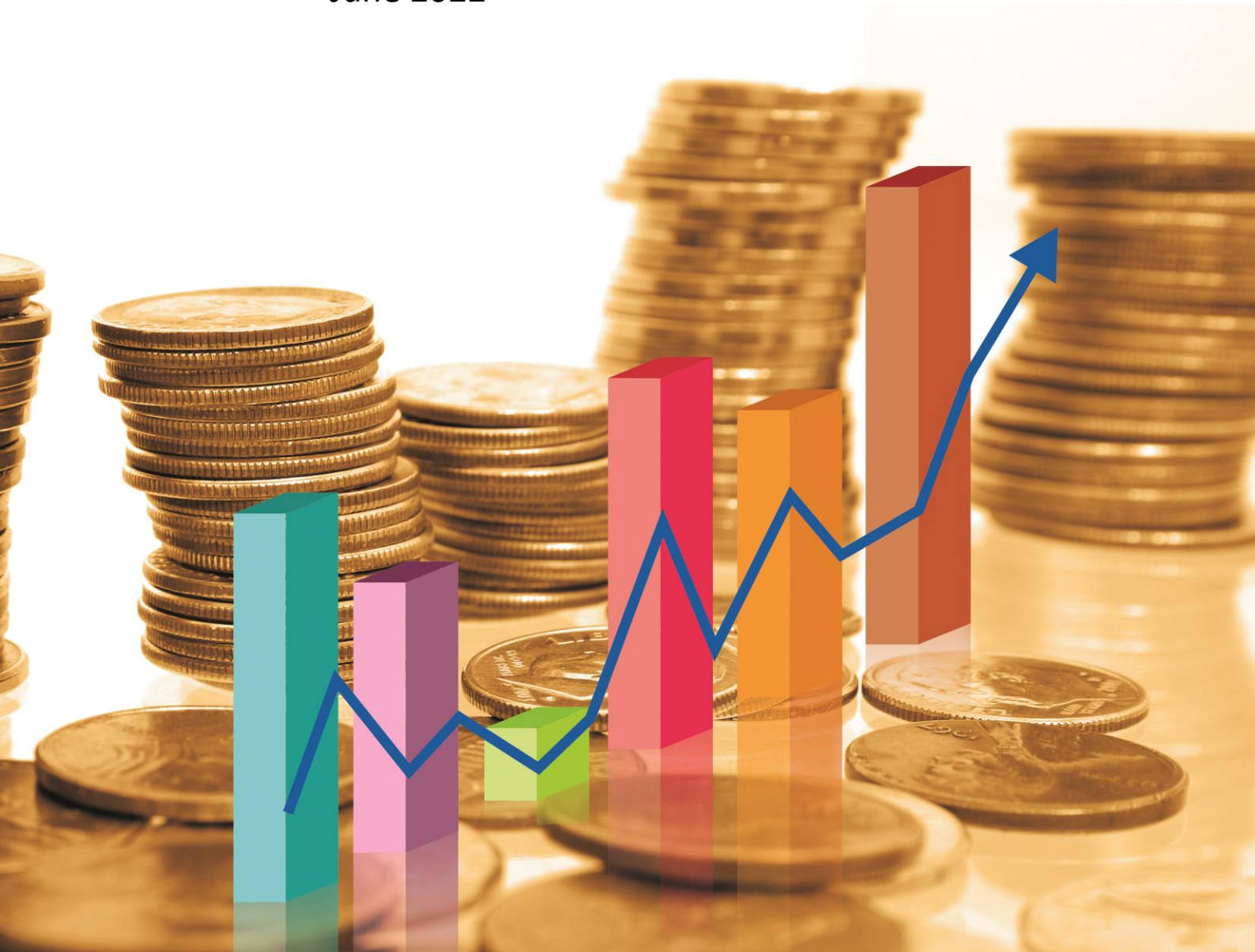


ABS & MBS Pool Performance Update

June 2022



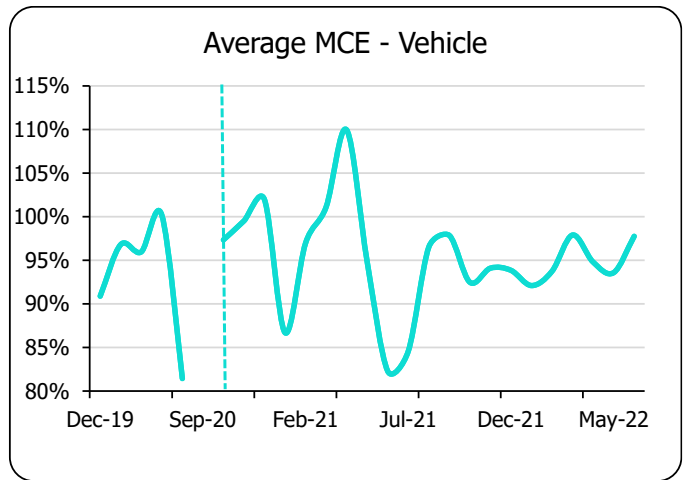
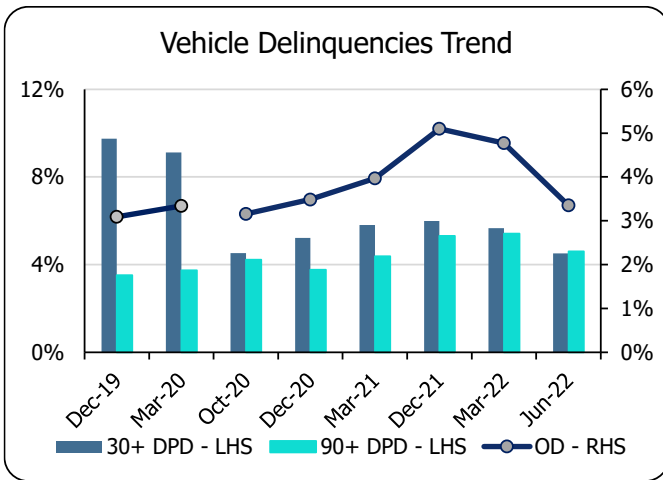
CARE has rated more than 560 Asset Backed Securitisation (ABS) / Mortgage Backed Securitisation (MBS) pools across 79 Originators and pools aggregating to around Rs. 92,000 crore covering various asset classes, which include - Auto Loans, Commercial Vehicle loans, Construction Equipment loans, Two-Wheeler loans, Personal Loans, Microfinance loans, Gold Loans, Multi Originator Loans, Consumer Durable Loans and Mortgage Loans.

This report analyses the performance of all rated transactions live as on recent date. It covers the characteristics of pools at the time of origination and their key performance indicators. Key performance indicators include 90+ DPD levels, 180+ DPD levels, Cumulative Collection Efficiency Ratio, Prepayments etc. CARE also calculates the Break-even Collection Efficiency ratio to determine the minimum collection efficiency required on pools future cash flow to be able to serve the payouts on time. It also covers the Credit Enhancement Utilization and Coverage at 90+ DPD levels & 180+ DPD levels. Detailed performance report and interpretation of each term are briefed in the later sections.

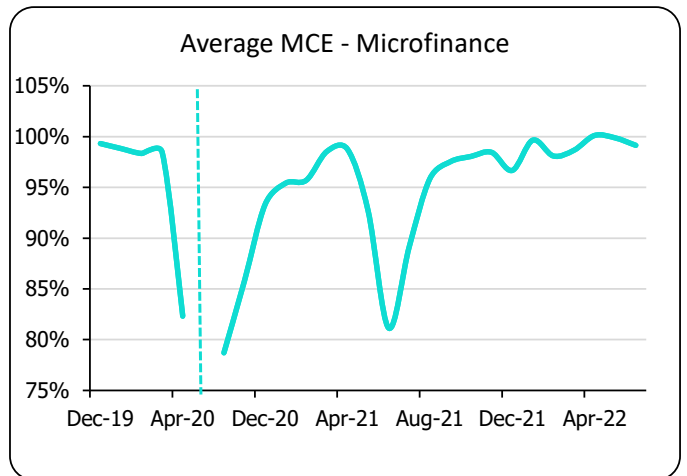
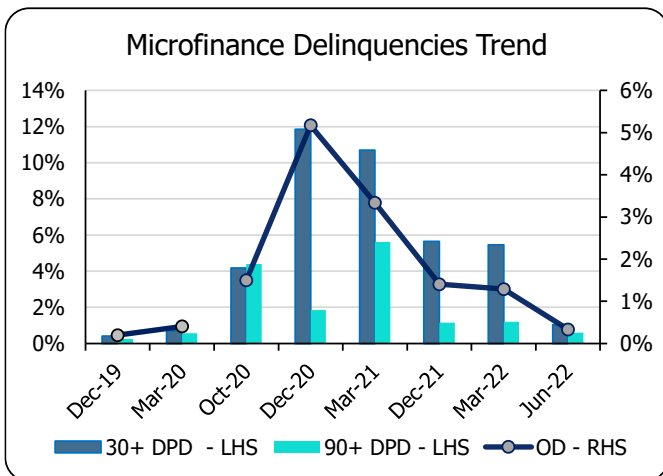
After Jun'22 payout, the below-mentioned pools are largely placed comfortably with high/moderate collection efficiencies. The second wave of the COVID-19 pandemic has had an effect on the performance of these transactions. However, the support available in the form of credit enhancement and EIS is commensurate with the outstanding ratings of these transactions.

Asset class wise performance of rated universe of CARE Ratings is presented below

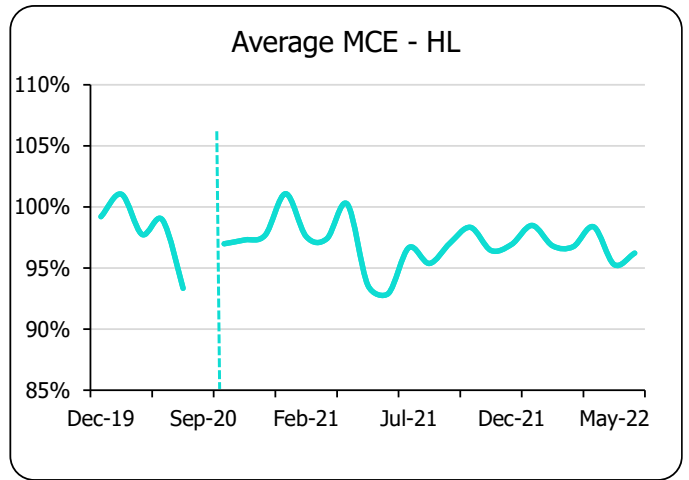
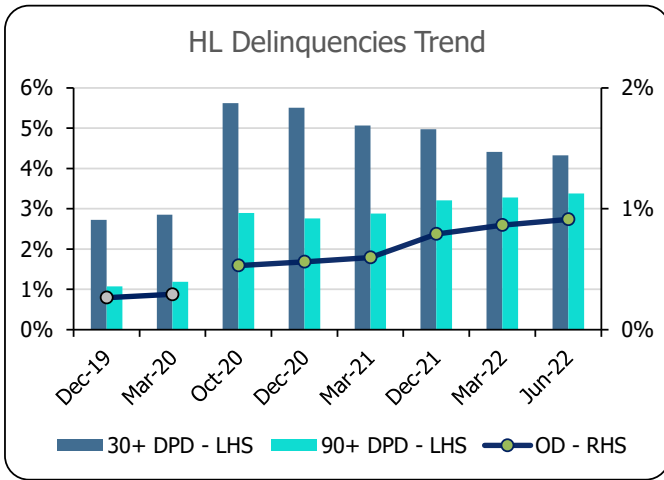
Performance Update – Vehicle Pools



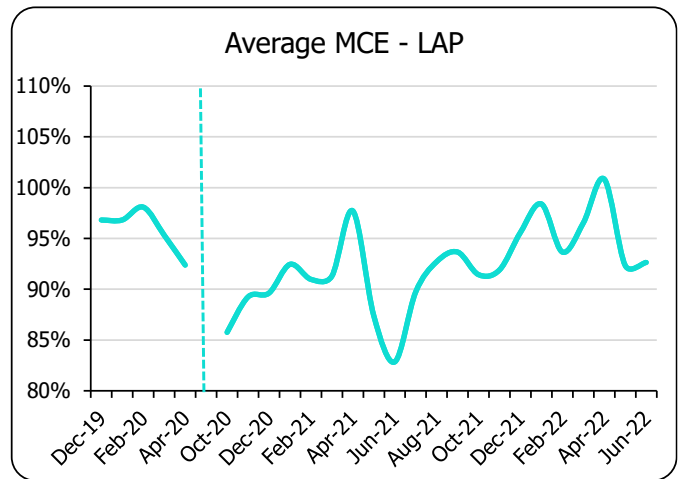
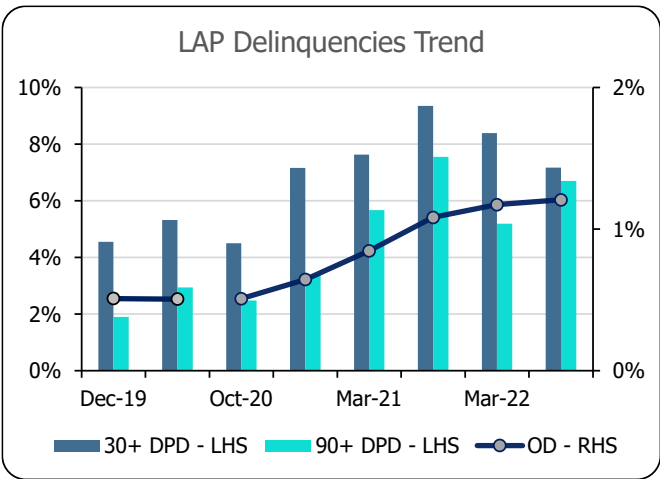
Performance Update – Microfinance Pools



Performance Update – HL Pools



Performance Update – LAP Pools



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Terminologies

Commencement Month: Date from which pool receivables have been transferred.

Transaction Structure: Whether the pool receivables were transferred at their par value or at a premium. If there is some new structure, then it is suitably mentioned.

Pool Principal: The pool principal outstanding at the time of securitisation.

Future Payout: Total obligation towards PTC holders or the acquirer at the time of securitisation.

Future Receivables: Total cash flows arising from the assigned pool.

No of Contracts: The total number of contracts in a pool.

Average Maturity: It is calculated as weighted average maturity of all future cash flow.

$$\frac{\sum (\text{No. of Month} * \text{Monthly Pool Cash Flow})}{\text{Sum of Pool Cash Flow}}$$

Average Seasoning: Weighted average seasoning of the pool as on cut off date.

Overdue Composition: Principal outstanding of all those loans in a pool which are in overdue category. It is expressed as % of initial pool principal outstanding. It is presented sequentially as current, one month overdue and two months overdue. For example, if the Pool has 98% current contracts, 1% one month overdue and 1% two month overdue. The Overdue Composition will appear as 98%, 1%, 1%.

Cash Collateral: Cash Collateral (CC) is the total amount of credit protection available in the form of cash or corporate undertaking divided by the pool receivables (in the case of premium transactions) or pool principal (in the case of par transactions). Cash collateral is further divided into first loss and second loss (wherever applicable).

Liquidity Facility: This facility is used for meeting temporary shortfall in the collection. This facility can be used only for the overdue pertaining to all the contracts which are due for 90 days or less (less than 90 dpd).

Excess Interest Spread: It is difference between scheduled interest cash flow from underlying obligors and schedule interest payout to investor / acquirer. It is calculated as a % of initial principal outstanding.

$$\frac{\text{Pool Interest Cash Flow} - \text{Investor Interest Payout}}{\text{Initial Principal Outstanding}}$$

Pool Maturity: The month on which last payment to the investor is to be made.

Months Post Securitisation: Months elapsed after the securitisation.

Amortisation: Amount of pool/PTCs got amortised as a percentage of initial pool size/issued PTCs.

30+/ 90+/ 180+ Delinquency (% of Initial POS / FP): It is a ratio of sum of pool principal outstanding (POS) or future receivables (FR) of all those contracts which are more than 30/90/180 days past dues

$$\frac{\text{Future POS / FR (30+/ 90+/ 180+dpd)} + \text{Overdue Amount (30+/ 90+/ 180+dpd)} + \text{Repo Loss}}{\text{Initial POS / FP}}$$

(dpd) and overdue amount pertaining to those contracts and loss from repossessed assets (wherever available) to the initial POS / future payouts (FP).

30+/ 90+/ 180+ Delinquency (% of Balance POS / FP): It is a ratio of future POS / FR of all those contracts which are more than 30/90/180dpd to the balance pool POS / FP.

$$\frac{\text{Future POS / FR (30+/ 90+/ 180+dpd)}}{\text{Balance POS/ FP}}$$

Overdue as a % of Initial POS / FP: It is a ratio of overdue amount of all the contracts overdue as on date to initial POS / FP.

$$\frac{\text{Overdue Amount}}{\text{Initial POS / FP}}$$

Cash Collateral as % of Balance POS/PTCs: It is ratio of outstanding cash collateral as on date as a % of principal outstanding/PTCs Outstanding as on date.

$$\frac{\text{Outstanding cash collateral}}{\text{Balance POS/Balance PTCs}}$$

Liquidity Facility as % of Balance POS: It is ratio of outstanding liquidity facility as on date as a % of principal outstanding as on date.

$$\frac{\text{Outstanding liquidity facility}}{\text{Balance POS}}$$

Balance cash collateral: Outstanding cash collateral as a % of initial cash collateral.

$$\frac{\text{Outstanding Cash Collateral}}{\text{Initial cash collateral}}$$

Break Even Collection Efficiency: Minimum collection efficiency required from future billings to serve the investors.

$$\frac{\text{Future Payouts – Available cash collateral}}{\text{Future Billing}}$$

Break Even Collection Efficiency (First Loss Facility): Minimum collection efficiency required from future billings to serve the investor keeping second loss facility unutilised at the end of the transaction.

$$\frac{\text{Future Payouts – Available first loss facility (cash collateral)}}{\text{Future Billing}}$$

Overall Credit Enhancement coverage at 30+/ 90+/ 180+dpd: This ratio explains the credit enhancement coverage available to the future receivables of above 30/90/180dpd contracts.

$$\frac{1 - \text{Break even collection efficiency}}{30+/ 90+/ 180+dpd (\% \text{ of Balance POS})}$$

First Loss Enhancement coverage at 90+/ 180+dpd: This ratio explains the first loss enhancement coverage available to the future receivables of above 90/180dpd contracts.

$$\frac{1- \text{Break even collection efficiency (First Loss Facility)}}{90+/180+dpd (\% \text{ of Balance POS})}$$

Cumulative Prepayment: This ratio explains the cumulative prepayment in the pool.

$$\frac{\text{Cumulative Prepayment}}{\text{Initial POS / FP}}$$

Cumulative Collection Efficiency (CCE): This ratio explains the cumulative collection in the pool.

$$\frac{\text{Cumulative Collection till date (exclusive of prepayments)}}{\text{Cumulative Monthly Billing}}$$

Monthly Collection Efficiency (MCE): This ratio explains the monthly collection in the pool.

$$\frac{\text{Total Monthly Collections (exclusive of prepayments)}}{\text{Monthly Billing}}$$

Acronyms

ABS	Asset Backed Securities
Amt	Amount
AP	Assignee Payout
BCE	Break-even Collection Efficiency
CC	Cash Collateral/ Credit Collateral
CCE	Cumulative Collection Efficiency
DPD	Days Past Due
EIS	Excess Interest Spread
FLF	First Loss Facility
FL	First Loss
FP	Future Payouts
FR	Future Receivables
LF	Liquidity Facility
MBS	Mortgage Backed Securities
MCE	Monthly Collection Efficiency
FCE	Fortnightly Collection Efficiency
OC	Over Collateralization
PTC	Pass through Certificate
POS	Principal Outstanding
SLF	Second Loss Facility
NA	Not Applicable

Rating List

Rating Withdrawal:

No	Transaction Name	Originator	Facilities / Instrument	Month of Withdrawal	Rating/Credit Opinion
1	Northern Arc 2020 MFI Afshartous	Pahal Financial Services Private Limited	Series A1 PTC	May-2022	Withdrawn
2	Northern Arc 2020 MFI Afshartous	Pahal Financial Services Private Limited	Series A2 PTC	May-2022	Withdrawn
3	CredAvenue Atticus 02 2021	Pahal Financial Services Private Limited	Series A1 PTC	May-2022	Withdrawn
4	CredAvenue Atticus 02 2021	Pahal Financial Services Private Limited	Series A2 PTC	May-2022	Withdrawn
5	Dags Trust S1 July 2021	Midland Microfin Limited	Series A PTC	May-2022	Withdrawn
6	Northern Arc 2020 MFI Fring	Sonata Finance Private Limited	Series A1PTC	May-2022	Withdrawn
7	Northern Arc 2020 MFI Fring	Sonata Finance Private Limited	Series A2 PTC	May-2022	Withdrawn
8	Sarathi Trust December 2020	Centrum Microcredit Limited	Series A PTC	Apr-2022	Withdrawn
9	Northern Arc 2020 MFI Milgrom	Dvara Kshetriya Gramin Financial Services Private Limited	Series A2 PTC	Apr-2022	Withdrawn
10	Northern Arc 2020 MFI Milgrom	Dvara Kshetriya Gramin Financial Services Private Limited	Series A1 PTC	Apr-2022	Withdrawn
11	Northern Arc 2021 2W Carlsen	Kanakadurga Finance Limited	Series A PTC	Apr-22	Withdrawn

Rating Transition:

No	Transaction Name	Originator	Facilities / Instrument	Amount (Rs Crs)	Month of Upgrade	Previous Rating	Current Rating
-	-	-	-	-	-	-	-

Provisional Rating:

No	Originator	Transaction	Rating assigned month	Instrument	Amount (Rs Crs)	Ratings assigned	Documents pending
1	Svasti Microfinance Private Limited	Lang 03 2022	Apr-2022	Series A1	12.31	Provisional CARE BBB+ (SO)	YES
2	Mahindra And Mahindra	MM Trust Mar 22 I	Apr-2022	Series A PTC	1123.04	Provisional CARE AAA (SO)	YES

No	Originator	Transaction	Rating assigned month	Instrument	Amount (Rs Crs)	Ratings assigned	Documents pending
	Financial Services Limited						
3	Indel Money Limited	Nimbus 2022 GL Brisbane	Apr-2022	Series A1 PTC	45.99	Provisional CARE A+ (SO)	YES
4	Indel Money Limited	Nimbus 2022 GL Brisbane	Apr-2022	Series A2 PTC	5.81	Provisional CARE BBB (SO)	YES
5	Ananya Finance For Inclusive Growth Private Limited	Nimbus 2022 MFI Seolhyun	Apr-2022	Series A PTC	17.06	Provisional CARE BBB+ (SO)	YES
6	Pahal Financial Services Private Limited	NIMBUS 2022 MFI Woody	Apr-2022	Series A1 PTC	14.13	Provisional CARE BBB+ (SO)	YES
7	Shriram Transport Finance Company Limited	Sansar Trust March 2022 V	Apr-2022	Second Loss Facility	27.49	Provisional CARE A+ (SO)	YES
8	Shriram Transport Finance Company Limited	Sansar Trust March 2022 V	Apr-2022	Series A1 PTC	723.53	Provisional CARE AAA (SO)	YES
9	Pahal Financial Services Private Limited	Nimbus 2022 MFI Boulevard	Apr-2022	Series A1	14.81	Provisional CARE A (SO)	YES
10	Pahal Financial Services Private Limited	Nimbus 2022 MFI Boulevard	Apr-2022	Series A2	0.51	Provisional CARE A- (SO)	YES
11	Shriram Transport Finance Company Limited	Sansar Trust March 2022 IV	Mar-2022	Series A1	193.72	Provisional CARE AAA (SO)	YES

Originator wise Pool Performance

Ananya Finance For Inclusive Growth Private Limited

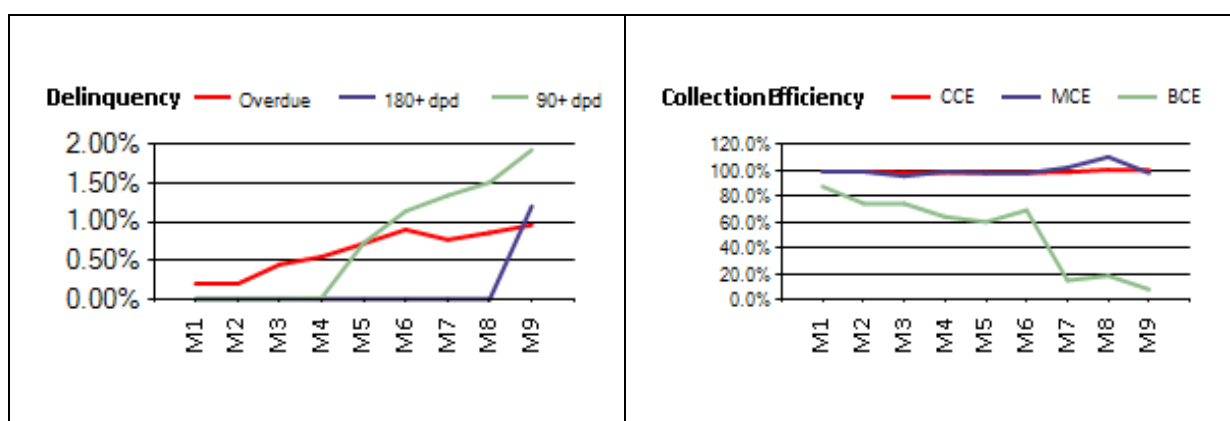
For the year ended as on 31st March (Consol.)	2021 (12m, A)	2022 (12m, A)
Total Income	37	39
PAT	(12)	1
AUM	261	315
ROTA (%)	(4.0)	0.3
Gross NPA (%)	6.4	6.2%
Net NPA (%)	9.0	133.5

- Net profit (PAT) for the FY22 period stood at ~Rs. 1 crore on a total income of Rs. ~39 crore.
- Asset quality has deteriorated in FY22 with GNPA increase from 6.4% in FY21 to 6.2% in FY22.

Issue Name:	Northern Arc 2021 MFI Caelum
Originator:	Ananya Finance For Inclusive Growth Private Limited
Rating/Credit Opinion:	Series A PTCs - CARE BBB+ (SO)
Asset Class:	Microfinance Loans

Issue Details			
Transaction Month	Sep-21	Transaction Structure	Par
Pool Principal (Rs Cr)	17.41	PTC Series A Principal (Rs Cr)	15.23
Future Receivables (Rs Cr)	18.89	No of Contracts	6,654
Average Maturity (Months)	13.37	Average Seasoning (Months)	4.63
Overdue Composition	100%, 0%	CC as % of initial POS	5.00%
EIS	3.81%	OC	12.50%
Pool Maturity	Nov-22	Maturity (month)	14

Pool Performance	Jun-2022	Mar-2022
Payout Month	9	6
Pool Amortisation (%)	75.8	60.6
Series A PTC Amortisation (%)	97.1	69.2
30+dpd as % of Initial POS	2.4	2.8
90+dpd as % of Initial POS	1.9	1.1
180+dpd as % of Initial POS	1.2	0.0
30+Overdue as % of Balance POS	6.4	5.3
90+Overdue as % of Balance POS	4.9	2.0
Overdue as a % of Initial POS	1.0	0.9
CC as a % of Balance POS	20.6	12.7
CC as a % of Balance PTC Principal	199.5	18.6
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	98.5	98.2
MCE (3 month average) (%)	99.3	98.2
Breakeven Collection Efficiency	7.7	69.0
Overall enhancement coverage (30+DPD)	14.4	5.8
Overall enhancement coverage (90+DPD)	18.8	15.4
Cum Total Prepayment rate (%)	18.3	18.1



Issue Name:	Nimbus 2022 MFI Seolhyun
Originator:	Ananya Finance For Inclusive Growth Private Limited
Rating/Credit Opinion:	Series A PTC - CARE BBB+ (SO)
Asset Class:	Microfinance

Issue Details			
Transaction Month	Mar-22	Transaction Structure	Par
Pool Principal (Rs Cr)	19.50	Series A Principal (Rs Cr)	17.41
Future Receivables (Rs Cr)	20.90	No of Contracts	11,552
Average Maturity (Months)	9.29	Average Seasoning (Months)	10.67
Overdue Composition	100%,0%	CC as % of initial POS	5.00%
EIS	3.61%	OC	12.50%
Pool Maturity	Oct-23	Maturity (month)	19

Pool Performance	Jun-2022	Mar-22
Payout Month	3	-
Pool Amortisation (%)	46.2	-
Series A PTC Amortisation (%)	52.8	-
30+dpd as % of Initial POS	0.2	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
30+Overdue as % of Balance POS	0.4	-
90+Overdue as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.1	-
CC as a % of Balance POS	9.3	-
CC as a % of Balance Series A PTC Principal	12.1	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	99.3	-
MCE (3 month average) (%)	98.1	-
Breakeven Collection Efficiency	70.7	-
Overall enhancement coverage (30+DPD)	>30	-
Overall enhancement coverage (90+DPD)	NA	-
Cum Total Prepayment rate (%)	15.2	-

Annapurna Finance Private Limited

For the year ended as on 31st March	2021 (12m, A)	2022 (12m, A)
Total Operating Income (in Rs. Cr)	977	1,153
Profit After Tax (in Rs. Cr)	1.82	17.13
Interest Coverage (times)	1.00	1.04
Total Assets*	5,720	7,118
Net NPA (%)	3.04	2.86
ROTA (%)	0.03	0.27

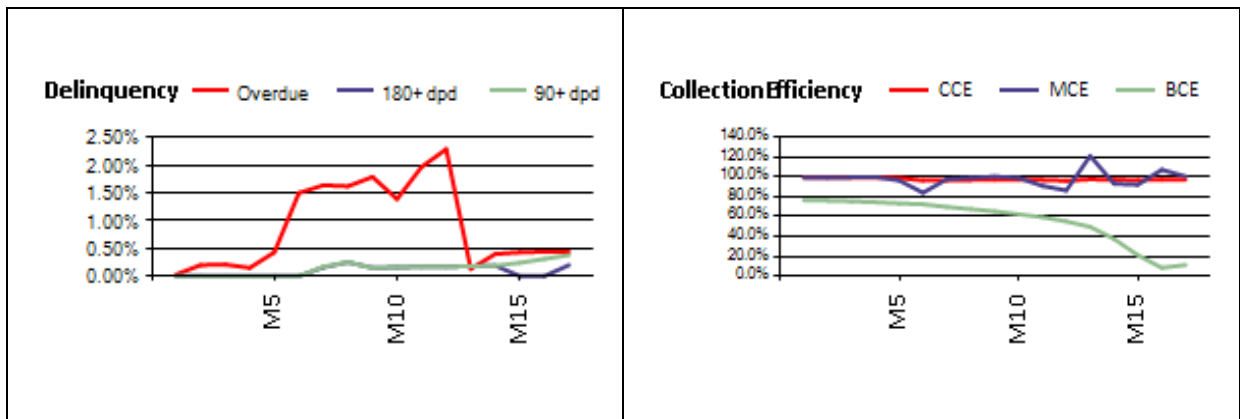
A: Audited

- Net profit (PAT) for the FY22 period stood at Rs. ~17 crore on a total income of Rs. ~1,153crore.
- Asset quality has maintained in FY22 with no major deviation from the earlier levels in NPAs

Issue Name:	Vivriti Peters 11 2020
Originator:	Annapurna Finance Private Limited
Rating/Credit Opinion:	Series A PTC - CARE A+ (SO)
Asset Class:	Microfinance loan

Issue Details			
Transaction Month	Nov-20	Transaction Structure	Par
Pool Principal (Rs Cr)	55.55	PTC Series A Principal (Rs Cr)	50.00
Future Receivables (Rs Cr)	65.64	No of Contracts	17,195
Average Maturity (Months)	21	Average Seasoning (Months)	3.59
Overdue Composition	100%, 0%	CC as % of initial POS	5%
EIS	10.2	OC	10.0%
Pool Maturity	Jun-22	Maturity (month)	21

Pool Performance	May-2022	Mar-2022
Payout Month	17	15
Pool Amortisation (%)	89.3	80.3
Series A PTC Amortisation (%)	99.2	89.2
30+dpd as % of Initial POS	0.9	0.5
90+dpd as % of Initial POS	0.4	0.2
180+dpd as % of Initial POS	0.2	0.0
30+Overdue as % of Balance POS	5.8	1.8
90+Overdue as % of Balance POS	2.0	0.7
Overdue as a % of Initial POS	0.4	0.4
CC as a % of Balance POS	46.6	25.3
CC as a % of Balance PTC Principal	685.5	51.4
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	97.6	97.1
MCE (3 month average) (%)	100.2	102.4
Breakeven Collection Efficiency	11.3	21.1
Overall enhancement coverage (30+DPD)	15.3	>30
Overall enhancement coverage (90+DPD)	>30	>30
Cum Total Prepayment rate (%)	13.0	9.9



Aptus Finance India Private Limited

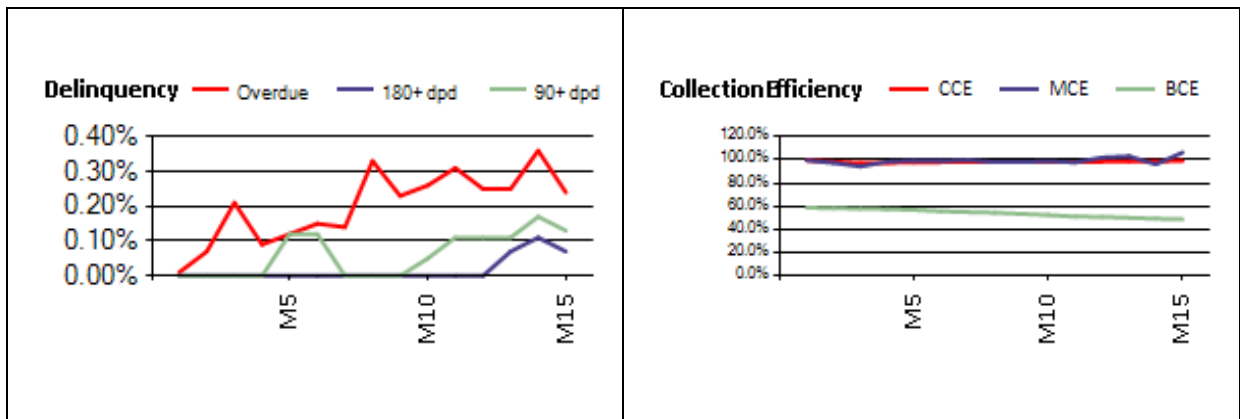
For the year ended as on 31st March (Consol.)	2021 (12m, A)	2022 (12m, A)
Total Operating Income (in Rs. Cr)	655	840
Profit After Tax (in Rs. Cr)	267	370
Interest Coverage (times)	2.67	3.29
Total Assets	4,503	5,661
Net NPA (%)	0.40	0.85
ROTA (%)	6.48	7.28

- Net profit (PAT) for the FY22 period stood at Rs. ~370 crore on a total income of Rs. ~840 crore.
- Asset quality has maintained in FY22 with no major deviation from the earlier levels in NPAs
- The company's increased profits in FY22 resulted in a ROTA of 7.28%

Issue Name:	Northern Arc 2021 SBL Zamorin
Originator:	Aptus Finance India Private Limited
Rating/Credit Opinion:	Series A1a PTC - CARE AAA (SO), Series A1b PTC - CARE AA- (SO)
Asset Class:	SME LAP Loans

Issue Details			
Transaction Month	Mar-21	Transaction Structure	Par
Pool Principal (Rs Cr)	106.13	Future Receivables (Rs Cr)	187.46
Series A1 Principal (Rs Cr)	74.29	No of Contracts	1,943
Average Maturity (Months)	71.61	Average Seasoning (Months)	20.74
Overdue Composition	100%, 0%	CC as % of initial POS	3.00%
Series A2 Principal (subordinated to A1) (Rs Cr)	16.98	EIS	54.85%
OC	14.00%	Pool Maturity	Sep-26
Maturity (month)	105		

Pool Performance	Jun-2022	Mar-2022
Payout Month	15	12
Pool Amortisation (%)	25.2	20.3
Series A1 PTC Amortisation (%)	36.0	29.0
Series A2 PTC Amortisation (%)	0.0	0.0
90+dpd as % of Initial POS	0.1	0.1
180+dpd as % of Initial POS	0.1	0.0
90+Overdue as % of Balance POS	0.1	0.1
180+Overdue as % of Balance POS	0.1	0.0
Overdue as a % of Initial POS	0.2	0.2
CC as a % of Balance POS	4.0	3.8
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.2	98.6
MCE (3 month average) (%)	101.9	99.6
Breakeven Collection Efficiency	48.7	50.8
Overall enhancement coverage (90+DPD)	>30	>30
Overall enhancement coverage (180+DPD)	>30	NA
Cum Total Prepayment rate (%)	13.2	10.8



Arohan Financial Services Private Limited

For the year ended as on 31st March	2020 (12m, A)	2021 (12m, A)
Total Operating Income	938	1,014
PAT	126.80	(160)
Interest Coverage (times)	1.86	1.61
Total Assets	5,324	5,313
Net NPA Ratio	0.00	3.96
ROTA (%)	2.80	(3.03)

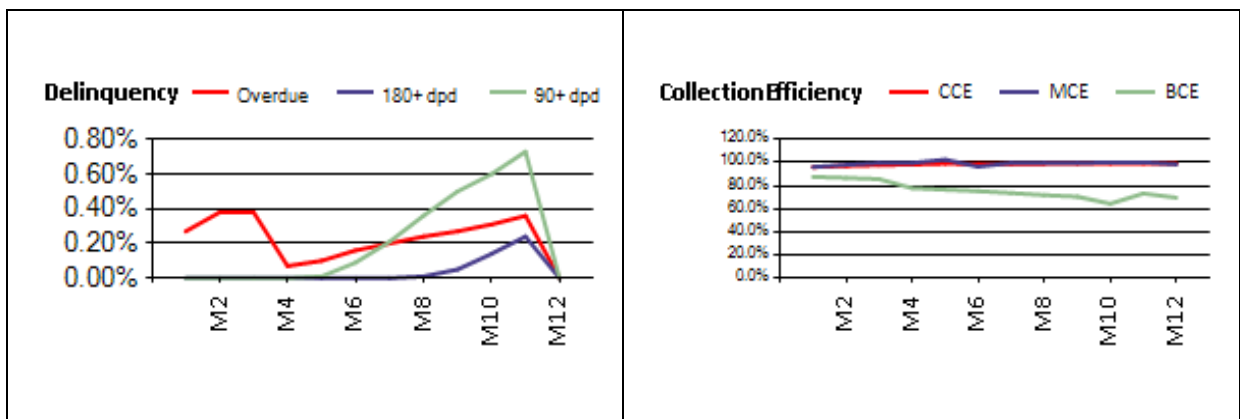
P*=Provisional, A=Audited

- Total operating income stood at ~Rs. 1,014 Crore in FY21 as compared to ~Rs. 938crore as in FY20.
- The Net NPA ratio worsen because of COVID-19 Pandemic from 0.00% as on March 31, 2020 to 3.96% as on March 31, 2021.
- Arohan has total Assets of ~Rs. 5,313 cr. as on March 31, 2021.

