NA | 0.0% | - | 14.3% | 3.9% | 78.1% | 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) | Promised payouts | 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 2020 SBL Wellington | 384 | 389 | 465 | Par with EIS | Unsecured SME (100%) | 100%,0% | TIUP | 11 | - | 28.8% | 100%,0%,0% | 7.4% | - | - | - | - | Series A1 - 18.3% Series A2 - 16.3% | CRISIL A (SO) - Series A1 PTCs; CRISIL A- (SO) - Series A2 PTCs |
| 2 | LFL Earth Trust I | 546 | 545 | 682 | Par with EIS | Unsecured SME (100%) | 100%,0% | TIUP | 13 | - | 26.8% | 100%,0%,0% | 5.7% | - | - | - | - | 20.1% | CRISIL A (SO) - Series A1 PTCs |
| 3 | Northern Arc 2019 SBL Miles | 527 | 558 | 669 | Par with EIS | Unsecured SME (100%) | 100%,0% | TIUP | 8 | - | 18.6% | 100%,0%,0% | 7.9% | - | - | - | - | Series A1 - 20.0% Series A2 - 17.8% | CRISIL A+ (SO) - Series A1 PTCs; CRISIL BBB+ (SO) - Series A2 PTCs |

Lendingkart 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 | 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+ | 1+ | | 90+ | 1+ | 90+ | | | | | | | | | | | | |
| 1 | Northern Arc 2020 SBL Wellington | 384 | Par with EIS | Unsecured SME (100%) | Par with EIS | 10 | 47.6% | 86.6% | 81.4% | 100.1% | 14.0% | 0.7% | 0.0% | 0.0% | 0.0% | 3.3% | 0.1% | 0.1% | 0.1% | - | 0.0% | - | 20.6% | 36.5% | 58.2% | Not relevant | |
| 2 | LFL Earth Trust I | 546 | Par with EIS | Unsecured SME (100%) | Par with EIS | 10 | 38.4% | 92.6% | 79.2% | 101.7% | 13.5% | 2.0% | 0.0% | 0.0% | 0.0% | 3.3% | 0.3% | 0.2% | 0.2% | - | 0.0% | - | 14.0% | 42.7% | 60.2% | Not relevant | |
| 3 | Northern Arc 2019 SBL Miles | 527 | Par with EIS | Unsecured SME (100%) | Par with EIS | 13 | 43.9% | 95.5% | 83.2% | 100.7% | 13.0% | 1.1% | 0.1% | 0.0% | 0.0% | 2.3% | 0.2% | 0.2% | 0.2% | - | 0.0% | - | 20.8% | 36.7% | 57.9% | Above 20 times | |

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) | Promised payouts | 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 LXII | 1,543 | 1,752 | 1,951 | Par with EIS | PV (80%), CV (13%), CE (7%) | 73%, 27% | TITP - Series A1 PTCs; RITP - Series A2 PTCs | 13 | 77.0% | 16.4% | 100%, 0%, 0% | 7.8% | 2.8% | 5.1% | 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 |
| 2 | MFL Securitisation Trust LXXII | 1,920 | 2,229 | 2,380 | Par with EIS | PV (100%) | 57%, 43% | TITP - Series A1 PTCs; RITP - Series A2 PTCs | 14 | 81.0% | 15.7% | 100%, 0%, 0% | 8.1% | 2.8% | 5.2% | - | 6.1% | - | CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility |
| 3 | MFL Securitisation Trust LXXIV | 1,560 | 1,789 | 1,925 | Par with EIS | PV (100%) | 74%, 26% | TITP - Series A1 PTCs; RITP - Series A2 PTCs | 11 | 75.0% | 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 |
| 4 | MFL Securitisation Trust LXXVI | 6,003 | 6,998 | 7,421 | Par with EIS | PV (58%), CV (22%), CE (15%), Tractor (5%) | 94%, 6% | TITP - Series A1 PTCs; RITP - Series A2 PTCs | 10 | 79.0% | 14.0% | 95%, 5%, 0% | 8.3% | 4.0% | 4.3% | - | 5.5% | - | CRISIL AA (SO) - Series A1 PTCs, CRISIL AA (SO) - Series A2 PTCs, CRISIL BBB- (SO) Equivalent - Second loss facility |
| 5 | MFL Securitisation Trust LXXVIII | 2,002 | 2,318 | 2,556 | Par with EIS | PV (67%), CV (11%), Tractor (22%) | 71%, 29% | TITP: Series A1, A2, B & C PTCs; RITP: Series D PTCs | 12 | 77.0% | 16.7% | 100%, 0%, 0% | 10.4% | 2.7% | 7.7% | - | 9.0% | - | CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs, CRISIL AAA (SO) - Series B PTCs, CRISIL AAA (SO) - Series C PTCs, CRISIL AAA (SO) - Series D PTCs, CRISIL BBB- (SO) Equivalent - Second loss facility |
| 6 | MFL Securitisation Trust LXXIX | 606 | 707 | 753 | Par with EIS | PV (100%) | 64%, 36% | TITP: Series A1 PTCs; RITP: Series A2 PTCs | 10 | 76.0% | 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 |
| 7 | MFL Securitisation Trust LXXX | 2,128 | 2,381 | 2,575 | Par with EIS | PV(75%), CV(19%), CE(6%) | 25%, 75% | TITP: Series A1 PTCs; RITP: Series A2 PTCs | 14 | 74.0% | 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 |
| 8 | MFL Securitisation Trust LXXXI | 1,955 | 2,210 | 2,432 | Par with EIS | PV (68%), CV (25%), CE (7%) | 0%, 100% | TITP: Series A1 PTCs; RITP: Series A2 PTCs | 12 | 81.0% | 18.4% | 100%, 0%, 0% | 8.4% | 2.8% | 5.6% | - | 8.9% | - | CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 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) | Promised payouts | 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 | |
| 9 | MFL Securitisation Trust LXXXIII | 1,892 | 2,215 | 2,382 | Par with EIS | PV (100%) | 69%,31% | TITP: Series A1 PTCs; RITP: Series A2 PTCs | 9 | 78.0% | 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 |
| 10 | MFL Securitisation Trust LXXXIX | 1,910 | 2,186 | 2,418 | Par with EIS | PV(89%), CV(11%) | 52%,48% | TITP: Series A1 & A2 PTCs; RITP: Series A3 PTCs | 8 | 77.0% | 16.0% | 100%, 0%, 0% | 7.9% | - | - | - | 9.7% | - | CRISIL AAA (SO) - Series A1, A2 and A3 PTCs |
| 11 | MFL Securitisation Trust XC | 3,180 | 3,513 | 4,016 | Par with EIS | PV (54%), CV (22%), Tractor (17%), CE (7%) | 18%, 82% | TIUP: Series A1 & A2 PTCs; RIUP: Series B PTCs | 11 | 79.0% | 18.3% | 100%, 0%, 0% | 1.9% | - | - | - | 12.3% | - | CRISIL AAA (SO) - Series A1 PTC, CRISIL AAA (SO) - Series A2 PTCs, CRISIL BBB- (SO) - Series B PTCs |
| 12 | MFL Securitisation Trust XCIV | 967 | 1,077 | 1,170 | Par with EIS | PV (69%), CV (29%), CE (2%) | 64%, 36% | TITP: Series A1 PTCs; RITP: Series A2 PTCs | 10 | 79.0% | 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 |

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 | 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 | MFL Securitisation Trust LXII | 1,543 | Par with EIS | PV (80%), CV (13%), CE (7%) | 7.8% | 33 | 84.0% | 98.2% | 90.9% | 110.4% | 21.2% | 1.7% | 1.1% | 1.4% | 1.2% | 1.6% | 1.0% | 1.2% | 0.9% | NA | 0.0% | 51.9% | 53.1% | 7.5% | 41.7% | Above 20 times | |
| 2 | MFL Securitisation Trust LXXII | 1,920 | Par with EIS | PV (100%) | 8.1% | 24 | 75.1% | 98.2% | 90.4% | 107.0% | 23.2% | 1.1% | 0.7% | 0.8% | 0.7% | 1.2% | 0.5% | 0.7% | 0.5% | NA | 0.0% | - | 36.1% | 2.2% | 62.5% | Above 20 times | |
| 3 | MFL Securitisation Trust LXXIV | 1,560 | Par with EIS | PV (100%) | 8.1% | 24 | 72.9% | 98.1% | 88.4% | 105.2% | 20.6% | 1.5% | 0.7% | 0.8% | 0.7% | 1.3% | 0.6% | 0.6% | 0.4% | NA | 0.0% | - | 33.8% | 3.0% | 64.3% | Above 20 times | |
| 4 | MFL Securitisation Trust LXXVI | 6,003 | Par with EIS | PV (58%), CV (22%), CE (15%), Tractor (5%) | 8.3% | 21 | 61.0% | 97.7% | 93.5% | 108.6% | 16.9% | 0.9% | 0.9% | 1.3% | 1.0% | 1.4% | 0.4% | 0.9% | 0.5% | NA | 7.8% | - | 22.0% | 2.4% | 76.2% | Above 20 times | |
| 5 | MFL Securitisation Trust LXXVIII | 2,002 | Par with EIS | PV (67%), CV (11%), Tractor (22%) | 10.4% | 21 | 62.5% | 97.6% | 91.1% | 106.3% | 21.8% | 1.2% | 0.8% | 1.2% | 0.9% | 1.5% | 0.5% | 0.8% | 0.5% | NA | 0.0% | - | 32.3% | 5.2% | 64.4% | Above 20 times | |
| 6 | MFL Securitisation Trust LXXIX | 606 | Par with EIS | PV (100%) | 8.9% | 21 | 67.1% | 98.8% | 92.2% | 103.6% | 22.8% | 0.8% | 0.4% | 0.4% | 0.3% | 0.8% | 0.2% | 0.2% | 0.1% | NA | 0.0% | - | 30.0% | 1.9% | 68.7% | Above 20 times | |
| 7 | MFL Securitisation Trust LXXX | 2,128 | Par with EIS | PV(75%), CV(19%), CE(6%) | 8.5% | 21 | 81.6% | 97.8% | 85.4% | 106.5% | 25.6% | 1.3% | 0.5% | 0.7% | 0.5% | 1.7% | 0.6% | 0.7% | 0.4% | NA | 0.0% | - | 52.1% | 0.3% | 47.8% | Above 20 times | |
| 8 | MFL Securitisation Trust LXXXI | 1,955 | Par with EIS | PV (68%), CV (25%), CE (7%) | 8.4% | 20 | 74.5% | 96.6% | 87.9% | 105.9% | 26.5% | 2.6% | 1.4% | 1.9% | 1.5% | 2.4% | 1.2% | 1.3% | 0.9% | NA | 0.0% | - | 38.1% | 0.3% | 61.8% | 17.1 | |
| 9 | MFL Securitisation Trust LXXXIII | 1,892 | Par with EIS | PV (100%) | 7.9% | 18 | 53.4% | 97.7% | 89.9% | 103.3% | 17.6% | 1.3% | 0.5% | 0.6% | 0.5% | 1.2% | 0.3% | 0.4% | 0.2% | NA | 3.5% | - | 18.4% | 3.2% | 79.1% | Above 20 times | |
| 10 | MFL Securitisation Trust LXXXIX | 1,910 | Par with EIS | PV(89%), CV(11%) | 7.9% | 16 | 51.3% | 97.4% | 89.9% | 103.5% | 19.4% | 1.3% | 0.3% | 0.4% | 0.3% | 1.2% | 0.3% | 0.3% | 0.1% | NA | 0.0% | - | 18.8% | 10.2% | 73.8% | Above 20 times | |
| 11 | MFL Securitisation Trust XC | 3,180 | Par with EIS | PV (54%), CV (22%), Tractor (17%), CE (7%) | 1.9% | 15 | 54.7% | 96.6% | 86.5% | 104.7% | 19.8% | 1.4% | 0.3% | 0.5% | 0.2% | 1.7% | 0.3% | 0.4% | 0.1% | NA | 0.0% | - | 5.0% | 12.6% | 84.4% | Above 20 times | |
| 12 | MFL Securitisation Trust XCIV | 967 | Par with EIS | PV (69%), CV (29%), CE (2%) | 9.3% | 14 | 43.7% | 97.6% | 90.9% | 100.6% | 9.0% | 0.5% | 0.0% | 0.1% | 0.0% | 1.1% | 0.1% | 0.1% | 0.0% | NA | 0.0% | - | 18.3% | 0.2% | 78.9% | Above 20 times | |