Issue Name:	Aavishkaar June 2021
Originator:	Arohan Financial Services Private Limited
Rating/Credit Opinion:	Series A PTC - CARE A- (SO)
Asset Class:	Microfinance Loans

Issue Details			
Transaction Month	Jun-21	Transaction Structure	Par
Pool Principal (Rs Cr)	170.45	PTC Series A Principal (Rs Cr)	148.30
Future Receivables (Rs Cr)	199.33	No of Contracts	58,973
Average Maturity (Months)	18.52	Average Seasoning (Months)	3.40
Overdue Composition	100%, 0%	CC as % of initial POS	6.00%
EIS	9.63%	OC	13.00%
Pool Maturity	Mar-23	Maturity (month)	21

Pool Performance	Jun-2022	Mar-2022
Payout Month	12	9
Pool Amortisation (%)	61.8	45.5
Series A PTC Amortisation (%)	71.0	52.2
30+dpd as % of Initial POS	0.0	1.0
90+dpd as % of Initial POS	0.0	0.5
180+dpd as % of Initial POS	0.0	0.0
30+Overdue as % of Balance POS	0.0	1.4
90+Overdue as % of Balance POS	0.0	0.6
Overdue as a % of Initial POS	0.0	0.3
CC as a % of Balance POS	15.7	11.0
CC as a % of Balance PTC Principal	23.8	14.4
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.2	99.1
MCE (3 month average) (%)	99.6	99.8
Breakeven Collection Efficiency	69.6	70.5
Overall enhancement coverage (30+DPD)	NA	21.8
Overall enhancement coverage (90+DPD)	NA	>30
Cum Total Prepayment rate (%)	10.9	6.6



Issue Name:	Aavishkaar February 2022 Trust I
Originator:	Arohan Financial Services Private Limited
Rating/Credit Opinion:	Series A PTC - CARE A- (SO)
Asset Class:	Microfinance

Issue Details			
Transaction Month	Feb-22	Transaction Structure	Par
Pool Principal (Rs Cr)	126.49	PTC Series A Principal (Rs Cr)	110.05
Future Receivables (Rs Cr)	147.10	No of Contracts	53,212
Average Maturity (Months)	18.03	Average Seasoning (Months)	4.26
Overdue Composition	100%,0%	CC as % of initial POS	5.00%
EIS	8.81%	OC	13.00%
Pool Maturity	Nov-23	Maturity (month)	21

Pool Performance	Jun-2022	Mar-2022
Payout Month	4	1
Pool Amortisation (%)	20.5	5.6
Series A PTC Amortisation (%)	25.2	6.9
30+dpd as % of Initial POS	0.6	0.0
90+dpd as % of Initial POS	0.2	0.0
180+dpd as % of Initial POS	0.0	0.0
30+Overdue as % of Balance POS	0.6	0.0
90+Overdue as % of Balance POS	0.2	0.0
Overdue as a % of Initial POS	0.2	0.1
CC as a % of Balance POS	6.3	5.3
CC as a % of Balance PTC Principal	8.2	6.6
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.4	98.4
MCE (3 month average) (%)	99.8	NA
Breakeven Collection Efficiency	80.4	83.2
Overall enhancement coverage (30+DPD)	NA	NA
Overall enhancement coverage (90+DPD)	NA	NA
Cum Total Prepayment rate (%)	1.0	0.2

Auxilo Finserve Private Limited

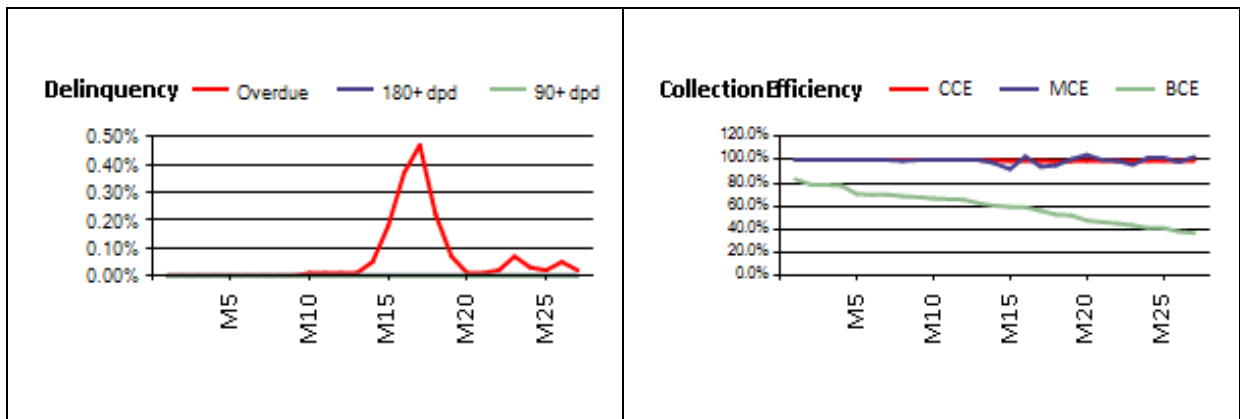
For the year ended as on 31st March	2020 (12m, A)	2021 (12m, A)
Total Operating Income (in Rs. Cr)	55.78	75.69
Profit After Tax (in Rs. Cr)	3.08	9.62
Total Assets	621.78	671.48
Net NPA (%)	0.00	0.79
ROTA (%)	0.68	1.49

- Net profit (PAT) for the FY21 period stood at Rs. ~10 crore on a total income of Rs. ~76 crore.
- Asset quality has maintained in FY21 with no major deviation from the earlier levels in NPAs
- The company's increased profits in FY21 resulted in a ROTA of 1.49%

Issue Name:	Vivriti Blaine 02 2020
Originator:	Auxilo Finserve Private Limited
Rating/Credit Opinion:	Series A PTC - CARE A+ (SO)
Asset Class:	Education Loans

Issue Details			
Transaction Month	Mar-20	Transaction Structure	Par
Pool Principal (Rs Cr)	23.47	Series A Principal (Rs Cr)	20.54
Future Receivables (Rs Cr)	37.48	No of Contracts	155
Average Maturity (Months)	85.27	Average Seasoning (Months)	14.62
Overdue Composition	100%, 0%	CC as % of initial POS	5.00%
EIS	33.49%	OC	12.50%
Pool Maturity	Jan-29	Maturity (month)	106

Pool Performance	Jun-2022	Mar-2022
Payout Month	27	24
Pool Amortisation (%)	37.8	35.0
Series A PTC Amortisation (%)	57.3	52.3
90+dpd as % of Initial POS	0.0	0.0
180+dpd as % of Initial POS	0.0	0.0
90+Overdue as % of Balance POS	0.0	0.0
180+Overdue as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.0	0.0
CC as a % of Balance POS	8.0	7.7
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.4	99.2
MCE (3 month average) (%)	100.9	99.0
Breakeven Collection Efficiency	36.9	41.3
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	20.4	19.5



Piramal Capital & Housing Finance Limited (Erstwhile Dewan Housing Finance Corporation Limited)

Brief Financials: PCHFL

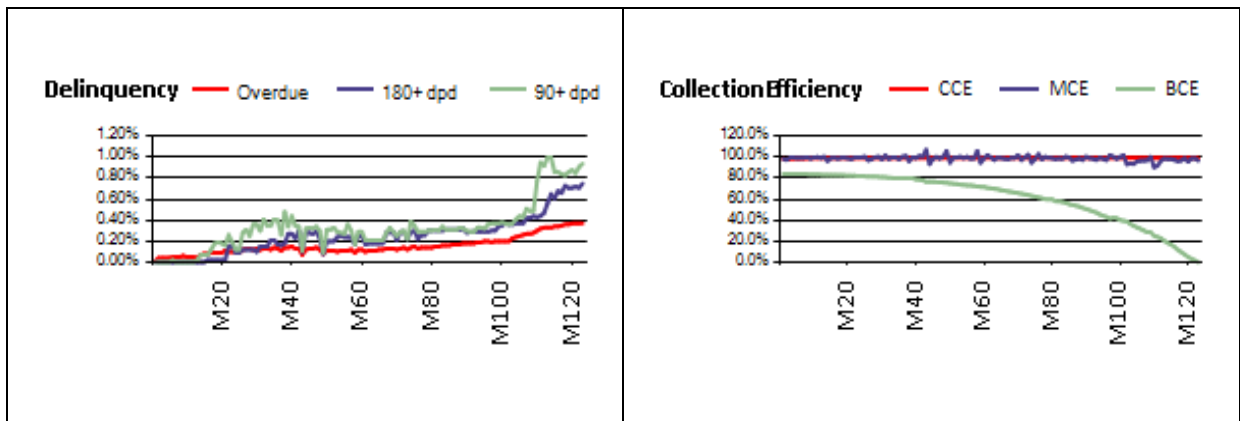
Brief Financials (Rs. crore)	FY21 (A)	FY22 (A)
Total Income	5,088	6,187
PAT	1,034	526
Total Assets (Adjusted for Intangible Assets)	42,357	69,466
Net NPA (%)	1.93	1.1
ROTA (%) (PAT/Average Tangible Total Assets)	2.50	0.94

- On 20th November 2019, The Reserve Bank of India superseded the board of DHFL and appointed an administrator in its place.
- On 29th November 2019, The Reserve Bank filed an application for initiation of corporate insolvency resolution process (with the NCLT Mumbai) against DHFL under Section 227 of the insolvency and bankruptcy code. And on 2nd December 2019, NCLT admitted RBI petition seeking bankruptcy proceedings of DHFL.
- The company was undergoing resolution under the Insolvency & Bankruptcy Code, 2016 which was successfully completed whereby PCHFL has discharged the consideration to the creditors of DHFL. Pursuant to the resolution plan, PCHFL has merged into DHFL with effect from September 30, 2021, pursuant to the reverse merger as contemplated under scheme of arrangement provided under the resolution plan ('Reverse Merger').
- PCHFL reported PAT of Rs.526 crore in FY22 and Rs.1,034 crore in FY21.
- PCHFL reported Net NPA ratio of 1.1% in FY22 decreased from 1.93% in FY21.

Issue Name:	DHFL Direct Assignment Mar'12 II
Originator:	Dewan Housing Finance Limited
Rating/Credit Opinion:	Assignee Payouts - CARE AAA (SO)
Asset Class:	Home Loan

Issue Details			
Transaction Month	Mar-12	Transaction Structure	Par
Pool Principal (Rs Cr)	266.7	Future Receivables (Rs Cr)	575.4
No of Contracts	3,874	Average Maturity (Months)	92.4
Average Seasoning (Months)	16.6	Overdue Composition	100%, 0%
CC as % of initial POS	13.0%	EIS	20.9%
Pool Maturity	Mar-37	Maturity (month)	300

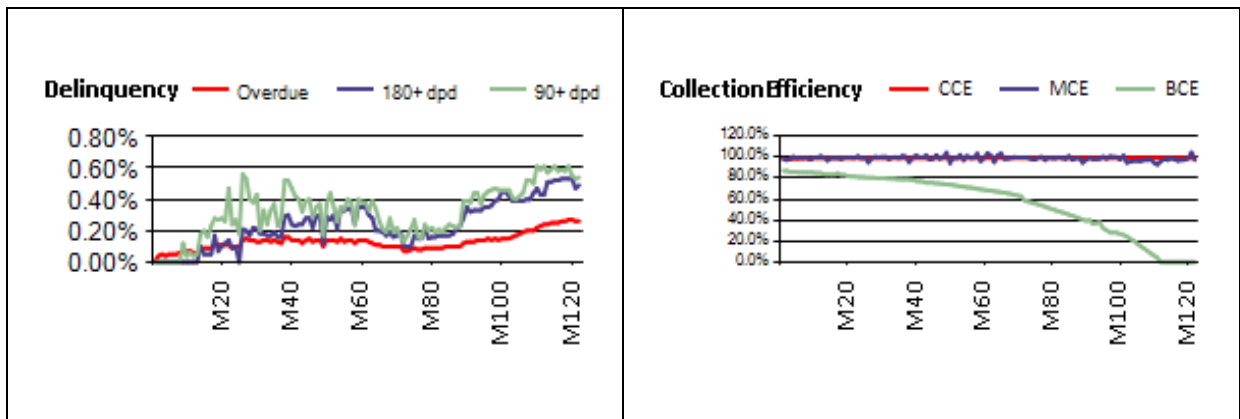
Pool Performance	Jun-2022	Mar-2022
Payout Month	123	120
Pool Amortisation (%)	91.0	90.4
90+dpd as % of Initial POS	0.9	0.9
180+dpd as % of Initial POS	0.8	0.7
90+Overdue as % of Balance POS	6.6	5.6
180+Overdue as % of Balance POS	4.7	4.1
Overdue as a % of Initial POS	0.4	0.4
CC as a % of Balance POS	144.7	134.7
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.4	99.4
MCE (3 month average) (%)	98.4	97.4
Breakeven Collection Efficiency	0.0	4.9
Overall enhancement coverage (90+DPD)	NA	16.9
Overall enhancement coverage (180+DPD)	NA	23.0
Cum Total Prepayment rate (%)	58.3	58.0



Issue Name:	DHFL Direct Assignment Mar'12 I
Originator:	Dewan Housing Finance Limited
Rating/Credit Opinion:	Assignee Payouts - CARE AAA (SO)
Asset Class:	Home Loan

Issue Details			
Transaction Month	Mar-12	Transaction Structure	Par
Pool Principal (Rs Cr)	321.8	Future Receivables (Rs Cr)	679.2
No of Contracts	3,853	Average Maturity (Months)	91.0
Average Seasoning (Months)	12.8	Overdue Composition	100%, 0%
CC as % of initial POS	15.5%	EIS	10.3%
Pool Maturity	Mar-32	Maturity (month)	240

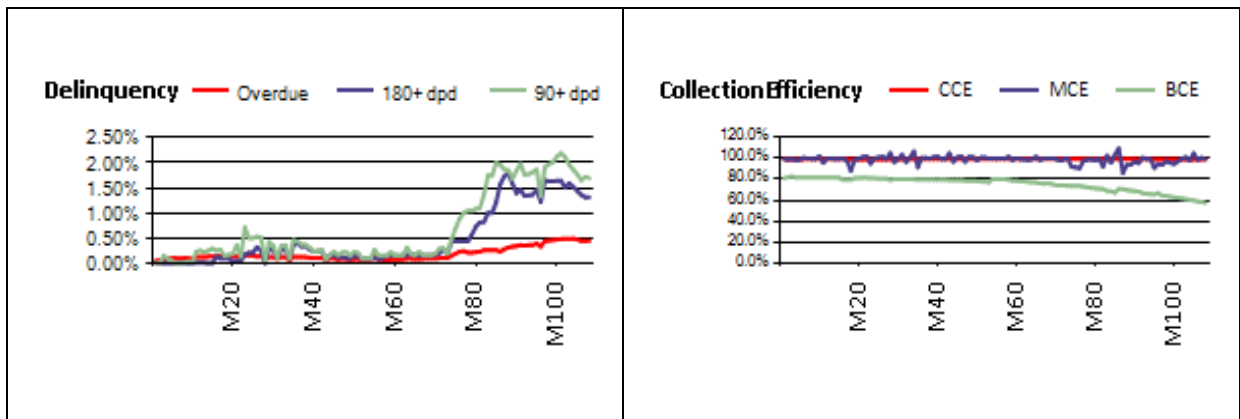
Pool Performance	May-2022	Mar-2022
Payout Month	122	120
Pool Amortisation (%)	92.0	91.4
90+dpd as % of Initial POS	0.5	0.6
180+dpd as % of Initial POS	0.5	0.5
90+Overdue as % of Balance POS	3.7	3.6
180+Overdue as % of Balance POS	3.2	3.4
Overdue as a % of Initial POS	0.3	0.3
CC as a % of Balance POS	194.4	179.9
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.5	99.5
MCE (3 month average) (%)	100.5	98.2
Breakeven Collection Efficiency	0.0	0.0
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	58.8	58.4



Issue Name:	Nirmaan RMBS Trust - Series II - 2013
Originator:	Dewan Housing Finance Limited
Rating/Credit Opinion:	Series A1 PTCs - CARE AAA (SO), Series A2 PTCs - CARE AAA (SO)
Asset Class:	Home Loan

Issue Details			
Transaction Month	Jun-13	Transaction Structure	Par
Pool Principal (Rs Cr)	299.9	Series A1 Principal (Rs Cr)	287.9
Future Receivables (Rs Cr)	689.0	No of Contracts	2,110
Average Maturity (Months)	104.5	Average Seasoning (Months)	17.9
Overdue Composition	100%, 0%	CC as % of initial POS	8.0%
Series A2 Principal (subordinated to A1) (Rs Cr)	12.0	EIS	33.6%
Pool Maturity	Jun-38	Maturity (month)	300

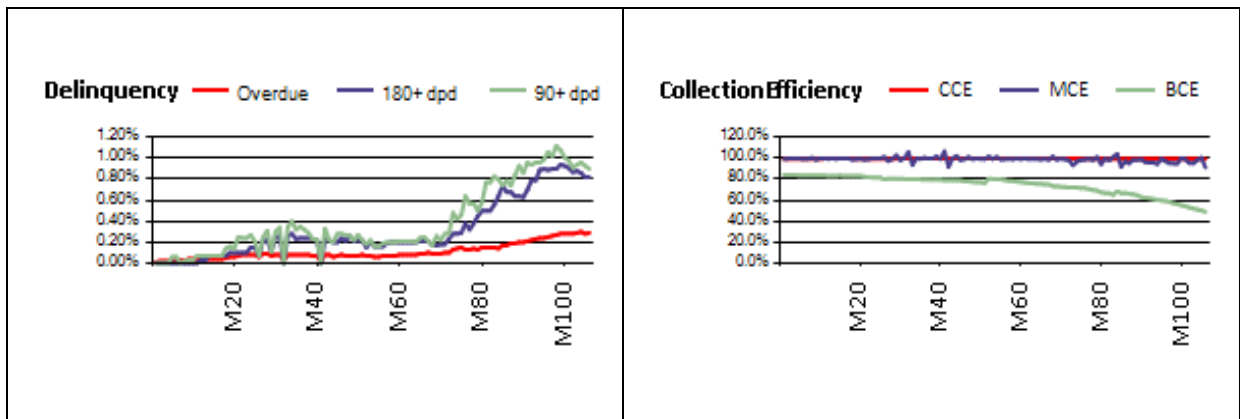
Pool Performance	Jun-2022	Mar-2022
Payout Month	108	105
Pool Amortisation (%)	86.8	85.7
Series A1 PTC Amortisation (%)	86.8	85.7
Series A2 PTC Amortisation (%)	86.8	85.7
90+dpd as % of Initial POS	1.7	1.8
180+dpd as % of Initial POS	1.3	1.4
90+Overdue as % of Balance POS	9.7	9.3
180+Overdue as % of Balance POS	7.0	7.2
Overdue as a % of Initial POS	0.4	0.5
CC as a % of Balance POS	44.4	40.9
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.2	99.1
MCE (3 month average) (%)	99.6	101.4
Breakeven Collection Efficiency	57.6	59.9
Overall enhancement coverage (90+DPD)	4.4	4.3
Overall enhancement coverage (180+DPD)	6.1	5.5
Cum Total Prepayment rate (%)	63.4	62.8



Issue Name:	Nirmaan RMBS Trust - Series III - 2013
Originator:	Dewan Housing Finance Limited
Rating/Credit Opinion:	Series A1 PTCs - CARE AAA (SO), Series A2 PTCs - CARE AAA (SO)
Asset Class:	Home Loan

Issue Details			
Transaction Month	Aug-13	Transaction Structure	Par
Pool Principal (Rs Cr)	413.9	Series A1 Principal (Rs Cr)	397.3
Future Receivables (Rs Cr)	890.1	No of Contracts	2,791
Average Maturity (Months)	98.6	Average Seasoning (Months)	33.4
Overdue Composition	100%, 0%	CC as % of initial POS	8.4%
Series A2 Principal (subordinated to A1) (Rs Cr)	16.6	EIS	23.2%
Pool Maturity	May-38	Maturity (month)	299

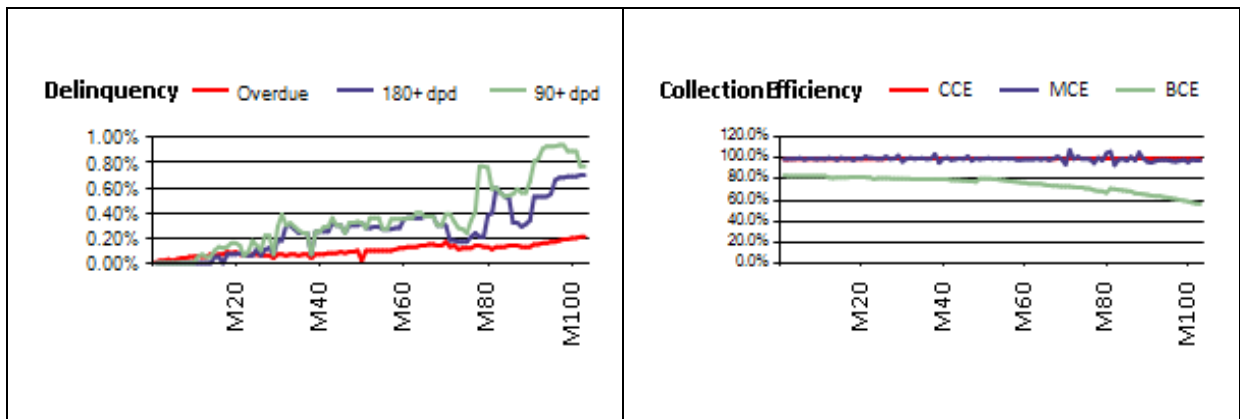
Pool Performance	Jun-2022	Mar-2022
Payout Month	106	103
Pool Amortisation (%)	90.2	89.3
Series A1 PTC Amortisation (%)	90.2	89.3
Series A2 PTC Amortisation (%)	90.2	89.3
90+dpd as % of Initial POS	0.9	0.9
180+dpd as % of Initial POS	0.8	0.9
90+Overdue as % of Balance POS	6.3	6.2
180+Overdue as % of Balance POS	5.6	5.7
Overdue as a % of Initial POS	0.3	0.3
CC as a % of Balance POS	58.3	53.5
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.5	99.5
MCE (3 month average) (%)	96.9	96.7
Breakeven Collection Efficiency	48.9	52.2
Overall enhancement coverage (90+DPD)	8.1	7.7
Overall enhancement coverage (180+DPD)	9.2	8.4
Cum Total Prepayment rate (%)	64.6	64.1



Issue Name:	Nirmaan RMBS Trust - Series IV - 2013
Originator:	Dewan Housing Finance Limited
Rating/Credit Opinion:	Series A1 PTCs - CARE AAA (SO), Series A2 PTCs - CARE AAA (SO)
Asset Class:	Home Loan

Issue Details			
Transaction Month	Nov-13	Transaction Structure	Par
Pool Principal (Rs Cr)	195.3	Series A1 Principal (Rs Cr)	187.5
Future Receivables (Rs Cr)	450.5	No of Contracts	2,135
Average Maturity (Months)	107.0	Average Seasoning (Months)	37.2
Overdue Composition	100%, 0%	CC as % of initial POS	8.0%
Series A2 Principal (subordinated to A1) (Rs Cr)	7.8	EIS	29.5%
Pool Maturity	Oct-43	Maturity (month)	360

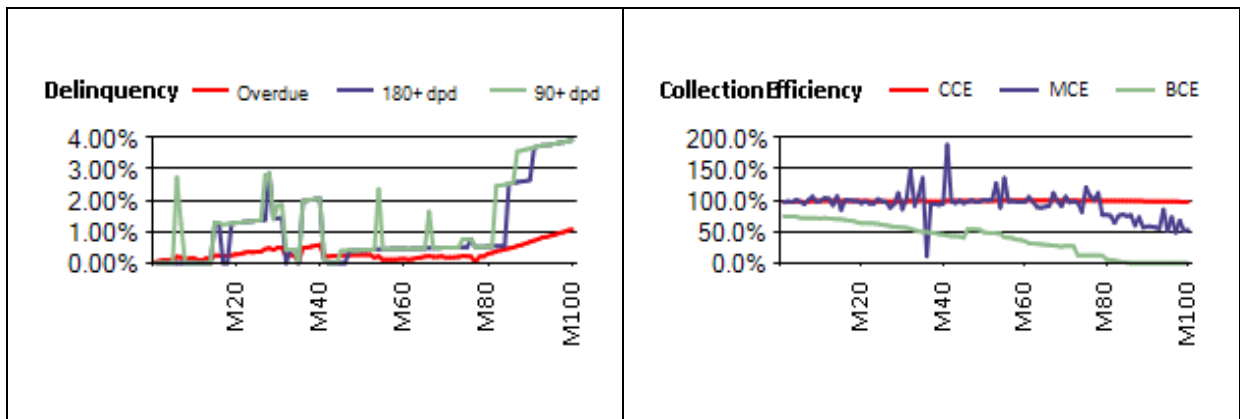
Pool Performance	Jun-2022	Mar-2022
Payout Month	103	100
Pool Amortisation (%)	87.7	86.6
Series A1 PTC Amortisation (%)	87.7	86.6
Series A2 PTC Amortisation (%)	87.7	86.6
90+dpd as % of Initial POS	0.8	0.9
180+dpd as % of Initial POS	0.7	0.7
90+Overdue as % of Balance POS	4.7	5.3
180+Overdue as % of Balance POS	4.1	3.8
Overdue as a % of Initial POS	0.2	0.2
CC as a % of Balance POS	46.8	42.8
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.7	99.7
MCE (3 month average) (%)	98.3	97.7
Breakeven Collection Efficiency	56.6	59.0
Overall enhancement coverage (90+DPD)	9.3	7.8
Overall enhancement coverage (180+DPD)	10.5	10.7
Cum Total Prepayment rate (%)	61.8	61.1



Issue Name:	Nirmaan RMBS Trust - Series I - 2014
Originator:	Dewan Housing Finance Limited
Rating/Credit Opinion:	Series A1 PTCs - CARE AAA (SO), Series A2 PTCs - CARE AAA (SO)
Asset Class:	Loan Against Property

Issue Details			
Transaction Month	Feb-14	Transaction Structure	Par
Pool Principal (Rs Cr)	80.2	Series A1 Principal (Rs Cr)	77.0
Future Receivables (Rs Cr)	180.0	No of Contracts	173
Average Maturity (Months)	83.5	Average Seasoning (Months)	30.1
Overdue Composition	100%, 0%	CC as % of initial POS	14.5%
Series A2 Principal (subordinated to A1) (Rs Cr)	3.2	EIS	42.0%
Pool Maturity	Apr-36	Maturity (month)	266

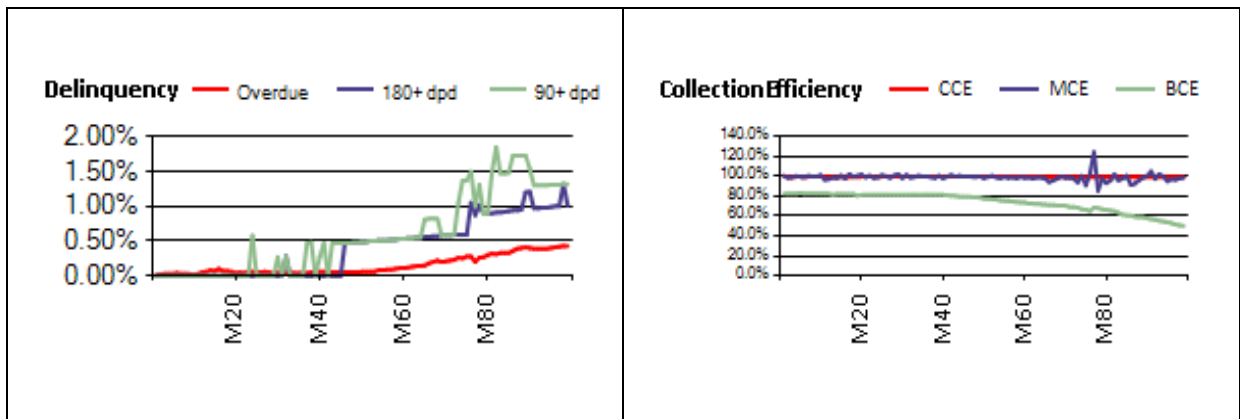
Pool Performance	Jun-2022	Mar-2022
Payout Month	100	97
Pool Amortisation (%)	95.4	95.2
Series A1 PTC Amortisation (%)	95.4	95.2
Series A2 PTC Amortisation (%)	95.4	95.3
90+dpd as % of Initial POS	3.9	3.8
180+dpd as % of Initial POS	3.9	3.8
90+Overdue as % of Balance POS	61.1	60.6
180+Overdue as % of Balance POS	61.1	60.6
Overdue as a % of Initial POS	1.1	1.0
CC as a % of Balance POS	207.2	201.8
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	97.7	97.9
MCE (3 month average) (%)	57.4	57.7
Breakeven Collection Efficiency	0.0	0.0
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	80.2	80.2



Issue Name:	Nirmaan RMBS Trust - Series IV - 2014
Originator:	Dewan Housing Finance Limited
Rating/Credit Opinion:	Series A PTCs - CARE AAA (SO)
Asset Class:	Home Loan

Issue Details			
Transaction Month	Mar-14	Transaction Structure	Par
Pool Principal (Rs Cr)	37.8	Series A Principal (Rs Cr)	37.8
Future Receivables (Rs Cr)	87.4	No of Contracts	288
Average Maturity (Months)	105.0	Average Seasoning (Months)	21.1
Overdue Composition	100%, 0%	CC as % of initial POS	7.5%
EIS	32.7%	Mortgage Guarantee by IMG	10.0%
Pool Maturity	Dec-38	Maturity (month)	297

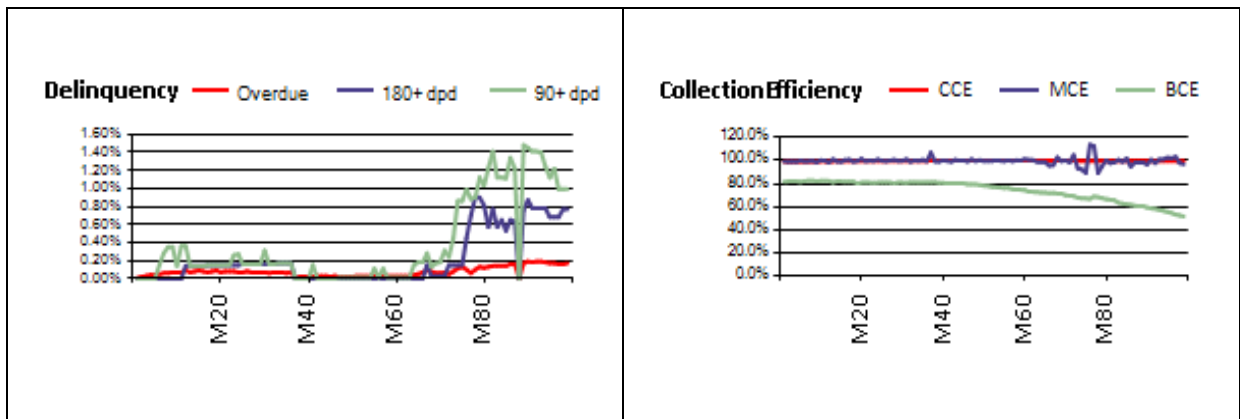
Pool Performance	Jun-2022	Mar-2022
Payout Month	99	96
Pool Amortisation (%)	86.6	85.4
Series A PTC Amortisation (%)	86.6	85.5
90+dpd as % of Initial POS	1.3	1.3
180+dpd as % of Initial POS	1.0	1.0
90+Overdue as % of Balance POS	6.9	6.5
180+Overdue as % of Balance POS	4.9	4.5
Overdue as a % of Initial POS	0.4	0.4
CC as a % of Balance POS	57.0	52.6
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.4	99.4
MCE (3 month average) (%)	97.9	97.6
Breakeven Collection Efficiency	50.3	53.0
Overall enhancement coverage (90+DPD)	7.2	7.2
Overall enhancement coverage (180+DPD)	10.2	10.4
Cum Total Prepayment rate (%)	58.8	58.2



Issue Name:	Nirmaan RMBS Trust - Series III - 2014
Originator:	Dewan Housing Finance Limited
Rating/Credit Opinion:	Series A1 PTCs - CARE AAA (SO), Series A2 PTCs - CARE AAA (SO)
Asset Class:	Home Loan

Issue Details			
Transaction Month	Mar-14	Transaction Structure	Par
Pool Principal (Rs Cr)	92.2	Series A1 Principal (Rs Cr)	88.5
Future Receivables (Rs Cr)	220.3	No of Contracts	748
Average Maturity (Months)	108.7	Average Seasoning (Months)	22.8
Overdue Composition	100%, 0%	CC as % of initial POS	8.8%
Series A2 Principal (subordinated to A1) (Rs Cr)	3.7	EIS	34.7%
Pool Maturity	Feb-39	Maturity (month)	299