Manappuram 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) | Promised payouts | 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 | Manappuram PCG DA Nov 2019 | 1,000 | 1,131 | 1,240 | Par with EIS | CV (51%), CE (42%), PV (7%) | 22%,78% | TITP - Acquirer Payouts | 13 | 76% | 17.7% | 100%,0%,0% | 8.9% | - | - | - | - | - | CRISIL AA (SO) Equivalent - Acquirer Payouts |

Manappuram 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 | 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+ | | | | | | | | | | | | | |
| 1 | Manappuram PCG DA Nov 2019 | 1,000 | Par with EIS | CV (51%), CE (42%), PV (7%) | 8.9% | 11 | 43.7% | 97.7% | 100.0% | 100.0% | 7.3% | 0.0% | 0.0% | 0.0% | 0.0% | 1.1% | 0.0% | 1.1% | 0.0% | N.A | 0.0% | - | 21.7% | 8.9% | 73.7% | Not relevant |

Muthoot Capital Services 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) | Promised payouts | 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 | Achilles 02 2020 | 987 | 926 | 1,238 | Par with EIS | TW (100%) | 100%,0% | TITP - Series A1 PTCs | 6 | 83% | 22.5% | 100%,0%,0% | 4.6% | - | - | - | - | 19.4% | CRISIL AA+ (SO) - Series A1 PTCs |
| 2 | Vivriti Glenn 01 2019 | 705 | 692 | 838 | Par with EIS | TW (100%) | 100%,0% | TIUP - Series A1 PTCs | 8 | 79% | 20.5% | 100%,0%,0% | 8.4% | - | - | - | - | 17.3% | CRISIL AA+ (SO) - Series A1 PTCs |
| 3 | Northern Arc 2019 2W PTU | 389 | 367 | 465 | Par with EIS | TW (100%) | 100%,0% | TIUP - Series A1 PTCs; TIUP - Series A2 PTCs | 13 | 87% | 18.1% | 100%,0%,0% | 4.2% | - | - | - | - | 21.0% | CRISIL AA- (SO) - Series A1 PTCs; CRISIL A (SO) - Series A2 PTCs |
| 4 | Vivriti Minerva 03 2019 | 621 | 597 | 783 | Par with EIS | TW (100%) | 57, 43% | TITP - Series A1 PTCs | 9 | 86% | 13.5% | 100%,0%,0% | 4.5% | - | - | - | - | 23.7% | CRISIL AA (SO) - Series A1 PTCs |
| 5 | Vivriti Bast 05 2019 | 1,404 | 1,317 | 1,689 | Par with EIS | TW (100%) | 100%,0% | TITP - Series A1 PTCs | 7 | 81% | 28.1% | 100%,0%,0% | 4.7% | - | - | - | - | 21.9% | CRISIL AA (SO) - Series A1 PTCs |
| 6 | Vivriti Patroclus 10 2019 | 830 | 785 | 859 | Par with EIS | TW (100%) | 100%,0% | TITP - Series A1 PTCs | 5 | 75% | 21.3% | 100%,0%,0% | 5.5% | - | - | - | - | 19.7% | CRISIL AA+ (SO) - Series A1 PTCs |
| 7 | Northern Arc 2020 2W Tribbiani | 1,121 | 1,009 | 1,350 | Par with EIS | TW (100%) | 100%,0% | TIUP - Series A1 (a) PTCs; TIUP - Series A1 (b) PTCs | 7 | 76% | 21.7% | 100%,0%,0% | 5.9% | - | - | - | - | Series A1(a) - 33.3%; Series A1(b) - 22.4% | CRISIL AAA (SO) - Series A1 (a) PTCs; CRISIL AA (SO) - Series A1 (b) PTCs |
| 8 | Northern Arc 2019 VF Aristotle | 860 | 838 | 1,038 | Par with EIS | TW (100%) | 100%,0% | TIUP - Series A1 PTCs; TIUP - Series A2 PTCs | 7 | 80% | 21.7% | 100%,0%,0% | 4.1% | - | - | - | - | 19.3% | CRISIL AA- (SO) - Series A1 PTCs; CRISIL A (SO) - Series A2 PTCs |
| 9 | Vivriti Bane 12 2019 | 1,454 | 1,352 | 1,743 | Par with EIS | TW (100%) | 100%,0% | TIUP - Series A1 (a1) PTCs; TIUP - Series A1 (a2) PTCs; TIUP - Series A1 (b) PTCs | 12 | 86% | 22.6% | 100%,0%,0% | 5.0% | - | - | - | - | Series A1(a1) - 53.2%; Series A1(a2) - 33.3%; Series A1 (b) - 22.4% | CRISIL AAA (SO) - Series A1(a1) PTCs; CRISIL AAA (SO) - Series A1(a2) PTCs; CRISIL AA+ (SO) - Series A1(b) PTCs |
| 10 | COPELAND JAN 2020 | 1,732 | 1,312 | 2,044 | Par with EIS | TW (100%) | 100%,0% | TIUP - Series A1 (a) PTCs; TIUP - Series A1 (b) PTCs | 5 | 75% | 20.4% | 100%,0%,0% | 5.9% | - | - | - | - | Series A1(a) - 33.6%; Series A1(b) - 18.5% | CRISIL AAA (SO) - Series A1 (a) PTCs; CRISIL AA (SO) - Series A1 (b) PTCs |
| 11 | MCSL PNB PCG DA MAR 2020 | 999 | 958 | 1,183 | Par with EIS | TW (100%) | 100%,0% | TIUP - Acquirer Payouts | 12 | 79% | 22.2% | 100%, 0%, 0% | 6.4% | - | - | - | - | 19.0% | CRISIL AA (SO) Equivalent-Acquirer Payouts |

| 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) | Promised payouts | 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 | |
| 12 | Vivriti Freya 08 2019 | 1,196 | 1,116 | 1,413 | Par with EIS | TW (100%) | 100%,0% | TITP - Series A1 PTCs | 7 | 77% | 21.2% | 100%,0%,0% | 4.7% | - | - | - | - | 21.0% | CRISIL AA(SO) - Series A1 PTCs |
| 13 | VC Enko 09 2020 | 344 | 300 | 402 | Par with EIS | TW (100%) | 100%,0% | TITP - Series A1 PTCs | 8 | 76% | 20.9% | 100%,0%,0% | 5.1% | - | - | - | - | 20.8% | CRISIL AA+ (SO) - Series A1 PTCs |

Muthoot Capital Services 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 | | | | | | | | | | | | |
| | | | | | | | | | | | | 90+ | 180+ | 90+ | 180+ | 1+ | 90+ | 1+ | 90+ | | | | | | | |
| 1 | Achilles 02 2020 | 987 | Par with EIS | TW (100%) | 4.6% | 10 | 27.3% | 90.1% | 79.4% | 106.0% | 1.0% | 0.3% | 0.0% | 0.0% | 0.0% | 1.8% | 0.1% | 0.6% | 0.0% | N.A | 3.4% | - | 9.6% | 49.9% | 60.3% | Not relevant |
| 2 | Vivriti Glenn 01 2019 | 705 | Par with EIS | TW (100%) | 8.4% | 22 | 87.7% | 97.3% | 97.6% | 106.2% | 3.0% | 2.9% | 0.0% | 2.6% | 1.1% | 3.1% | 1.4% | 2.2% | 1.3% | N.A | 0.0% | - | Fully Covered | Fully Covered | 0.0% | Not relevant |
| 3 | Northern Arc 2019 2W PTU | 389 | Par with EIS | TW (100%) | 4.2% | 20 | 82.5% | 95.9% | 86.3% | 117.0% | 2.7% | 2.6% | 2.5% | 2.7% | 1.3% | 3.1% | 1.1% | 2.5% | 1.3% | N.A | 0.0% | - | Fully Covered | Fully Covered | 0.0% | 14.5 |
| 4 | Vivriti Minerva 03 2019 | 621 | Par with EIS | TW (100%) | 4.5% | 20 | 69.6% | 95.5% | 78.9% | 108.0% | 3.0% | 1.7% | 1.7% | 1.6% | 0.6% | 2.3% | 1.7% | 1.5% | 0.7% | N.A | 0.0% | - | 41.4% | Fully Covered | 42.8% | Above 20 times |
| 5 | Vivriti Bast 05 2019 | 1,404 | Par with EIS | TW (100%) | 4.7% | 19 | 74.8% | 95.8% | 88.8% | 109.1% | 2.3% | 4.8% | 0.0% | 4.4% | 2.6% | 4.3% | 2.1% | 3.3% | 2.0% | N.A | 1.4% | - | 75.6% | Fully Covered | 25.8% | Not relevant |
| 6 | Vivriti Patroclus 10 2019 | 830 | Par with EIS | TW (100%) | 5.5% | 13 | 65.4% | 96.8% | 87.4% | 101.3% | 2.2% | 0.3% | 0.0% | 0.2% | 0.0% | 1.2% | 0.1% | 0.3% | 0.1% | N.A | 5.7% | - | 33.4% | 92.4% | 52.3% | Not relevant |
| 7 | Northern Arc 2020 2W Tribbiani | 1,121 | Par with EIS | TW (100%) | 5.9% | 5 | 32.0% | 99.3% | 102.4% | 93.9% | 1.3% | 0.0% | 0.0% | 0.0% | 0.0% | 0.3% | 0.0% | 0.7% | 0.0% | N.A | 0.0% | - | 11.8% | 31.1% | 67.3% | Not relevant |
| 8 | Northern Arc 2019 VF Aristotle | 860 | Par with EIS | TW (100%) | 4.1% | 13 | 57.3% | 96.6% | 86.9% | 101.3% | 3.0% | 0.3% | 0.3% | 0.2% | 0.0% | 1.0% | 0.1% | 0.2% | 0.1% | N.A | 0.0% | - | 18.4% | 76.9% | 46.1% | Above 20 times |
| 9 | Vivriti Bane 12 2019 | 1,454 | Par with EIS | TW (100%) | 5.0% | 12 | 50.9% | 92.6% | 75.2% | 109.5% | 5.4% | 1.2% | 1.2% | 0.5% | 0.0% | 3.1% | 0.4% | 1.5% | 0.0% | N.A | 0.0% | - | 17.8% | 66.7% | 49.3% | Above 20 times |
| 10 | COPELAND JAN 2020 | 1,732 | Par with EIS | TW (100%) | 5.9% | 11 | 53.4% | 98.0% | 92.6% | 101.1% | 1.8% | 0.1% | 0.1% | 0.0% | 0.0% | 1.1% | 0.0% | 0.1% | 0.0% | N.A | 0.0% | - | 20.6% | 54.3% | 51.5% | Above 20 times |
| 11 | MCSL PNB PCG DA MAR 2020 | 999 | Par with EIS | TW (100%) | 6.4% | 9 | 38.1% | 90.3% | 80.4% | 105.2% | 1.5% | 0.0% | 0.0% | 0.0% | 0.0% | 2.5% | 0.0% | 0.6% | 0.0% | N.A | 0.0% | - | 15.8% | 49.0% | 56.5% | Not relevant |
| 12 | Vivriti Freya 08 2019 | 1,196 | Par with EIS | TW (100%) | 4.7% | 16 | 73.5% | 96.2% | 83.7% | 103.4% | 2.1% | 1.2% | 0.0% | 0.9% | 0.2% | 2.1% | 0.5% | 0.8% | 0.4% | N.A | 12.6% | - | 49.9% | Fully Covered | 38.4% | Not relevant |
| 13 | VC Enko 09 2020 | 344 | Par with EIS | TW (100%) | 5.1% | 3 | 21.6% | 98.8% | 99.1% | - | 1.2% | 0.0% | 0.0% | - | - | 0.3% | 0.0% | - | - | N.A | 0.0% | - | 8.8% | 32.3% | 68.9% | 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) | Promised payouts | 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 Holloway 05 2020 | 1,064 | 1,043 | 1,149 | Par with turbo amortisation | GL (100%) | - | TIUP - Series A1 PTCs | 3 | 53% | 19.3% | 100%,0%,0% | 6.5% | - | - | - | - | 9.2% | CRISIL A1+(SO)- Series A1 PTCs |

Muthoot 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 | 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+ | | | | | | | | | | | | | | |
| 1 | Vivriti Holloway 05 2020 | 1,064 | Par with turbo amortisation | GL (100%) | 6.5% | 6 | 100.0% | 75.3% | 96.2% | 64.1% | 69.3% | 0.0% | 0.0% | 0.0% | 0.0% | 8.9% | 0.0% | 3.8% | 0.0% | N.A | 0.0% | - | Fully covered | Fully covered | 0.0% | Not relevant | |

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) | Promised payouts | 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 | 431 | 509 | Par with EIS | MFI (100%) | - | TIUP - Series A1 PTCs; TIUP - Series A2 PTCs | 6 | - | 25.9% | 100%,0%,0% | 5.3% | - | - | - | - | - | Series A1 - 21.4%; Series A2 - 15.4% | Ratings withdrawn |

Northern Arc Capital- 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/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+ | | | | | | | | | | | | | | |
| 1 | Northern Arc 2019 Mosec Brevis* | 436 | Par with EIS | MFI (100%) | 5.3% | 19 | 98.8% | 99.0% | 96.4% | 100.1% | 11.5% | 0.0% | 0.0% | 0.5% | 0.5% | 0.6% | 0.0% | 0.5% | 0.2% | - | 0.0% | - | - | - | - | - | - |

*Performance as of November-20 payouts

Orange Retail Finance India 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) | Promised payouts | 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 2W Triund | 261 | 260 | 329 | Par with EIS | TW (100%) | 100%, 0% | TIUP - Series A1 PTCs; TIUP - Series A2 PTCs | 10 | 84% | 26.9% | 100%, 0%, 0% | 5.0% | - | - | - | - | - | Series A1 - 24.9%; Series A2 - 20.9% | CRISIL A (SO) - Series A1 PTCs ; CRISIL BBB (SO) - Series A2 PTCs |

Orange Retail Finance India 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 | 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+ | | | | | | | | | |
| 1 | Northern Arc 2019 2W Triund | 261 | Par with EIS | TW (100%) | 5.0% | 12 | 45.6% | 97.3% | 100.0% | 100.2% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 1.5% | 0.0% | 1.9% | 0.0% | N.A | 0.0% | - | 12.6% | 27.9% | 68.3% | Not relevant |

Piramal Capital and Housing Finance Limited & PHL Fininvest 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) | Promised payouts | 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 | 26,957 | 45,062 | Par with turbo amortisation | Construction Finance (67%), LAP (13%), Others (20%) | Wholesale loans | UIUP - Series A PTCs | 20 | - | 15.7% | 100%,0%,0% | 10.5% | - | - | - | - | 53.1% | CRISIL AA+ (SO) - Series A PTCs |

Piramal Capital and Housing Finance Limited & PHL Fininvest Private 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 | Subordination 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 | Par with turbo amortisation | Construction Finance (67%), LAP (13%), Others (20%) | 10.5% | 15 | 25.9% | 93.3% | 185.1% | 100.0% | 19.3% | 0.0% | 0.0% | 0.0% | 0.0% | 0.9% | 0.0% | 0.0% | 0.0% | N.A | 9.8% | - | 35.3% | Fully covered | 24.2% | Not relevant |

Riviera Investors 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) | Promised payouts | 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 Cannes | 276 | 269 | 323 | Par With EIS | SME (100%) | - | TIUP-Series A1 PTCs; TIUP - Series A2 PTCs | 7 | - | 25.6% | (100%,0%,0%) | 7.7% | - | - | - | - | - | Series A1 - 19.3%; Series A2 -17.3% | CRISIL A-(SO) - Series A1 PTCs, CRISIL BBB+(SO) - Series A2 PTCs |

Riviera Investors 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 | 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+ | | | | | | | | | | | | | | |
| 1 | Northern Arc 2019 SBL Cannes | 276 | Par With EIS | SME (100%) | 7.7% | 12 | 71.3% | 79.8% | 89.3% | 73.2% | 13.5% | 3.5% | 0.1% | 0.1% | 0.1% | 11.2% | 1.7% | 15.2% | 0.0% | N.A | 0.0% | - | 44.1% | 48.9% | 37.6% | Above 20 times | |

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) | Promised payouts | 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 | 778 | 754 | 930 | Par with EIS | MFI (100%) | - | TIUP - Series A PTCs | 5 | - | 22.7% | 100%,0%,0% | 4.2% | - | - | - | - | - | Series A - 20.9% | Ratings Withdrawn |

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 | 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+ | | | | | | | | | | |
| 1 | SMFL Sec 1* | 778 | Par with EIS | MFI (100%) | 4.2% | 21 | 90.0% | 90.4% | 74.5% | 93.0% | 8.0% | 4.2% | 3.1% | 2.9% | 2.9% | 10.2% | 2.0% | 7.4% | 1.4% | - | 0.0% | - | - | - | - | - | - |

*Performance as of November-20 payouts

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) | Promised payouts | 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 | 4,385 | 5,001 | 5,529 | Par with EIS | SME (100%) | - | TITP - Series A PTCs | 17 | 30% | 21.3% | 100%,0%,0% | 9.1% | - | - | - | 9.6% | - | CRISIL AAA (SO)-Series A PTCs |
| 2 | Mobil Trust Series - 01 | 2,817 | 3,011 | 3,258 | Par with EIS | TW (100%) | 100%,0% | TITP - Series A1 PTCs | 7 | 76% | 22.9% | 100%,0%,0% | 13.6% | - | - | - | 7.6% | - | CRISIL AAA(SO) - Series A1 PTCs |
| 3 | Mobil Trust Series - 04 | 481 | 516 | 561 | Par with EIS | TW (100%) | 100%,0% | TIUP - Series A PTCs | 14 | 72% | 24.8% | 100%,0%,0% | 14.0% | - | - | - | 8.0% | - | CRISIL AAA(SO) - Series A PTCs |
| 4 | Mobil Trust Series-03 | 1,186 | 1,257 | 1,340 | Par with EIS | TW (100%) | 100%,0% | TITP - Series A1 PTCs | 7 | 71% | 22.7% | 100%,0%,0% | 13.7% | - | - | - | 6.2% | - | CRISIL AAA(SO) - Series A1 PTCs |
| 5 | Mobil Trust Series-07 | 2,198 | 2,347 | 2,555 | Par with EIS | TW (100%) | 100%,0% | TITP - Series A1 PTCs | 5 | 73% | 22.8% | 100%,0%,0% | 14.4% | - | - | - | 8.1% | - | CRISIL AAA(SO) - Series A1 PTCs |
| 6 | Mobil Trust Series-08 | 1,357 | 1,455 | 1,599 | Par with EIS | TW (100%) | 100%,0% | TITP - Series A1 PTCs | 7 | 76% | 23.7% | 100%,0%,0% | 13.5% | - | - | - | 9.0% | - | CRISIL AAA(SO) - Series A1 PTCs |
| 7 | Mobil Trust Series-05 | 3,861 | 4,191 | 4,593 | Par with EIS | TW (100%) | 100%,0% | TITP - Series A PTCs | 4 | 72% | 23.3% | 100%,0%,0% | 14.5% | - | - | - | 8.7% | - | CRISIL AAA(SO) - Series A PTCs |
| 8 | Mobil Trust Series-09 | 721 | 775 | 854 | Par with EIS | TW (100%) | 100%,0% | TITP - Series A PTCs | 11 | 75% | 24.5% | 100%,0%,0% | 13.4% | - | - | - | 9.3% | - | CRISIL AAA(SO) - Series A PTCs |
| 9 | Mobil Trust Series-10 | 5,427 | 5,860 | 6,377 | Par with EIS | TW (100%) | 100%,0% | TITP - Series A PTCs | 4 | 73% | 24.8% | 100%,0%,0% | 14.3% | - | - | - | 8.1% | - | CRISIL AAA(SO) - Series A PTCs |
| 10 | Mobil Trust Series-12 | 746 | 788 | 862 | Par with EIS | TW (100%) | 100%,0% | TITP - Series A PTCs | 9 | 76% | 22.6% | 100%,0%,0% | 14.6% | - | - | - | 8.5% | - | 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 | 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 | | 1+ | 90+ | 1+ | 90+ | | | | | | | | | |
| | | | | | | | | | | | 90+ | | 180+ | 90+ | | | | | 180+ | | | | | | | | |
| 1 | Privilege Trust Series 14 | 4,385 | Par with EIS | SME (100%) | 9.1% | 23 | 82.2% | 99.5% | 98.7% | 100.0% | 18.5% | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% | 0.0% | 0.0% | 0.0% | NA | 0.0% | - | 59.7% | 12.8% | 35.7% | Not relevant | |
| 2 | Mobil Trust Series - 01* | 2,817 | Par with EIS | TW (100%) | 13.6% | 16 | 87.5% | 99.0% | 98.9% | 99.8% | 3.6% | 0.0% | 0.0% | 0.0% | 0.0% | 0.3% | 0.0% | 0.8% | 0.0% | 0.0% | 0.0% | - | - | - | - | - | |
| 3 | Mobil Trust Series - 04 | 481 | Par with EIS | TW (100%) | 14.0% | 13 | 79.8% | 99.7% | 99.4% | 100.0% | 3.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.2% | 0.0% | 0.1% | 0.0% | 0.0% | 0.0% | - | 78.1% | 4.4% | 21.0% | Not relevant | |
| 4 | Mobil Trust Series-03 | 1,186 | Par with EIS | TW (100%) | 13.7% | 15 | 91.4% | 99.8% | 99.5% | 100.0% | 3.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% | 0.0% | 0.1% | 0.0% | 0.0% | 0.0% | - | Fully covered | 2.7% | 0.0% | Not relevant | |
| 5 | Mobil Trust Series-07 | 2,198 | Par with EIS | TW (100%) | 14.4% | 12 | 72.1% | 99.6% | 99.2% | 100.0% | 2.9% | 0.0% | 0.0% | 0.0% | 0.0% | 0.2% | 0.0% | 0.1% | 0.0% | 0.0% | 0.0% | - | 58.0% | 4.7% | 40.1% | Not relevant | |
| 6 | Mobil Trust Series-08 | 1,357 | Par with EIS | TW (100%) | 13.5% | 12 | 67.0% | 99.4% | 99.1% | 100.0% | 4.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.3% | 0.3% | 0.2% | 0.2% | 0.0% | 0.0% | - | 46.6% | 5.3% | 50.8% | Not relevant | |
| 7 | Mobil Trust Series-05 | 3,861 | Par with EIS | TW (100%) | 14.5% | 12 | 60.9% | 95.2% | 99.3% | 100.0% | 2.2% | 0.0% | 0.0% | 0.0% | 0.0% | 0.2% | 0.0% | 0.2% | 0.0% | 0.0% | 0.0% | - | 42.5% | 5.0% | 54.8% | Not relevant | |
| 8 | Mobil Trust Series-09 | 721 | Par with EIS | TW (100%) | 13.4% | 12 | 66.4% | 99.4% | 99.2% | 100.0% | 4.2% | 0.0% | 0.0% | 0.0% | 0.0% | 0.2% | 0.0% | 0.2% | 0.0% | 0.0% | 0.0% | - | 45.6% | 5.7% | 51.5% | Not relevant | |
| 9 | Mobil Trust Series-10 | 5,427 | Par with EIS | TW (100%) | 14.3% | 9 | 53.2% | 99.2% | 98.9% | 100.0% | 1.5% | 0.0% | 0.0% | 0.0% | 0.0% | 0.3% | 0.0% | 0.1% | 0.0% | 0.0% | 0.0% | - | 34.3% | 6.0% | 62.0% | Not relevant | |
| 10 | Mobil Trust Series-12 | 746 | Par with EIS | TW (100%) | 14.6% | 3 | 22.3% | 99.7% | 99.7% | - | 0.8% | 0.0% | 0.0% | - | - | 0.1% | 0.0% | - | - | 0.0% | 0.0% | - | 20.6% | 7.7% | 73.7% | Not relevant | |