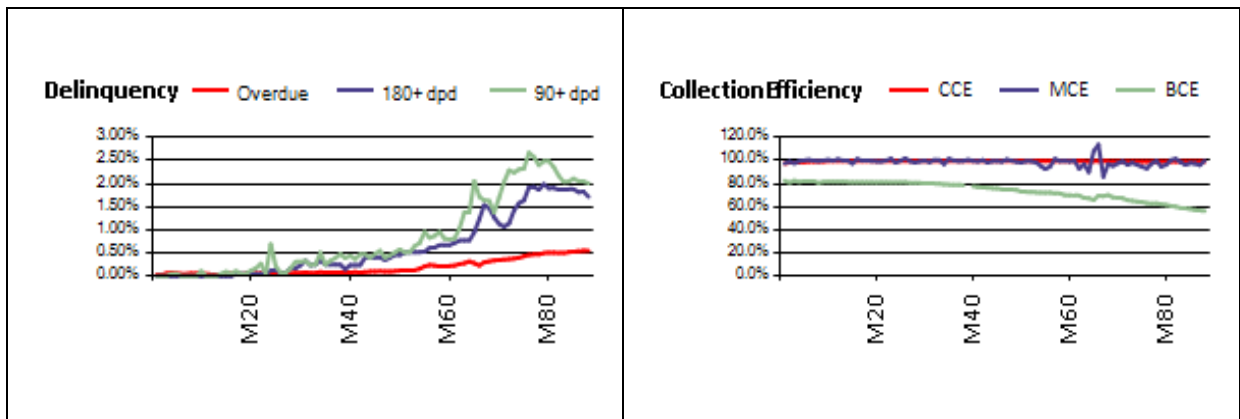
Pool Performance	Jun-2022	Mar-2022
Payout Month	99	96
Pool Amortisation (%)	83.6	82.2
Series A1 PTC Amortisation (%)	83.6	82.2
Series A2 PTC Amortisation (%)	83.6	82.2
90+dpd as % of Initial POS	1.0	1.2
180+dpd as % of Initial POS	0.8	0.7
90+Overdue as % of Balance POS	5.1	6.0
180+Overdue as % of Balance POS	3.8	3.2
Overdue as a % of Initial POS	0.2	0.2
CC as a % of Balance POS	53.5	49.3
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.8	99.8
MCE (3 month average) (%)	99.4	102.0
Breakeven Collection Efficiency	51.7	54.7
Overall enhancement coverage (90+DPD)	9.5	7.5
Overall enhancement coverage (180+DPD)	12.6	14.4
Cum Total Prepayment rate (%)	58.4	57.6



Issue Name:	Nirmaan RMBS Trust - Series I - 2015
Originator:	Dewan Housing Finance Limited
Rating/Credit Opinion:	Series A1 PTCs - CARE AAA (SO), Series A2 PTCs - CARE AAA (SO)
Asset Class:	Home Loan

Issue Details			
Transaction Month	Feb-15	Transaction Structure	Par
Pool Principal (Rs Cr)	215.4	Series A1 Principal (Rs Cr)	209.0
Future Receivables (Rs Cr)	487.3	No of Contracts	1,596
Average Maturity (Months)	106.1	Average Seasoning (Months)	22.5
Overdue Composition	100%, 0%	CC as % of initial POS	10.5%
Series A2 Principal (subordinated to A1) (Rs Cr)	6.4	EIS	29.1%
Pool Maturity	Feb-40	Maturity (month)	300

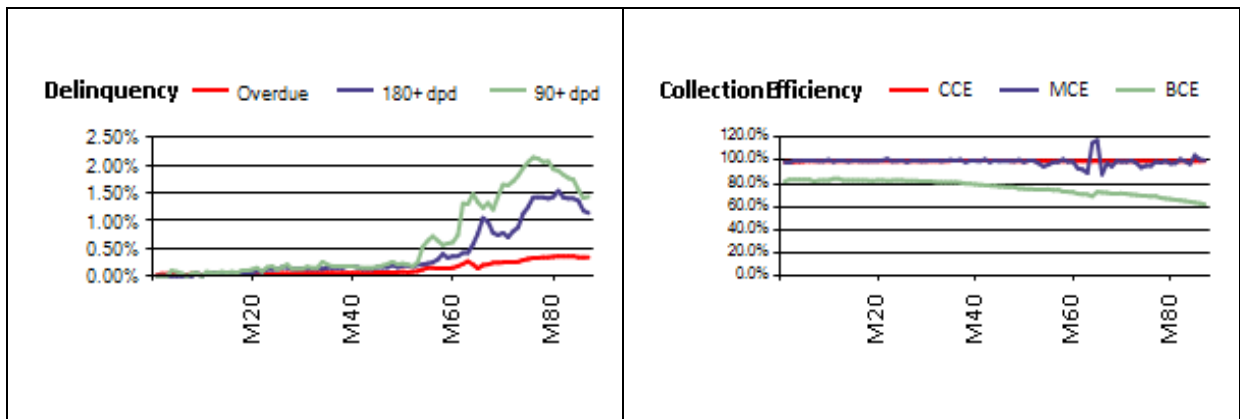
Pool Performance	Jun-2022	Mar-2022
Payout Month	88	85
Pool Amortisation (%)	77.8	76.4
Series A1 PTC Amortisation (%)	77.7	76.4
Series A2 PTC Amortisation (%)	79.1	77.7
90+dpd as % of Initial POS	2.0	2.1
180+dpd as % of Initial POS	1.7	1.9
90+Overdue as % of Balance POS	6.7	6.9
180+Overdue as % of Balance POS	5.5	6.0
Overdue as a % of Initial POS	0.6	0.5
CC as a % of Balance POS	47.2	44.5
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.1	99.1
MCE (3 month average) (%)	97.9	97.6
Breakeven Collection Efficiency	56.4	58.2
Overall enhancement coverage (90+DPD)	6.5	6.1
Overall enhancement coverage (180+DPD)	7.9	7.0
Cum Total Prepayment rate (%)	54.8	54.1



Issue Name:	Nirmaan RMBS Trust - Series II - 2015
Originator:	Dewan Housing Finance Limited
Rating/Credit Opinion:	Series A1 PTCs - CARE AAA (SO), Series A2 PTCs - CARE AAA (SO)
Asset Class:	Home Loan

Issue Details			
Transaction Month	Mar-15	Transaction Structure	Par
Pool Principal (Rs Cr)	312.5	Series A1 Principal (Rs Cr)	303.1
Future Receivables (Rs Cr)	656.5	No of Contracts	4,228
Average Maturity (Months)	94.2	Average Seasoning (Months)	28.9
Overdue Composition	100%, 0%	CC as % of initial POS	7.8%
Series A2 Principal (subordinated to A1) (Rs Cr)	9.4	EIS	26.6%
Pool Maturity	Apr-35	Maturity (month)	242

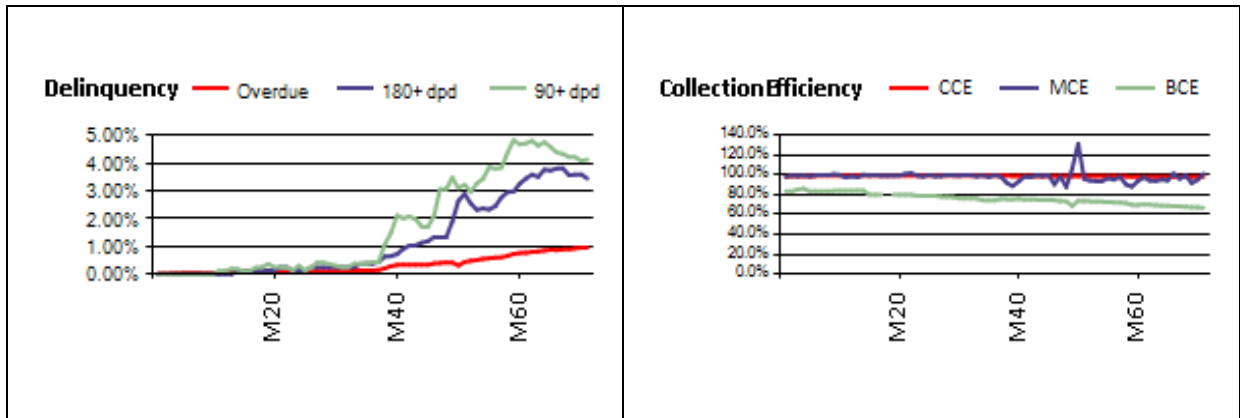
Pool Performance	Jun-2022	Mar-2022
Payout Month	87	84
Pool Amortisation (%)	80.7	79.1
Series A1 PTC Amortisation (%)	80.7	79.2
Series A2 PTC Amortisation (%)	80.5	79.0
90+dpd as % of Initial POS	1.4	1.7
180+dpd as % of Initial POS	1.1	1.4
90+Overdue as % of Balance POS	5.8	6.7
180+Overdue as % of Balance POS	4.4	5.2
Overdue as a % of Initial POS	0.3	0.4
CC as a % of Balance POS	40.4	37.4
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.5	99.4
MCE (3 month average) (%)	101.9	99.3
Breakeven Collection Efficiency	62.3	64.4
Overall enhancement coverage (90+DPD)	6.5	5.3
Overall enhancement coverage (180+DPD)	8.5	6.8
Cum Total Prepayment rate (%)	53.4	52.5



Issue Name:	Nirmaan RMBS Trust - Series I - 2016
Originator:	Dewan Housing Finance Limited
Rating/Credit Opinion:	Series A PTCs - CARE AAA (SO)
Asset Class:	Home Loan

Issue Details			
Transaction Month	Jun-16	Transaction Structure	Par
Pool Principal (Rs Cr)	161.4	PTC Series A Principal (Rs Cr)	161.4
Future Receivables (Rs Cr)	336.4	No of Contracts	982
Average Maturity (Months)	189.8	Average Seasoning (Months)	26.6
Overdue Composition	100%, 0%	CC as % of initial POS	9.5%
EIS	22.3%	Pool Maturity	May-41
Maturity (month)	300		

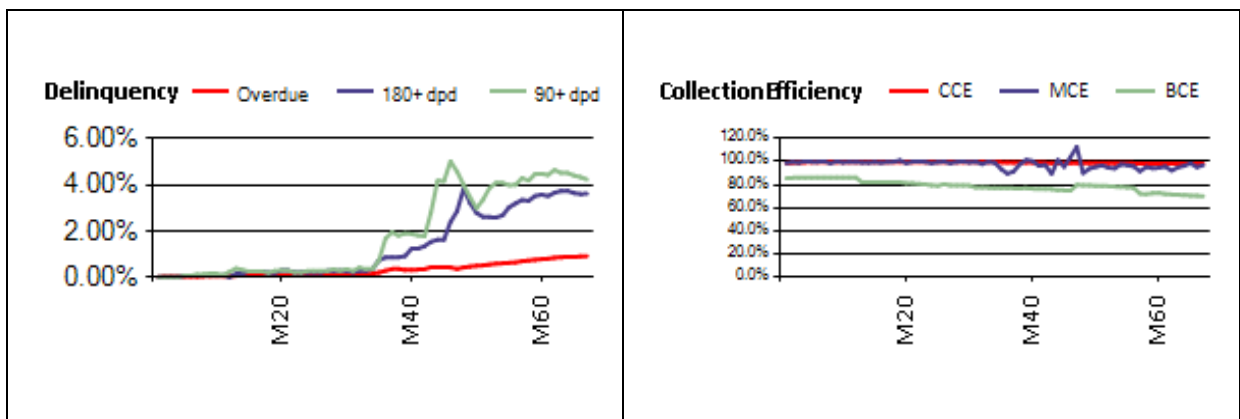
Pool Performance	Jun-2022	Mar-2022
Payout Month	71	68
Pool Amortisation (%)	69.6	67.8
Series A PTC Amortisation (%)	69.6	67.8
90+dpd as % of Initial POS	4.1	4.2
180+dpd as % of Initial POS	3.4	3.6
90+Overdue as % of Balance POS	10.7	10.5
180+Overdue as % of Balance POS	8.6	8.6
Overdue as a % of Initial POS	1.0	0.9
CC as a % of Balance POS	31.2	29.5
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	98.4	98.4
MCE (3 month average) (%)	96.2	99.3
Breakeven Collection Efficiency	67.1	68.0
Overall enhancement coverage (90+DPD)	3.1	3.0
Overall enhancement coverage (180+DPD)	3.8	3.7
Cum Total Prepayment rate (%)	52.0	50.9



Issue Name:	Nirmaan RMBS Trust - Series II - 2016
Originator:	Dewan Housing Finance Limited
Rating/Credit Opinion:	Second Loss Facility - CARE A+ (SO), Series A PTCs - CARE AAA (SO)
Asset Class:	Home Loan

Issue Details			
Transaction Month	Sep-16	Transaction Structure	Par
Pool Principal (Rs Cr)	170.2	Series A Principal (Rs Cr)	170.2
Future Receivables (Rs Cr)	339.9	No of Contracts	1,197
Average Maturity (Months)	187.3	Average Seasoning (Months)	17.8
Overdue Composition	100%, 0%	CC as % of initial POS	9.3%
First Loss Credit Facility	5.0%	Second Loss Credit Facility	4.3%
EIS	17.2%	Pool Maturity	Aug-41
Maturity (month)	300		

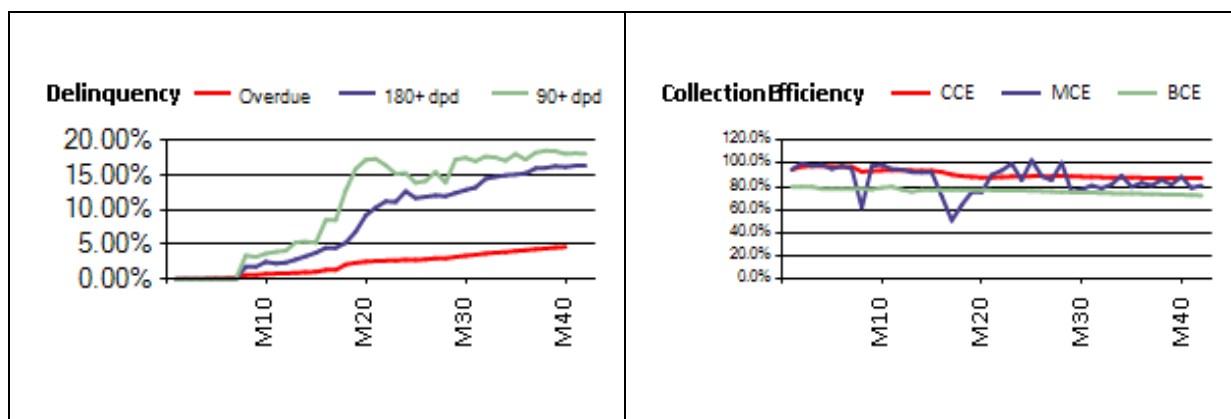
Pool Performance	Apr-2022	Mar-2022
Payout Month	67	66
Pool Amortisation (%)	67.1	66.4
Series A PTC Amortisation (%)	67.4	66.7
90+dpd as % of Initial POS	4.2	4.3
180+dpd as % of Initial POS	3.6	3.6
90+Overdue as % of Balance POS	10.3	10.4
180+Overdue as % of Balance POS	8.5	8.4
Overdue as a % of Initial POS	0.9	0.9
CC as a % of Balance POS	28.1	27.5
FLF as a % of Balance POS	15.2	14.9
Unutilised CC	100.0	100.0
Balance FLF (unutilized)	100.0	100.0
Cumulative Collection Efficiency (%)	98.2	98.2
MCE (3 month average) (%)	96.9	96.7
Breakeven Collection Efficiency	70.0	70.4
Breakeven Collection Efficiency (FL)	78.0	78.1
Overall enhancement coverage (90+DPD)	2.9	2.8
Overall enhancement coverage (180+DPD)	3.5	3.5
FL Overall enhancement coverage (90+DPD)	2.1	2.1
FL Overall enhancement coverage (180+DPD)	2.6	2.6
Cum Total Prepayment rate (%)	48.3	47.8



Issue Name:	Nirmaan RMBS Trust - Series I - 2018
Originator:	Dewan Housing Finance Limited
Rating/Credit Opinion:	Second Loss Facility - CARE BB- (SO), Series A PTCs - CARE BBB (SO)
Asset Class:	Plot (40.25%), HL (26.66%), LAP (25.67%) & SME (7.41%)

Issue Details			
Transaction Month	Dec-18	Transaction Structure	Par
Pool Principal (Rs Cr)	1,053.82	Series A Principal (Rs Cr)	1,022.20
Future Receivables (Rs Cr)	2,366.08	No of Contracts	5,419
Average Maturity (Months)	193.72	Average Seasoning (Months)	25.23
Overdue Composition	100%, 0%	CC as % of initial POS	10.0%
First Loss Credit Facility	5.0%	Second Loss Credit Facility	5.0%
EIS	31.42%	Pool Maturity	Dec-43
Maturity (month)	300		

Pool Performance	Jun-2022	Mar-2022
Payout Month	42	39
Pool Amortisation (%)	55.5	51.7
Series A PTC Amortisation (%)	59.0	54.9
90+dpd as % of Initial POS	18.1	18.5
180+dpd as % of Initial POS	16.4	16.3
90+Overdue as % of Balance POS	30.0	29.2
180+Overdue as % of Balance POS	26.5	25.0
Overdue as a % of Initial POS	4.9	4.6
CC as a % of Balance POS	22.5	20.7
FLF as a % of Balance POS	11.2	10.4
Unutilised CC	100.0	100.0
Balance FLF (unutilized)	100.0	100.0
Cumulative Collection Efficiency (%)	87.3	87.5
MCE (3 month average) (%)	82.9	83.0
Breakeven Collection Efficiency	72.5	73.3
Breakeven Collection Efficiency (FL)	77.6	78.0
Overall enhancement coverage (90+DPD)	0.9	0.9
Overall enhancement coverage (180+DPD)	1.0	1.1
FL Overall enhancement coverage (90+DPD)	0.8	0.8
FL Overall enhancement coverage (180+DPD)	0.8	0.9
Cum Total Prepayment rate (%)	45.0	41.8



Dvara Kshetriya Gramin Financial Services Private Limited (DKGFS)

For the year ended as on 31st March	2021 (12m, A)	2022 (12m, A)
Total Income (in Rs. Cr)	246	274
Profit After Tax (in Rs. Cr)	1	1
Interest Coverage (Times)	1.01	NA
Total Assets	1,267	NA
Net NPA (%)	4.44	3.80
ROTA (%)	0.07	0.2

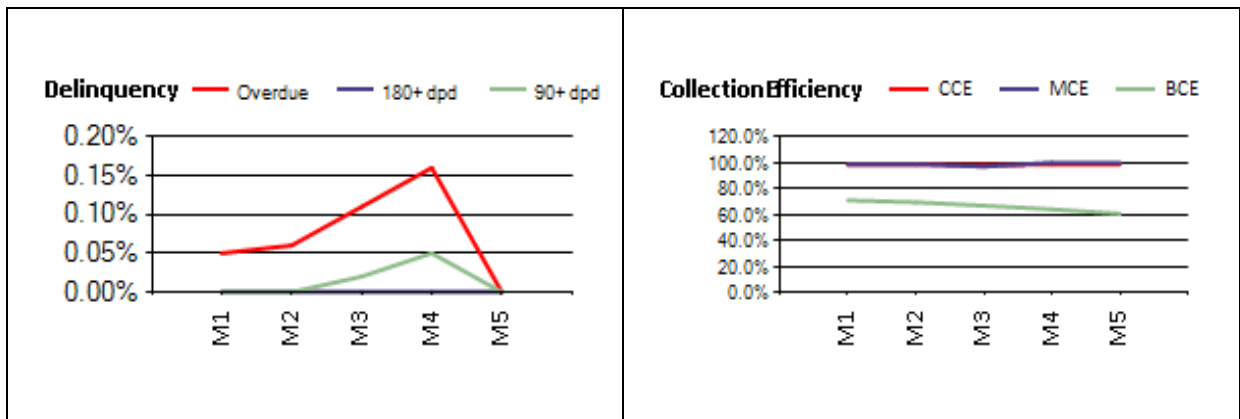
A=Audited

- Total income stood at Rs. 274 Crore in FY22 as compared to 246 crore as in FY21.
- Asset quality has maintained in FY22 with no major deviation from the earlier levels in NPAs

Issue Name:	Northern Arc 2021 MFI Morales
Originator:	Dvara Kshetriya Gramin Financial Services Private Limited (DKGFS)
Rating/Credit Opinion:	Series A PTC - CARE A (SO)
Asset Class:	Microfinance

Issue Details			
Transaction Month	Jan-22	Transaction Structure	Par
Pool Principal (Rs Cr)	18.12	Series A Principal (Rs Cr)	15.76
Future Receivables (Rs Cr)	21.12	No of Contracts	7,680
Average Maturity (Months)	13.80	Average Seasoning (Months)	10.47
Overdue Composition	100%,0%	CC as % of initial POS	8.00%
EIS	11.40%	OC	13.00%
Pool Maturity	May-23	Maturity (month)	17

Pool Performance	Jun-2022	Mar-2022
Payout Month	5	2
Pool Amortisation (%)	37.0	13.9
Series A PTC Amortisation (%)	42.5	16.0
90+dpd as % of Initial POS	0.0	0.0
180+dpd as % of Initial POS	0.0	0.0
90+Overdue as % of Balance POS	0.0	0.0
180+Overdue as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.2	0.1
CC as a % of Balance POS	12.7	9.3
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	98.8	98.6
MCE (3 month average) (%)	99.0	NA
Breakeven Collection Efficiency	60.6	69.3
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	4.8	1.4



SK Finance Limited (Erstwhile Ess Kay Fincorp Limited)

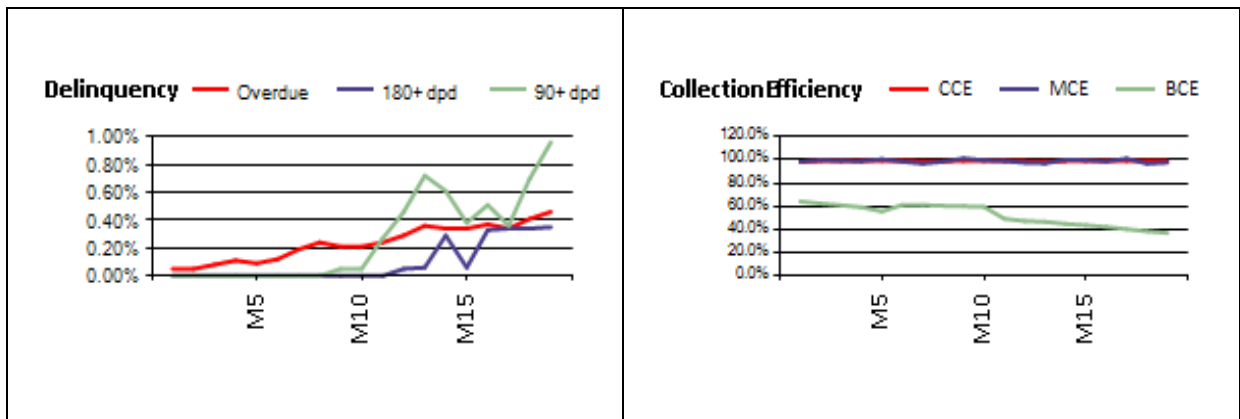
For the year ended as on 31st March	2020 (12m, A)	2021 (12m, A)
Total Operating Income (in Rs. Cr)	582	691
Profit After Tax (in Rs. Cr)	79	91
Interest Coverage (times)	1.45	1.42
Total Assets	3,506	4,261
Net NPA (%)	2.51	1.90
ROTA (%)	2.73	2.35

- Net profit (PAT) for the FY21 period stood at Rs. 91 crore on a total income of Rs. 691 crore.
- Asset quality has been maintained in FY21 with slight improvement from the earlier levels in NPAs
- ROTA in FY21 stood at 2.35% reduced from 2.73% in FY20

Issue Name:	Northern Arc 2020 SBL Moira
Originator:	Ess Kay Fincorp Limited
Rating/Credit Opinion:	Series A1 PTC - CARE AA (SO), Series A2 PTC - CARE A+ (SO)
Asset Class:	SME Loans

Issue Details			
Transaction Month	Nov-20	Transaction Structure	Par
Pool Principal (Rs Cr)	47.34	Future Receivables (Rs Cr)	76.92
Series A1 Principal (Rs Cr)	40	No of Contracts	1,066
Average Maturity (Months)	82.37	Average Seasoning (Months)	19.09
Overdue Composition	100%,0%	CC as % of initial POS	5.00%
Series A2 Principal (subordinated to A1) (Rs Cr)	1.42	EIS	39.67%
OC	12.50%	Pool Maturity	Sep-29
Maturity (month)	106		

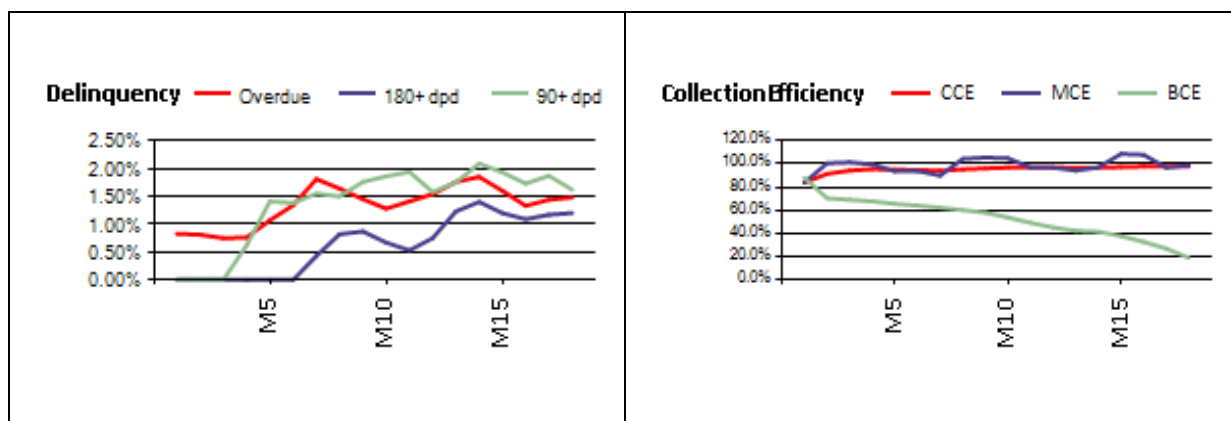
Pool Performance	Jun-2022	Mar-2022
Payout Month	19	16
Pool Amortisation (%)	46.7	39.3
Series A1 PTC Amortisation (%)	55.3	46.6
Series A2 PTC Amortisation (%)	0.0	0.0
90+dpd as % of Initial POS	1.0	0.5
180+dpd as % of Initial POS	0.4	0.3
90+Overdue as % of Balance POS	1.5	0.7
180+Overdue as % of Balance POS	0.5	0.5
Overdue as a % of Initial POS	0.5	0.4
CC as a % of Balance POS	9.4	8.2
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.0	99.0
MCE (3 month average) (%)	98.5	99.5
Breakeven Collection Efficiency	37.0	42.2
Overall enhancement coverage (90+DPD)	>30	>30
Overall enhancement coverage (180+DPD)	>30	>30
Cum Total Prepayment rate (%)	25.3	21.1



Issue Name:	Onyx Dec 2020
Originator:	Ess Kay Fincorp Limited
Rating/Credit Opinion:	Series A PTC - CARE AA (SO)
Asset Class:	CV and Tractor Loans

Issue Details			
Transaction Month	Dec-20	Transaction Structure	Par
Pool Principal (Rs Cr)	58.58	Series A Principal (Rs Cr)	50.38
Future Receivables (Rs Cr)	72.91	No of Contracts	1834
Average Maturity (Months)	45.95	Average Seasoning (Months)	14.60
Overdue Composition	100%,0%	CC as % of initial POS	3.00%
EIS	17.39%	OC	14.00%
Pool Maturity	Apr-25	Maturity (month)	52

Pool Performance	Jun-2022	Mar-2022
Payout Month	18	15
Pool Amortisation (%)	70.1	58.7
Series A PTC Amortisation (%)	87.4	74.1
90+dpd as % of Initial POS	1.6	1.9
180+dpd as % of Initial POS	1.2	1.2
90+Overdue as % of Balance POS	3.6	3.2
180+Overdue as % of Balance POS	2.6	1.9
Overdue as a % of Initial POS	1.5	1.6
CC as a % of Balance POS	10.0	7.3
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	97.8	97.3
MCE (3 month average) (%)	101.2	100.0
Breakeven Collection Efficiency	19.0	37.7
Overall enhancement coverage (90+DPD)	22.4	19.3
Overall enhancement coverage (180+DPD)	>30	>30
Cum Total Prepayment rate (%)	13.2	11.0



Housing Development Finance Corporation Limited

For the year ended as on 31st March	2020 (12m, A)	2021 (12m, A)
Total Income (in Rs. Cr)	58,763*	48,176
Profit After Tax (in Rs. Cr)	17,770*	12,027
Total Assets	5,24,094	5,67,599
GNPA (%)	1.99	1.98
ROTA (%)	3.62	2.20

P*=Provisional, A=Audited

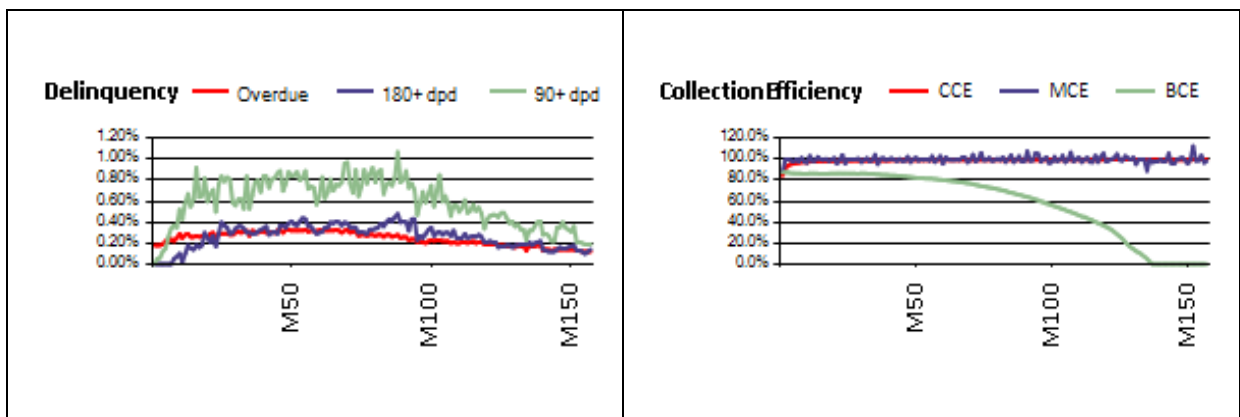
*Including fair value gain of Rs.9,020 crore and profit on sale of investment worth Rs.3,524 crore on the amalgamation of Gruh Finance with Bandhan Bank

- As on FY21 the total income was Rs. 48,176 crores.
- HDFC reported Gross NPA ratio of 2.20% as on March 31, 2021.
- HDFC reported Return on Total Assets (ROTA) of 2.20% as on FY21.

Issue Name:	HDFC's Assignment of Receivables of May' 09 - I
Originator:	Housing Development Finance Corporation Limited
Rating/Credit Opinion:	Assignee Payouts - CARE AAA (SO), Second Loss Facility - CARE AAA (SO)
Asset Class:	Home Loan

Issue Details			
Transaction Month	May-09	Transaction Structure	Par
Pool Principal (Rs Cr)	362.2	Future Receivables (Rs Cr)	678.4
No of Contracts	3,945	Average Maturity (Months)	89.3
Average Seasoning (Months)	2.4	Overdue Composition	95.3%,4.4%,0.3%
CC as % of initial POS	12.0%	First Loss Credit Facility	5.5%
Second Loss Credit Facility	6.5%	EIS	11.2%
Pool Maturity	Jan-30	Maturity (month)	248

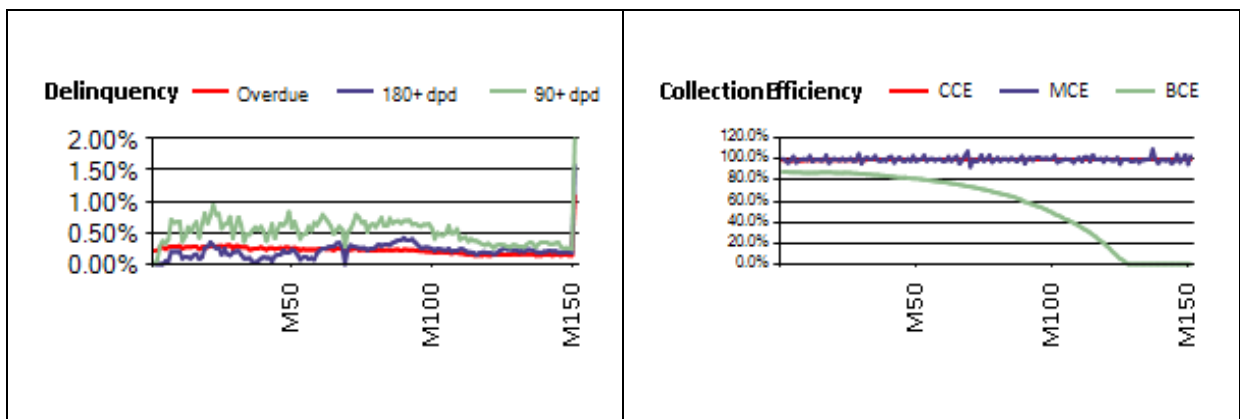
Pool Performance	Jun-2022	Mar-2022
Payout Month	157	154
Pool Amortisation (%)	94.7	94.3
90+dpd as % of Initial POS	0.2	0.2
180+dpd as % of Initial POS	0.1	0.1
90+Overdue as % of Balance POS	1.9	1.8
180+Overdue as % of Balance POS	0.9	0.6
Overdue as a % of Initial POS	0.1	0.1
CC as a % of Balance POS	228.0	209.3
FLF as a % of Balance POS	104.3	95.8
SLF as a % of Balance POS	123.7	113.6
Unutilised CC	100.0	100.0
Balance FLF(unutilized)	100.0	100.0
Cumulative Collection Efficiency (%)	99.8	99.8
MCE (3 month average) (%)	99.7	103.4
Breakeven Collection Efficiency	0.0	0.0
Breakeven Collection Efficiency (FL)	16.7	23.4
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
FL Overall enhancement coverage (90+DPD)	>30	>30
FL Overall enhancement coverage (180+DPD)	>30	>30
Cum Total Prepayment rate (%)	49.8	49.6



Issue Name:	HDFC's Assignment of Receivables of Dec' 09 - I
Originator:	Housing Development Finance Corporation Limited
Rating/Credit Opinion:	Assignee Payouts - CARE AAA (SO), Second Loss Facility - CARE AAA (SO)
Asset Class:	Home Loan

Issue Details			
Transaction Month	Dec-09	Transaction Structure	Par
Pool Principal (Rs Cr)	238.6	Future Receivables (Rs Cr)	430.6
No of Contracts	3,243	Average Maturity (Months)	84.6
Average Seasoning (Months)	8.3	Overdue Composition	99.8%,0.2%
CC as % of initial POS	12.9%	First Loss Credit Facility	5.7%
Second Loss Credit Facility	7.2%	EIS	9.8%
Pool Maturity	Sep-29	Maturity (month)	240

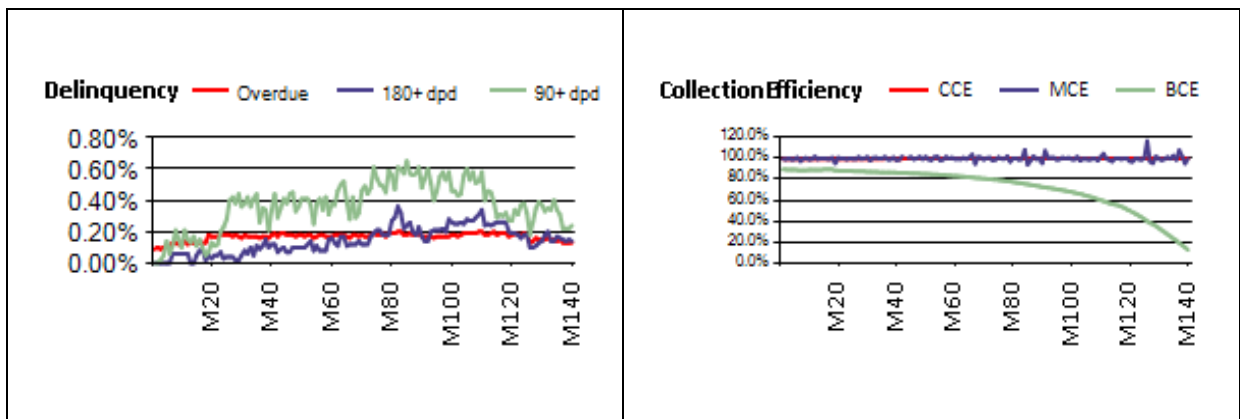
Pool Performance	Jun-2022	Mar-2022
Payout Month	151	148
Pool Amortisation (%)	94.9	94.3
90+dpd as % of Initial POS	2.0	0.3
180+dpd as % of Initial POS	1.6	0.2
90+Overdue as % of Balance POS	22.9	2.7
180+Overdue as % of Balance POS	15.6	1.8
Overdue as a % of Initial POS	1.1	0.2
CC as a % of Balance POS	251.4	225.2
FLF as a % of Balance POS	112.1	100.4
SLF as a % of Balance POS	139.3	124.8
Unutilised CC	100.0	100.0
Balance FLF (unutilized)	100.0	100.0
Cumulative Collection Efficiency (%)	100.0	100.0
MCE (3 month average) (%)	101.0	100.8
Breakeven Collection Efficiency	0.0	0.0
Breakeven Collection Efficiency (FL)	0.0	17.7
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
FL Overall enhancement coverage (90+DPD)	NA	>30
FL Overall enhancement coverage (180+DPD)	NA	>30
Cum Total Prepayment rate (%)	50.1	49.9