*Performance as of November-20 payouts; Cleaned up in December-20

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) | Promised payouts | 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 September 2017 | 3,004 | 3,402 | 3,771.6 | Par with EIS | CV (77%), CE (17%), PV (6%) | 14%, 86% | TITP - Series A PTCs | 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 |
| 2 | Sansar Trust Sep 2017 IV | 3,444 | 3,906 | 4,370.2 | Par with EIS | CV (67%), CE (17%), PV (16%) | 22%, 78% | TITP - Series A PTCs | 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 |
| 3 | Sansar Trust December 2017 IV | 4,090 | 4,693 | 5,288.0 | Par with EIS | CV (76%), CE (15%), PV (9%) | 16%, 84% | TITP - Series A PTCs | 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 |
| 4 | Sansar Trust May 2018 | 682 | 786 | 894.3 | Par with EIS | CV (67%), CE (26%), PV (7%) | 17%, 83% | TITP - Series A PTCs | 7 | 72% | 14.2% | 93%, 7%, 0% | 8.0% | 3.8% | 4.2% | - | 11.7% | - | CRISIL AA+ (SO) - Series A PTCs / watch negative; CRISIL BBB+ (SO) Equivalent - Second loss facility / watch negative |
| 5 | Sansar Trust June 2018 III | 7,205 | 8,320 | 9,146.7 | Par with EIS | CV (78%), CE (11%), PV (11%) | 24%, 76% | TITP - Series A PTCs | 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 |
| 6 | Sansar Trust September 2018 IV | 5,175 | 6,080 | 6,598.1 | Par with EIS | CV (76%), Tractor (14%), PV (6%), CE (4%) | 70%, 30% | TITP - Series A PTCs | 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 |
| 7 | Sansar Trust Nov 2018 III | 2,999 | 3,480 | 3,864.0 | Par with EIS | CV (57%), Tractor (35%), PV (6%), CE (2%) | 16%, 84% | TITP - Series A PTCs | 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 |
| 8 | Sansar Trust Dec 2018 IV | 2,587 | 3,100 | 3,513.3 | Par with EIS | PV (59%), CV (41%) | 18%, 82% | TITP - Series A PTCs | 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 |
| 9 | Sansar Trust Feb 2019 I | 7,392 | 7,214 | 10,037.4 | Par with EIS | CV (63%), PV (18%), CE (18%) | 13%, 87% | TIUP - Series A PTCs | 9 | 76% | 18.4% | 93%, 7%, 0% | 1.5% | - | - | - | - | 26.5% | CRISIL AAA (SO) - Series A PTCs |
| 10 | Sansar Trust June 2019 III | 4,004 | 4,763 | 5,333.8 | Par with EIS | CV (70%), PV (27%), CE (3%) | 20%, 80% | TITP - Series A PTCs | 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 |
| 11 | Sansar Trust June 2019 IV | 3,375 | 3,965 | 4,344.7 | Par with EIS | CV (94%), PV(6%) | 30%, 70% | TITP - Series A PTCs | 14 | 73% | 14.0% | 100%, 0%, 0% | 8.5% | - | - | - | 8.5% | - | CRISIL AAA (SO) - Series A PTCs |
| 12 | Sansar Trust August 2019 | 4,453 | 5,110 | 5,466.3 | Par with EIS | CV (83%), CE (10%), PV (7%) | 80%, 20% | TITP - Series A PTCs | 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 |
| 13 | Sansar Trust August 2019 III | 5,110 | 5,990 | 6,754.3 | Par with EIS | CV (50%), Tractor (38%), PV (11%), CE (1%) | 14%, 86% | TITP - Series A PTCs | 11 | 67% | 16.6% | 100%, 0%, 0% | 9.0% | 4.6% | 4.4% | - | 11.1% | - | CRISIL AAA (SO) - Series A PTCs; CRISIL BBB+ (SO) Equivalent - Second loss facility |
| 14 | Sansar Trust September 2019 IV | 5,468 | 6,319 | 6,720.0 | Par with EIS | CV (58%), CE (30%), PV (12%) | 100%, 0% | TITP - Series A PTCs | 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 |

| 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) | Promised payouts | 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 | |
| 15 | Sansar Trust November 2019 II | 5,373 | 6,409 | 7,088.6 | Par with EIS | CV (74%), PV (20%), CE (6%) | 14%, 86% | TITP - Series A PTCs | 12 | 77% | 14.8% | 100%, 0%, 0% | 8.3% | 3.8% | 4.5% | - | 9.5% | - | CRISIL AAA (SO) - Series A PTCs; CRISIL BBB+ (SO) Equivalent - Second loss facility |
| 16 | Sansar Trust November 2019 III | 1,416 | 1,611 | 1,766.6 | Par with EIS | PV (52%), CV (45%), CE (3%) | 14%, 86% | TITP - Series A PTCs | 10 | 69% | 17.9% | 100%, 0%, 0% | 9.2% | 4.0% | 5.2% | - | 8.6% | - | CRISIL AAA (SO) - Series A PTCs; CRISIL BBB+ (SO) Equivalent - Second loss facility |
| 17 | STFC UCO June 2020 | 6,258 | 7,599 | 8,561.1 | Par with monthly subordinated EIS | PV (46%), CV (47%), CE (4%), Tractors (3%) | 22%, 78% | TITP - Series A PTCs | 16 | 78% | 15.3% | 100%, 0%, 0% | 7.1% | - | - | - | 11.2% | - | CRISIL AA (SO) - Equivalent - Acquirer payouts |

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 September 2017 | 3,004 | Par with EIS | CV (77%), CE (17%), PV (6%) | 9.2% | 38 | 86.6% | 98.4% | 103.5% | 250.1% | 20.9% | 1.1% | 1.0% | 1.4% | 1.1% | 1.0% | 0.9% | 1.2% | 1.0% | NA | 0.0% | - | 79.4% | 10.9% | 18.6% | Above 20 times | |
| 2 | Sansar Trust Sep 2017 IV | 3,444 | Par with EIS | CV (67%), CE (17%), PV (16%) | 8.4% | 38 | 86.4% | 98.0% | 102.7% | 295.7% | 20.6% | 1.8% | 1.5% | 2.3% | 1.7% | 1.5% | 1.3% | 1.7% | 1.4% | NA | 0.0% | - | 75.3% | 7.5% | 22.9% | Above 20 times | |
| 3 | Sansar Trust December 2017 IV | 4,090 | Par with EIS | CV (76%), CE (15%), PV (9%) | 7.8% | 35 | 74.8% | 97.6% | 102.2% | 369.4% | 21.3% | 1.8% | 1.7% | 2.1% | 1.8% | 1.3% | 1.1% | 1.5% | 1.2% | NA | 0.0% | - | 37.9% | 9.2% | 56.9% | Above 20 times | |
| 4 | Sansar Trust May 2018 | 682 | Par with EIS | CV (67%), CE (26%), PV (7%) | 8.0% | 31 | 66.4% | 95.6% | 104.9% | 81.2% | 12.8% | 3.9% | 2.8% | 6.3% | 3.2% | 2.6% | 1.9% | 2.9% | 2.2% | NA | 39.8% | - | 17.6% | 4.7% | 78.8% | 5.9 | |
| 5 | Sansar Trust June 2018 III | 7,205 | Par with EIS | CV (78%), CE (11%), PV (11%) | 8.1% | 29 | 71.6% | 98.0% | 102.7% | 158.4% | 18.3% | 1.2% | 1.2% | 1.6% | 1.4% | 1.2% | 1.0% | 1.3% | 1.0% | NA | 0.0% | - | 34.0% | 9.6% | 60.2% | Above 20 times | |
| 6 | Sansar Trust September 2018 IV | 5,175 | Par with EIS | CV (76%), Tractor (14%), PV (6%), CE (4%) | 9.6% | 26 | 66.0% | 95.1% | 100.9% | 197.0% | 23.9% | 4.5% | 1.8% | 4.0% | 1.8% | 1.8% | 1.4% | 1.8% | 1.2% | NA | 0.0% | - | 33.6% | 9.9% | 60.4% | 18.3 | |
| 7 | Sansar Trust Nov 2018 III | 2,999 | Par with EIS | CV (57%), Tractor (35%), PV (6%), CE (2%) | 8.3% | 24 | 69.3% | 94.3% | 100.5% | 185.3% | 35.4% | 1.9% | 1.7% | 2.8% | 2.3% | 2.1% | 1.3% | 2.1% | 1.4% | NA | 0.0% | - | 33.6% | 19.1% | 55.8% | Above 20 times | |
| 8 | Sansar Trust Dec 2018 IV | 2,587 | Par with EIS | PV (59%), CV (41%) | 9.0% | 23 | 61.8% | 93.4% | 95.0% | 305.2% | 29.7% | 3.1% | 2.4% | 3.8% | 2.5% | 2.4% | 1.5% | 2.0% | 1.4% | NA | 0.0% | - | 29.4% | 21.0% | 58.4% | 18.6 | |
| 9 | Sansar Trust Feb 2019 I | 7,392 | Par with EIS | CV (63%), PV (18%), CE (18%) | 1.5% | 19 | 66.3% | 96.0% | 91.5% | 174.3% | 21.9% | 0.2% | 0.2% | 0.2% | 0.2% | 1.0% | 0.2% | 0.4% | 0.2% | NA | 0.0% | - | 5.6% | 32.1% | 71.5% | Not relevant | |