Issue Name:	HDFC Direct Assignment Oct' 10-I
Originator:	Housing Development Finance Corporation Limited
Rating/Credit Opinion:	Assignee Payout - CARE AAA (SO), Second Loss Facility - CARE AAA (SO)
Asset Class:	Home Loan

Issue Details			
Transaction Month	Nov-10	Transaction Structure	Par
Pool Principal (Rs Cr)	316.3	Future Receivables (Rs Cr)	572.1
No of Contracts	2,982	Average Maturity (Months)	97.7
Average Seasoning (Months)	2.3	Overdue Composition	91.7%, 8.2%, 0.1%
CC as % of initial POS	10.5%	First Loss Credit Facility	4.2%
Second Loss Credit Facility	6.3%	EIS	12.0%
Pool Maturity	Aug-30	Maturity (month)	238

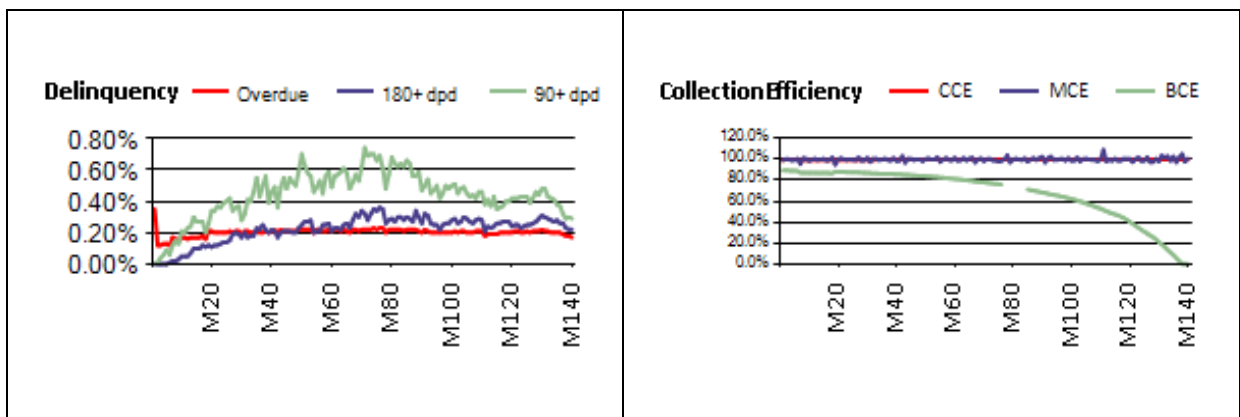
Pool Performance	Jun-2022	Mar-2022
Payout Month	140	137
Pool Amortisation (%)	90.0	89.2
90+dpd as % of Initial POS	0.2	0.2
180+dpd as % of Initial POS	0.1	0.2
90+Overdue as % of Balance POS	1.6	1.3
180+Overdue as % of Balance POS	0.7	0.7
Overdue as a % of Initial POS	0.1	0.1
CC as a % of Balance POS	105.5	97.5
FLF as a % of Balance POS	42.2	39.0
SLF as a % of Balance POS	63.3	58.5
Unutilised CC	100.0	100.0
Balance FLF (unutilized)	100.0	100.0
Cumulative Collection Efficiency (%)	99.9	99.9
MCE (3 month average) (%)	99.0	103.0
Breakeven Collection Efficiency	12.7	19.2
Breakeven Collection Efficiency (FL)	63.2	65.8
Overall enhancement coverage (90+DPD)	>30	>30
Overall enhancement coverage (180+DPD)	>30	>30
FL Overall enhancement coverage (90+DPD)	22.3	26.1
FL Overall enhancement coverage (180+DPD)	>30	>30
Cum Total Prepayment rate (%)	47.2	46.9



Issue Name:	HDFC Direct Assignment Oct' 10-II
Originator:	Housing Development Finance Corporation Limited
Rating/Credit Opinion:	Assignee Payout - CARE AAA (SO), Second Loss Facility - CARE AAA (SO)
Asset Class:	Home Loan

Issue Details			
Transaction Month	Nov-10	Transaction Structure	Par
Pool Principal (Rs Cr)	1042.4	Future Receivables (Rs Cr)	1850.5
No of Contracts	9,974	Average Maturity (Months)	95.4
Average Seasoning (Months)	1.1	Overdue Composition	91.4%, 8.6%
CC as % of initial POS	10.5%	First Loss Credit Facility	4.2%
Second Loss Credit Facility	6.3%	EIS	12.0%
Pool Maturity	Aug-30	Maturity (month)	238

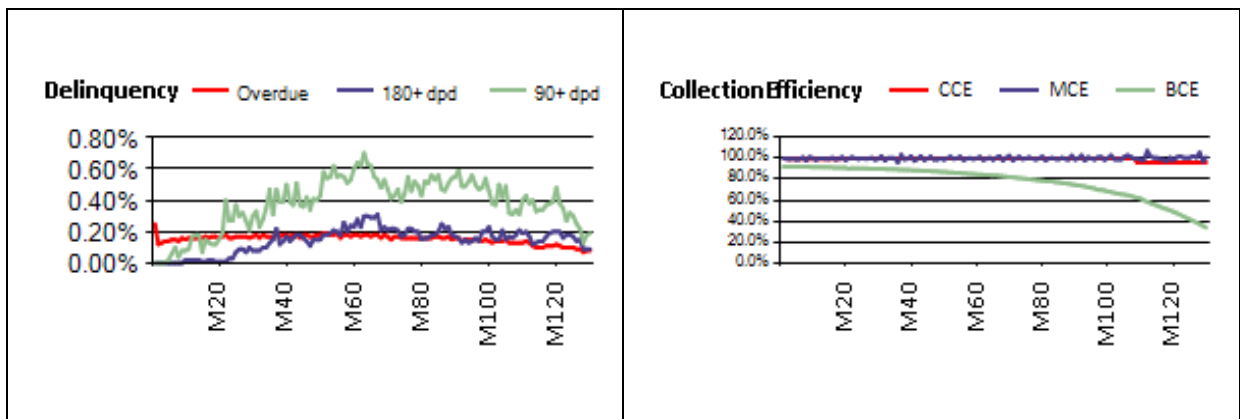
Pool Performance	Jun-2022	Mar-2022
Payout Month	140	137
Pool Amortisation (%)	91.8	91.1
90+dpd as % of Initial POS	0.3	0.3
180+dpd as % of Initial POS	0.2	0.3
90+Overdue as % of Balance POS	1.8	2.0
180+Overdue as % of Balance POS	1.1	1.4
Overdue as a % of Initial POS	0.2	0.2
CC as a % of Balance POS	128.5	118.0
FLF as a % of Balance POS	51.4	47.2
SLF as a % of Balance POS	77.1	70.8
Unutilised CC	100.0	100.0
Balance FLF (unutilized)	100.0	100.0
Cumulative Collection Efficiency (%)	99.9	99.9
MCE (3 month average) (%)	101.2	100.7
Breakeven Collection Efficiency	0.0	3.2
Breakeven Collection Efficiency (FL)	55.9	59.4
Overall enhancement coverage (90+DPD)	NA	>30
Overall enhancement coverage (180+DPD)	NA	>30
FL Overall enhancement coverage (90+DPD)	24.2	20.5
FL Overall enhancement coverage (180+DPD)	>30	29.8
Cum Total Prepayment rate (%)	48.9	48.6



Issue Name:	HDFC Direct Assignment Sep' 11
Originator:	Housing Development Finance Corporation Limited
Rating/Credit Opinion:	Assignee Payout - CARE AAA (SO), Second Loss Facility - CARE AAA (SO)
Asset Class:	Home Loan

Issue Details			
Transaction Month	Sep-11	Transaction Structure	Par
Pool Principal (Rs Cr)	600.0	Future Receivables (Rs Cr)	1270.4
No of Contracts	4,191	Average Maturity (Months)	102.1
Average Seasoning (Months)	11.0	Overdue Composition	94.72%,5.13%, 0.15%
CC as % of initial POS	9.3%	First Loss Credit Facility	4.1%
Second Loss Credit Facility	5.2%	EIS	7.6%
Pool Maturity	Dec-34	Maturity (month)	278

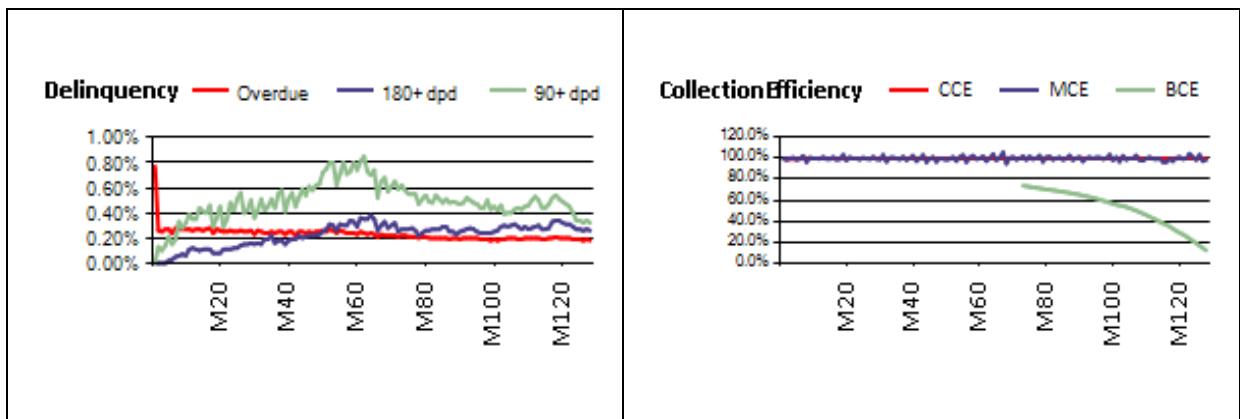
Pool Performance	Jun-2022	Mar-2022
Payout Month	130	127
Pool Amortisation (%)	88.8	87.8
90+dpd as % of Initial POS	0.2	0.2
180+dpd as % of Initial POS	0.1	0.2
90+Overdue as % of Balance POS	1.4	1.5
180+Overdue as % of Balance POS	0.6	1.0
Overdue as a % of Initial POS	0.1	0.1
CC as a % of Balance POS	82.9	76.5
FLF as a % of Balance POS	36.6	33.7
SLF as a % of Balance POS	46.4	42.8
Unutilised CC	100.0	100.0
Balance FLF (unutilized)	100.0	100.0
Cumulative Collection Efficiency (%)	96.2	96.1
MCE (3 month average) (%)	101.3	101.3
Breakeven Collection Efficiency	33.9	39.0
Breakeven Collection Efficiency (FL)	69.7	72.0
Overall enhancement coverage (90+DPD)	>30	>30
Overall enhancement coverage (180+DPD)	>30	>30
FL Overall enhancement coverage (90+DPD)	21.8	18.6
FL Overall enhancement coverage (180+DPD)	>30	29.2
Cum Total Prepayment rate (%)	49.5	49.1



Issue Name:	HDFC Direct Assignment Oct' 11
Originator:	Housing Development Finance Corporation Limited
Rating/Credit Opinion:	Assignee Payout - CARE AAA (SO), Second Loss Facility - CARE AAA (SO)
Asset Class:	Home Loan

Issue Details			
Transaction Month	Oct-11	Transaction Structure	Par
Pool Principal (Rs Cr)	1386.4	Future Receivables (Rs Cr)	2986.0
No of Contracts	15,568	Average Maturity (Months)	102.6
Average Seasoning (Months)	22.2	Overdue Composition	80.98%,17.47%, 1.55%
CC as % of initial POS	8.8%	First Loss Credit Facility	3.6%
Second Loss Credit Facility	5.2%	EIS	16.3%
Pool Maturity	Apr-40	Maturity (month)	344

Pool Performance	Jun-2022	Mar-2022
Payout Month	128	125
Pool Amortisation (%)	91.7	91.0
90+dpd as % of Initial POS	0.3	0.3
180+dpd as % of Initial POS	0.3	0.3
90+Overdue as % of Balance POS	2.1	2.3
180+Overdue as % of Balance POS	1.6	1.6
Overdue as a % of Initial POS	0.2	0.2
CC as a % of Balance POS	107.5	98.7
FLF as a % of Balance POS	44.0	40.4
SLF as a % of Balance POS	63.5	58.3
Unutilised CC	100.0	100.0
Balance FLF (unutilized)	100.0	100.0
Cumulative Collection Efficiency (%)	100.0	100.0
MCE (3 month average) (%)	99.9	101.4
Breakeven Collection Efficiency	12.2	19.3
Breakeven Collection Efficiency (FL)	61.5	64.4
Overall enhancement coverage (90+DPD)	>30	>30
Overall enhancement coverage (180+DPD)	>30	>30
FL Overall enhancement coverage (90+DPD)	18.2	15.7
FL Overall enhancement coverage (180+DPD)	24.4	22.5
Cum Total Prepayment rate (%)	48.8	48.5



IIFL Finance Limited

For the year ended as on 31 st March	2021 (12m, A)	2022 (12m, A)
Total Income (in Rs. Cr)	4,821	5,989
Profit After Tax (in Rs. Cr)	503	761
Total Assets	34,097	40,355
Net NPA ratio (%)	0.97	0.97
(ROTA) (%)	1.50	2.04

A=Audited

- Total income stood at Rs. 5,989 crores as of March 31, 2021, as compared to Rs. 4,821 crores as of March 31, 2020
- Net NPA as of March 31, 2021, has remained stable at at 0.97

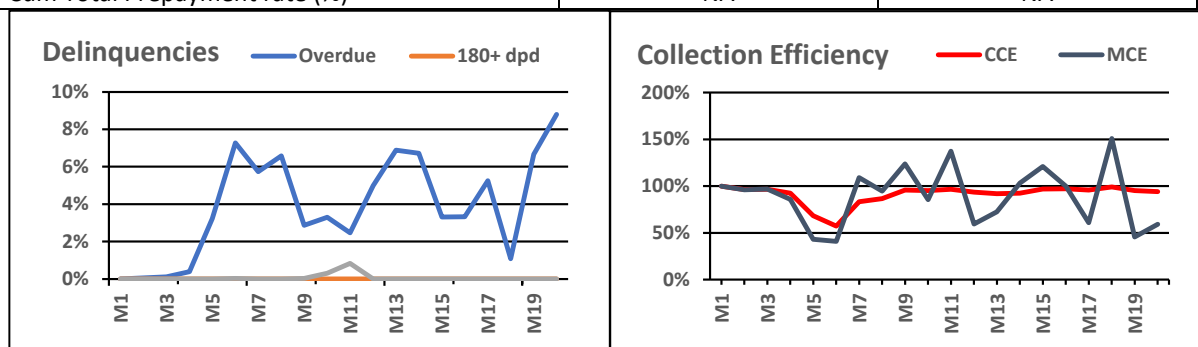
Brief about the replenishment structure:

The two IIFL Finance Limited transaction have been structured at par with a tenure of 36 months and have a replenishment period and an amortising period. The tenure of the replenishment period shall be 26 months or till the occurrence of any of the predefined trigger event, whichever is earlier, post which the transaction would move into its amortising period which will continue till the entire principal on the PTCs is paid off. During the replenishment period, all principal cash flows realised by the Trust from the Pool, will be utilised by the Trust for acquiring additional loan receivables from IIFL. The interest collections during this period will be utilized to make promised interest payouts to Series A PTCs and the excess cash flows will flow back to the residual beneficiary after being utilised for acquiring additional loan receivables in case the principal collections are insufficient. During the amortisation period, cash flows realized by the Trust from the Pool will be used to make promised interest and expected principal payouts to the PTC holders. In case of shortfall in payment to Series A PTCs, cash collateral will be utilized only on the last payout date for making principal payouts. Prepayments during a month will be paid to Series A PTCs. Excess cash flows after payment to the investors will flow back to the residual beneficiary.

Issue Name:	LIQUID GOLD SERIES I - OCT 2020
Originator:	IIFL Finance Limited
Rating/Credit Opinion:	Series A PTC - CARE AA (SO)
Asset Class:	Gold Loan

Issue Details			
Transaction Month	Oct-20	Transaction Structure	Par
Pool Principal (Rs Cr)	220.01	Series A Principal (Rs Cr)	200.00
Future Receivables (Rs Cr)	NA	No of Contracts	NA
Average Maturity (Months)	NA	Average Seasoning (Months)	NA
Overdue Composition	100%, 0%	CC as % of initial POS	4.85%
EIS	NA	OC	9.09%
Pool Maturity	Oct-23	Maturity (month)	36

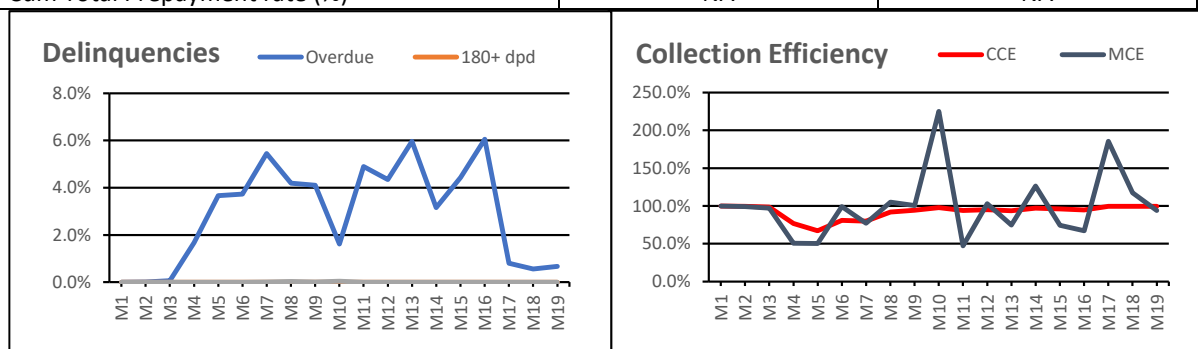
Pool Performance	Jun-22	Mar-22
Payout Month	20	17
Pool Amortisation (%)	20.85	0.00
Series A PTC Amortisation (%)	22.94	0.00
90+dpd as % of Initial POS	0.00	0.00
180+dpd as % of Initial POS	0.00	0.00
90+dpd as % of Balance POS	0.00	0.00
180+dpd as % of Balance POS	0.00	0.00
Overdue as a % of Initial POS	8.80	5.25
CC as a % of Balance POS	6.13	4.85
Unutilised CC	100.00	100.00
Cumulative Collection Efficiency (%)	93.92	95.66
MCE (3 month average) (%)	85.12	93.89
Breakeven Collection Efficiency	NA	NA
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	NA	NA



Issue Name:	LIQUID GOLD SERIES 2 Nov 2020
Originator:	IIFL Finance Limited
Rating/Credit Opinion:	Series A PTC - CARE AA (SO)
Asset Class:	Gold Loan

Issue Details			
Transaction Month	Nov-20	Transaction Structure	Par
Pool Principal (Rs Cr)	330.02	Series A Principal (Rs Cr)	300.00
Future Receivables (Rs Cr)	NA	No of Contracts	NA
Average Maturity (Months)	NA	Average Seasoning (Months)	NA
Overdue Composition	100%, 0%	CC as % of initial POS	5.00%
EIS	NA	OC	9.10%
Pool Maturity	Nov-23	Maturity (month)	36

Pool Performance	Jun-22	Mar-22
Payout Month	19	16
Pool Amortisation (%)	20.60	0.00
Series A PTC Amortisation (%)	22.70	0.00
90+dpd as % of Initial POS	0.00	0.00
180+dpd as % of Initial POS	0.00	0.00
90+dpd as % of Balance POS	0.00	0.00
180+dpd as % of Balance POS	0.00	0.00
Overdue as a % of Initial POS	0.67	6.05
CC as a % of Balance POS	6.30	5.00
Unutilised CC	100.00	100.00
Cumulative Collection Efficiency (%)	99.47	94.80
MCE (3 month average) (%)	25.00	89.28
Breakeven Collection Efficiency	NA	NA
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	NA	NA



Indel Money Private Limited

For the year ended as on 31 st March	2020 (12m, A)	2021 (12m, A)
Total income	63.07	94.49
PAT	2.32	9.50
AUM	336.29	398.84
Gross NPA (%)	0.36%	0.46%
NNPA (%)	0.01%	0.00%
ROTA (%) (PAT/Average Adjusted Assets)	0.73%	2.22%

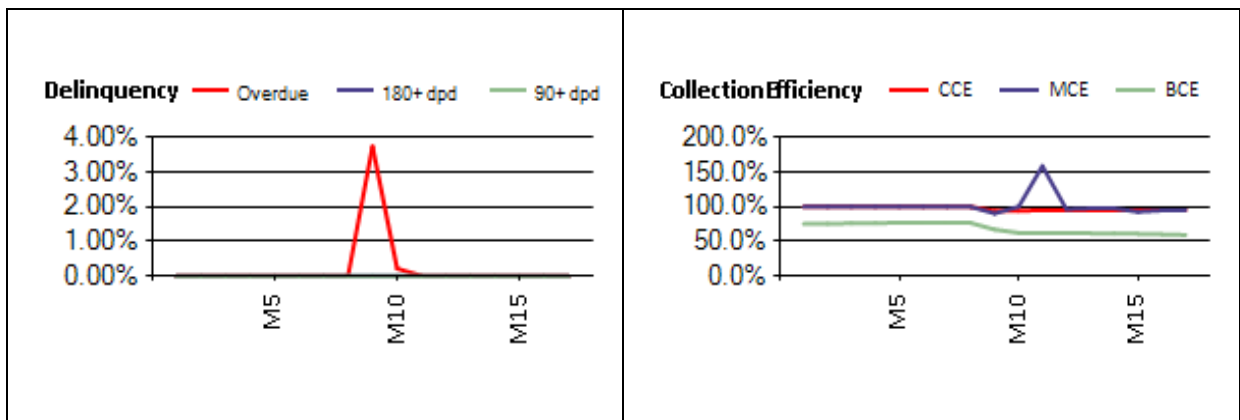
A=Audited

- During FY21, total income stood at 94.49 crore as against 63.07 crores in FY20.
- The Gross NPA level have remained stable at 0.46% as of 31st March, 2021 as against 0.36% as of 31st March 2020.
- PAT for the company increased from 2.32 crore as of March 31, 2020 to 9.50 crore as of March 31, 2021.

Issue Name:	Northern Arc 2020 GL Eugene
Originator:	Indel Money Private Limited
Rating/Credit Opinion:	Series A PTC - CARE A (SO)
Asset Class:	Gold Loan

Issue Details			
Transaction Month	Jan-21	Transaction Structure	Par
Pool Principal (Rs Cr)	37.59	Series A Principal (Rs Cr)	32.89
Future Receivables (Rs Cr)	47.03	No of Contracts	5,656
Average Maturity (Months)	14.59	Average Seasoning (Months)	3.83
Overdue Composition	100%, 0%	CC as % of initial POS	5.00%
EIS	13.67%	OC	12.50%
Pool Maturity	Oct-22	Maturity (month)	21

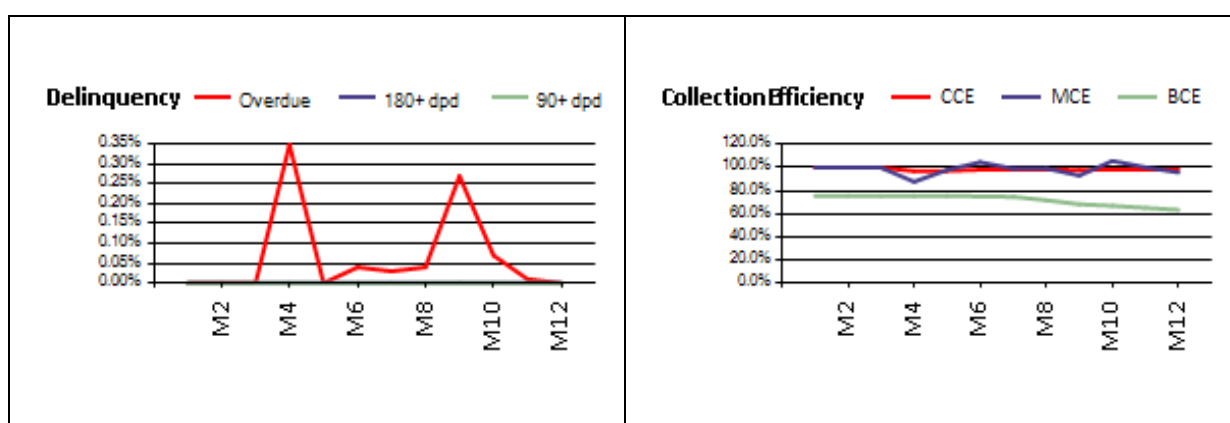
Pool Performance	Jun-2022	Mar-2022
Payout Month	17	14
Pool Amortisation (%)	48.9	48.4
Series A PTC Amortisation (%)	57.2	55.4
30+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Initial POS	0.0	0.0
30+Overdue as % of Balance POS	0.0	0.0
90+Overdue as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.0	0.0
CC as a % of Balance POS	9.8	9.7
CC as a % of Balance Series A PTC Principal	13.4	12.8
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	100.0	95.3
MCE (3 month average) (%)	100.0	97.5
Breakeven Collection Efficiency	59.4	61.5
Overall enhancement coverage (30+DPD)	NA	NA
Overall enhancement coverage (90+DPD)	NA	NA
Cum Total Prepayment rate (%)	2.5	2.1



Issue Name:	Northern Arc 2021 GL Brussels
Originator:	Indel Money Private Limited
Rating/Credit Opinion:	Series A PTC - CARE A+ (SO)
Asset Class:	Gold Loans

Issue Details			
Transaction Month	Jun-21	Transaction Structure	Par
Pool Principal (Rs Cr)	40.32	Series A Principal (Rs Cr)	35.48
Future Receivables (Rs Cr)	50.83	No of Contracts	7510
Average Maturity (Months)	21.61	Average Seasoning (Months)	6.46
Overdue Composition	100%, 0%	CC as % of initial POS	5.00%
EIS	14.35%	OC	12.00%
Pool Maturity	Mar-23	Maturity (month)	21

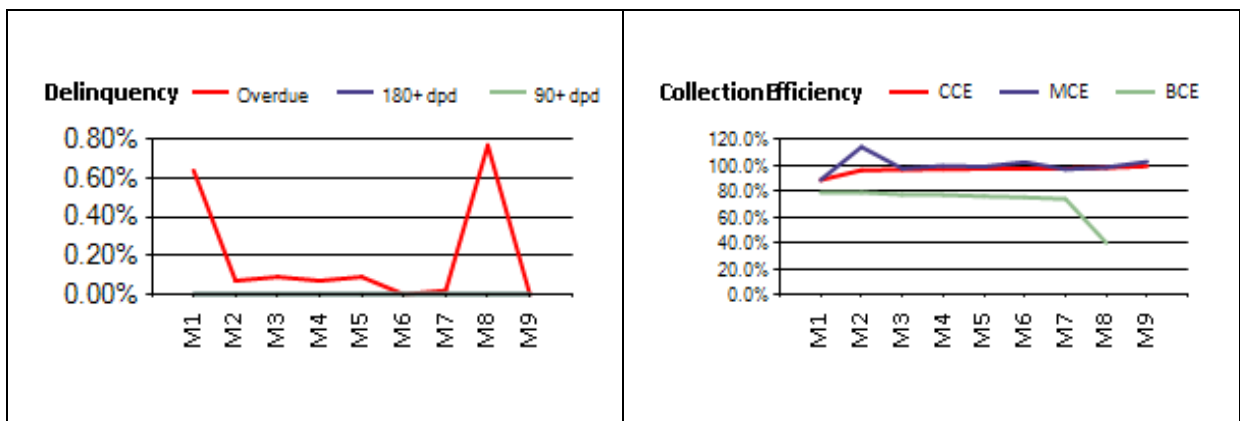
Pool Performance	Jun-2022	Mar-2022
Payout Month	12	9
Pool Amortisation (%)	29.9	23.8
Series A PTC Amortisation (%)	34.0	27.0
30+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Initial POS	0.0	0.0
30+Overdue as % of Balance POS	0.0	0.0
90+Overdue as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.1	0.3
CC as a % of Balance POS	7.1	6.6
CC as a % of Balance Series A PTC Principal	8.6	7.8
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	98.4	97.9
MCE (3 month average) (%)	100.7	97.2
Breakeven Collection Efficiency	63.4	68.3
Overall enhancement coverage (30+DPD)	NA	NA
Overall enhancement coverage (90+DPD)	NA	NA
Cum Total Prepayment rate (%)	10.9	6.1



Issue Name:	Northern Arc 2021 GL Fawkes
Originator:	Indel Money Private Limited
Rating/Credit Opinion:	Withdrawn
Asset Class:	Gold Loans

Issue Details			
Transaction Month	Sep-21	Transaction Structure	Par
Pool Principal (Rs Cr)	17.55	Future Receivables (Rs Cr)	19.71
Series A1 Principal (Rs Cr)	14.21	No of Contracts	4,173
Average Maturity (Months)	7.40	Average Seasoning (Months)	4.60
CC as % of initial POS	0.00%	Series A2 Principal (subordinated to A1) (Rs Cr)	0.58
EIS	6.98%	OC	15.67%
Pool Maturity	Aug-22	Maturity (month)	9

Pool Performance	Jun-2022	Mar-2022
Payout Month	9	6
Pool Amortisation (%)	100.0	20.4
Series A1 PTC Amortisation (%)	100.0	25.1
Series A2 PTC Amortisation (%)	100.0	0.0
30+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Initial POS	0.0	0.0
180+dpd as % of Initial POS	0.0	0.0
30+Overdue as % of Balance POS	NA	0.0
90+Overdue as % of Balance POS	NA	0.0
Overdue as a % of Initial POS	0.0	0.0
CC as a % of Balance POS	NA	0.0
CC as a % of Balance Series A1 PTC Principal	NA	0.0
Unutilised CC	0.0	0.0
Cumulative Collection Efficiency (%)	99.3	97.6
MCE (3 month average) (%)	99.3	100.3
Breakeven Collection Efficiency	NA	75.2
Overall enhancement coverage (30+DPD)	NA	NA
Overall enhancement coverage (90+DPD)	NA	NA
Cum Total Prepayment rate (%)	7.2	4.9



Issue Name:	Nimbus 2022 GL Brisbane
Originator:	Indel Money Private Limited
Rating/Credit Opinion:	Series A1 PTC - CARE A+ (SO), Series A2 PTC - CARE BBB (SO)
Asset Class:	Gold Loan

Issue Details			
Transaction Month	Mar-22	Transaction Structure	Par
Pool Principal (Rs Cr)	52.86	Future Receivables (Rs Cr)	57.01
Series A1 Principal (Rs Cr)	45.99	No of Contracts	10,833
Average Maturity (Months)	6.39	Average Seasoning (Months)	6.47
Overdue Composition	100%,0%	CC as % of initial POS	5.00%
Series A2 Principal (subordinated to A1) (Rs Cr)	5.81	EIS	2.83%
OC	2.00%	Pool Maturity	Nov-23
Maturity (month)	20		

Pool Performance	Jun-2022	Mar-22
Payout Month	3	-
Pool Amortisation (%)	1.9	-
Series A1 PTC Amortisation (%)	2.2	-
Series A2 PTC Amortisation (%)	0.0	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
90+Overdue as % of Balance POS	0.0	-
180+Overdue as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.02	-
CC as a % of Balance POS	0.0	-
Unutilised CC	0.0	-
Cumulative Collection Efficiency (%)	99.2	-
MCE (3 month average) (%)	99.4	-
Breakeven Collection Efficiency	95.9	-
Overall enhancement coverage (90+DPD)	NA	-
Overall enhancement coverage (180+DPD)	NA	-
Cum Total Prepayment rate (%)	0.5	-

India Shelter Finance Corporation Limited

For the year ended as on 31 st March	2021 (12m, A)	2022 (12m, A)
Total Income (in Rs. Cr)	322.80	459.81
Profit After Tax (in Rs. Cr)	87.39	127.76
Total Assets (in Rs. Cr)	2452.23	NA
Net NPA ratio (%)	1.23	1.60
ROTA (%)	4.12	5.02

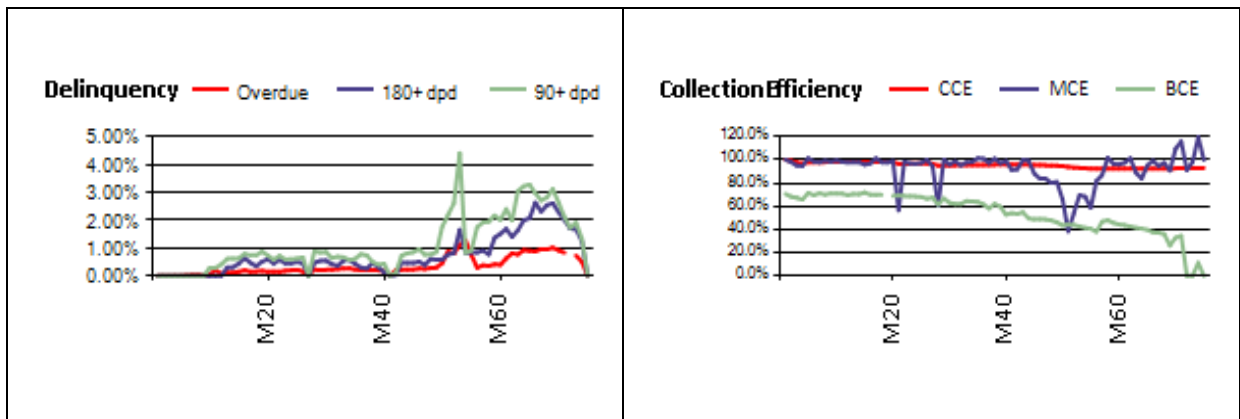
A=Audited #= INDAS

- During FY22, total income stood at 459.81 crore as against 322.80 crores in FY21.
- The Net NPA level have increased to 1.60% as of 31st March, 2022 as against 1.23 % as of 31st March 2021.
- PAT for the company increased from 87.39 crore as of March 31, 2021 to 127.76 crore as of March 31, 2022.