| 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 | | 1+ | 90+ | 1+ | 90+ | | | | | | | | | |
| | | | | | | | | | | | 90+ | | 180+ | 90+ | | | | | 180+ | | | | | | | | |
| 10 | Sansar Trust June 2019 III | 4,004 | Par with EIS | CV (70%), PV (27%), CE (3%) | 7.7% | 18 | 46.0% | 92.6% | 96.7% | 133.1% | 23.9% | 2.3% | 1.7% | 3.7% | 2.6% | 2.0% | 1.1% | 1.7% | 1.2% | NA | 0.0% | - | 16.9% | 17.7% | 70.6% | Above 20 times | |
| 11 | Sansar Trust June 2019 IV | 3,375 | Par with EIS | CV (94%), PV(6%) | 8.5% | 17 | 35.5% | 94.0% | 96.3% | 218.0% | 14.4% | 1.5% | 1.0% | 2.2% | 0.9% | 0.8% | 0.6% | 0.9% | 0.5% | NA | 0.0% | - | 14.1% | 14.0% | 75.4% | Above 20 times | |
| 12 | Sansar Trust August 2019 | 4,453 | Par with EIS | CV (83%), CE (10%), PV (7%), | 8.0% | 15 | 38.7% | 92.9% | 96.5% | 377.5% | 12.2% | 1.8% | 0.8% | 1.7% | 0.9% | 1.0% | 0.5% | 0.8% | 0.4% | NA | 0.0% | - | 14.5% | 10.7% | 77.2% | Above 20 times | |
| 13 | Sansar Trust August 2019 III | 5,110 | Par with EIS | CV (50%), Tractor (38%), PV (11%), CE (1%) | 9.0% | 15 | 44.0% | 90.5% | 96.7% | 128.1% | 22.2% | 1.2% | 0.8% | 2.8% | 1.7% | 1.6% | 0.5% | 1.3% | 0.7% | NA | 0.0% | - | 19.3% | 9.5% | 73.7% | Above 20 times | |
| 14 | Sansar Trust September 2019 IV | 5,468 | Par with EIS | CV (58%), CE (30%), PV (12%) | 10.0% | 14 | 35.5% | 94.4% | 97.1% | 232.2% | 11.5% | 0.9% | 0.5% | 0.7% | 0.4% | 0.5% | 0.3% | 0.3% | 0.2% | NA | 0.0% | - | 16.9% | 9.9% | 75.6% | Above 20 times | |
| 15 | Sansar Trust November 2019 II | 5,373 | Par with EIS | CV (74%), PV (20%), CE (6%) | 8.3% | 12 | 22.7% | 88.2% | 89.9% | 96.1% | 11.7% | 0.9% | 0.5% | 1.2% | 0.6% | 1.0% | 0.3% | 0.5% | 0.3% | NA | 0.0% | - | 12.4% | 17.5% | 74.6% | Above 20 times | |
| 16 | Sansar Trust November 2019 III | 1,416 | Par with EIS | PV (52%), CV (45%), CE (3%) | 9.2% | 12 | 27.0% | 89.2% | 93.5% | 326.6% | 15.8% | 0.8% | 0.4% | 0.7% | 0.3% | 1.2% | 0.3% | 0.5% | 0.2% | NA | 4.9% | - | 16.7% | 38.5% | 60.1% | Above 20 times | |
| 17 | STFC UCO June 2020 | 6,258 | Par with monthly subordinated EIS | PV (46%), CV (47%), CE (4%), Tractors (3%) | 7.1% | 5 | 11.5% | 74.2% | 97.5% | - | 0.0% | 0.3% | 0.0% | 0.0% | 0.0% | 0.8% | 0.0% | 2.6% | 0.0% | NA | 0.0% | - | 9.2% | 11.8% | 81.2% | Not relevant | |

SREI Equipment 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) | Promised payouts | 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 2018-II | 3,039 | 2,415 | 3,484.0 | Par with EIS | CE (96%) &Health care (4%) | 80%,20% | TITP-Series A PTCs | 9 | 81% | 11.0% | 100%, 0%, 0% | 16.0% | - | - | - | 2.2% | - | CRISIL A- (SO)/Rating Watch with Negative Implications-Series A PTCs |
| 2 | IIERT Oct 2018-II | 3,154 | 3,517 | 3,586.0 | Par with EIS | CE (99%) &Health care (1%) | 79%, 21% | TITP-Series A PTCs | 12 | 83% | 12.0% | 100%, 0%, 0% | 13.8% | - | - | - | 1.9% | - | CRISIL A- (SO)/Rating Watch with Negative Implications-Series A PTCs |
| 3 | IILART- I Trust | 1,753 | 1,991 | 1,990.7 | Premium | IT (64%), Healthcare(14%) & CE (22%) | 100%, 0% | TIUP-Series A PTCs | 17 | - | - | 100%, 0%, 0% | 11.5% | - | - | - | 0.0% | - | CRISIL A- (SO)/Rating Watch with Negative Implications-Series A PTCs |

SREI Equipment Finance Private 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 | Subordination 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 2018-II | 3,039 | Par with EIS | CE (96%) &Health care (4%) | 16.0% | 30 | 82.1% | 88.7% | 80.2% | 59.9% | 0.0% | N.A | N.A | N.A | N.A | N.A | N.A | N.A | N.A | N.A | 20.4% | - | 59.1% | 0.0% | N.A. | N.A. |
| 2 | IIERT Oct 2018-II | 3,154 | Par with EIS | CE (99%) &Health care (1%) | 13.8% | 26 | 70.5% | 82.4% | 27.0% | 34.7% | 0.0% | N.A | N.A | N.A | N.A | N.A | N.A | N.A | N.A | N.A | 0.0% | - | 50.2% | 0.0% | N.A. | N.A. |
| 3 | IILART- I Trust | 1,753 | Premium | IT (64%), Healthcare (14%) & CE (22%) | 11.5% | 17 | 49.5% | 100.0% | 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% | - | 23.9% | 0.0% | 76.1% | Not relevant |

* Due to unavailability of information post arch'20 payouts

^Not adjusted for moratorium and restructuring

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) | Promised payouts | 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 | SHRI Trust W 2018 | 5,231 | 5,764 | 6,117.0 | Par with EIS | CV (93%), Tractor (7%) | 81%, 19% | TITP-Series A PTCs | 9 | 81% | 11.3% | 98%, 2%, 0% | 6.2% | - | - | - | 4.7% | - | CRISIL AAA (SO)- Series A PTCs |
| 2 | SHRI Trust Z 2019 | 4,118 | 4,600 | 4,876.9 | Par with EIS | CV (76%), Tractor (24%) | 81%, 19% | TITP-Series A PTCs | 11 | 80% | 12.7% | 93%, 7%, 0% | 7.5% | - | - | - | 4.7% | - | CRISIL AAA (SO)- Series A PTCs |
| 3 | SHRI Trust AA 2019 | 5,561 | 6,220 | 6,456.7 | Par with EIS | CV (82%), Tractor (18%) | 88%, 12% | TITP-Series A PTCs | 14 | 85% | 10.5% | 95%, 5%, 0% | 7.1% | - | - | - | 2.7% | - | CRISIL AAA (SO)- Series A PTCs |
| 4 | SHRI TRUST AB 2020 | 5,010 | 5,507 | 5,904.0 | Par with EIS | CV (100%) | 49%, 51% | TITP-Series A PTCs | 9 | 80% | 13.2% | 93.5%, 6.5%, 0% | 5.0% | - | - | - | 5.8% | - | CRISIL AAA (SO)- Series A PTCs |
| 5 | SHRI TRUST AD 2020 | 6,459 | 7,055 | 7,618.3 | Par with EIS | CV (89%), Tractor (11%) | 77%, 23% | TITP-Series A PTCs | 13 | 81% | 12.1% | 100%, 0%, 0% | 7.4% | - | - | - | 6.4% | - | CRISIL AAA (SO)- Series A PTCs |

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 | 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+ | | | | | | | | | | | | | | |
| 1 | SHRI Trust W 2018 | 5,231 | Par with EIS | CV (93%), Tractor (7%) | 6.2% | 33 | 83.2% | 98.1% | 91.3% | 112.8% | 11.8% | 0.8% | 0.5% | 0.8% | 0.6% | 1.2% | 0.4% | 0.7% | 0.5% | N.A | 0.0% | - | 42.8% | 5.4% | 54.3% | Above 20 times | |
| 2 | SHRI Trust Z 2019 | 4,118 | Par with EIS | CV (76%), Tractor (24%) | 7.5% | 21 | 60.2% | 96.1% | 90.7% | 110.0% | 6.1% | 2.3% | 1.7% | 1.8% | 1.3% | 2.0% | 0.8% | 1.2% | 0.6% | N.A | 0.0% | - | 20.8% | 6.0% | 74.8% | 17.1 | |
| 3 | SHRI Trust AA 2019 | 5,561 | Par with EIS | CV (82%), Tractor (18%) | 7.1% | 20 | 51.7% | 97.1% | 95.4% | 104.7% | 6.7% | 0.9% | 0.5% | 0.7% | 0.5% | 1.0% | 0.3% | 0.6% | 0.2% | N.A | 0.0% | - | 16.0% | 2.3% | 82.2% | Above 20 times | |
| 4 | SHRI TRUST AB 2020 | 5,010 | Par with EIS | CV (100%) | 5.0% | 15 | 41.6% | 95.4% | 91.3% | 105.2% | 5.2% | 0.9% | 0.3% | 0.4% | 0.2% | 1.5% | 0.2% | 0.4% | 0.1% | N.A | 0.0% | - | 14.7% | 5.6% | 80.9% | Above 20 times | |
| 5 | SHRI TRUST AD 2020 | 6,459 | Par with EIS | CV (89%), Tractor (11%) | 7.4% | 9 | 16.9% | 94.2% | 94.9% | 101.9% | 1.2% | 0.4% | 0.0% | 0.2% | 0.0% | 0.9% | 0.1% | 0.3% | 0.0% | N.A | 0.0% | - | 9.7% | 7.2% | 84.3% | Above 20 times | |