Issue Name:	Xerxes SBL IFMR Capital 2016
Originator:	India Shelter Finance Corporation Limited
Rating/Credit Opinion:	Series A1 PTCs - CARE AA- (SO), Series A2 PTCs - CARE A (SO)
Asset Class:	SBL

Issue Details			
Transaction Month	Mar-16	Transaction Structure	Par
Pool Principal (Rs Cr)	25.5	Series A1 Principal (Rs Cr)	22.2
Future Receivables (Rs Cr)	50.7	No of Contracts	1,030
Average Maturity (Months)	109.9	Average Seasoning (Months)	17.7
Overdue Composition	100%, 0%	CC as % of initial POS	2.0%
Series A2 Principal (subordinated to A1) (Rs Cr)	1.3	EIS	48.1%
OC	8.0%	Pool Maturity	Dec-25
Maturity (month)	118		

Pool Performance	May-2022	Mar-2022
Payout Month	75	73
Pool Amortisation (%)	90.1	88.7
Series A1 PTC Amortisation (%)	100.0	100.0
Series A2 PTC Amortisation (%)	95.5	46.7
90+dpd as % of Initial POS	1.9	1.9
180+dpd as % of Initial POS	1.7	1.7
90+Overdue as % of Balance POS	0.0	11.3
180+Overdue as % of Balance POS	0.0	9.6
Overdue as a % of Initial POS	0.7	0.7
CC as a % of Balance POS	87.1	82.0
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	93.0	92.9
MCE (3 month average) (%)	106.0	101.8
Breakeven Collection Efficiency	0.0	0.0
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	56.9	56.0



Indiabulls Housing Finance Company Ltd

For the year ended as on 31st March	2020 (A)	2021 (A)
Total income (in Rs. Cr)	13,223	10,030
Profit After Tax (in Rs. Cr)	2,200	1,202
Interest Coverage (times)	1.30	1.23
Total Assets [net of intangibles]	1,02,408	92,474
Net NPA (% on AUM)	1.24	1.59
ROTA (%)	1.89	1.23

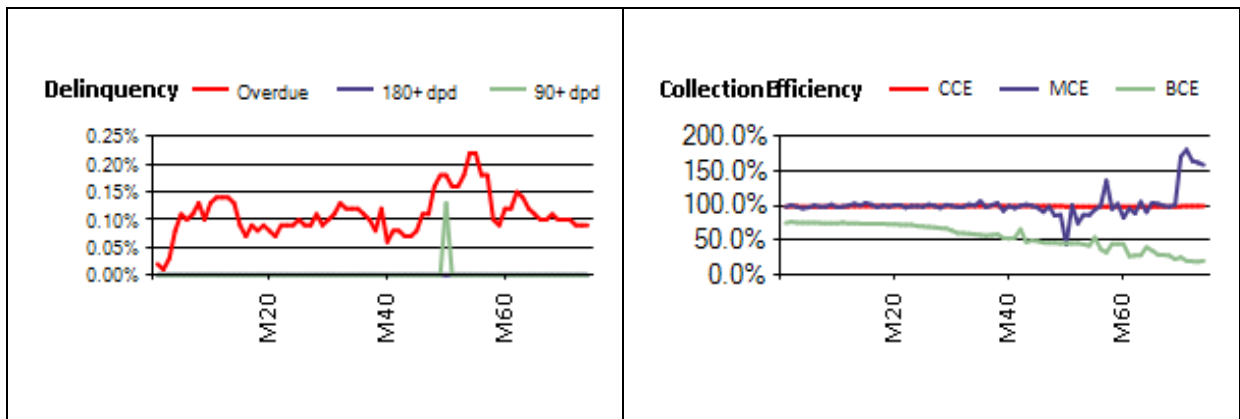
A=Audited

- Net profit (PAT) for the FY21 period stood at Rs. 1,202 crore on a total income of Rs. 10,030 crore.
- Net NPA increased further to 1.59% as compared to 1.24% in FY20.

Issue Name:	Innovation Trust XXIII Mar'16
Originator:	Indiabulls Housing Finance Company Ltd
Rating/Credit Opinion:	Series A PTCs - CARE AAA (SO)
Asset Class:	Loan Against Property

Issue Details			
Transaction Month	Mar-16	Transaction Structure	Par
Pool Principal (Rs Cr)	209.1	Future Receivables (Rs Cr)	401.53
No of Contracts	257	Average Maturity (Months)	72.8
Average Seasoning (Months)	14.8	Overdue Composition	100%,0%
CC as % of initial POS	12.2%	EIS	33.6%
Pool Maturity	Sep-35	Maturity (month)	234

Pool Performance	Jun-2022	Mar-2022
Payout Month	74	71
Pool Amortisation (%)	89.5	89.3
90+dpd as % of Initial POS	0.0	0.0
180+dpd as % of Initial POS	0.0	0.0
90+Overdue as % of Balance POS	0.0	0.0
180+Overdue as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.1	0.1
CC as a % of Balance POS	116.0	113.8
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.8	99.3
MCE (3 month average) (%)	162.0	151.1
Breakeven Collection Efficiency	20.8	20.7
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	74.2	74.2



Indostar Capital Finance Limited

For the year ended as on 31st March	2020 (12m, A)	2021 (12m, P)
Total Income (in Rs. Cr)	1,599	1,287
Profit After Tax (in Rs. Cr)	(325)	(214)
Total Assets (in Rs. Cr)	9,695	9,634
Interest Coverage (times)	0.49	0.69
Net NPA (%)	3.80	2.10
ROTA (%)	(3.00)	(2.22)

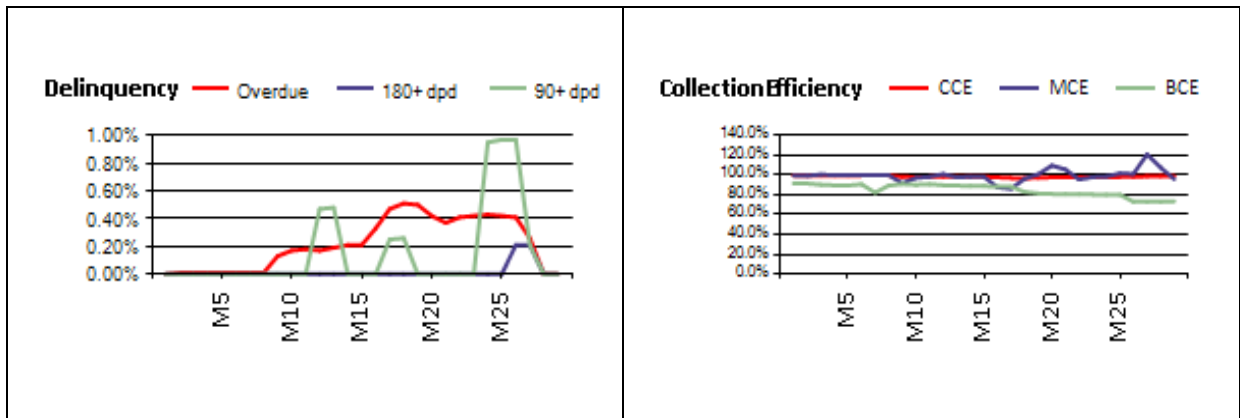
P*=Provisional, A=Audited

- Total income stood at Rs. 1,287 Crore in FY21 as compare to 1,599 crore as in FY20.
- Company reported loss of Rs. 214 Crore in FY21 as against loss of Rs. 325 Crore in FY20
- The Net NPA reduced to 2.10% as on March 31, 2021.
- Reported ROTA is negative 2.22% as on March 31, 2021.

Issue Name:	Star PCG SME Series I Oct 19
Originator:	Indostar Capital Finance Limited
Rating/Credit Opinion:	Assignee Payouts - CARE AA (SO)
Asset Class:	MBS

Issue Details			
Transaction Month	Jan-20	Transaction Structure	Par
Pool Principal (Rs Cr)	257.45	Future Receivables (Rs Cr)	494.23
No of Contracts	277	Average Maturity (Months)	145.73
Average Seasoning (Months)	16.65	Overdue Composition	100%,0%
CC as % of initial POS	15.00%	EIS	18.14%
Pool Maturity	Sep-34	Maturity (month)	176

Pool Performance	Jun-2022	Mar-2022
Payout Month	29	26
Pool Amortisation (%)	51.2	47.4
90+dpd as % of Initial POS	0.2	1.0
180+dpd as % of Initial POS	0.2	0.2
90+Overdue as % of Balance POS	0.4	1.7
180+Overdue as % of Balance POS	0.4	0.4
Overdue as a % of Initial POS	0.4	0.4
CC as a % of Balance POS	30.7	28.5
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.1	98.3
MCE (3 month average) (%)	108.2	100.5
Breakeven Collection Efficiency	67.5	73.2
Breakeven Collection Efficiency (FL)	NA	NA
Overall enhancement coverage (90+DPD)	14.3	15.6
Overall enhancement coverage (180+DPD)	>30	>30
Cum Total Prepayment rate (%)	42.3	39.1



Kanakadurga Finance Limited

For the year ended as on 31st March	2020 (12m, A)	2021 (12m, A)
Total Operating Income	125	112
PAT	4	11
Interest Coverage (times)	1.09	1.29
Total Assets	560	479
Net NPA/Stage III (%)	3.89	2.31
ROTA (%)	0.71	2.16

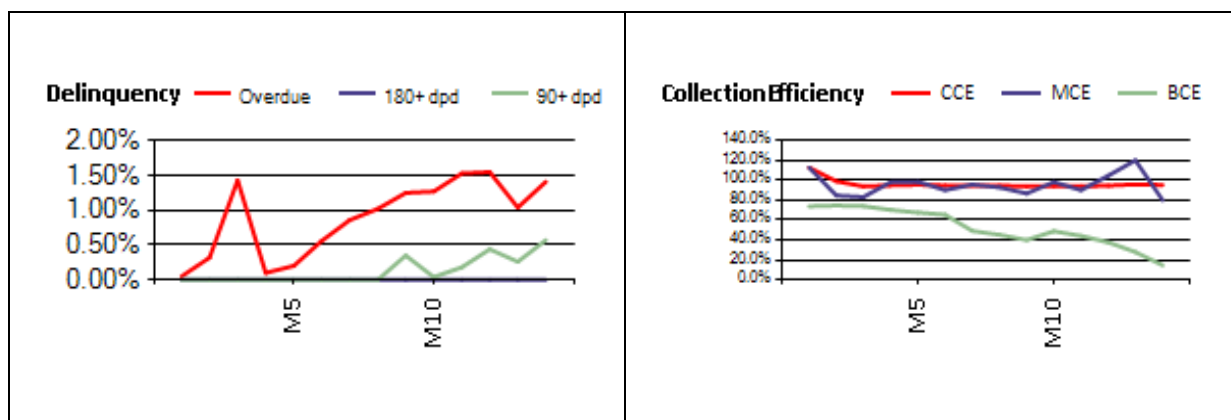
A=Audited, P=Provisional

- Total income stood at Rs. 112 Crore in FY21 as compare to 125 crore as in FY20.
- The Net NPA ratio as on March 31, 2021 is 2.31%.
- Reported ROTA for KFL is 2.16% as on March 31, 2021.

Issue Name:	Northern Arc 2021 CV Nakamura
Originator:	Kanakadurga Finance Limited
Rating/Credit Opinion:	Series A1 PTC - CARE A (SO), Series A2 PTC - CARE BBB+ (SO)
Asset Class:	Four-Wheeler Loans

Issue Details			
Transaction Month	Mar-21	Transaction Structure	Par
Pool Principal (Rs Cr)	9.46	Future Receivables (Rs Cr)	11.77
Series A1 Principal (Rs Cr)	8.23	No of Contracts	499
Average Maturity (Months)	22.45	Average Seasoning (Months)	17.42
Overdue Composition	100%,0%	CC as % of initial POS	5.00%
Series A2 Principal (subordinated to A1) (Rs Cr)	0.28	EIS	15.65%
OC	10.00%	Pool Maturity	Jun-25
Maturity (month)	51		

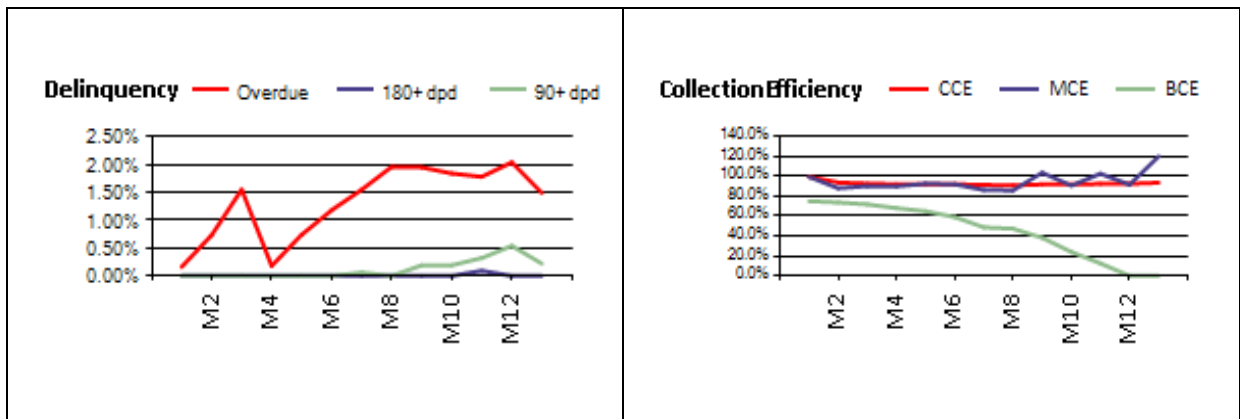
Pool Performance	Jun-2022	Mar-2022
Payout Month	15	12
Pool Amortisation (%)	76.5	68.5
Series A1 PTC Amortisation (%)	90.0	80.5
Series A2 PTC Amortisation (%)	0.0	0.0
90+dpd as % of Initial POS	0.6	0.4
180+dpd as % of Initial POS	0.0	0.0
90+Overdue as % of Balance POS	1.3	1.0
180+Overdue as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	1.4	1.6
CC as a % of Balance POS	21.3	15.9
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	95.5	94.8
MCE (3 month average) (%)	101.8	97.9
Breakeven Collection Efficiency	14.6	37.8
Overall enhancement coverage (90+DPD)	>30	>30
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	19.8	17.6



Issue Name:	Northern Arc 2021 2W Carlsen
Originator:	Kanakadurga Finance Limited
Rating/Credit Opinion:	Withdrawn
Asset Class:	Two-Wheeler Loans

Issue Details			
Transaction Month	Mar-21	Transaction Structure	Par
Pool Principal (Rs Cr)	14.35	Future Receivables (Rs Cr)	16.82
Series A1 Principal (Rs Cr)	12.49	No of Contracts	3926
Average Maturity (Months)	14.47	Average Seasoning (Months)	7.74
Overdue Composition	100%,0%	CC as % of initial POS	5%
Series A2 Principal (subordinated to A1) (Rs Cr)	0.43	EIS	11.94%
OC	10.00%	Pool Maturity	Feb-23
Maturity (month)	23		

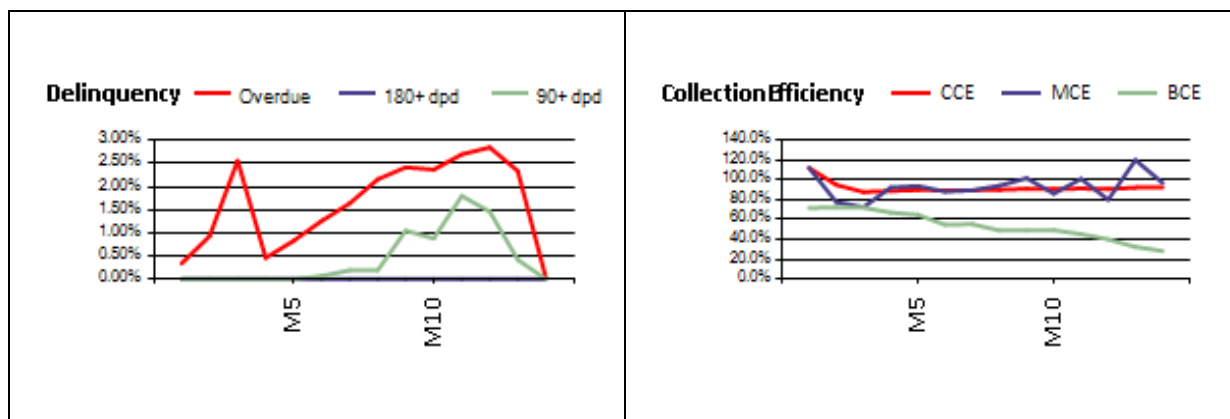
Pool Performance	Apr-2022	Mar-2022
Payout Month	13	12
Pool Amortisation (%)	87.7	84.0
Series A1 PTC Amortisation (%)	100.0	98.6
Series A2 PTC Amortisation (%)	0.0	0.0
90+dpd as % of Initial POS	0.2	0.5
180+dpd as % of Initial POS	0.0	0.0
90+Overdue as % of Balance POS	0.7	1.7
180+Overdue as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	1.5	2.0
CC as a % of Balance POS	40.6	31.3
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	93.7	92.6
MCE (3 month average) (%)	105.0	95.1
Breakeven Collection Efficiency	0.0	0.0
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	9.9	9.8



Issue Name:	CredAvenue Everly 03 2021
Originator:	Kanakadurga Finance Limited
Rating/Credit Opinion:	Series A1 PTC - CARE A (SO)
Asset Class:	Four-Wheeler Loans

Issue Details			
Transaction Month	Mar-21	Transaction Structure	Par
Pool Principal (Rs Cr)	15.76	PTC Series A Principal (Rs Cr)	14.19
Future Receivables (Rs Cr)	19.82	No of Contracts	798
Average Maturity (Months)	23.78	Average Seasoning (Months)	17.14
Overdue Composition	100%,0%	CC as % of initial POS	6.00%
EIS	15.21%	Pool Maturity	Jun-25
Maturity (month)	52		

Pool Performance	June-2022	Mar-2022
Payout Month	15	12
Pool Amortisation (%)	76.67	66.5
Series A PTC Amortisation (%)	74.45	74.4
90+dpd as % of Initial POS	2.2	1.5
180+dpd as % of Initial POS	0.0	0.0
90+Overdue as % of Balance POS	0.0	3.0
180+Overdue as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	2.85	2.8
CC as a % of Balance POS	25.7	17.9
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	93.5	90.9
MCE (3 month average) (%)	108.85	89.2
Breakeven Collection Efficiency	19.41	40.3
Overall enhancement coverage (90+DPD)	13.61	19.6
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	23.97	21.0



Issue Name:	Indigo 015 CV
Originator:	Kanakadurga Finance Limited
Rating/Credit Opinion:	Series A PTC - CARE A (SO)
Asset Class:	CV and Tractor loans

Issue Details			
Transaction Month	Mar-22	Transaction Structure	Par
Pool Principal (Rs Cr)	10.04	Series A Principal(Rs Cr)	8.73
Future Receivables (Rs Cr)	12.62	No of Contracts	497
Average Maturity (Months)	22.99	Average Seasoning (Months)	8.52
Overdue Composition		CC as % of initial POS	6.00%
EIS	17.58%	OC	
Pool Maturity	Aug-26	Maturity (month)	53

Pool Performance	Jun-2022	Mar-22
Payout Month	3	-
Pool Amortisation (%)	16.6	-
Series A PTC Amortisation (%)	0.0	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
90+Overdue as % of Balance POS	0.0	-
180+Overdue as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.6	-
CC as a % of Balance POS	7.2	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	96.7	-
MCE (3 month average) (%)	96.7	-
Breakeven Collection Efficiency	67.4	-
Overall enhancement coverage (90+DPD)	NA	-
Overall enhancement coverage (180+DPD)	NA	-
Cum Total Prepayment rate (%)	2.9	-

Issue Name:	Indigo 014 TW
Originator:	Kanakadurga Finance Limited
Rating/Credit Opinion:	Series A PTC - CARE A (SO)
Asset Class:	Two Wheeler Loans

Issue Details			
Transaction Month	Mar-22	Transaction Structure	Par
Pool Principal (Rs Cr)	20.01	Series A Principal(Rs Cr)	17.61
Future Receivables (Rs Cr)	23.50	No of Contracts	4,397
Average Maturity (Months)	8.16	Average Seasoning (Months)	8.14
Overdue Composition	100%,0%	CC as % of initial POS	6.00%
EIS	12.06	OC	10.00%
Pool Maturity	July-24	Maturity (month)	28

Pool Performance	Jun-2022	Mar-22
Payout Month	3	-
Pool Amortisation (%)	21.6	-
Series A PTC Amortisation (%)	0.0	-
90+dpd as % of Initial POS	0.1	-
180+dpd as % of Initial POS	0.0	-
90+Overdue as % of Balance POS	0.1	-
180+Overdue as % of Balance POS	0.0	-
Overdue as a % of Initial POS	1.1	-
CC as a % of Balance POS	7.6	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	95.5	-
MCE (3 month average) (%)	95.6	-
Breakeven Collection Efficiency	69.0	-
Overall enhancement coverage (90+DPD)	>30	-
Overall enhancement coverage (180+DPD)	NA	-
Cum Total Prepayment rate (%)	1.0	-

Kogta Financial India Limited

For the year ended as on 31st March	2021 (A)	2022 (A)
Total operating income (in Rs. Cr)	245.48	360.30
Profit After Tax (in Rs. Cr)	45.14	52.13
Interest Coverage (times)	1.76	1.48
Total Assets	1,850.35	2,573.29
Net NPA (%)	2.39	2.52
ROTA (%)	2.87	2.34

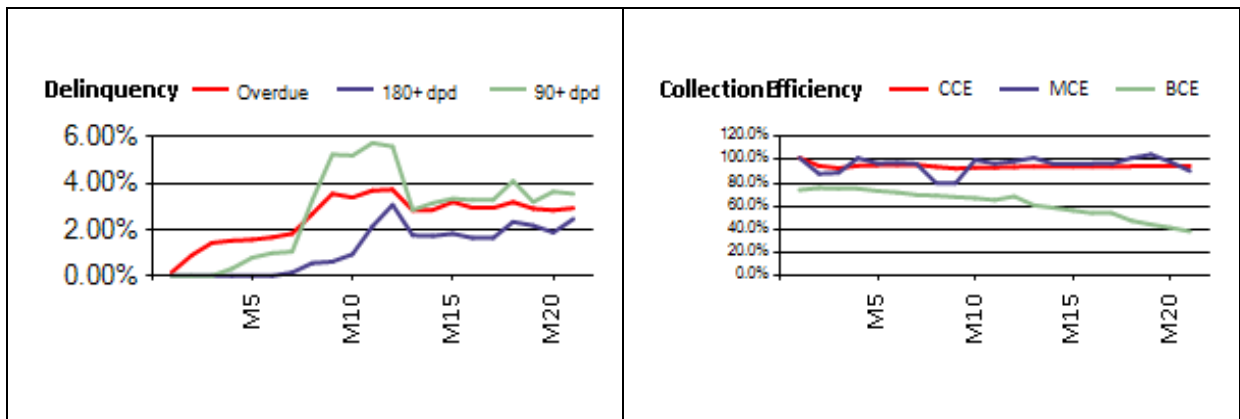
A=Audited

- Total income stood at Rs. 360.30 crore in FY22 as compared to 245.48 crore as in FY21.
- The net NPA ratio as on March 31, 2022, is 2.52%.
- Reported ROTA for KFL is 2.34% in FY22.

Issue Name:	Vibgyor CV 2020
Originator:	Kogta Financial India Limited
Rating/Credit Opinion:	Series A PTC - CARE A- (SO)
Asset Class:	Vehicle Loans

Issue Details			
Transaction Month	Sep-20	Transaction Structure	Par
Pool Principal (Rs Cr)	42.32	Series A Principal (Rs Cr)	38.09
Future Receivables (Rs Cr)	53.80	No of Contracts	1,778
Average Maturity (Months)	28.69	Average Seasoning (Months)	8.08
Overdue Composition	100%, 0%	CC as % of initial POS	5.00%
EIS	15.10%	OC	10.00%
Pool Maturity	Sep-24	Maturity (month)	48

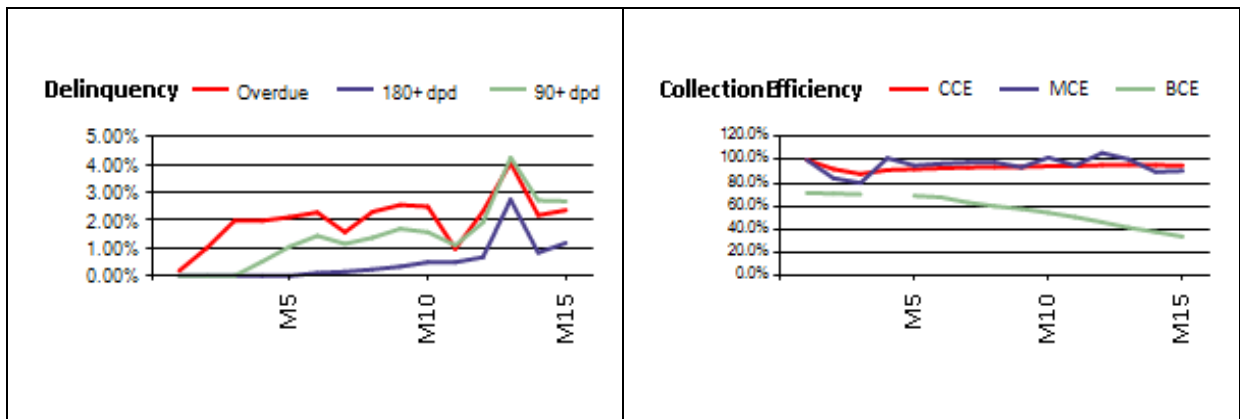
Pool Performance	Jun-2022	Mar-2022
Payout Month	21	18
Pool Amortisation (%)	75.2	68.4
Series A PTC Amortisation (%)	80.8	73.3
90+dpd as % of Initial POS	3.5	4.1
180+dpd as % of Initial POS	2.4	2.3
90+Overdue as % of Balance POS	7.3	7.6
180+Overdue as % of Balance POS	4.3	3.6
Overdue as a % of Initial POS	2.9	3.2
CC as a % of Balance POS	20.1	15.8
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	94.8	94.6
MCE (3 month average) (%)	97.8	98.4
Breakeven Collection Efficiency	38.3	47.5
Overall enhancement coverage (90+DPD)	8.4	6.9
Overall enhancement coverage (180+DPD)	14.3	14.5
Cum Total Prepayment rate (%)	16.6	14.1



Issue Name:	Northern Arc 2021 VF Canopus
Originator:	Kogta Financial India Limited
Rating/Credit Opinion:	Series A1 PTC - CARE AA (SO), Series A2 PTC - CARE A+ (SO)
Asset Class:	Vehicle Finance, SME Finance

Issue Details			
Transaction Month	Mar-21	Transaction Structure	Par
Pool Principal (Rs Cr)	37.22	Future Receivables (Rs Cr)	47.09
Series A1 Principal (Rs Cr)	32.38	No of Contracts	1670
Average Maturity (Months)	34	Average Seasoning (Months)	6.9
Overdue Composition	100%,0%	CC as % of initial POS	7.00%
Series A2 Principal (subordinated to A1) (Rs Cr)	0.82	EIS	16.50%
OC	10.80%	Pool Maturity	Sep-25
Maturity (month)	54		

Pool Performance	Jun-2022	Mar-2022
Payout Month	15	12
Pool Amortisation (%)	63.7	51.8
Series A1 PTC Amortisation (%)	74.8	61.0
Series A2 PTC Amortisation (%)	0.0	0.0
90+dpd as % of Initial POS	2.7	1.9
180+dpd as % of Initial POS	1.2	0.7
90+Overdue as % of Balance POS	5.1	2.8
180+Overdue as % of Balance POS	2.0	0.8
Overdue as a % of Initial POS	2.4	2.3
CC as a % of Balance POS	19.3	14.5
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	95.2	95.5
MCE (3 month average) (%)	93.6	101.1
Breakeven Collection Efficiency	33.9	46.3
Overall enhancement coverage (90+DPD)	13.1	19.3
Overall enhancement coverage (180+DPD)	>30	>30
Cum Total Prepayment rate (%)	14.3	10.9



Laxmi India Finleasecap Private Limited

For the year ended as on 31 st March	2020 (12m, A)	2021 (12m, A)
Total Operating Income (in Rs. Cr)	31.99	59.21
Profit After Tax (in Rs. Cr)	3.86	9.45
Interest Coverage	1.34	1.42
Total Assets	228.94	374.36
Net NPA (%)	0.86	1.10
ROTA (%)	2.22	3.13

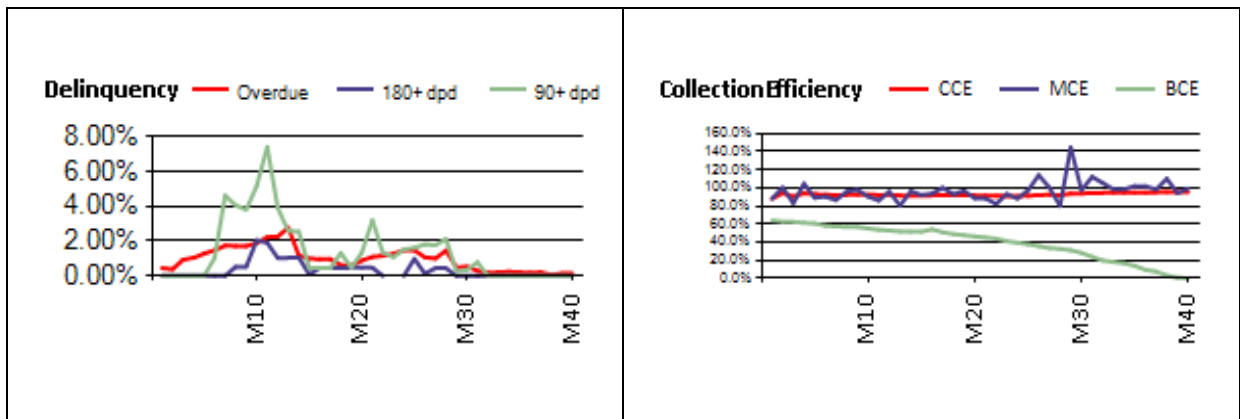
P*=Provisional, A=Audited

- During FY21, total operating income stood at 59.21 crores as against 31.99 crores as of FY20.
- The Net NPA level have increased to 1.1% as of 31st March, 2021 as against 0.86% as of 31st March 2020.
- The PAT for the company has increased from 3.86 crores as of March 31, 2020, to 9.45 crores as of March 31, 2021.

Issue Name:	Vivriti Erebor 01 2019
Originator:	Laxmi India Finleaseap Private Limited
Rating/Credit Opinion:	Series A1 PTCs - CARE A (SO)
Asset Class:	Loan Against Property

Issue Details			
Transaction Month	Feb-19	Transaction Structure	Par
Pool Principal (Rs Cr)	22.45	Series A1 Principal (Rs Cr)	19.09
Future Receivables (Rs Cr)	37.22	No of Contracts	591
Average Maturity (Months)	58.11	Average Seasoning (Months)	10.66
Overdue Composition	100%,0%	CC as % of initial POS	6.00%
Series A2 Principal (subordinated to A1) (Rs Cr)	0.22	EIS	39.58%
OC	14.00%	Pool Maturity	Jun-28
Maturity (month)	112		

Pool Performance	Jun-2022	Mar-2022
Payout Month	40	37
Pool Amortisation (%)	81.0	76.2
Series A1 PTC Amortisation (%)	95.3	89.6
Series A2 PTC Amortisation (%)	0.0	0.0
90+dpd as % of Initial POS	0.0	0.0
180+dpd as % of Initial POS	0.0	0.0
90+Overdue as % of Balance POS	0.0	0.0
180+Overdue as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.2	0.2
CC as a % of Balance POS	31.6	25.2
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	95.3	95.0
MCE (3 month average) (%)	101.1	100.6
Breakeven Collection Efficiency	0.0	7.4
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	33.9	31.9



Loantap Credit Products Private Limited

For the year ended as on 31st March	2021 (12m, A)	2022 (12m, A)
Total Income (in Rs. Cr)	49.90	66.10
Profit After Tax (in Rs. Cr)	(4.91)	0.98
Overall Gearing (times) [Debt/Tangible Networth]	1.67	2.00
Total Assets (Adjusted for intangible assets)	313.43	360.32
Gross NPA ratio (%) (180+)	3.96	3.02
ROTA (%)	(1.43)	0.91

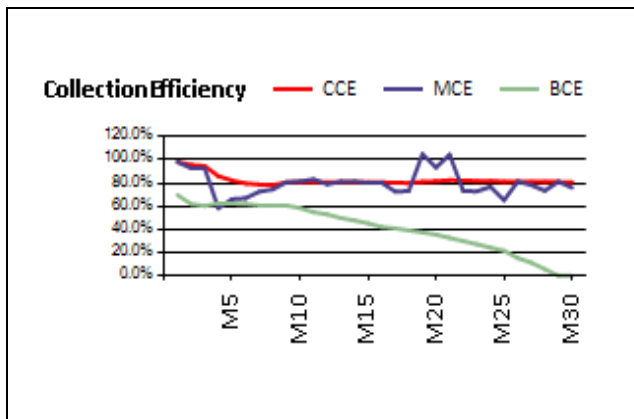
P*=Provisional, A=Audited

- Total income stood at Rs. 66.10 crore in FY22.
- The Gross NPA ratio (180+) as on March 31, 2022, was 3.02%.
- LCPPL reported ROTA of 0.91% as on March 31, 2022.