Tata Motors 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) | Promised payouts | 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 Sep18 A | 6,665 | 7,415 | 7,743.5 | Par with EIS | CV (100%) | 100%, 0% | TITP-Series A PTCs | 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 |
| 2 | Indian Receivable Trust MAR19 B | 1,094 | 1,202 | 1,328.3 | Par with EIS | CV (100%) | 100%, 0% | TITP-Series A PTCs | 9 | 91% | 12.3% | 90%,10%,0% | 12.6% | 5.8% | 6.8% | - | - | 9.1% | CRISIL AAA (SO) - Series A PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility |
| 3 | Indian Receivable Trust MAR19 C | 1,999 | 2,134 | 2,338.0 | Par with EIS | CV (100%) | 100%, 0% | TITP-Series A PTCs | 14 | 88% | 11.7% | 100%,0%,0% | 6.5% | 4.7% | 1.8% | - | - | 8.3% | CRISIL AAA (SO) - Series A PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility |
| 4 | Indian Receivable Trust JUN 19 A | 3,670 | 4,139 | 4,409.5 | Par with EIS | CV (100%) | 100%, 0% | TITP-Series A PTCs | 12 | 90% | 12.1% | 100%,0%,0% | 15.0% | 10.0% | 5.0% | - | 5.7% | - | CRISIL AAA (SO) - Series A PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility |
| 5 | Indian Receivable Trust JUNE19 B | 8,362 | 9,352 | 9,867.7 | Par with EIS | PV (65%), CV (35%) | 100%, 0% | TITP-Series A PTCs | 12 | 86% | 9.8% | 100%,0%,0% | 8.8% | 5.1% | 3.7% | - | - | 4.8% | CRISIL AAA (SO) - Series A PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility |
| 6 | Indian Receivable Trust SEP 19 E | 1,563 | 1,736 | 1,831.1 | Par with EIS | PV (100%) | 100%, 0% | TITP-Series A PTCs | 21 | 78% | 10.4% | 100%,0%,0% | 7.7% | - | - | - | 4.8% | - | CRISIL AAA (SO) - Series A PTCs |
| 7 | Indian Receivable PGDA DEC19 C | 4,841 | 4,599 | 5,192.0 | Par with EIS | CV (84%), PV (16%) | 100%, 0% | TITP-Acquirer payouts | 23 | 95% | 9.7% | 100%,0%,0% | 7.8% | - | - | - | - | - | CRISIL A (SO) Equivalent/ Rating watch with developing implications- Acquirer payouts |
| 8 | Indian Receivable PGDA Nov20 A | 1,716 | 1,633 | 1,840.9 | Par with EIS | CV(88%), PV(12%) | 100%, 0% | TITP-Acquirer payouts | 21 | 89% | 10.2% | 100%,0%,0% | 7.3% | - | - | - | - | - | Provisional CRISIL BBB-(SO) Equivalent |

Tata Motors 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 | 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+ | | | | | | | |
| 1 | Indian Receivable Trust Sep18 A | 6,665 | Par with EIS | CV (100%) | 14.6% | 27 | 74.8% | 98.6% | 94.8% | 176.9% | 7.3% | 2.3% | 2.0% | 2.0% | 1.4% | 2.5% | 1.7% | 1.8% | 1.0% | N.A | 1.5% | - | 63.2% | 0.7% | 36.5% | Above 20 times |
| 2 | Indian Receivable Trust MAR19 B | 1,094 | Par with EIS | CV (100%) | 12.6% | 21 | 49.6% | 91.1% | 74.1% | 103.3% | 7.0% | 4.2% | 3.5% | 5.2% | 4.2% | 3.2% | 1.9% | 2.9% | 2.0% | N.A | 16.1% | - | 26.2% | 12.2% | 65.9% | 10.2 |
| 3 | Indian Receivable Trust MAR19 C | 1,999 | Par with EIS | CV (100%) | 6.5% | 21 | 60.2% | 93.3% | 87.2% | 104.9% | 10.8% | 2.4% | 1.5% | 4.2% | 1.7% | 3.4% | 1.1% | 3.3% | 1.3% | N.A | 7.3% | - | 17.4% | 6.2% | 77.9% | 13.9 |
| 4 | Indian Receivable Trust JUN 19 A | 3,670 | Par with EIS | CV (100%) | 15.0% | 18 | 40.2% | 90.2% | 87.5% | 93.0% | 5.5% | 2.3% | 2.2% | 14.2% | 2.4% | 2.7% | 1.0% | 3.9% | 3.0% | N.A | 10.1% | - | 26.0% | 4.7% | 70.9% | 13.6 |
| 5 | Indian Receivable Trust JUNE19 B | 8,362 | Par with EIS | PV (65%), CV (35%) | 8.8% | 18 | 41.4% | 93.3% | 78.3% | 97.8% | 5.7% | 0.8% | 0.4% | 3.3% | 0.6% | 1.0% | 0.2% | 1.5% | 0.6% | N.A | 12.4% | - | 14.9% | 7.0% | 79.6% | Above 20 times |
| 6 | Indian Receivable Trust SEP 19 E | 1,563 | Par with EIS | PV (100%) | 7.7% | 15 | 37.7% | 94.2% | 83.3% | 100.8% | 6.5% | 0.5% | 0.1% | 0.9% | 0.1% | 0.7% | 0.1% | 0.9% | 0.2% | N.A | 12.7% | - | 12.3% | 7.1% | 82.0% | Above 20 times |
| 7 | Indian Receivable PGDA DEC19 C | 4,841 | Par with EIS | CV (84%), PV (16%) | 7.8% | 12 | 54.8% | 95.1% | 101.3% | 102.5% | 7.2% | 0.4% | 0.0% | 0.3% | 0.0% | 4.1% | 0.2% | 2.5% | 0.1% | N.A | 10.0% | - | 16.4% | 4.9% | 79.8% | Above 20 times |
| 8 | Indian Receivable PGDA Nov20 A | 1,716 | Par with EIS | CV(88%), PV(12%) | 7.3% | 1 | 9.1% | 98.9% | 98.9% | - | 2.1% | 0.0% | 0.0% | - | - | 0.1% | 0.0% | - | - | N.A | 1.0% | - | 8.9% | 11.7% | 81.7% | Not relevant |

WheelsEMI 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) | Promised payouts | 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 Moyer 11 2019 | 152 | 133 | 179.1 | Par with EIS | TW (100%) | 76%, 24% | TIUP-Series A1 PTCs | 8 | 74% | 23.3% | 100%,0%,0% | 4.2% | - | - | - | - | 20.1% | CRISIL A-(SO) - Series A1 PTCs |

WheelsEMI Private 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 | Subordination 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 Moyer 11 2019 | 152 | Par with EIS | TW (100%) | 4.2% | 12 | 63.4% | 78.4% | 76.4% | 63.3% | 4.0% | 2.0% | 0.1% | 0.4% | 0.0% | 5.4% | 0.8% | 2.7% | 0.1% | - | 0.0% | - | 19.2% | 54.8% | 52.2% | Above 20 times |

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) | Promised payouts | 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 | HL (100%) | Par with EIS | 1,169 | TITP - Series A1 PTCs, TIUP - Series A2 PTCs | 33 | 57% | 11.8% | 7.0% | - | - | 30.3% | CRISIL B - (SO) / Watch Negative - Series A1 PTCs; CRISIL B - (SO) / Watch Negative - Series A2 PTCs |
| 2 | Nirmaan RMBS Trust - Series V – 2014 | HL (100%) | Par with EIS | 2,969 | TITP - Series A1 PTCs, TIUP - Series A2 PTCs | 18 | 76% | 11.8% | 7.7% | - | - | 27.2% | CRISIL D (SO) - Series A1 PTCs; CRISIL D (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 | 1,169 | Par with EIS | 7.0% | 82 | 65 | 10.9% | 79.1% | 99.3% | 97.4% | 98.4% | 44.2% | 56.8% | 1.5% | 0.3% | 1.6% | 0.8% | 0.4% | 0.3% | 0.4% | 0.3% | 0.0% | 33.5% | 30.1% | 82.1% |
| 2 | Nirmaan RMBS Trust - Series V – 2014 | 2,969 | Par with EIS | 7.7% | 81 | 76 | 12.3% | 75.4% | 99.8% | 96.2% | 100.3% | 79.9% | 56.9% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 9.0% | 28.5% | 17.4% | 90.5% |

Edelweiss Housing Finance Limited- Initial Pool Details

| Sr. no | Transaction name | Asset class | Structure | Pool principal (Rs. Mn) | Promised payouts | 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 | HL 1 | HL (100%) | Par with EIS | 1,135 | TITP - Acquirer Payouts | 15.8 | 60% | 9.8% | 19.7% | - | - | 14.7% | CRISIL AA (SO) Equivalent- Acquirer Payouts |
| 2 | ML-5 | LAP (100%) | Par with EIS | 1,231 | TITP - Acquirer Payouts | 14.8 | 52% | 11.5% | 10.0% | - | - | 20.4% | CRISIL AA (SO) Equivalent- Acquirer Payouts |
| 3 | HL - 3 | HL (100%) | Par with EIS | 754 | TITP - Acquirer Payouts | 15.1 | 58% | 9.7% | 14.3% | - | - | 13.4% | CRISIL AA (SO) Equivalent- Acquirer Payouts |
| 4 | ML - 10 | LAP (100%) | Par with EIS | 680 | TITP - Acquirer Payouts | 19.5 | 55% | 10.7% | 14.8% | - | - | 18.4% | CRISIL AA (SO) Equivalent- Acquirer Payouts |

Edelweiss 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 | HL 1 | 1,135 | Par with EIS | 19.7% | 12 | 180 | 10.1% | 32.3% | 98.1% | 100.9% | 90.8% | 100.0% | 30.2% | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% | 0.0% | 0.0% | 0.0% | 0.0% | 18.5% | 18.3% | 68.9% |
| 2 | ML-5 | 1,231 | Par with EIS | 10.0% | 12 | 136 | 10.6% | 14.8% | 100.0% | 108.4% | 124.3% | 100.0% | 12.3% | 0.0% | 0.0% | 0.0% | 0.0% | 0.2% | 0.0% | 0.0% | 0.0% | 0.0% | 11.7% | 15.8% | 80.0% |
| 2 | HL - 3 | 754 | Par with EIS | 15.8% | 11 | 171 | 10.2% | 23.0% | 92.1% | 91.7% | 83.1% | 77.2% | 19.8% | 0.0% | 0.0% | 0.0% | 0.0% | 0.2% | 0.0% | 0.0% | 0.0% | 0.0% | 18.5% | 13.3% | 83.6% |
| 2 | ML - 10 | 680 | Par with EIS | 16.2% | 11 | 167 | 11.3% | 13.9% | 94.2% | 94.9% | 91.3% | 85.8% | 12.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.2% | 0.0% | 0.0% | 0.0% | 0.0% | 17.2% | 17.9% | 82.1% |

Housing Development Finance Corporation Limited- Initial Pool Details

| Sr. no | Transaction name | Asset class | Structure | Pool principal (Rs. Mn) | Promised payouts | 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 | HL (100%) | Par with EIS | 8,003 | TITP - Acquirer payouts | 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 | HL (100%) | Par with EIS | 5,439 | TITP - Series A PTCs | 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 | 8,003 | Par with EIS | 5.5% | 109 | 44 | 8.9% | 81.3% | 99.8% | 98.1% | 100.2% | 71.7% | 37.5% | 0.5% | 0.2% | 0.3% | 0.2% | 0.2% | 0.1% | 0.2% | 0.1% | 0.0% | 29.4% | 3.0% | 74.9% |
| 2 | HDFC Trust 2014 | 5,439 | Par with EIS | 6.0% | 81 | 44 | 9.5% | 75.3% | 99.7% | 100.0% | 100.6% | 73.4% | 33.2% | 0.6% | 0.3% | 0.6% | 0.4% | 0.3% | 0.1% | 0.3% | 0.1% | 0.0% | 24.2% | 10.4% | 73.3% |

ICICI Bank Limited- Initial Pool Details

| Sr. no | Transaction name | Asset class | Structure | Pool principal (Rs. Mn) | Promised payouts | 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 | HL (100%) | Par with EIS | 3,159 | TITP - Series A PTCs | 15 | 74% | 9.7% | 7.0% | - | - | 20.9% | CRISIL AAA (SO) - Series A PTCs |
| 2 | Indian RMBS Trust Series IV | HL (100%) | Par with EIS | 4,000 | TITP - Series A PTCs | 12 | 78% | 7.6% | 1.9% | - | - | 17.0% | CRISIL AAA (SO) - Series A PTCs |
| 3 | Indian RMBS Trust Series V | HL (100%) | Par with EIS | 999 | TITP - Series A PTCs | 11 | 76% | 8.4% | 1.9% | - | - | 19.5% | CRISIL AAA (SO) - Series A PTCs |
| 4 | Indian RMBS Trust Series IX | HL (100%) | Par with EIS | 1,490 | TITP - Series A PTCs | 8 | 78% | 8.3% | 1.6% | - | - | 25.6% | CRISIL AAA (SO) - Series A PTCs |
| 5 | Indian RMBS Trust Series X | HL (100%) | Par with EIS | 4,000 | TITP - Series A PTCs | 7 | 76% | 8.2% | 1.6% | - | - | 22.9% | CRISIL AAA (SO) - Series A PTCs |
| 6 | Nivas Trust Series V | HL (100%) | Par with EIS | 6,000 | TITP - Series A PTCs | 9 | 78% | 8.3% | 2.2% | - | - | 23.5% | CRISIL AAA (SO) - Series A PTCs |
| 7 | Griha Trust Series II | HL (100%) | Par with EIS | 2,000 | TITP - Series A PTCs | 7 | 80% | 7.8% | 2.0% | - | - | 23.2% | CRISIL AAA (SO) - Series A PTCs |
| 8 | Nivas Trust Series VI | HL (100%) | Par with EIS | 4,000 | TITP - Series A PTCs | 7 | 78% | 9.0% | 2.0% | - | - | 20.6% | CRISIL AAA (SO) - Series A PTCs |
| 9 | Nivas Trust Series VII | HL (100%) | Par with IO Strip | 967 | TITP - Series A PTCs, TITP - Series IO PTCs | 29 | 73% | 10.0% | 9.7% | 4.9% | 4.8% | - | CRISIL AAA (SO) - Series A PTCs, CRISIL AAA (SO) - Series IO PTCs, CRISIL AAA (SO) Equivalent - Second loss facility |
| 10 | Mortgage Repack Trust Series I | HL (100%) | Par with IO Strip | 6,935 | TITP - Series IO-A2 PTCs | - | - | - | 17.9% | 9.0% | 8.9% | - | CRISIL AAA (SO) Equivalent - Series IO-A2 PTCs, CRISIL AAA (SO) Equivalent - Second loss facility |
| 11 | Aawas Trust Series VI | HL (100%) | Par with IO Strip | 3,446 | TITP - Series A2 PTCs, TITP - Series A3 PTCs, TITP - Series B PTCs | 10 | 75% | 8.6% | 15.3% | 5.7% | 9.6% | - | CRISIL AAA (SO) Equivalent - Series A2 PTCs, CRISIL AAA (SO) Equivalent - Series A3 PTCs, CRISIL AAA (SO) Equivalent - Series B PTCs, CRISIL AAA (SO) Equivalent - Second loss facility |
| 12 | Aawas Trust Series III | HL (100%) | Par with IO Strip | 2,565 | TITP - Series A1 PTCs, TITP - Series A2 PTCs | 12 | 73% | 8.4% | 12.8% | 4.9% | 7.9% | - | CRISIL AAA (SO) Equivalent - Series A1 PTCs, CRISIL AAA (SO) Equivalent - Series A2 PTCs, CRISIL AAA (SO) Equivalent - 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 | 3,159 | Par with EIS | 7.0% | 201 | 51 | 15.4% | 99.4% | 99.6% | 87.8% | 85.7% | 4.6% | 55.9% | 0.4% | 0.4% | 0.4% | 0.4% | 0.3% | 0.3% | 0.4% | 0.4% | 0.0% | Fully covered | 39.8% | 0.0% |
| 2 | Indian RMBS Trust Series IV | 4,000 | Par with EIS | 1.9% | 194 | 53 | 13.0% | 97.8% | 99.3% | 95.6% | 92.8% | 8.9% | 75.8% | 0.8% | 0.7% | 0.8% | 0.8% | 0.5% | 0.5% | 0.5% | 0.5% | 3.4% | 53.4% | 12.4% | 58.7% |
| 3 | Indian RMBS Trust Series V | 999 | Par with EIS | 1.9% | 188 | 63 | 14.4% | 96.7% | 98.1% | 84.4% | 81.2% | 3.1% | 75.7% | 2.2% | 2.2% | 2.3% | 2.3% | 1.4% | 1.4% | 2.3% | 2.3% | 5.1% | 36.6% | 14.8% | 71.7% |
| 4 | Indian RMBS Trust Series IX | 1,490 | Par with EIS | 1.6% | 188 | 55 | 13.4% | 97.3% | 99.5% | 90.5% | 98.6% | 11.7% | 77.0% | 0.5% | 0.5% | 0.6% | 0.5% | 0.4% | 0.4% | 0.6% | 0.5% | 1.1% | 59.4% | 12.9% | 55.5% |
| 5 | Indian RMBS Trust Series X | 4,000 | Par with EIS | 1.6% | 189 | 57 | 13.2% | 97.3% | 98.8% | 86.8% | 88.9% | 4.8% | 69.2% | 1.6% | 1.4% | 1.5% | 1.5% | 1.0% | 1.0% | 1.5% | 1.5% | 2.9% | 59.7% | 13.6% | 55.9% |
| 6 | Nivas Trust Series V | 6,000 | Par with EIS | 2.2% | 189 | 60 | 13.5% | 97.2% | 98.1% | 82.8% | 87.1% | 3.3% | 71.7% | 2.2% | 2.0% | 2.1% | 2.1% | 1.4% | 1.4% | 2.1% | 2.1% | 4.5% | 72.6% | 14.5% | 49.3% |
| 7 | Griha Trust Series II | 2,000 | Par with EIS | 2.0% | 189 | 57 | 11.6% | 97.7% | 99.3% | 98.7% | 98.7% | 7.5% | 78.3% | 0.8% | 0.8% | 0.7% | 0.7% | 0.5% | 0.5% | 0.7% | 0.7% | 2.0% | 83.7% | 27.3% | 37.7% |
| 8 | Nivas Trust Series VI | 4,000 | Par with EIS | 2.0% | 189 | 56 | 12.7% | 97.6% | 98.3% | 101.1% | 81.3% | 3.1% | 71.0% | 1.9% | 1.9% | 1.9% | 1.9% | 1.3% | 1.3% | 1.9% | 1.9% | 4.4% | 79.9% | 13.3% | 42.6% |
| 9 | Nivas Trust Series VII | 967 | Par with IO Strip | 9.7% | 184 | 55 | 14.9% | 97.0% | 99.1% | 83.0% | 96.5% | 6.5% | 71.9% | 1.3% | 1.1% | 1.1% | 1.1% | 0.7% | 0.7% | 0.7% | 0.7% | 2.0% | Fully covered | 13.4% | 0.0% |
| 10 | Mortgage Repack Trust Series I | 6,935 | Par with IO Strip | 17.9% | 182 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | Fully covered | Fully covered | 0.0% |
| 11 | Aawas Trust Series VI | 3,446 | Par with IO Strip | 15.3% | 183 | 42 | 14.2% | 97.6% | 98.7% | 79.6% | 86.3% | 3.2% | 69.0% | 1.6% | 1.7% | 1.6% | 1.6% | 1.1% | 1.1% | 1.6% | 1.6% | 1.4% | Fully covered | 26.2% | 0.0% |
| 12 | Aawas Trust Series III | 2,565 | Par with IO Strip | 12.8% | 183 | 23 | 14.3% | 99.7% | 99.3% | 86.3% | 80.6% | 1.7% | 55.0% | 0.7% | 0.8% | 0.7% | 0.7% | 0.7% | 0.7% | 0.7% | 0.7% | 0.0% | Fully covered | 25.5% | 0.0% |

IIFL Home Finance Limited- Initial Pool Details

| Sr. no | Transaction name | Asset class | Structure | Pool principal (Rs. Mn) | Promised payouts | 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 | HL (100%) | Par with Turbo Amortisation | 5,834 | TIUP - Acquirer payouts | 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 | 5,834 | Par with Turbo Amortisation | 3.6% | 15 | 57 | 5.7% | 21.6% | 98.9% | 95.6% | 101.0% | 85.9% | 19.3% | 0.2% | 0.1% | 0.1% | 0.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 5.1% | 97.8% | 54.5% |