Issue Name:	Northern Arc 2019 CL Mirissa
Originator:	Loantap Credit Products Private Limited
Rating/Credit Opinion:	Series A1 PTCs - CARE A- (SO), Series A2 PTCs - CARE BBB (SO)
Asset Class:	Personal Loans

Issue Details			
Transaction Month	Dec-19	Transaction Structure	Par
Pool Principal (Rs Cr)	11.33	Series A1 Principal (Rs Cr)	10.16
Future Receivables (Rs Cr)	14.67	No of Contracts	687
Average Maturity (Months)	35.08	Average Seasoning (Months)	15.81
Overdue Composition	100%,0%	CC as % of initial POS	10.00%
Series A2 Principal (subordinated to A1) (Rs Cr)	0.23	EIS	13.38%
OC	8.30%	Pool Maturity	Sep-23
Maturity (month)	45		

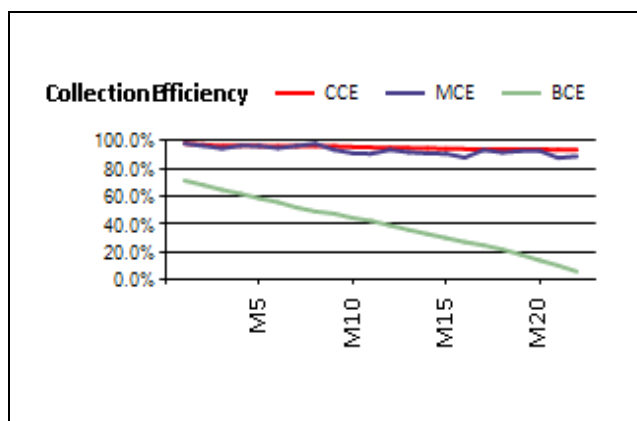
Pool Performance	Jun-2022	Mar-2022
Payout Month	30	27
Pool Amortisation (%)	85.5	79.9
Series A1 PTC Amortisation (%)	93.6	87.8
Series A2 PTC Amortisation (%)	0.0	0.0
90+dpd as % of Initial POS	5.09	NA
180+dpd as % of Initial POS	4.19	NA
90+Overdue as % of Balance POS	16.88	NA
180+Overdue as % of Balance POS	13.90	NA
Overdue as a % of Initial POS	0.31	NA
CC as a % of Balance POS	68.9	49.7
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	81.0	81.2
MCE (3 month average) (%)	76.9	74.9
Breakeven Collection Efficiency	0.0	11.3
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	32.3	30.5



Issue Name:	Northern Arc 2020 CL Savior
Originator:	Loantap Credit Products Private Limited
Rating/Credit Opinion:	Series A PTC - CARE A+ (SO)
Asset Class:	Personal Loans

Issue Details			
Transaction Month	Sep-20	Transaction Structure	Par
Pool Principal (Rs Cr)	16.08	Series A Principal(Rs Cr)	14.47
Future Receivables (Rs Cr)	20.90	No of Contracts	914
Average Maturity (Months)	35.41	Average Seasoning (Months)	13.85
Overdue Composition	100%, 0%	CC as % of initial POS	8.00%
EIS	16.23%	OC	10.00%
Pool Maturity	Jun-24	Maturity (month)	46

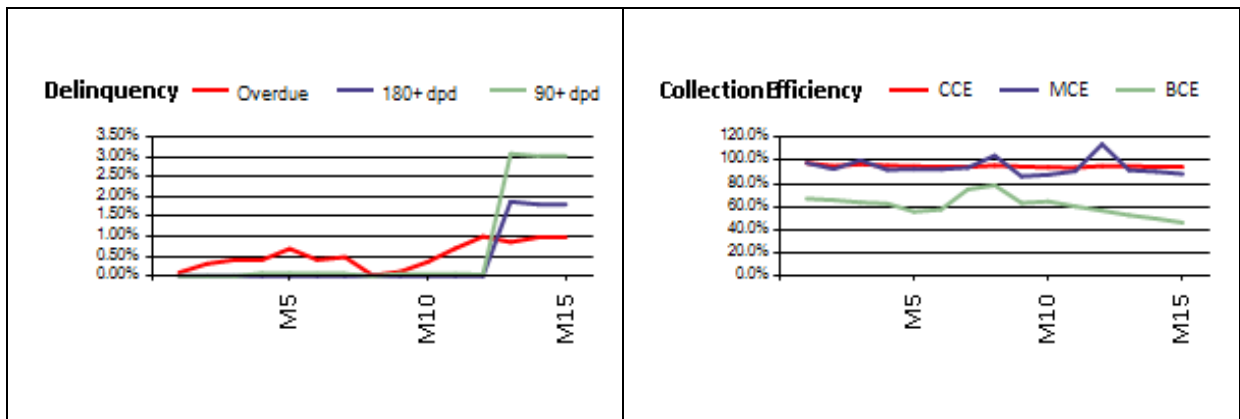
Pool Performance	Jun-2022	Mar-2022
Payout Month	22	19
Pool Amortisation (%)	74.6	67.7
Series A PTC Amortisation (%)	88.3	80.4
90+dpd as % of Initial POS	2.64	NA
180+dpd as % of Initial POS	1.45	NA
90+Overdue as % of Balance POS	6.22	NA
180+Overdue as % of Balance POS	3.10	NA
Overdue as a % of Initial POS	2.55	NA
CC as a % of Balance POS	31.4	24.8
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	93.5	93.9
MCE (3 month average) (%)	89.8	92.6
Breakeven Collection Efficiency	6.0	18.1
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	29.3	27.0



Issue Name:	Northern Arc 2021 CL Luke Skywalker
Originator:	Loantap Credit Products Private Limited
Rating/Credit Opinion:	Series A PTC - CARE A- (SO)
Asset Class:	Consumer Loans

Issue Details			
Transaction Month	Mar-21	Transaction Structure	Par
Pool Principal (Rs Cr)	7.87	PTC Series A Principal(Rs Cr)	7.08
Future Receivables (Rs Cr)	10.67	No of Contracts	601
Average Maturity (Months)	35.82	Average Seasoning (Months)	14.50
Overdue Composition	100%,0%	CC as % of initial POS	8%
EIS	22.39%	OC	10.00%
Pool Maturity	Feb-25	Maturity (month)	47

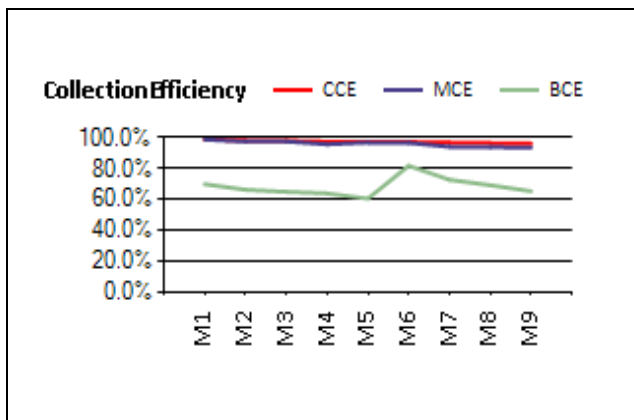
Pool Performance	Jun-2022	Mar-2022
Payout Month	15	12
Pool Amortisation (%)	55.6	46.8
Series A PTC Amortisation (%)	71.9	61.3
30+dpd as % of Initial POS	6.0	1.7
90+dpd as % of Initial POS	3.0	0.0
180+dpd as % of Initial POS	1.8	0.0
30+Overdue as % of Balance POS	11.5	2.6
90+Overdue as % of Balance POS	5.4	0.0
Overdue as a % of Initial POS	1.0	1.0
CC as a % of Balance POS	18.0	15.0
CC as a % of Balance PTC Principal	31.7	23.0
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	94.5	95.3
MCE (3 month average) (%)	90.2	97.6
Breakeven Collection Efficiency	46.3	56.7
Overall enhancement coverage (30+DPD)	4.7	16.6
Overall enhancement coverage (90+DPD)	10.0	>30
Cum Total Prepayment rate (%)	20.2	17.3



Issue Name:	Saturn Trust September 2021
Originator:	Loantap Credit Products Private Limited
Rating/Credit Opinion:	Series A PTC - CARE A- (SO)
Asset Class:	Consumer Loans

Issue Details			
Transaction Month	Sep-21	Transaction Structure	Par with acceleration
Pool Principal (Rs Cr)	13.56	Series A Principal(Rs Cr)	12.21
Future Receivables (Rs Cr)	17.23	No of Contracts	880
Average Maturity (Months)	26.85	Average Seasoning (Months)	8.45
Overdue Composition	100,0	CC as % of initial POS	8.00%
EIS	16.66%	OC	10.00%
Pool Maturity	Mar-24	Maturity (month)	30

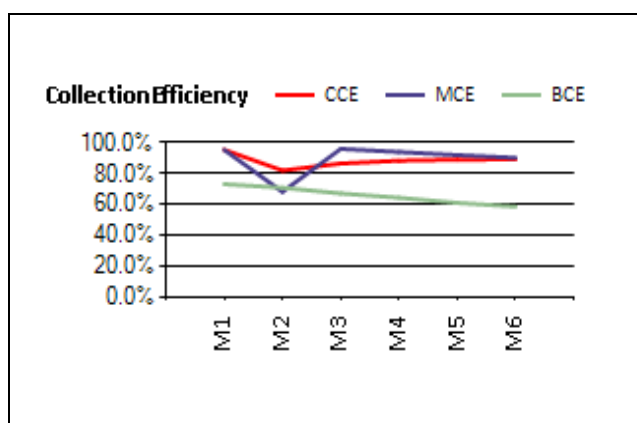
Pool Performance	Jun-2022	Mar-2022
Payout Month	9	6
Pool Amortisation (%)	40.2	26.8
Series A PTC Amortisation (%)	50.4	34.4
90+dpd as % of Initial POS	2.76	NA
180+dpd as % of Initial POS	1.56	NA
90+Overdue as % of Balance POS	5.15	NA
180+Overdue as % of Balance POS	2.90	NA
Overdue as a % of Initial POS	0.25	NA
CC as a % of Balance POS	13.6	11.1
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	96.1	97.1
MCE (3 month average) (%)	93.8	96.3
Breakeven Collection Efficiency	65.3	81.7
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	13.9	9.1



Issue Name:	Moon Trust December 2021
Originator:	Loantap Credit Products Private Limited
Rating/Credit Opinion:	Senior Tranche - CARE A- (SO)
Asset Class:	Personal Loans

Issue Details			
Transaction Month	Dec-21	Transaction Structure	Par with acceleration
Pool Principal (Rs Cr)	13.67	Series A Principal(Rs Cr)	12.30
Future Receivables (Rs Cr)	17.47	No of Contracts	930
Average Maturity (Months)	26.08	Average Seasoning (Months)	10.08
Overdue Composition	100%, 0%	CC as % of initial POS	8.00%
EIS	17.45%	OC	10.00%
Pool Maturity	Jul-24	Maturity (month)	31

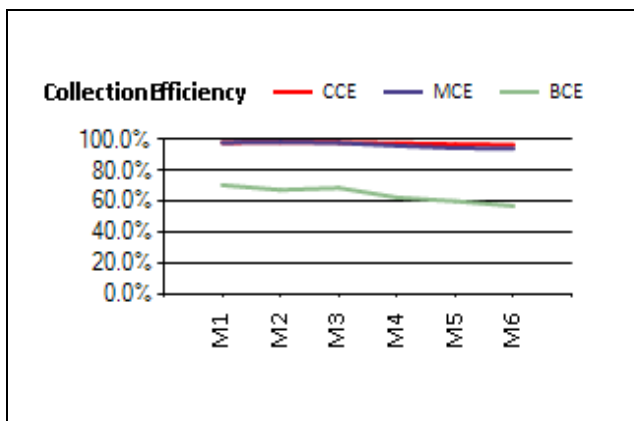
Pool Performance	Jun-2022	Mar-2022
Payout Month	6	3
Pool Amortisation (%)	28.2	14.5
Series A PTC Amortisation (%)	33.4	16.8
90+dpd as % of Initial POS	3.25	NA
180+dpd as % of Initial POS	0.52	NA
90+Overdue as % of Balance POS	4.49	NA
180+Overdue as % of Balance POS	0.72	NA
Overdue as a % of Initial POS	0.45	NA
CC as a % of Balance POS	11.2	9.4
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	89.1	86.5
MCE (3 month average) (%)	91.9	86.4
Breakeven Collection Efficiency	58.7	67.1
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	9.3	5.0



Issue Name:	Northern Arc 2021 CL Leia
Originator:	Loantap Credit Products Private Limited
Rating/Credit Opinion:	Series A1 - CARE BBB+ (SO)
Asset Class:	Personal Loans

Issue Details			
Transaction Month	Dec-21	Transaction Structure	Par
Pool Principal (Rs Cr)	8.17	Series A Principal(Rs Cr)	7.35
Future Receivables (Rs Cr)	10.94	No of Contracts	700
Average Maturity (Months)	25.68	Average Seasoning (Months)	10.24
Overdue Composition	100%, 0%	CC as % of initial POS	7.50
EIS	21.56	OC	10.00
Pool Maturity	Apr-24	Maturity (month)	28

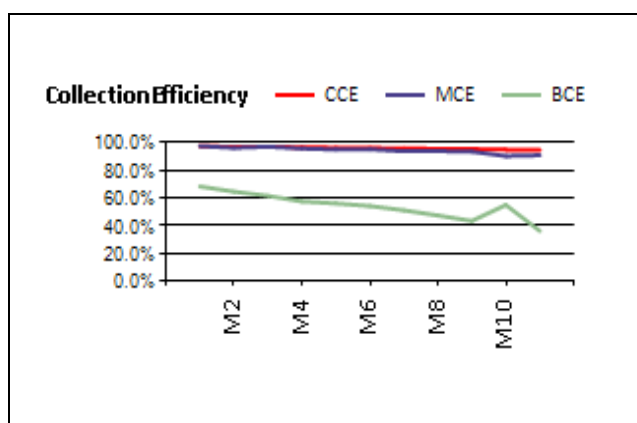
Pool Performance	Jun-2022	Mar-2022
Payout Month	6	3
Pool Amortisation (%)	30.0	14.1
Series A PTC Amortisation (%)	33.3	15.7
90+dpd as % of Initial POS	1.56	NA
180+dpd as % of Initial POS	0.51	NA
90+Overdue as % of Balance POS	2.25	NA
180+Overdue as % of Balance POS	0.73	NA
Overdue as a % of Initial POS	0.28	NA
CC as a % of Balance POS	10.7	8.7
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	96.5	98.1
MCE (3 month average) (%)	94.9	98.1
Breakeven Collection Efficiency	57.0	68.7
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	9.5	3.8



Issue Name:	Venus Trust June 2021
Originator:	Loantap Credit Products Private Limited
Rating/Credit Opinion:	Series A PTC - CARE A- (SO)
Asset Class:	Consumer Loans

Issue Details			
Transaction Month	Jun-21	Transaction Structure	Par with acceleration
Pool Principal (Rs Cr)	10.72	Series A Principal(Rs Cr)	9.65
Future Receivables (Rs Cr)	13.35	No of Contracts	712
Average Maturity (Months)	25.88	Average Seasoning (Months)	9.37
Overdue Composition	100%, 0%	CC as % of initial POS	10.00%
EIS	13.72%	OC	10.00%
Pool Maturity	Dec-23	Maturity (month)	29

Pool Performance	Jun-2022	Mar-2022
Payout Month	11	8
Pool Amortisation (%)	54.4	41.5
Series A PTC Amortisation (%)	63.8	48.9
90+dpd as % of Initial POS	4.29	NA
180+dpd as % of Initial POS	3.07	NA
90+Overdue as % of Balance POS	9.79	NA
180+Overdue as % of Balance POS	7.01	NA
Overdue as a % of Initial POS	0.35	0.3
CC as a % of Balance POS	22.0	17.1
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	94.6	95.5
MCE (3 month average) (%)	91.5	94.2
Breakeven Collection Efficiency	36.2	47.4
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	17.8	14.1



Issue Name:	Leo Trust May 2022
Originator:	Loantap Credit Products Private Limited
Rating/Credit Opinion:	Senior Tranche PTC – Provisional CARE A- (SO)
Asset Class:	Consumer Loans

Issue Details			
Transaction Month	Jun-22	Transaction Structure	Par
Pool Principal (Rs Cr)	11.83	Series A Principal(Rs Cr)	10.65
Future Receivables (Rs Cr)	16.63	No of Contracts	1,248
Average Maturity (Months)	24.86	Average Seasoning (Months)	10.46
Overdue Composition	100%, 0%	CC as % of initial POS	8.00%
EIS	31.83%	OC	10.00%
Pool Maturity	Nov-24	Maturity (month)	30

Pool Performance	Jun-2022	Mar-2022
Payout Month	1	-
Pool Amortisation (%)	5.61	-
Series A PTC Amortisation (%)	6.57	-
90+dpd as % of Initial POS	0.00	-
180+dpd as % of Initial POS	0.00	-
90+Overdue as % of Balance POS	0.00	-
180+Overdue as % of Balance POS	0.00	-
Overdue as a % of Initial POS	0.00	-
CC as a % of Balance POS	8.48	-
Unutilised CC	100.00	-
Cumulative Collection Efficiency (%)	95.66	-
MCE (3 month average) (%)	-	-
Breakeven Collection Efficiency	61.72	-
Overall enhancement coverage (90+DPD)	-	-
Overall enhancement coverage (180+DPD)	-	-
Cum Total Prepayment rate (%)	1.77	-

Mahaveer Finance India Limited

For the year ended as on 31st March	2021 (12m, A)	2022 (12m, A)
Total Operating Income	60	85
PAT	8	10
Interest Coverage (times)	1.37	1.31
Total Assets	376	479
Net NPA / Stage III (%)	3.73 ^{&}	3.46
ROTA (%)	2.58	2.45

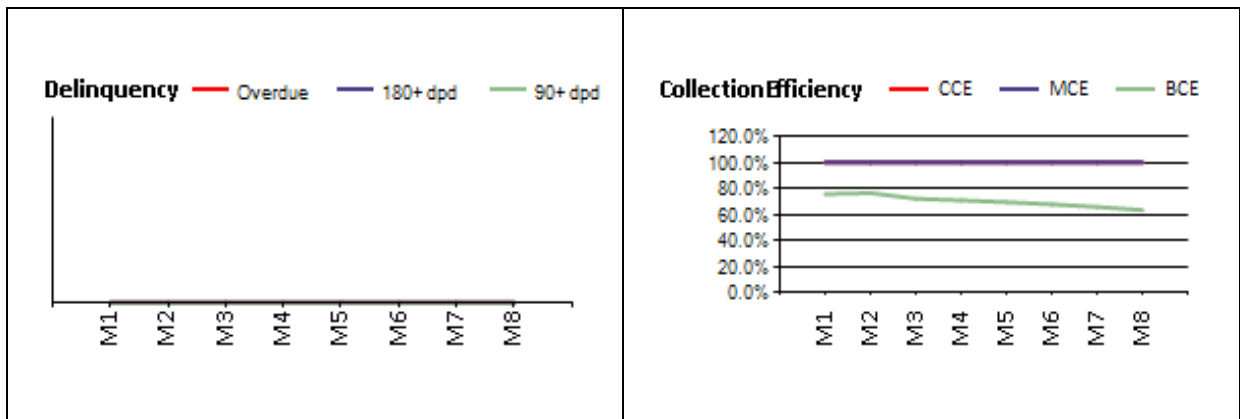
P*=Provisional, A=Audited, ^ - 120 DPD; & - 90 DPD

- Net NPA decreased from 3.73% as on March 31, 2021, to 3.46% as on March 31, 2022.
- As on March 31, 2022, ROTA stood at 2.45%.

Issue Name:	Northern Arc 2021 VF Peachy
Originator:	Mahaveer Finance India Limited
Rating/Credit Opinion:	Series A1 PTC - CARE A- (SO)
Asset Class:	Vehicle Loans

Issue Details			
Transaction Month	Nov-21	Transaction Structure	Par
Pool Principal (Rs Cr)	10.24	Series A Principal (Rs Cr)	8.96
Future Receivables (Rs Cr)	12.29	No of Contracts	497
Average Maturity (Months)	20.43	Average Seasoning (Months)	11.37
Overdue Composition	100%, 0%	CC as % of initial POS	5.00%
EIS	13.30%	OC	9.00%
Pool Maturity	Jan-25	Maturity (month)	39

Pool Performance	Jun-2022	Mar-2022
Payout Month	8	5
Pool Amortisation (%)	44.3	28.0
Series A PTC Amortisation (%)	32.0	32.0
90+dpd as % of Initial POS	0.0	0.0
180+dpd as % of Initial POS	0.0	0.0
90+Overdue as % of Balance POS	0.0	0.0
180+Overdue as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.0	0.0
CC as a % of Balance POS	9.0	7.0
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	100.0	100.0
MCE (3 month average) (%)	100.0	100.0
Breakeven Collection Efficiency	63.3	69.5
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	0.0	0.0



Mahindra and Mahindra Financial Services Limited

For the year ended as on 31 st March	2020 (12m, UA)	2021 (12m, UA)
Total Income	44,865.52	44,574.44
PBILDT	6,350.56	6,956.57
PAT	739.71	922.94
Overall Gearing (times)	0.12	0.26
Interest Coverage (times)	51.00	17.33

A: Audited; UA:Unaudited

- The Total Income of Mahindra and Mahindra Financial Services Limited reduced from Rs. 44,865.52 crores in FY20 to Rs. 44,574.44 crores in FY21.
- The company reported PAT of Rs. 6,956.57 crores in FY21, compared to Rs. 6,350.56 crores in FY20.

Issue Name:	MM Trust Mar 22 I
Originator:	Mahindra and Mahindra Financial Services Limited
Rating/Credit Opinion:	Series A PTC - CARE AAA (SO)
Asset Class:	Vehicle and tractor loans

Issue Details			
Transaction Month	Mar-22	Transaction Structure	Par
Pool Principal (Rs Cr)	1123.04	Series A Principal(Rs Cr)	1123.04
Future Receivables (Rs Cr)	1396.28	No of Contracts	23,799
Average Maturity (Months)	35.19	Average Seasoning (Months)	14.27
Overdue Composition	100%,0%	CC as % of initial POS	10.75%
EIS	15.73%	OC	
Pool Maturity	Feb-27	Maturity (month)	59

Pool Performance	Jun-2022	Mar-22
Payout Month	3	-
Pool Amortisation (%)	7.8	-
Series A PTC Amortisation (%)	7.8	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
90+Overdue as % of Balance POS	0.0	-
180+Overdue as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.2	-
CC as a % of Balance POS	11.7	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	98.3	-
MCE (3 month average) (%)	98.3	-
Breakeven Collection Efficiency	95.9	-
Overall enhancement coverage (90+DPD)	NA	-
Overall enhancement coverage (180+DPD)	NA	-
Cum Total Prepayment rate (%)	0.5	-

Midland Microfin Limited

For the year ended as on 31 st March	2020 (12m, A)	2021 (12m, A)
Total operating income	184.35	192.34
PAT	18.73	14.63
Total Assets	985.03	1,115.11
Net NPA (%)	0.05	0.35
ROTA (%)	2.12	1.39

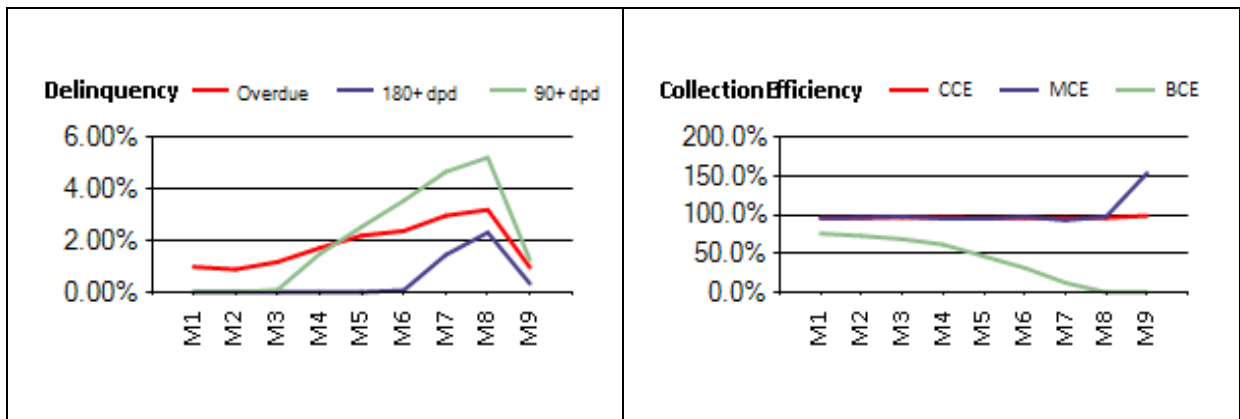
A: Audited

- The Total Income of MML increased from ~Rs. 184 crores in FY20 to ~Rs. 192 crores in FY21.
- The Net NPA level has stabilized.
- The company reported PAT of ~Rs. 15 crores in FY21, compared to ~Rs. 19 crores in FY20.

Issue Name:	Dags Trust S1 July 2021
Originator:	Midland Microfin Limited
Rating/Credit Opinion:	Series A PTC - Withdrawn
Asset Class:	Microfinance Loans

Issue Details			
Transaction Month	Jul-21	Transaction Structure	Par
Pool Principal (Rs Cr)	30.16	PTC Series A Principal (Rs Cr)	26.69
Future Receivables (Rs Cr)	33.24	No of Contracts	17,594
Average Maturity (Months)	10.37	Average Seasoning (Months)	8.43
Overdue Composition	100%, 0%	CC as % of initial POS	6.00%
EIS	6.55%	OC	11.50%
Pool Maturity	Apr-23	Maturity (month)	21

Pool Performance	Apr-2022	Mar-2022
Payout Month	9	8
Pool Amortisation (%)	88.5	85.2
Series A PTC Amortisation (%)	100.0	96.2
30+dpd as % of Initial POS	2.0	6.8
90+dpd as % of Initial POS	1.3	5.2
180+dpd as % of Initial POS	0.3	2.3
30+Overdue as % of Balance POS	10.0	25.1
90+Overdue as % of Balance POS	6.1	18.6
Overdue as a % of Initial POS	1.0	3.2
CC as a % of Balance POS	52.2	40.4
CC as a % of Balance PTC Principal	NA	179.0
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.1	96.3
MCE (3 month average) (%)	115.0	96.3
Breakeven Collection Efficiency	0.0	0.0
Overall enhancement coverage (30+DPD)	NA	NA
Overall enhancement coverage (90+DPD)	NA	NA
Cum Total Prepayment rate (%)	16.1	15.2



Muthoot Microfin Limited

For the year ended as on 31 st March	2020 (12m, A)	2021 (12m, A)
Total Income	867	696
PAT	18	7
Overall Gearing	3.35	3.59
Total Assets	4,092	4,185
Gross NPA (%)	7.55	7.38
ROTA	0.47	0.17

A: Audited

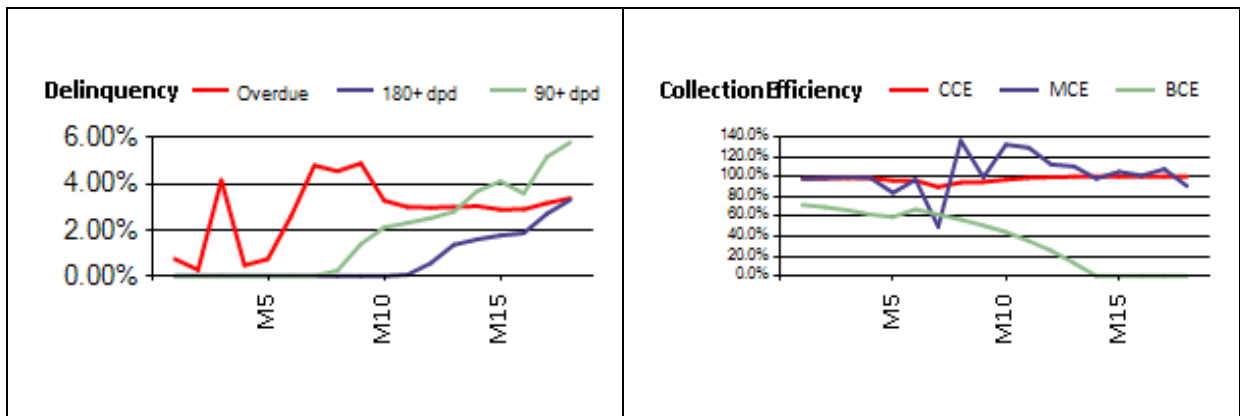
- The Total Income of Muthoot Microfin Limited reduced from Rs. 867 crores in FY20 to Rs. 696 crores in FY21.
- The Gross NPA level reduced marginally to 7.38% as of 31st March, 2021 as against 7.55% as of 31st March 2020.

The company reported PAT of Rs. 7 crores in FY21, compared to Rs. 18 crores in FY20.

Issue Name:	CredAvenue Eaton 12 2020
Originator:	Muthoot Microfin Limited
Rating/Credit Opinion:	Series A1 - CARE A+ (SO), Series A2 - CARE A (SO)
Asset Class:	Microfinance

Issue Details			
Transaction Month	Dec-20	Transaction Structure	Par
Pool Principal (Rs Cr)	55.72	Future Receivables (Rs Cr)	64.47
Series A1 Principal (Rs Cr)	49.98	No of Contracts	20501
Average Maturity (Weeks)	71.05	Average Seasoning (Months)	8.1
Overdue Composition	100%,0%	CC as % of initial POS	10.00%
Series A2 Principal (subordinated to A1) (Rs Cr)	1.11	EIS	10.38%
OC	8.30%	Pool Maturity	Dec-22
Maturity (month)	24		

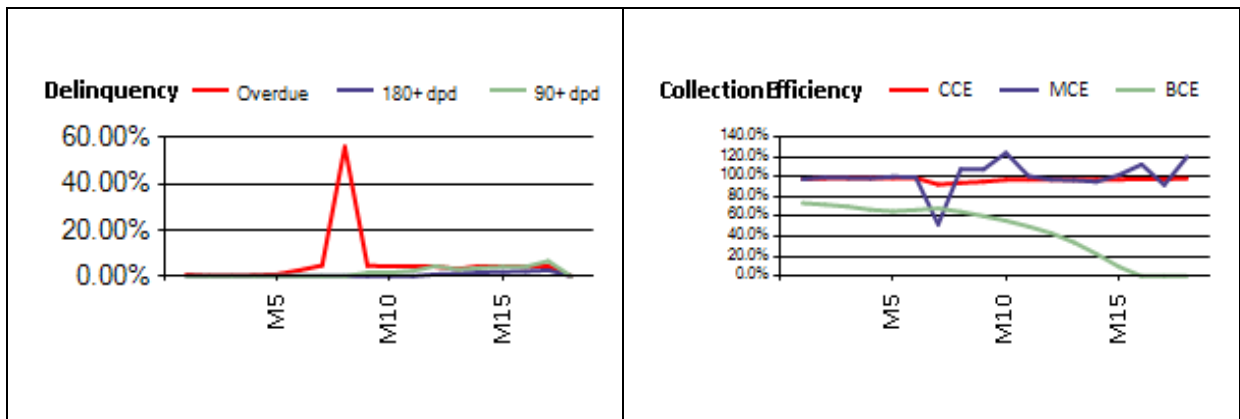
Pool Performance	Jun-2022	Mar-2022
Payout Month	18	15
Pool Amortisation (%)	92.6	85.1
Series A1 PTC Amortisation (%)	100.0	95.3
Series A2 PTC Amortisation (%)	66.3	0.0
30+dpd as % of Initial POS	9.3	9.5
90+dpd as % of Initial POS	5.8	4.1
180+dpd as % of Initial POS	3.3	1.8
30+Overdue as % of Balance POS	82.9	46.4
90+Overdue as % of Balance POS	48.2	18.0
Overdue as a % of Initial POS	3.4	2.9
CC as a % of Balance POS	134.9	67.0
CC as a % of Balance Series A1 PTC Principal	NA	238.4
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	100.0	100.0
MCE (3 month average) (%)	100.2	104.9
Breakeven Collection Efficiency	0.0	0.0
Overall enhancement coverage (30+DPD)	NA	NA
Overall enhancement coverage (90+DPD)	NA	NA
Cum Total Prepayment rate (%)	19.6	18.5



Issue Name:	CredAvenue Bella 12 2020
Originator:	Muthoot Microfin Limited
Rating/Credit Opinion:	Series A1 PTC - CARE A (SO)
Asset Class:	Microfinance

Issue Details			
Transaction Month	Dec-20	Transaction Structure	Par
Pool Principal (Rs Cr)	109.78	PTC Series A Principal (Rs Cr)	98.80
Future Receivables (Rs Cr)	128.78	No of Contracts	32,330
Average Maturity (Months)	17.97	Average Seasoning (Months)	6.70
Overdue Composition	100%,0%	CC as % of initial POS	8.00%
EIS	11.38%	OC	10.00%
Pool Maturity	Jun-22	Maturity (month)	24

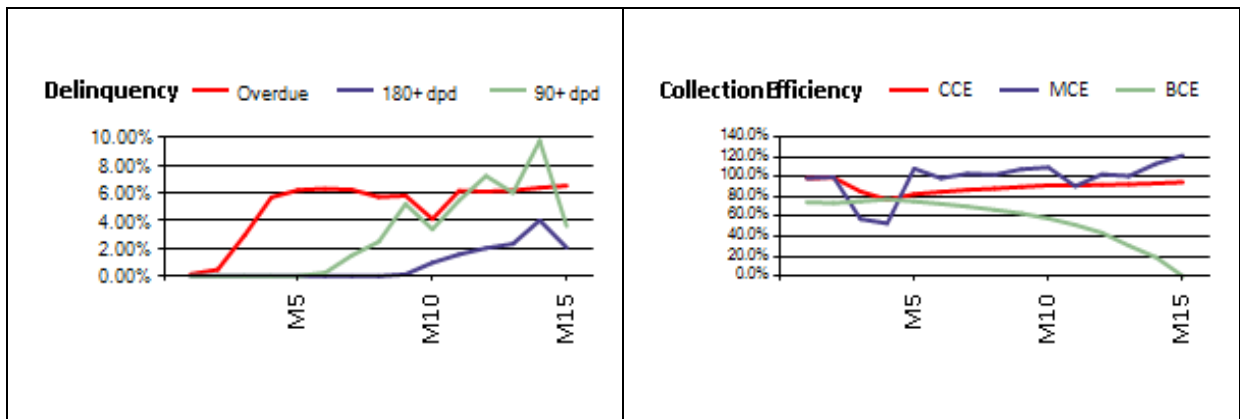
Pool Performance	Jun-2022	Mar-2022
Payout Month	18	15
Pool Amortisation (%)	90.6	80.4
Series A PTC Amortisation (%)	96.3	89.1
30+dpd as % of Initial POS	0.0	15.2
90+dpd as % of Initial POS	0.0	4.1
180+dpd as % of Initial POS	0.0	1.9
30+Overdue as % of Balance POS	0.0	60.3
90+Overdue as % of Balance POS	0.0	13.6
Overdue as a % of Initial POS	4.5	4.3
CC as a % of Balance POS	84.8	40.8
CC as a % of Balance PTC Principal	1102.6	81.6
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	98.6	97.6
MCE (3 month average) (%)	108.4	98.2
Breakeven Collection Efficiency	0.0	9.4
Overall enhancement coverage (30+DPD)	NA	1.5
Overall enhancement coverage (90+DPD)	NA	6.7
Cum Total Prepayment rate (%)	16.2	14.9



Issue Name:	Northern Arc 2021 MFI Vikramaditya
Originator:	Muthoot Microfin Limited
Rating/Credit Opinion:	Series A1 PTC - CARE A (SO)
Asset Class:	Microfinance

Issue Details			
Transaction Month	Mar-21	Transaction Structure	Par
Pool Principal (Rs Cr)	255.83	PTC Series A Principal (Rs Cr)	230.24
Future Receivables (Rs Cr)	296.94	No of Contracts	89,514
Average Maturity (Months)	16.14	Average Seasoning (Months)	10.24
Overdue Composition	100%, 0%	CC as % of initial POS	7.25%
EIS	10.58%	OC	10.0%
Pool Maturity	Jan-23	Maturity (month)	22

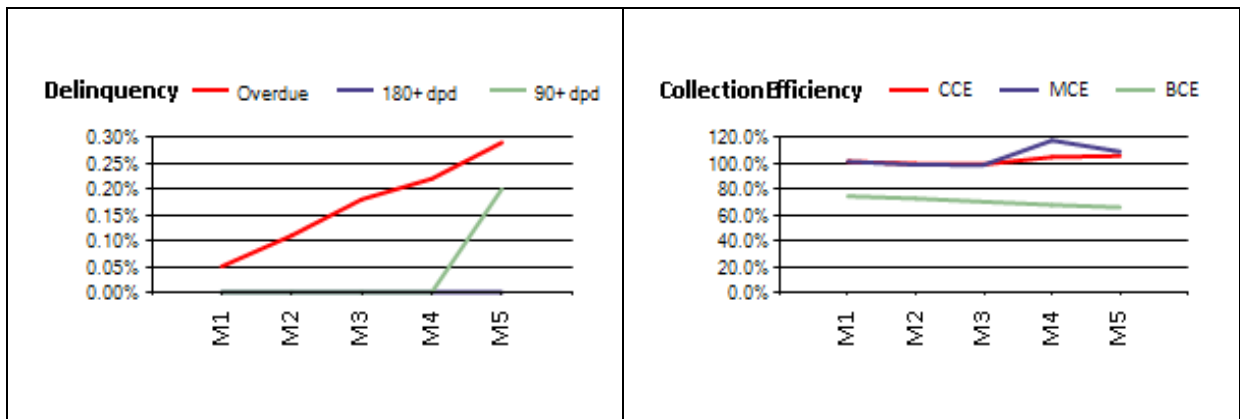
Pool Performance	Jun-2022	Mar-2022
Payout Month	15	12
Pool Amortisation (%)	82.5	70.1
Series A PTC Amortisation (%)	83.2	76.7
30+dpd as % of Initial POS	5.7	21.8
90+dpd as % of Initial POS	3.6	7.2
180+dpd as % of Initial POS	2.1	2.0
30+Overdue as % of Balance POS	0.0	56.5
90+Overdue as % of Balance POS	0.0	16.7
Overdue as a % of Initial POS	6.5	6.1
CC as a % of Balance POS	41.5	24.3
CC as a % of Balance PTC Principal	37.5	34.6
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	94.8	92.2
MCE (3 month average) (%)	112.1	101.1
Breakeven Collection Efficiency	0.0	43.7
Overall enhancement coverage (30+DPD)	NA	1.0
Overall enhancement coverage (90+DPD)	NA	3.4
Cum Total Prepayment rate (%)	13.2	10.8



Issue Name:	Vision 12 2021
Originator:	Muthoot Microfin Limited
Rating/Credit Opinion:	Series A1 PTC - CARE A (SO)
Asset Class:	Microfinance

Issue Details			
Transaction Month	Dec-21	Transaction Structure	Par
Pool Principal (Rs Cr)	43.47	PTC Series A Principal (Rs Cr)	39.99
Future Receivables (Rs Cr)	51.37	No of Contracts	10396
Average Maturity (Months)	19.16	Average Seasoning (Months)	4.33
Overdue Composition	100%, 0%	CC as % of initial POS	12.00%
EIS	11.47%	OC	8.00%
Pool Maturity	Sep-23	Maturity (month)	21

Pool Performance	May-2022	Mar-2022
Payout Month	5	3
Pool Amortisation (%)	23.7	12.4
Series A PTC Amortisation (%)	15.8	15.8
30+dpd as % of Initial POS	1.2	0.6
90+dpd as % of Initial POS	0.2	0.0
180+dpd as % of Initial POS	0.0	0.0
30+Overdue as % of Balance POS	1.3	0.6
90+Overdue as % of Balance POS	0.2	0.0
Overdue as a % of Initial POS	0.3	0.2
CC as a % of Balance POS	15.7	13.7
CC as a % of Balance PTC Principal	18.2	15.5
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	100.0	99.2
MCE (3 month average) (%)	108.5	99.6
Breakeven Collection Efficiency	65.9	70.2
Overall enhancement coverage (30+DPD)	26.2	>30
Overall enhancement coverage (90+DPD)	>30	NA
Cum Total Prepayment rate (%)	3.1	1.4



Namra Finance Limited

For the year ended as on 31st March	2021 (12m, A)	2022 (12m, P)
Total Income (in Rs. Cr)	135.75	173.04
Profit After Tax (in Rs. Cr)	4.91	18.45
Net NPA (%)	0.60	0.59
Total Assets	707.10	995.26
ROTA (%)	0.70	2.17

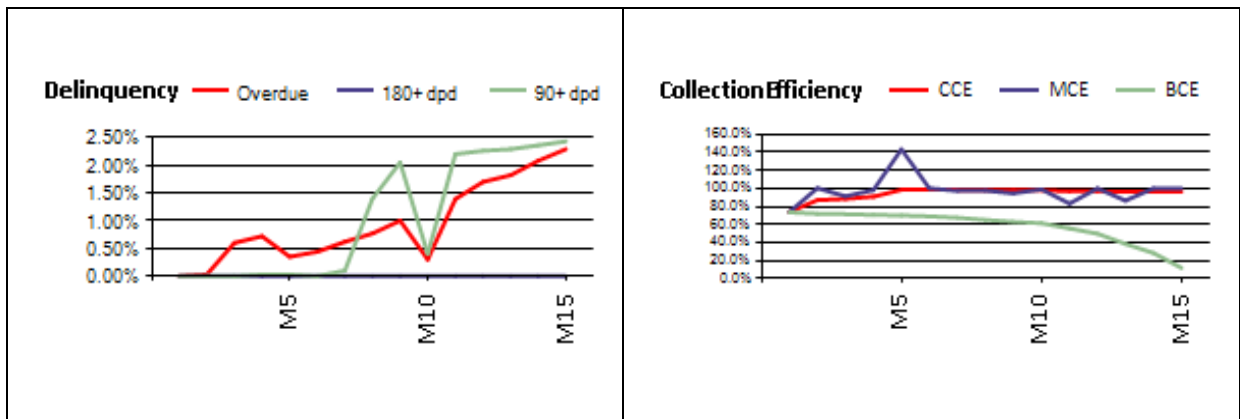
P*=Provisional, A=Audited

- During FY21, NFL registered de-growth because of COVID-19 pandemic.
- PAT increased to Rs. 18.45 Cr as on March 31, 2022.
- ROTA has reduced to ~2.17%.