Indiabulls Housing Finance Limited- Initial Pool Details

| Sr. no | Transaction name | Asset class | Structure | Pool principal (Rs. Mn) | Promised payouts | 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 | HL (100%) | Par with EIS | 1,186 | TITP - Series A PTCs | 23 | 61% | 11.6% | 11.5% | - | - | 41.2% | CRISIL AAA (SO) - Series A PTCs |
| 2 | Innovation Trust VII Mar 13 | HL (100%) | Par with EIS | 1,071 | TITP - Series A PTCs | 17 | 66% | 11.0% | 12.1% | - | - | 26.5% | CRISIL AAA (SO) - Series A PTCs |
| 3 | Innovation Trust XIV Sep 13 | HL (82%), LAP (18%) | Par with EIS | 2,864 | TITP - Series A PTCs | 18 | 61% | 11.8% | 10.5% | - | - | 35.2% | CRISIL AAA (SO) - Series A PTCs |
| 4 | Innovation Trust – XVI Dec 13 | HL (100%) | Par with EIS | 993 | TITP - Series A PTCs | 17 | 61% | 11.4% | 8.4% | - | - | 28.6% | CRISIL AAA (SO) - Series A PTCs |
| 5 | Innovation Trust XXII Feb 2015 | HL (100%) | Par with EIS | 2,724 | TITP - Series A PTCs | 17.9 | 63% | 10.7% | 9.8% | - | - | 18.7% | CRISIL AAA (SO) - Series A PTCs |
| 6 | Innovation Trust XXIV Sept 2016 | LAP (100%) | Par with EIS | 1,360 | TITP - Series A PTCs | 15.3 | 51% | 12.4% | 12.9% | - | - | 30.6% | CRISIL AAA (SO) - Series A PTCs |
| 7 | Innovation Trust XV Dec 2016 | LAP (68%), HL (32%) | Par with EIS | 5,127 | TITP - Series A PTCs | 14.5 | 61% | 11.1% | 13.1% | - | - | 27.7% | CRISIL AAA (SO) - Series A PTCs |
| 8 | Innovation Trust XXVII Mar 2017 | HL (46%), LAP (54%) | Par with EIS | 2,924 | TITP - Series A PTCs | 14 | 59% | 10.5% | 11.5% | - | - | 28.1% | CRISIL AAA (SO) - Series A PTCs |
| 9 | Innovation Trust XXX Nov 2018 | HL (100%) | Par with EIS | 892 | TITP - Series A PTCs | 20 | 49% | 10.3% | 18.0% | - | - | 7.0% | CRISIL AAA (SO) - Series A PTCs |
| 10 | Innovation Trust XXX | HL (100%) | Par with EIS | 481 | TITP - Series A PTCs TITP - Series B PTCs | 24.8 | 47% | 15.6% | 21.0% | - | - | 16.3% | CRISIL AA (SO) - Series A PTCs; CRISIL AA (SO) - Series B PTCs |
| 11 | Innovation Trust XXXVI Feb 20 | HL (55%), LAP (45%) | Par with EIS | 379 | TIUP - Series A PTCs | 26.1 | 13% | 14.0% | 11.2% | - | - | 29.1% | CRISIL AA (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 | 1,186 | Par with EIS | 11.5% | 96 | 104 | 12.4% | 87.3% | 99.9% | 100.9% | 100.0% | 88.0% | 63.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 54.0% | 42.6% | 54.2% |
| 2 | Innovation Trust VII Mar 13 | 1,071 | Par with EIS | 12.1% | 93 | 81 | 7.7% | 83.6% | 100.0% | 101.8% | 98.2% | 91.3% | 53.9% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 50.9% | 27.7% | 56.5% |
| 3 | Innovation Trust XIV Sep 13 | 2,864 | Par with EIS | 10.5% | 87 | 65 | 6.0% | 84.8% | 100.0% | 101.2% | 102.6% | 92.9% | 53.6% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 69.1% | 38.1% | 37.6% |
| 4 | Innovation Trust – XVI Dec 13 | 993 | Par with EIS | 8.4% | 84 | 68 | 13.5% | 84.8% | 100.0% | 102.9% | 105.0% | 95.3% | 52.2% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 55.2% | 32.0% | 51.2% |
| 5 | Innovation Trust XXII Feb 2015 | 2,724 | Par with EIS | 9.8% | 70 | 76 | 7.1% | 77.9% | 99.9% | 100.2% | 102.9% | 94.9% | 50.6% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 28.8% | 29.9% | 66.7% |
| 6 | Innovation Trust XXIV Sept 2016 | 1,360 | Par with EIS | 12.9% | 118 | 106 | 16.2% | 80.8% | 99.8% | 111.9% | 98.5% | 64.5% | 62.8% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.3% | 0.0% | 0.0% | 0.0% | 39.0% | 88.9% | 49.8% |
| 7 | Innovation Trust XV Dec 2016 | 5,127 | Par with EIS | 13.1% | 46 | 112 | 7.5% | 71.4% | 99.6% | 98.3% | 94.8% | 80.7% | 45.7% | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% | 0.0% | 0.1% | 0.0% | 0.0% | 0.0% | 45.7% | 58.6% | 55.9% |
| 8 | Innovation Trust XXVII Mar 2017 | 2,924 | Par with EIS | 11.5% | 44 | 102 | 12.8% | 53.2% | 101.8% | 95.5% | 72.0% | 86.7% | 43.6% | 0.0% | 0.0% | 0.1% | 0.0% | 0.1% | 0.0% | 0.1% | 0.0% | 0.0% | 0.0% | 24.5% | 48.4% | 68.2% |
| 9 | Innovation Trust XXX Nov 2018 | 892 | Par with EIS | 18.0% | 24 | 126 | 8.7% | 52.4% | 99.8% | 99.5% | 105.8% | 98.3% | 26.8% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 37.7% | 29.6% | 71.7% |
| 10 | Innovation Trust XXX | 481 | Par with EIS | 21.0% | 12 | 74 | 15.1% | 34.0% | 96.5% | 100.0% | 100.0% | 100.0% | 22.2% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 31.8% | 55.9% | 55.1% |
| 11 | Innovation Trust XXXVI Feb 20 | 379 | Par with EIS | 11.2% | 9 | 77 | 14.0% | 19.6% | 94.2% | 90.5% | 99.4% | 74.2% | 14.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.5% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 14.0% | 39.6% | 73.2% |

Piramal Capital Housing Finance Limited- Initial Pool Details

| Sr. no | Transaction name | Asset class | Structure | Pool principal (Rs. Mn) | Promised payouts | 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 | PCHFL PCG Sep 2019 | HL (100%) | Par with turbo-amortisation | 4,770 | TITP - Acquirer Payouts | 9.3 | 71% | 9.1% | 14.3% | - | - | - | CRISIL AA (SO) Equivalent - Acquirer Payouts |
| 2 | Powerplus PTC Series I | HL (89%), LAP (11%) | PAR with EIS | 2,740 | TITP - Series A PTCs | 10.9 | 57% | 9.2% | 19.0% | - | - | 6.7% | CRISIL AAA (SO) - Series A PTCs |
| 3 | Marigold Trust 2019 | HL (87%), LAP (13%) | Par with turbo-amortisation | 9,351 | TIUP - Certificates | 7.7 | 69% | 9.3% | 10.6% | - | - | - | CRISIL AAA (SO) - Certificates |

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 | PCHFL PCG Sep 2019 | 4,770 | Par with turbo-amortisation | 14.3% | 14 | 245 | 9.7% | 62.7% | 100.0% | 99.8% | 100.0% | 100.0% | 61.4% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.2% | 38.1% | 12.1% | 74.0% |
| 2 | Powerplus PTC Series I | 2,740 | PAR with EIS | 19.0% | 15 | 182 | 9.8% | 57.8% | 98.6% | 99.0% | 92.8% | 100.0% | 56.5% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.9% | 44.6% | 57.5% | 52.4% | |
| 3 | Marigold Trust 2019 | 9,351 | Par with turbo-amortisation | 10.6% | 14 | 245 | 10.2% | 26.1% | 98.1% | 91.8% | 97.0% | 93.9% | 47.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% | 0.0% | 0.1% | 0.0% | 0.0% | 14.4% | Fully Covered | 26.5% | |

SBFC Finance Private Limited - Initial Pool Details

| Sr. no | Transaction name | Asset class | Structure | Pool principal (Rs. Mn) | Promised payouts | 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 | LAP (100%) | Par with EIS | 1,100 | TITP - Series A PTCs | 12 | 38% | 14.2% | 10.0% | - | - | 46.9% | CRISIL AAA (SO) – Series A PTCs |

SBFC Finance Private 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 | Prime Trust March 2019 | 1,100 | Par with EIS | 10.0% | 21 | 76 | 9.6% | 26.3% | 100.0% | 100.0% | 102.3% | 100.0% | 18.9% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 13.6% | 54.8% | 58.6% |

Standard Chartered Bank Limited- Initial Pool Details

| Sr. no | Transaction name | Asset class | Structure | Pool principal (Rs. Mn) | Promised payouts | 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 | HL (100%) | Par with EIS | 2,492 | TITP – Acquirer payouts | 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 | HL (100%) | Par with EIS | 1,436 | TITP – Acquirer payouts | 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 | HL (100%) | Par with EIS | 2,323 | TITP – Acquirer payouts | 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 | HL (100%) | Par with EIS | 1,096 | TITP – Acquirer payouts | 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 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 | Mortgage Loan Pool March 2007 – III | HL (100%) | Par with EIS | 17.2% | 164 | 50 | 11.7% | 95.2% | 99.6% | 96.4% | 98.6% | 17.6% | 71.7% | 0.7% | 0.7% | 0.7% | 0.7% | 0.4% | 0.4% | 0.4% | 0.4% | 2.5% | Fully covered | 42.1% | 0.0% |
| 3 | Mortgage Loan Pool June 2007 - V | HL (100%) | Par with EIS | 16.2% | 161 | 58 | 12.9% | 96.2% | 97.8% | 89.8% | 90.4% | 6.8% | 75.2% | 1.8% | 1.8% | 1.8% | 1.8% | 1.0% | 1.0% | 1.0% | 1.0% | 9.8% | Fully covered | 55.9% | 0.0% |
| 2 | Mortgage Loan Pool June 2007 IV | HL (100%) | Par with EIS | 20.6% | 161 | 46 | 12.9% | 97.4% | 99.6% | 74.8% | 73.3% | 11.6% | 71.7% | 1.3% | 1.3% | 1.4% | 1.3% | 0.4% | 0.4% | 0.4% | 0.4% | 4.6% | Fully covered | 43.3% | 0.0% |
| 4 | Mortgage Loan Pool July 2007 - VI | HL (100%) | Par with EIS | 20.7% | 161 | 45 | 11.5% | 97.8% | 100.0% | 100.3% | 94.8% | 15.9% | 72.3% | 0.7% | 0.7% | 0.9% | 0.7% | 0.4% | 0.4% | 0.4% | 0.4% | 3.1% | Fully covered | 32.3% | 0.0% |

Sundaram Home Finance Limited- Initial Pool Details

| Sr. no | Transaction name | Asset class | Structure | Pool principal (Rs. Mn) | Promised payouts | 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/Subordination as % of pool principal | Current Rating/ Credit Opinion |
|--------|--------------------------|-------------|--------------|-------------------------|----------------------|--------------|-----|-------|--|--|---|--|---------------------------------|
| 1 | Santhanam Trust Series I | HL (100%) | Par with EIS | 1,826 | TITP - Series A PTCs | 26.8 | 62% | 11.4% | 7.0% | - | - | 28.4% | CRISIL AAA (SO) - Series A PTCs |

Sundaram 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 | | | | | | | | |
| 1 | Santhanam Trust Series I | 1,826 | Par with EIS | 7.0% | 81 | 55 | 6.3% | 77.3% | 99.9% | 100.1% | 100.5% | 90.2% | 46.1% | 0.2% | 0.2% | 0.2% | 0.2% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 18.8% | 33.3% | 66.3% |

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.

CRISIL may place an outstanding rating on Rating Watch if the issuer announces a merger or acquisition, or de-merger of some business that may impact the credit profile of the rated debt instrument. Ratings may also be placed on watch if the issuer's credit profile is impacted on account of an action by regulators, or when the impact of specific events on the credit profile cannot be accurately assessed at the point when they occur, and additional information may be necessary for CRISIL to fully ascertain the creditworthiness of the rated instrument. CRISIL may place a rating on watch, with positive, negative or developing implications. A listing under rating watch does not imply that a rating will necessarily change, nor is it a prerequisite for rating change.
- 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 movement in value of the external variables. The risk of such adverse movement in price/value is not addressed by the rating.
- 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.

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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