Issue Name:	CredAvenue Syl 03 2021
Originator:	Namra Finance Limited
Rating/Credit Opinion:	Series A1 PTC - CARE A (SO), Series A2 PTC - CARE A- (SO)
Asset Class:	Microfinance loan

Issue Details			
Transaction Month	Mar-21	Transaction Structure	Par
Pool Principal (Rs Cr)	28.50	PTC Series A Principal (Rs Cr)	24.10
Future Receivables (Rs Cr)	34.79	No of Contracts	8683
Average Maturity (Months)	20.17	Average Seasoning (Months)	4.30
Overdue Composition	100%,0%	CC as % of initial POS	5.00%
EIS	15.61%	OC	12.50%
Pool Maturity	Dec-22	Maturity (month)	20

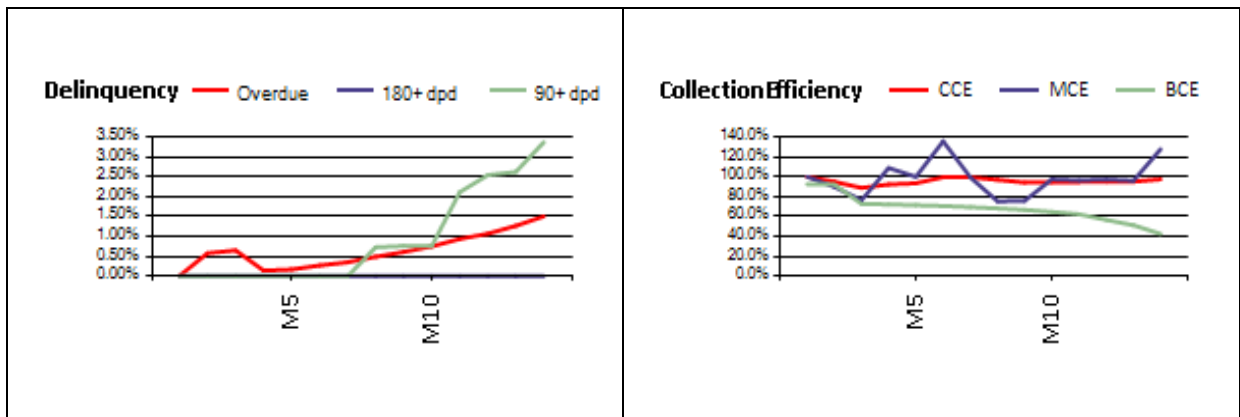
Pool Performance	Jun-2022	Mar-2022
Payout Month	15	12
Pool Amortisation (%)	78.2	61.4
Series A1 PTC Amortisation (%)	88.9	68.3
30+dpd as % of Initial POS	3.9	3.7
90+dpd as % of Initial POS	2.4	2.3
180+dpd as % of Initial POS	0.0	0.0
30+Overdue as % of Balance POS	10.3	6.4
90+Overdue as % of Balance POS	6.2	3.7
Overdue as a % of Initial POS	2.3	1.7
CC as a % of Balance POS	23.0	13.0
CC as a % of Balance PTC Principal	49.4	17.9
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	96.5	96.9
MCE (3 month average) (%)	95.5	94.0
Breakeven Collection Efficiency	11.8	49.7
Overall enhancement coverage (30+DPD)	8.6	7.9
Overall enhancement coverage (90+DPD)	14.2	13.7
Cum Total Prepayment rate (%)	9.8	5.2



Issue Name:	Victor March 2021
Originator:	Namra Finance Limited
Rating/Credit Opinion:	Series A PTC - CARE A- (SO)
Asset Class:	Microfinance loan

Issue Details			
Transaction Month	Mar-21	Transaction Structure	Par
Pool Principal (Rs Cr)	23.99	PTC Series A Principal (Rs Cr)	21.60
Future Receivables (Rs Cr)	29.74	No of Contracts	7077
Average Maturity (Months)	21	Average Seasoning (Months)	3.14
Overdue Composition	100%,0%	CC as % of initial POS	6.50%
EIS	12.12%	OC	10.00%
Pool Maturity	Jan-23	Maturity (month)	21

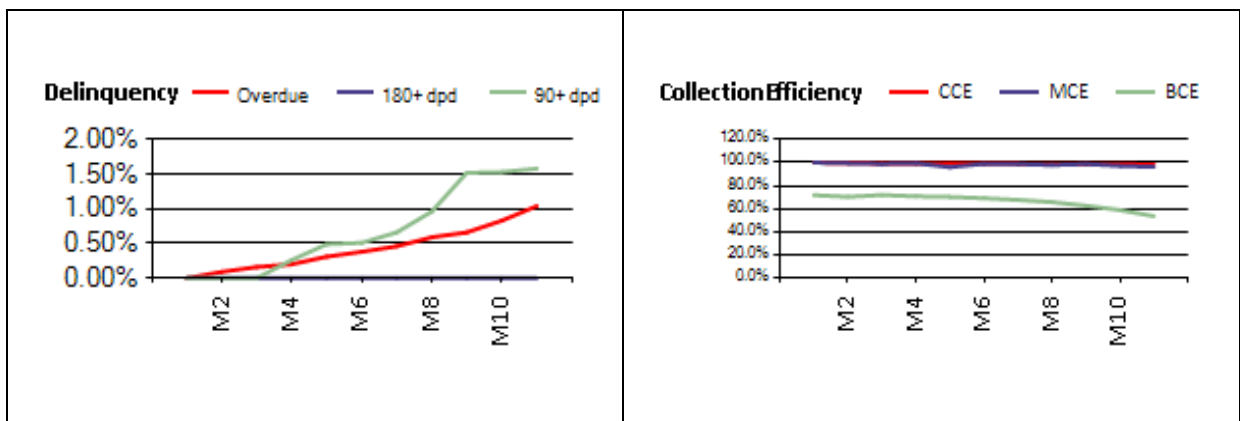
Pool Performance	Jun-2022	Mar-2022
Payout Month	14	11
Pool Amortisation (%)	67.8	49.2
Series A PTC Amortisation (%)	76.2	53.6
30+dpd as % of Initial POS	4.4	3.4
90+dpd as % of Initial POS	3.4	2.1
180+dpd as % of Initial POS	0.0	0.0
30+Overdue as % of Balance POS	9.4	5.2
90+Overdue as % of Balance POS	6.9	3.0
Overdue as a % of Initial POS	1.5	0.9
CC as a % of Balance POS	20.2	12.8
CC as a % of Balance PTC Principal	30.4	15.6
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	97.8	95.1
MCE (3 month average) (%)	107.4	90.2
Breakeven Collection Efficiency	42.6	62.5
Overall enhancement coverage (30+DPD)	6.1	7.2
Overall enhancement coverage (90+DPD)	8.3	12.6
Cum Total Prepayment rate (%)	7.7	3.1



Issue Name:	CredAvenue Donovan 05 2021
Originator:	Namra Finance Limited
Rating/Credit Opinion:	Series A1 PTC - CARE A (SO), Series A2 PTC - CARE A- (SO)
Asset Class:	Microfinance loan

Issue Details			
Transaction Month	Jun'21	Transaction Structure	Par
Pool Principal (Rs Cr)	22.44	Future Receivables (Rs Cr)	27.39
Series A1 Principal (Rs Cr)	19.52	No of Contracts	7,006
Average Maturity (Months)	19.32	Average Seasoning (Months)	4.67
CC as % of initial POS	5.00%	Series A2 Principal (subordinated to A1) (Rs Cr)	0.11
EIS	14.53%	OC	12.50%
Pool Maturity	Feb'23	Maturity (month)	20

Pool Performance	Jun-2022	Mar-2022
Payout Month	11	8
Pool Amortisation (%)	57.8	38.2
Series A1 PTC Amortisation (%)	66.5	43.9
Series A2 PTC Amortisation (%)	0.0	0.0
30+dpd as % of Initial POS	2.6	1.6
90+dpd as % of Initial POS	1.6	1.0
180+dpd as % of Initial POS	0.0	0.0
30+Overdue as % of Balance POS	4.3	2.0
90+Overdue as % of Balance POS	2.4	1.1
Overdue as a % of Initial POS	1.0	0.6
CC as a % of Balance POS	11.9	8.2
CC as a % of Balance Series A1 PTC Principal	17.3	10.3
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	98.4	98.8
MCE (3 month average) (%)	97.4	98.5
Breakeven Collection Efficiency	53.6	65.8
Overall enhancement coverage (30+DPD)	10.8	17.6
Overall enhancement coverage (90+DPD)	19.2	>30
Cum Total Prepayment rate (%)	9.5	4.1



NeoGrowth Credit Private Limited

Year ended / As on	2021 (1s2m, A)	2022 (12m, A)
Total Income (Rs. Cr.)	333	385
PAT (Rs. Cr.)	(30)	(40)
Tangible Net worth (Rs. Cr.)	4.25	3.27
Total Loan Portfolio (Rs. Cr.)	1,670	1,772
Gross NPA (%)	6.30	10.30
ROTA (%)	(1.91)	(2.24)

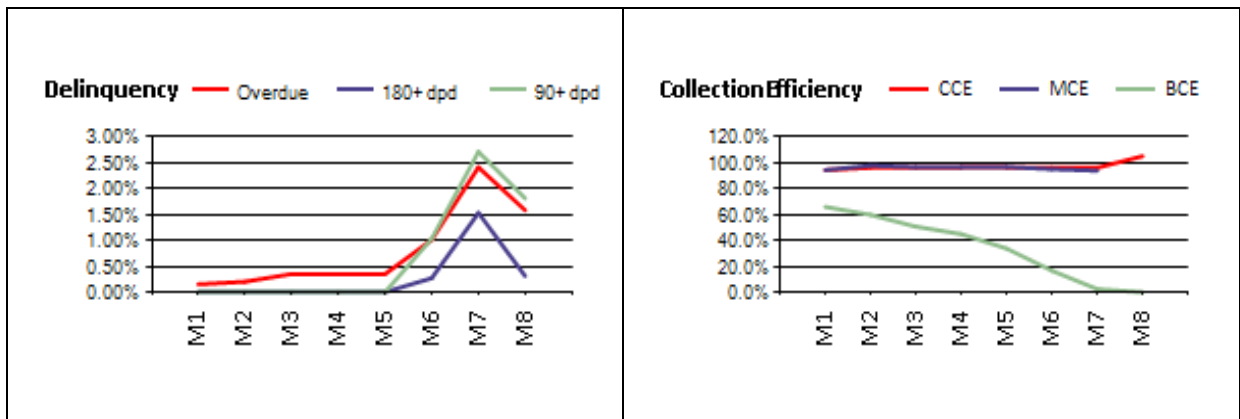
P*=Provisional, A=Audited

- Total income for the FY22 reduced to Rs. 385 crores from Rs. 333 crores in FY21.
- NeoGrowth has registered net worth of Rs 3.27 crores during FY22 as compared to Rs. 4.25 crores in FY21.
- Total Portfolio Outstanding as of 31 March 2022 was 1,772 cr.

Issue Name:	Jupiter Trust August 2021
Originator:	NeoGrowth Credit Private Limited
Rating/Credit Opinion:	Series A PTC - CARE A (SO)
Asset Class:	MSME Loans

Issue Details			
Transaction Month	Aug-21	Transaction Structure	Par
Pool Principal (Rs Cr)	27.98	Series A Principal (Rs Cr)	24.91
Future Receivables (Rs Cr)	32.45	No of Contracts	546
Average Maturity (Months)	11.47	Average Seasoning (Months)	7.36
Overdue Composition	100%, 0%	CC as % of initial POS	5.50%
EIS	12.19%	OC	11.00%
Pool Maturity	Feb-23	Maturity (month)	18

Pool Performance	Apr-2022	Mar-2022
Payout Month	8	7
Pool Amortisation (%)	91.5	85.1
Series A PTC Amortisation (%)	100.0	93.1
90+dpd as % of Initial POS	1.8	2.7
180+dpd as % of Initial POS	0.3	1.5
90+Overdue as % of Balance POS	11.8	5.2
180+Overdue as % of Balance POS	1.9	1.1
Overdue as a % of Initial POS	1.6	2.4
CC as a % of Balance POS	64.6	36.9
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	96.4	96.0
MCE (3 month average) (%)	96.1	95.1
Breakeven Collection Efficiency	0.0	2.3
Overall enhancement coverage (90+DPD)	NA	18.7
Overall enhancement coverage (180+DPD)	NA	>30
Cum Total Prepayment rate (%)	7.7	7.7



Issue Name:	Mars Trust October 2021
Originator:	NeoGrowth Credit Private Limited
Rating/Credit Opinion:	Senior Tranche PTC - CARE A (SO)
Asset Class:	MSME Loans

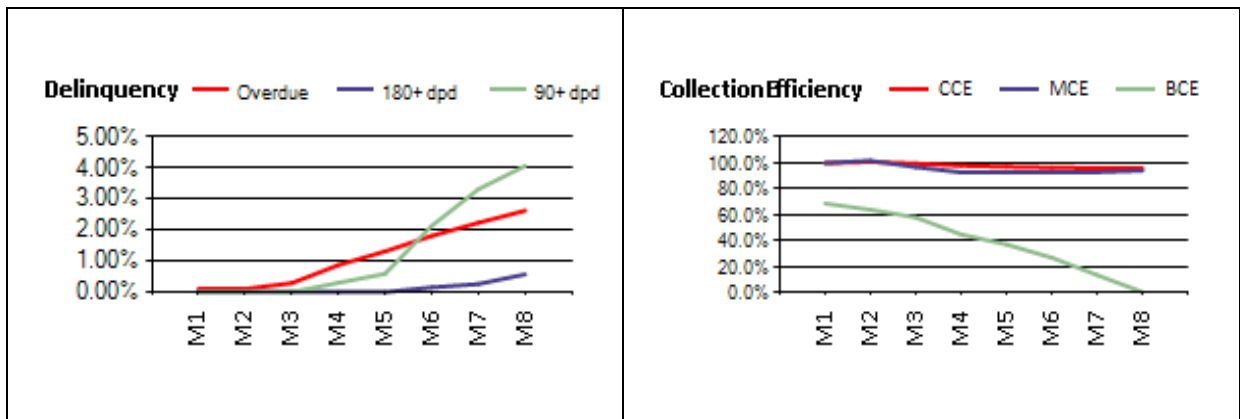
Issue Details			
Transaction Month	Oct-21	Transaction Structure	Par
Pool Principal (Rs Cr)	37.61	Series A Principal (Rs Cr)	32.90
Future Receivables (Rs Cr)	44.43	No of Contracts	382
Average Maturity (Months)	15.21	Average Seasoning (Months)	7.27
Overdue Composition	100%, 0%	CC as % of initial POS	5.00%
EIS	13.20%	OC	12.51%
Pool Maturity	Oct-23	Maturity (month)	24

Pool Performance	Jun-2022	Mar-2022
Payout Month	8	5
Pool Amortisation (%)	66.7	45.3
Series A PTC Amortisation (%)	71.2	46.8
90+dpd as % of Initial POS	1.8	0.7
180+dpd as % of Initial POS	0.6	0.0
90+Overdue as % of Balance POS	3.4	1.0
180+Overdue as % of Balance POS	1.0	0.0
Overdue as a % of Initial POS	1.0	0.5
CC as a % of Balance POS	15.0	9.2
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	97.3	98.6
MCE (3 month average) (%)	94.7	97.0
Breakeven Collection Efficiency	24.8	53.7
Overall enhancement coverage (90+DPD)	22.4	>30
Overall enhancement coverage (180+DPD)	>30	NA
Cum Total Prepayment rate (%)	16.7	10.9

Issue Name:	Uranus Trust October 2021
Originator:	NeoGrowth Credit Private Limited
Rating/Credit Opinion:	Series A PTC - CARE A (SO)
Asset Class:	MSME Loans

Issue Details			
Transaction Month	Oct-21	Transaction Structure	Par
Pool Principal (Rs Cr)	44.19	Series A Principal (Rs Cr)	39.33
Future Receivables (Rs Cr)	51.58	No of Contracts	856
Average Maturity (Months)	12.65	Average Seasoning (Months)	6.46
Overdue Composition	100%, 0%	CC as % of initial POS	5.00%
EIS	12.77%	OC	11.00%
Pool Maturity	Jul-22	Maturity (month)	21

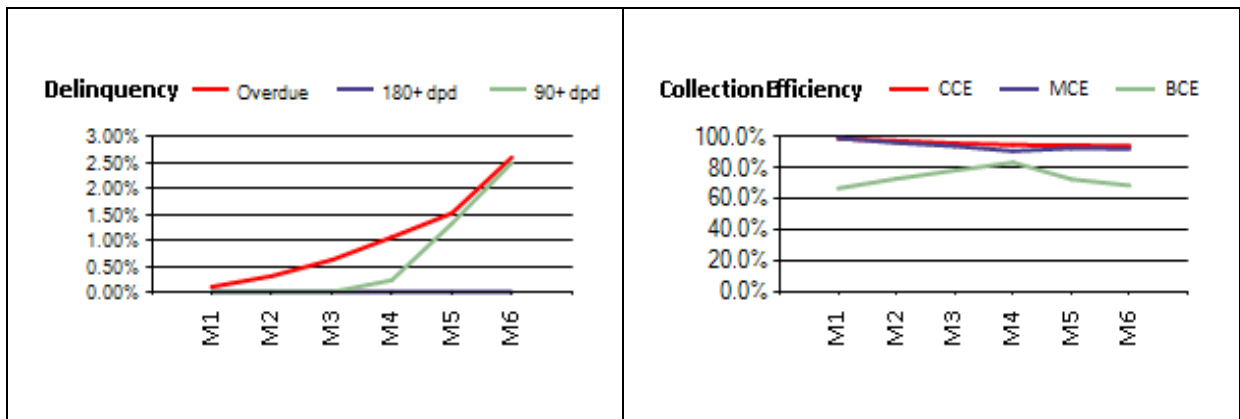
Pool Performance	Jun-2022	Mar-2022
Payout Month	8	5
Pool Amortisation (%)	81.6	57.0
Series A PTC Amortisation (%)	100.0	93.6
90+dpd as % of Initial POS	4.1	0.6
180+dpd as % of Initial POS	0.6	0.0
90+Overdue as % of Balance POS	13.3	0.9
180+Overdue as % of Balance POS	1.7	0.0
Overdue as a % of Initial POS	2.6	1.3
CC as a % of Balance POS	27.2	11.6
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	95.6	96.9
MCE (3 month average) (%)	93.0	93.9
Breakeven Collection Efficiency	0.0	36.8
Overall enhancement coverage (90+DPD)	NA	>30
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	15.9	11.6



Issue Name:	Jenkins 12 2021
Originator:	NeoGrowth Credit Private Limited
Rating/Credit Opinion:	Series A PTC - CARE A- (SO)
Asset Class:	MSME Loan Receivables

Issue Details			
Transaction Month	Dec-21	Transaction Structure	Par
Pool Principal (Rs Cr)	36.67	Series A Principal (Rs Cr)	32.27
Future Receivables (Rs Cr)	43.26	No of Contracts	767
Average Maturity (Months)	12.26	Average Seasoning (Months)	4.54
Overdue Composition	100%,0%	CC as % of initial POS	5.00%
EIS	12.64%	OC	12.00%
Pool Maturity	Aug-23	Maturity (month)	20

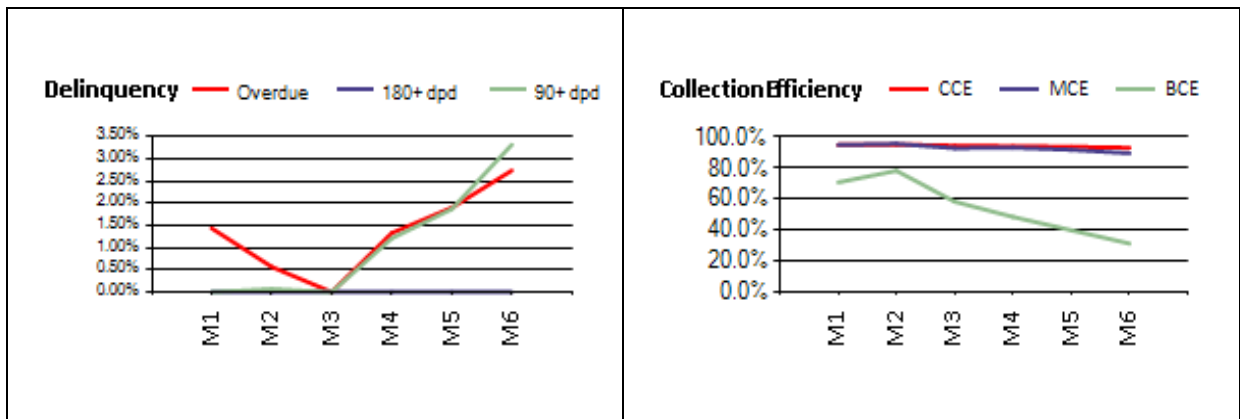
Pool Performance	Jun-2022	Mar-2022
Payout Month	6	3
Pool Amortisation (%)	52.8	24.2
Series A PTC Amortisation (%)	60.0	27.4
90+dpd as % of Initial POS	2.5	0.0
180+dpd as % of Initial POS	0.0	0.0
90+Overdue as % of Balance POS	4.1	0.0
180+Overdue as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	2.6	0.6
CC as a % of Balance POS	14.3	7.7
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	94.2	95.8
MCE (3 month average) (%)	91.8	96.4
Breakeven Collection Efficiency	68.6	78.3
Overall enhancement coverage (90+DPD)	7.6	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	3.5	3.5



Issue Name:	Pluto Trust December 2021
Originator:	NeoGrowth Credit Private Limited
Rating/Credit Opinion:	Series A PTC - CARE A (SO)
Asset Class:	MSME Loan Receivables

Issue Details			
Transaction Month	Dec-21	Transaction Structure	Par
Pool Principal (Rs Cr)	28.15	Series A Principal (Rs Cr)	25.05
Future Receivables (Rs Cr)	32.96	No of Contracts	608
Average Maturity (Months)	11.99	Average Seasoning (Months)	4.87
Overdue Composition	100%,0%	CC as % of initial POS	5.00%
EIS	13.11%	OC	11.00%
Pool Maturity	Feb-23	Maturity (month)	14

Pool Performance	Jun-2022	Mar-2022
Payout Month	6	3
Pool Amortisation (%)	67.4	35.8
Series A PTC Amortisation (%)	75.7	40.2
90+dpd as % of Initial POS	3.3	0.0
180+dpd as % of Initial POS	0.0	0.0
90+Overdue as % of Balance POS	6.5	0.0
180+Overdue as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	2.7	0.0
CC as a % of Balance POS	15.3	7.8
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	92.9	94.3
MCE (3 month average) (%)	91.3	94.3
Breakeven Collection Efficiency	31.2	58.2
Overall enhancement coverage (90+DPD)	10.6	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	16.0	8.5



Issue Name:	Roth 01 2022
Originator:	NeoGrowth Credit Private Limited
Rating/Credit Opinion:	Series A1 PTC - CARE A- (SO)
Asset Class:	MSME Loan Receivables

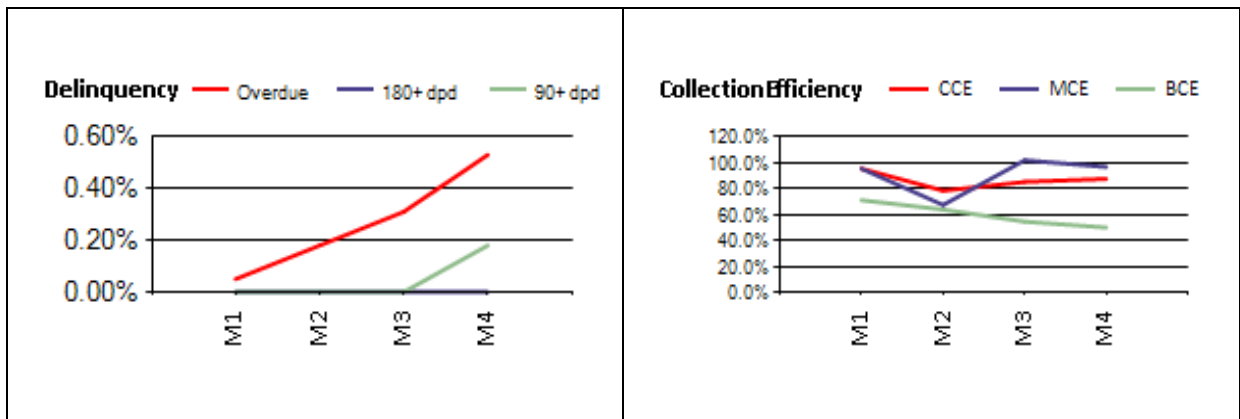
Issue Details			
Transaction Month	Feb-22	Transaction Structure	Par
Pool Principal (Rs Cr)	34.54	Series A Principal (Rs Cr)	30.39
Future Receivables (Rs Cr)	40.62	No of Contracts	528
Average Maturity (Months)	15.36	Average Seasoning (Months)	7.59
Overdue Composition	100%,0%	CC as % of initial POS	5.00%
EIS	12.43%	OC	12.00%
Pool Maturity	Oct-23	Maturity (month)	20

Pool Performance	Jun-2022	Mar-2022
Payout Month	4	1
Pool Amortisation (%)	46.2	21.9
Series A PTC Amortisation (%)	56.4	24.9
90+dpd as % of Initial POS	0.1	0.0
180+dpd as % of Initial POS	0.0	0.0
90+Overdue as % of Balance POS	0.2	0.0
180+Overdue as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.5	0.1
CC as a % of Balance POS	9.3	6.4
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.4	99.4
MCE (3 month average) (%)	100.2	NA
Breakeven Collection Efficiency	62.3	NA
Overall enhancement coverage (90+DPD)	>30	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	0.0	0.0

Issue Name:	Sun Trust February 2022
Originator:	NeoGrowth Credit Private Limited
Rating/Credit Opinion:	Series A PTC - CARE A (SO)
Asset Class:	MSME Loan Receivables

Issue Details			
Transaction Month	Feb-22	Transaction Structure	Par
Pool Principal (Rs Cr)	27.40	Series A Principal (Rs Cr)	24.38
Future Receivables (Rs Cr)	32.31	No of Contracts	472
Average Maturity (Months)	12.89	Average Seasoning (Months)	5.31
Overdue Composition	100%,0%	CC as % of initial POS	5.00%
EIS	13.55%	OC	11.00%
Pool Maturity	Sep-23	Maturity (month)	19

Pool Performance	Jun-2022	Mar-2022
Payout Month	4	1
Pool Amortisation (%)	45.2	10.9
Series A PTC Amortisation (%)	50.8	12.2
90+dpd as % of Initial POS	0.2	0.0
180+dpd as % of Initial POS	0.0	0.0
90+Overdue as % of Balance POS	0.2	0.0
180+Overdue as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.5	0.0
CC as a % of Balance POS	9.1	5.6
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	87.4	95.3
MCE (3 month average) (%)	88.6	NA
Breakeven Collection Efficiency	49.9	71.0
Overall enhancement coverage (90+DPD)	>30	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	12.5	2.4



Issue Name:	Nimbus 2022 UBL Melba
Originator:	NeoGrowth Credit Private Limited
Rating/Credit Opinion:	Series A PTC - CARE A (SO)
Asset Class:	MSME Loan Receivables

Issue Details			
Transaction Month	Mar-22	Transaction Structure	Par
Pool Principal (Rs Cr)	29.38	Series A Principal (Rs Cr)	26.12
Future Receivables (Rs Cr)	34.83	No of Contracts	341
Average Maturity (Months)	15.29	Average Seasoning (Months)	5.96
Overdue Composition	100%,0%	CC as % of initial POS	5.00%
EIS	13.67%	OC	12.51%
Pool Maturity	Sep-24	Maturity (month)	30

Pool Performance	Jun-2022	Mar-22
Payout Month	3	-
Pool Amortisation (%)	40.7	-
Series A PTC Amortisation (%)	46.51	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
90+Overdue as % of Balance POS	0.0	-
180+Overdue as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.4	-
CC as a % of Balance POS	8.4	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	96.9	-
MCE (3 month average) (%)	96.8	-
Breakeven Collection Efficiency	61.0	-
Overall enhancement coverage (90+DPD)	NA	-
Overall enhancement coverage (180+DPD)	NA	-
Cum Total Prepayment rate (%)	7.6	-

Issue Name:	Harmon 03 2022
Originator:	NeoGrowth Credit Private Limited
Rating/Credit Opinion:	Series A1 - Provisional CARE A- (SO)
Asset Class:	MSME Loan Receivables

Issue Details			
Transaction Month	Mar-22	Transaction Structure	Par
Pool Principal (Rs Cr)	25.87	Series A Principal (Rs Cr)	23.21
Future Receivables (Rs Cr)	30.42	No of Contracts	511
Average Maturity (Months)	12.74	Average Seasoning (Months)	4.50
Overdue Composition	100%, 0%	CC as % of initial POS	5.00%
EIS	12.22%	OC	12.00%
Pool Maturity	Jun-22	Maturity (month)	15

Pool Performance	Jun-2022	Jun-22
Payout Month	3	-
Pool Amortisation (%)	36.9	-
Series A PTC Amortisation (%)	33.3	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
90+Overdue as % of Balance POS	0.0	-
180+Overdue as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.5	-
CC as a % of Balance POS	7.9	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	96.3	-
MCE (3 month average) (%)	96.3	-
Breakeven Collection Efficiency	93.3	-
Overall enhancement coverage (90+DPD)	NA	-
Overall enhancement coverage (180+DPD)	NA	-
Cum Total Prepayment rate (%)	7.7	-

Pahal Financial Services Private Limited

Year ended / As on	2021 (12m, A)	2022 (12m, A)
Total Operating Income (Rs. Cr.)	160	173
PAT (Rs. Cr.)	4	1
AUM	773	1,001
Debt/Equity Ratio	5.07	5.44
ROTA (%)	0.58	0.11

P*=Provisional, A=Audited

- Total income for FY22 stood at Rs. 173 crores as against Rs. 160 crores in FY21.
- PAT reduced and stood at Rs. 1 crores in FY22.

Issue Name:	Nimbus 2022 MFI Boulevard
Originator:	Pahal Financial Services Private Limited
Rating/Credit Opinion:	Series A1 - Provisional CARE A (SO), Series A2 - Provisional CARE A- (SO)
Asset Class:	Microfinance

Issue Details			
Transaction Month	Mar-22	Transaction Structure	Par
Pool Principal (Rs Cr)	17.02	PTC Series A1 Principal (Rs Cr)	14.80
Future Receivables (Rs Cr)	19.60	No of Contracts	6.922
Average Maturity (Months)	15.13	Average Seasoning (Months)	8.78
Overdue Composition	100%, 0%	CC as % of initial POS	7.10%
EIS	9.93%	OC	10.00%
Pool Maturity	Oct-23	Maturity (month)	19

Pool Performance	Jun-2022	Mar-22
Payout Month	3	-
Pool Amortisation (%)	21.6	-
Series A1 PTC Amortisation (%)	33.3	-
30+dpd as % of Initial POS	0.2	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
30+Overdue as % of Balance POS	0.2	-
90+Overdue as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.1	-
CC as a % of Balance POS	9.0	-
CC as a % of Balance PTC Principal	11.4	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	99.3	-
MCE (3 month average) (%)	99.3	-
Breakeven Collection Efficiency	71.5	-
Overall enhancement coverage (30+DPD)	>30	-
Overall enhancement coverage (90+DPD)	NA	-
Cum Total Prepayment rate (%)	2.3	-

Issue Name:	NIMBUS 2022 MFI Woody
Originator:	Pahal Financial Services Private Limited
Rating/Credit Opinion:	Series A1 PTC - Provisional CARE BBB+ (SO)
Asset Class:	Microfinance

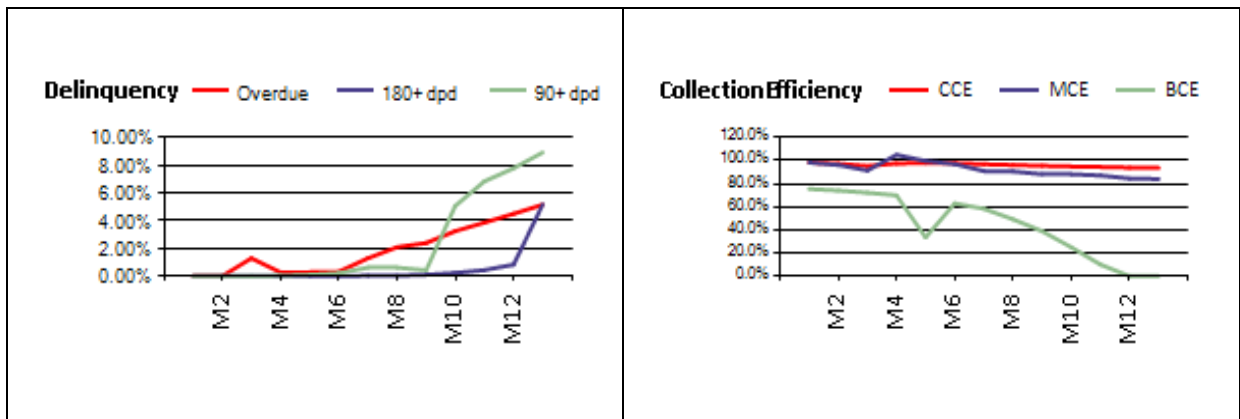
Issue Details			
Transaction Month	Mar-22	Transaction Structure	Par
Pool Principal (Rs Cr)	16.15	Series A Principal (Rs Cr)	14.13
Future Receivables (Rs Cr)	19.09	No of Contracts	4,692
Average Maturity (Months)	18.26	Average Seasoning (Months)	5.69
Overdue Composition	100%,0%	CC as % of initial POS	5.00%
EIS	9.41%	OC	12.50%
Pool Maturity	Nov-23	Maturity (month)	20

Pool Performance	Jun-2022	Jun-22
Payout Month	3	-
Pool Amortisation (%)	14.7	-
Series A PTC Amortisation (%)	22.6	-
30+dpd as % of Initial POS	0.3	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
30+Overdue as % of Balance POS	0.3	-
90+Overdue as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.0	-
CC as a % of Balance POS	5.9	-
CC as a % of Balance PTC Principal	6.4	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	100.0	-
MCE (3 month average) (%)	100.0	-
Breakeven Collection Efficiency	74.2	-
Overall enhancement coverage (30+DPD)	>30	-
Overall enhancement coverage (90+DPD)	>30	-
Cum Total Prepayment rate (%)	0.8	-

Issue Name:	Creciente
Originator:	Pahal Financial Services Private Limited
Rating/Credit Opinion:	Series A1 PTC - Withdrawn, Series A2 PTC - Withdrawn
Asset Class:	Micro finance loans

Issue Details			
Transaction Month	Mar-21	Transaction Structure	Par
Pool Principal (Rs Cr)	26.04	Series A Principal (Rs Cr)	22.79
Future Receivables (Rs Cr)	29.57	No of Contracts	13120
Average Maturity (Months)	23	Average Seasoning (Months)	10.58
Overdue Composition	100%,0%	CC as % of initial POS	5.0%
EIS	8.15%	OC	12.50%
Pool Maturity	Dec-22	Maturity (month)	21

Pool Performance	Apr-2022	Mar-2022
Payout Month	13	12
Pool Amortisation (%)	87.5	85.0
Series A PTC Amortisation (%)	100.0	97.2
30+dpd as % of Initial POS	11.1	10.2
90+dpd as % of Initial POS	8.9	7.8
180+dpd as % of Initial POS	5.2	0.8
30+Overdue as % of Balance POS	50.0	40.1
90+Overdue as % of Balance POS	39.1	29.7
Overdue as a % of Initial POS	5.2	4.5
CC as a % of Balance POS	40.1	33.4
CC as a % of Balance Series A PTC Principal	NA	200.5
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	93.6	94.0
MCE (3 month average) (%)	85.2	86.6
Breakeven Collection Efficiency	0.0	0.0
Overall enhancement coverage (30+DPD)	NA	NA
Overall enhancement coverage (90+DPD)	NA	NA
Cum Total Prepayment rate (%)	11.7	9.9



Quadrillion Finance Private Limited

For the year ended as on 31st March	2020 (12m, A)	2021 (12m, A)
Total Income	37.62	244.17
PAT	3.73	9.22
Interest coverage (times)	1.60	1.15
Total Assets (tangible)	190.10	2,357.16
Net NPA	0.38%	0.16%
ROTA	2.96%	0.72%

A=Audited

- Total income for FY22 stood at Rs. 244 crores as against Rs. 38 crores in FY21.
- PAT increased and stood at Rs. 9 crores in FY22.

Issue Name:	Taurus Trust March 2022
Originator:	Quadrillion Finance Private Limited
Rating/Credit Opinion:	Series A1 PTCs - CARE BBB+ (SO)
Asset Class:	Consumer Finance Loans

Issue Details			
Transaction Month	Mar-22	Transaction Structure	Par
Pool Principal (Rs Cr)	32.73	Series A Principal(Rs Cr)	32.73
Future Receivables (Rs Cr)	37.58	No of Contracts	20,075
Average Maturity (Months)	4.60	Average Seasoning (Months)	5.46
Overdue Composition	100%,0%	CC as % of initial POS	20.00%
EIS	9.95%	OC	
Pool Maturity	Jun-23	Maturity (month)	14

Pool Performance	Jun-2022	Mar-22
Payout Month	2	-
Pool Amortisation (%)	31.4	-
Series A1 PTC Amortisation (%)	0.0	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
90+Overdue as % of Balance POS	0.0	-
180+Overdue as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.8	-
CC as a % of Balance POS	29.2	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	97.2	-
MCE (3 month average) (%)	NA	-
Breakeven Collection Efficiency	59.9	-
Overall enhancement coverage (90+DPD)	NA	-
Overall enhancement coverage (180+DPD)	NA	-
Cum Total Prepayment rate (%)	9.1	-

Issue Name:	Abigail 02 2022
Originator:	Quadrillion Finance Private Limited
Rating/Credit Opinion:	Series A1 PTC - CARE A- (SO)
Asset Class:	Consumer Finance Loans

Issue Details			
Transaction Month	Mar-22	Transaction Structure	Par
Pool Principal (Rs Cr)	22.60	Series A Principal(Rs Cr)	20.34
Future Receivables (Rs Cr)	25.29	No of Contracts	28,812
Average Maturity (Months)	5.89	Average Seasoning (Months)	7.10
Overdue Composition	100%,0%	CC as % of initial POS	5.00%
EIS	9.32%	OC	10.00%
Pool Maturity	Apr-22	Maturity (month)	13

Pool Performance	Jun-2022	Mar-22
Payout Month	3	-
Pool Amortisation (%)	57.2	-
Series A1 PTC Amortisation (%)	0.0	-
90+dpd as % of Initial POS	6.9	-
180+dpd as % of Initial POS	1.9	-
90+Overdue as % of Balance POS	16.1	-
180+Overdue as % of Balance POS	4.4	-
Overdue as a % of Initial POS	0.0	-
CC as a % of Balance POS	0.0	-
Unutilised CC	0.0	-
Cumulative Collection Efficiency (%)	98.17	-
MCE (3 month average) (%)	NA	-
Breakeven Collection Efficiency	62.1	-
Overall enhancement coverage (90+DPD)	2.4	-
Overall enhancement coverage (180+DPD)	8.5	-
Cum Total Prepayment rate (%)	13.3	-

Issue Name:	Gemini Trust April 2022
Originator:	Quadrillion Finance Private Limited
Rating/Credit Opinion:	Series A1 PTCs - CARE BBB+ (SO)
Asset Class:	Consumer Finance Loans

Issue Details			
Transaction Month	Apr-22	Transaction Structure	Par
Pool Principal (Rs Cr)	24.50	Series A Principal(Rs Cr)	24.50
Future Receivables (Rs Cr)	28.07	No of Contracts	15,277
Average Maturity (Months)	7.75	Average Seasoning (Months)	4.86
Overdue Composition	100%,0%	CC as % of initial POS	20.00%
EIS	9.93%	OC	0.00%
Pool Maturity	Jul-23	Maturity (month)	14

Pool Performance	Jun-2022	Mar-22
Payout Month	1	-
Pool Amortisation (%)	23.1	-
Series A1 PTC Amortisation (%)	21.9	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
90+Overdue as % of Balance POS	0.0	-
180+Overdue as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.0	-
CC as a % of Balance POS	26.0	-
Unutilised CC	100.0%	-
Cumulative Collection Efficiency (%)	98.4	-
MCE (3 month average) (%)	NA	-
Breakeven Collection Efficiency	62.8	-
Overall enhancement coverage (90+DPD)	NA	-
Overall enhancement coverage (180+DPD)	NA	-
Cum Total Prepayment rate (%)	8.3	-

Reliance Commercial Finance Limited (RCF)

For the year ended as on 31st March	2020 (12m, A)	2021 (12m, A)
Total Income (in Rs. Cr)	869	535
Profit After Tax (in Rs. Cr)	(1441)	(2,665)
Interest Coverage (times)	(0.17)	(1.36)
Net NPA (%)	51.58	0.00
ROTA	(11.11)	(26.47)

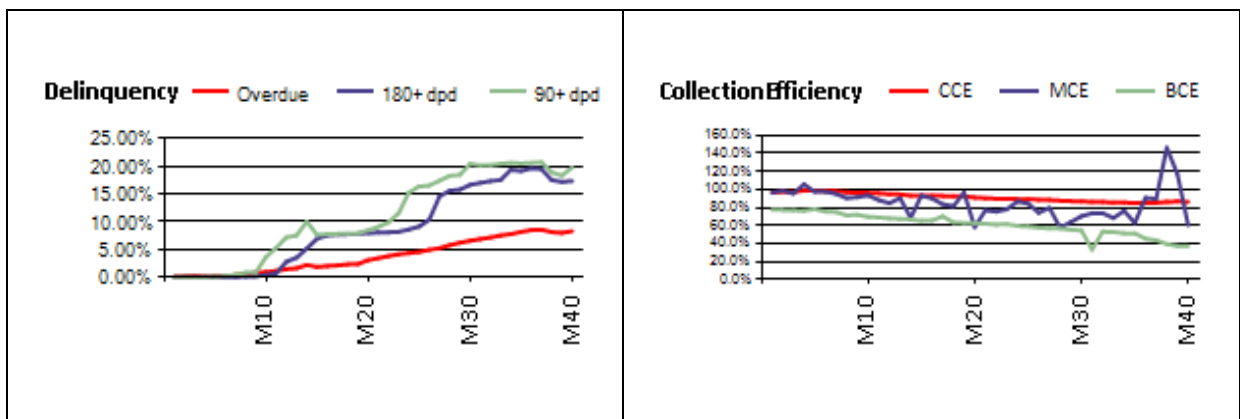
A=Audited

- During FY20, RCF reported a loss of 2,665 crore on account of deterioration in its credit profile.

Issue Name:	Indian Receivable Trust 19 - Feb2019
Originator:	Reliance Commercial Finance Limited (RCF)
Rating/Credit Opinion:	Series A1 PTC - Withdrawn, Series A2 PTC - CARE A+ (SO), Series A3 PTC - CARE A- (SO)
Asset Class:	Education Loans, SME Equipment and Loan Against Property

Issue Details			
Transaction Month	Feb-19	Transaction Structure	Par
Pool Principal (Rs Cr)	1046.77	Series A1 Principal (Rs Cr)	299.20
Future Receivables (Rs Cr)	1646.82	No of Contracts	1,930
Average Maturity (Months)	98.16	Average Seasoning (Months)	19.26
Overdue Composition	100%,0%	CC as % of initial POS	20.0%
Series A2 Principal (subordinated to A1) (Rs Cr)	376.28	Series A3 Principal (Subordinated to A1 & A2) (Rs Cr)	371.29
EIS	14.73%	OC	0.0%
Pool Maturity	Jan-40	Maturity (month)	251

Pool Performance	Jun-2022	Mar-2022
Payout Month	40	37
Pool Amortisation (%)	79.9	76.6
Series A1 PTC Amortisation (%)	100.0	100.0
Series A2 PTC Amortisation (%)	81.1	75.7
Series A3 PTC Amortisation (%)	58.1	54.5
90+dpd as % of Initial POS	19.8	20.7
180+dpd as % of Initial POS	17.3	19.5
90+Overdue as % of Balance POS	57.7	53.2
180+Overdue as % of Balance POS	47.4	48.8
Overdue as a % of Initial POS	8.3	8.6
CC as a % of Balance POS	75.0	63.4
Unutilised CC	75.5	74.1
Cumulative Collection Efficiency (%)	86.2	85.2
MCE (3 month average) (%)	107.8	80.9
Breakeven Collection Efficiency	36.9	43.5
Overall enhancement coverage (90+DPD)	1.1	1.1
Overall enhancement coverage (180+DPD)	1.3	1.2
Cum Total Prepayment rate (%)	44.3	42.6



Reliance Home Finance Limited

For the year ended as on 31st March	2020 (12m, A)	2021 (12m, A)
Total Operating Income (in Rs. Cr)	1,603	840
Profit After Tax (in Rs. Cr)	(375)	(1,519)
Interest Coverage (times)	0.58	(0.89)
Total Assets	15,171	13,557
Net NPA (%)	40.43	79.28
ROTA (%)	(2.28)	(10.58)

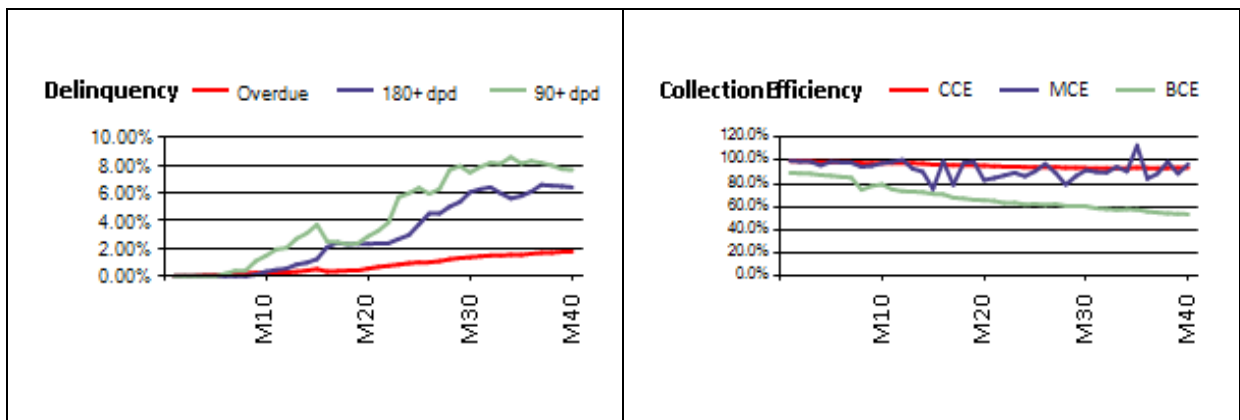
A=Audited

- Total operating income for FY21 reduced to Rs. 840 crores from Rs. 1,603 crores in FY20.
- The Net NPA Ratio increased from 40.43% in FY20 to 79.28% in FY21.
- ROTA as on 31st March 2021 was -10.58%

Issue Name:	Indian Receivable Trust 2019 Series 4
Originator:	Reliance Home Finance Limited
Rating/Credit Opinion:	Series A1 PTC – Withdrawn, Series A2 PTC - CARE A (SO)
Asset Class:	Home Loan (50.07%), Loan Against Property (49.93%)

Issue Details			
Transaction Month	Feb-19	Transaction Structure	Par
Pool Principal (Rs Cr)	271.01	Future Receivables (Rs Cr)	511.55
No of Contracts	1306	Average Maturity (Months)	154.10
Average Seasoning (Months)	18.46	Overdue Composition	100%, 0%
CC as % of initial POS	10.00%	PTC Principal (Rs Cr)	260.16
EIS	12.11%	OC	4.00%
Pool Maturity	Dec-43	Maturity (month)	299

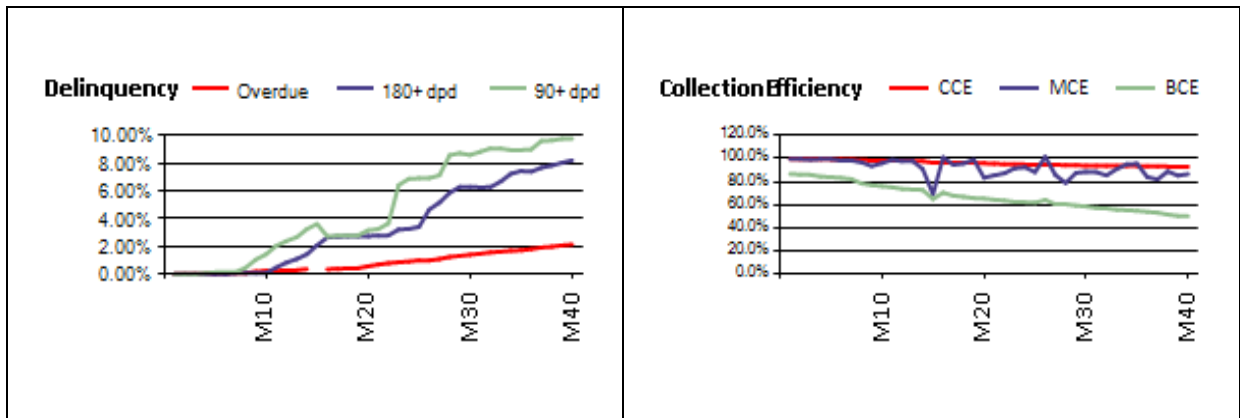
Pool Performance	Jun-2022	Mar-2022
Payout Month	40	37
Pool Amortisation (%)	68.1	66.0
Series A1 PTC Amortisation (%)	100.0	100.0
Series A2 PTC Amortisation (%)	49.2	45.4
90+dpd as % of Initial POS	7.7	8.2
180+dpd as % of Initial POS	6.4	6.6
90+Overdue as % of Balance POS	18.8	19.4
180+Overdue as % of Balance POS	15.2	15.1
Overdue as a % of Initial POS	1.8	1.7
CC as a % of Balance POS	31.3	29.4
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	93.6	93.6
MCE (3 month average) (%)	94.8	95.4
Breakeven Collection Efficiency	53.6	55.1
Overall enhancement coverage (90+DPD)	2.5	2.3
Overall enhancement coverage (180+DPD)	3.1	3.0
Cum Total Prepayment rate (%)	57.8	56.3



Issue Name:	Indian Receivable Trust 2019 Series 3
Originator:	Reliance Home Finance Limited
Rating/Credit Opinion:	Series A1 PTC – Withdrawn, Series A2 PTC - CARE A (SO) Series A3 PTC – CARE A (SO)
Asset Class:	Home Loan (49.88%), Loan Against Property (50.12%)

Issue Details			
Transaction Month	Feb-19	Transaction Structure	Par
Pool Principal (Rs Cr)	269.12	Future Receivables (Rs Cr)	539.58
No of Contracts	1232	Average Maturity (Months)	179.95
Average Seasoning (Months)	8.74	Overdue Composition	100%,0%
CC as % of initial POS	9.50%	PTC Principal (Rs Cr)	250.29
EIS	8.04%	OC	7.00%
Pool Maturity	Mar-44	Maturity (month)	301

Pool Performance	Jun-2022	Mar-2022
Payout Month	40	37
Pool Amortisation (%)	64.8	61.1
Series A1 PTC Amortisation (%)	100.0	100.0
Series A2 PTC Amortisation (%)	56.0	50.5
Series A3 PTC Amortisation (%)	68.8	64.9
90+dpd as % of Initial POS	9.8	9.6
180+dpd as % of Initial POS	8.2	7.7
90+Overdue as % of Balance POS	22.0	20.1
180+Overdue as % of Balance POS	17.8	15.5
Overdue as a % of Initial POS	2.1	1.9
CC as a % of Balance POS	27.0	24.4
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	92.9	93.3
MCE (3 month average) (%)	87.0	87.2
Breakeven Collection Efficiency	50.1	53.2
Overall enhancement coverage (90+DPD)	2.3	2.3
Overall enhancement coverage (180+DPD)	2.8	3.0
Cum Total Prepayment rate (%)	55.4	52.3



Satin Creditcare Network Limited

For the year ended as on 31 st March	2021 (12m, A)	2022 (12m, A)
Total operating income	1,276.94	1,261.93
PAT	(13.55)	40.23
Total Assets	8,163.9	7,720.1
Net NPA Ratio (%)	4.75	2.47
Interest Coverage (times)	0.98	1.10
ROTA (%)	(0.18)	0.53

A: Audited, NM: Not Meaningful

Note: 1. Ratios have been computed based on average of annual opening and closing balances

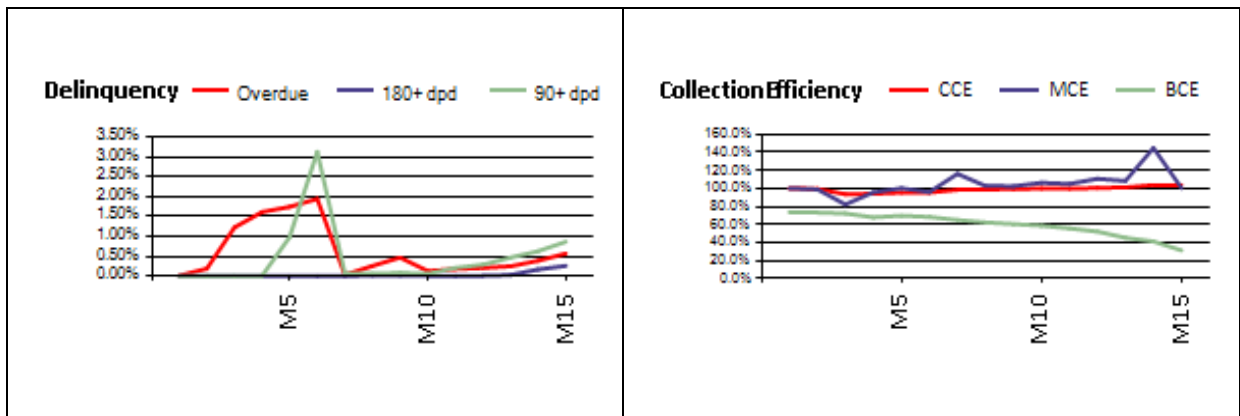
2. Adj. ratios computed based on incl. of securitized/assigned/BC portfolio

- SCNL reported profit of Rs. 40.23 crore on total income of Rs. 1,261.93 crore during FY22.
- SCNL reported net NPA ratio of 2.47% in FY22.

Issue Name:	Northern Arc 2021 MFI Capablanca
Originator:	Satin Creditcare Network Limited
Rating/Credit Opinion:	Series A1 PTC - CARE A (SO), Series A2 PTC - CARE BBB+ (SO)
Asset Class:	Micro finance loans

Issue Details			
Transaction Month	Mar-21	Transaction Structure	Par
Pool Principal (Rs Cr)	56.11	Future Receivables (Rs Cr)	67.24
Series A1 Principal (Rs Cr)	49.38	No of Contracts	17756
Average Maturity (Weeks)	84.46	Average Seasoning (Weeks)	16.26
Overdue Composition	100%, 0%	CC as % of initial POS	7.00%
Series A2 Principal (subordinated to A1) (Rs Cr)	1.12	EIS	12.30%
OC	10.00%	Pool Maturity	Feb-23
Maturity (month)	23		

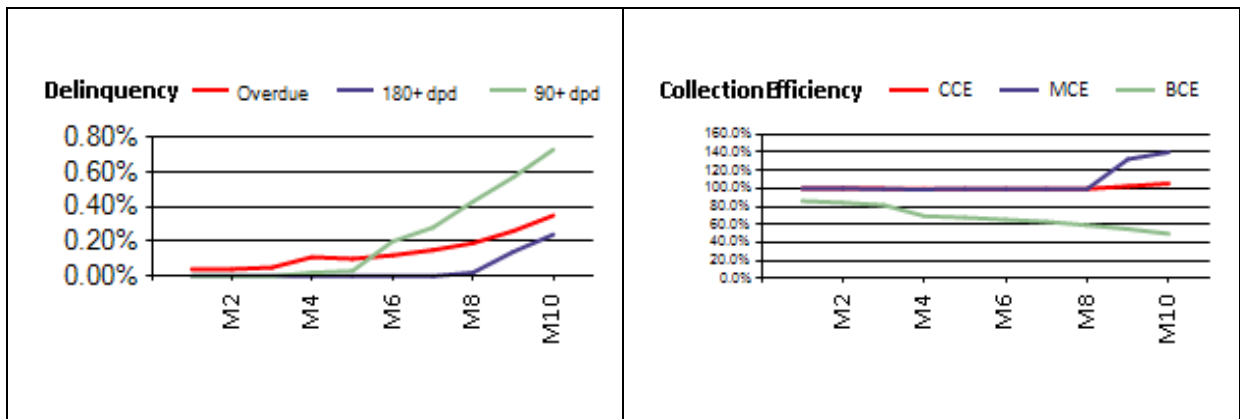
Pool Performance	Jun-2022	Mar-2022
Payout Month	15	12
Pool Amortisation (%)	73.1	58.2
Series A1 PTC Amortisation (%)	83.4	66.4
Series A2 PTC Amortisation (%)	0.0	0.0
30+dpd as % of Initial POS	3.1	1.0
90+dpd as % of Initial POS	0.9	0.3
180+dpd as % of Initial POS	0.3	0.0
30+Overdue as % of Balance POS	9.5	1.8
90+Overdue as % of Balance POS	2.2	0.5
Overdue as a % of Initial POS	0.6	0.2
CC as a % of Balance POS	26.1	16.7
CC as a % of Balance Series A1 PTC Principal	48.0	23.7
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.5	99.2
MCE (3 month average) (%)	99.0	100.3
Breakeven Collection Efficiency	31.3	52.1
Overall enhancement coverage (30+DPD)	7.2	26.0
Overall enhancement coverage (90+DPD)	>30	>30
Cum Total Prepayment rate (%)	15.8	12.2



Issue Name:	Sumadhura PTC 2021
Originator:	Satin Creditcare Network Limited
Rating/Credit Opinion:	Series A PTC - CARE A (SO)
Asset Class:	Microfinance Loans

Issue Details			
Transaction Month	Aug-21	Transaction Structure	Par
Pool Principal (Rs Cr)	192.32	PTC Series A Principal (Rs Cr)	173.09
Future Receivables (Rs Cr)	227.21	No of Contracts	57,276
Average Maturity (Months)	15.10	Average Seasoning (Months)	5.06
Overdue Composition	100%, 0%	CC as % of initial POS	10.00%
EIS	10.86%	OC	10.00%
Pool Maturity	May-23	Maturity (month)	21

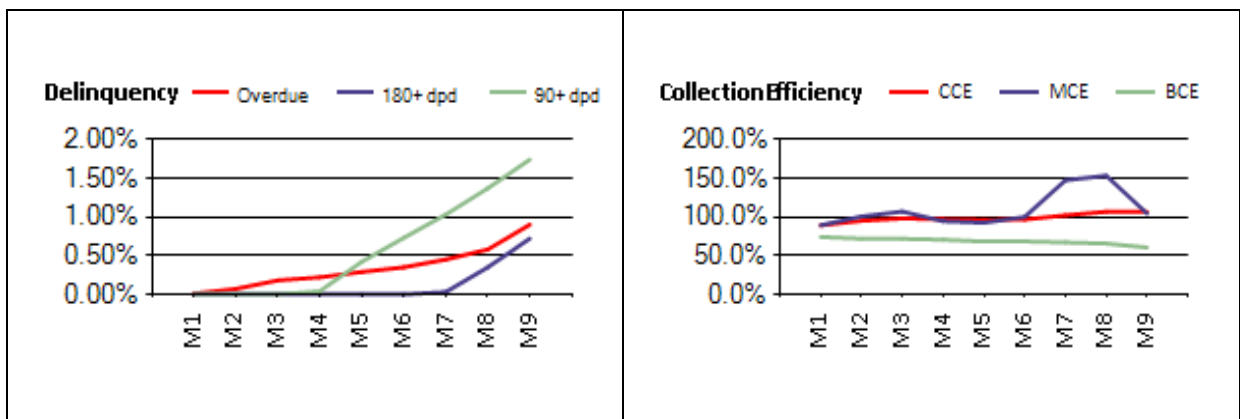
Pool Performance	Jun-2022	Mar-2022
Payout Month	10	7
Pool Amortisation (%)	50.9	35.5
Series A PTC Amortisation (%)	46.3	39.6
30+dpd as % of Initial POS	1.3	0.7
90+dpd as % of Initial POS	0.7	0.3
180+dpd as % of Initial POS	0.2	0.0
30+Overdue as % of Balance POS	2.0	0.9
90+Overdue as % of Balance POS	1.0	0.3
Overdue as a % of Initial POS	0.4	0.2
CC as a % of Balance POS	20.4	15.5
CC as a % of Balance PTC Principal	27.7	18.4
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.3	99.5
MCE (3 month average) (%)	98.6	99.5
Breakeven Collection Efficiency	49.6	63.0
Overall enhancement coverage (30+DPD)	25.0	>30
Overall enhancement coverage (90+DPD)	>30	>30
Cum Total Prepayment rate (%)	7.0	4.1



Issue Name:	Northern Arc 2021 MFI Orion
Originator:	Satin Creditcare Network Limited
Rating/Credit Opinion:	Series A PTC - CARE A- (SO)
Asset Class:	Microfinance Loans

Issue Details			
Transaction Month	Sep-21	Transaction Structure	Par
Pool Principal (Rs Cr)	36.02	PTC Series A Principal (Rs Cr)	31.51
Future Receivables (Rs Cr)	41.95	No of Contracts	14,174
Average Maturity (Months)	17.67	Average Seasoning (Months)	7.32
Overdue Composition	100%, 0%	CC as % of initial POS	5.00%
EIS	10.28%	OC	12.50%
Pool Maturity	Jun-23	Maturity (month)	21

Pool Performance	Jun-2022	Mar-2022
Payout Month	9	6
Pool Amortisation (%)	50.2	32.5
Series A PTC Amortisation (%)	37.2	37.2
30+dpd as % of Initial POS	2.7	1.7
90+dpd as % of Initial POS	1.7	0.7
180+dpd as % of Initial POS	0.7	0.0
30+Overdue as % of Balance POS	3.8	2.0
90+Overdue as % of Balance POS	2.3	0.8
Overdue as a % of Initial POS	0.9	0.4
CC as a % of Balance POS	10.0	7.4
CC as a % of Balance PTC Principal	13.4	9.1
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	97.2	96.8
MCE (3 month average) (%)	98.4	95.7
Breakeven Collection Efficiency	60.6	68.4
Overall enhancement coverage (30+DPD)	10.4	15.4
Overall enhancement coverage (90+DPD)	17.0	>30
Cum Total Prepayment rate (%)	10.9	6.1



Issue Name:	Northern Arc 2021 MFI Arrakis
Originator:	Satin Creditcare Network Limited
Rating/Credit Opinion:	Series A1 PTC - CARE AA (SO), Series A2 PTC - CARE AA- (SO)
Asset Class:	Microfinance

Issue Details			
Transaction Month	Mar-22	Transaction Structure	Par
Pool Principal (Rs Cr)	103.14	Future Receivables (Rs Cr)	115.45
Series A1 Principal (Rs Cr)	85.60	No of Contracts	50,536
Average Maturity (weeks)	60.22	Average Seasoning (weeks)	43.86
CC as % of initial POS	7.00%	Series A2 Principal (subordinated to A1) (Rs Cr)	3.09
EIS	8.63%	OC	14.00%
Pool Maturity	Jun-23	Maturity (month)	18

Pool Performance	Jun-2022	Mar-22
Payout Month	3	-
Pool Amortisation (%)	23.0	-
Series A1 PTC Amortisation (%)	61.3	-
Series A2 PTC Amortisation (%)	5.1	-
30+dpd as % of Initial POS	0.2	-
90+dpd as % of Initial POS	0.1	-
180+dpd as % of Initial POS	0.0	-
30+Overdue as % of Balance POS	0.2	-
90+Overdue as % of Balance POS	0.1	-
Overdue as a % of Initial POS	0.1	-
CC as a % of Balance POS	9.1	-
CC as a % of Balance Series A1 PTC Principal	39.0	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	134.5	-
MCE (3 month average) (%)	140.0	-
Breakeven Collection Efficiency	27.2	-
Overall enhancement coverage (30+DPD)	>30	-
Overall enhancement coverage (90+DPD)	>30	-
Cum Total Prepayment rate (%)	6.5	-

Issue Name:	Origin Trust March 2022
Originator:	Satin Creditcare Network Limited
Rating/Credit Opinion:	Series A PTC - Provisional CARE AA (SO)
Asset Class:	Microfinance

Issue Details			
Transaction Month	Mar-22	Transaction Structure	Par
Pool Principal (Rs Cr)	111.11	Series A Principal (Rs Cr)	
Future Receivables (Rs Cr)	130.15	No of Contracts	37,183
Average Maturity (weeks)	-	Average Seasoning (Weeks)	13.00
Overdue Composition	100%,0%	CC as % of initial POS	12.00%
EIS	11.27%	OC	10.00%
Pool Maturity	Dec-23	Maturity (month)	21

Pool Performance	Jun-2022	Jun-22
Payout Month	3	-
Pool Amortisation (%)	17.8	-
Series A PTC Amortisation (%)	19.7	-
30+dpd as % of Initial POS	0.3	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
30+Overdue as % of Balance POS	0.3	-
90+Overdue as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.1	-
CC as a % of Balance POS	14.6	-
CC as a % of Balance Series A PTC Principal	16.6	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	100.0	-
MCE (3 month average) (%)	100.0	-
Breakeven Collection Efficiency	68.1	-
Overall enhancement coverage (30+DPD)	>30	-
Overall enhancement coverage (90+DPD)	>30	-
Cum Total Prepayment rate (%)	2.3	-

Issue Name:	Mystair Trust March 2022
Originator:	Satin Creditcare Network Limited
Rating/Credit Opinion:	Series A PTC - CARE AA (SO)
Asset Class:	Microfinance

Issue Details			
Transaction Month	Mar-22	Transaction Structure	Par
Pool Principal (Rs Cr)	55.55	Series A Principal(Rs Cr)	50.00
Future Receivables (Rs Cr)	65.11	No of Contracts	16,591
Average Maturity (Months)	77.58	Average Seasoning (Months)	23.54
Overdue Composition	100%,0%	CC as % of initial POS	12.00%
EIS	10.63	OC	10.00%
Pool Maturity	Dec-23	Maturity (month)	21

Pool Performance	Jun-2022	Mar-22
Payout Month	3	-
Pool Amortisation (%)	19.3	-
Series A PTC Amortisation (%)	17.7	-
30+dpd as % of Initial POS	0.0	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
30+Overdue as % of Balance POS	0.0	-
90+Overdue as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.0	-
CC as a % of Balance POS	0.0	-
CC as a % of Balance Series A PTC Principal	0.0	-
Unutilised CC	0.0	-
Cumulative Collection Efficiency (%)	100.0	-
MCE (3 month average) (%)	100.0	-
Breakeven Collection Efficiency	82.9	-
Overall enhancement coverage (30+DPD)	NA	-
Overall enhancement coverage (90+DPD)	NA	-
Cum Total Prepayment rate (%)	2.3	-

Issue Name:	Nimbus 2022 MFI Zuko
Originator:	Satin Creditcare Network Limited
Rating/Credit Opinion:	Series A1 PTC - CARE A+ (SO), Series A2 PTC - CARE A (SO)
Asset Class:	Microfinance Loans

Issue Details			
Transaction Month	Mar-22	Transaction Structure	Par
Pool Principal (Rs Cr)	69.41	Future Receivables (Rs Cr)	80.31
Series A1 Principal (Rs Cr)	61.08	No of Contracts	26,553
Average Maturity (Months)	16.89	Average Seasoning (Months)	8.08
CC as % of initial POS	7.05%	Series A2 Principal (subordinated to A1) (Rs Cr)	1.39
EIS	11.15%	OC	10.00%
Pool Maturity	Dec-23	Maturity (month)	21

Pool Performance	Jun-2022	Mar-22
Payout Month	3	-
Pool Amortisation (%)	24.6	-
Series A1 PTC Amortisation (%)	30.1	-
Series A2 PTC Amortisation (%)	0.0	-
30+dpd as % of Initial POS	0.1	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
30+Overdue as % of Balance POS	0.2	-
90+Overdue as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.0	-
CC as a % of Balance POS	9.4	-
CC as a % of Balance Series A1 PTC Principal	11.5	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	100.0	-
MCE (3 month average) (%)	100.0	-
Breakeven Collection Efficiency	64.0	-
Overall enhancement coverage (30+DPD)	>30	-
Overall enhancement coverage (90+DPD)	NA	-
Cum Total Prepayment rate (%)	4.2	-

Issue Name:	Nimbus 2022 MFI Rhett
Originator:	Satin Creditcare Network Limited
Rating/Credit Opinion:	Series A1 PTC - CARE AA (SO), Series A2 PTC - CARE AA- (SO)
Asset Class:	Microfinance

Issue Details			
Transaction Month	Mar-22	Transaction Structure	Par
Pool Principal (Rs Cr)	98.73	Future Receivables (Rs Cr)	111.17
Series A1 Principal (Rs Cr)	81.94	No of Contracts	47,584
Average Maturity (Months)	54.5	Average Seasoning (Months)	45.62
CC as % of initial POS	7.00%	Series A2 Principal (subordinated to A1) (Rs Cr)	2.96
EIS	9.06%	OC	14.00%
Pool Maturity	Oct-23	Maturity (month)	20

Pool Performance	Jun-2022	Mar-22
Payout Month	3	-
Pool Amortisation (%)	25.1	-
Series A1 PTC Amortisation (%)	44.9	-
Series A2 PTC Amortisation (%)	2.9	-
30+dpd as % of Initial POS	0.1	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
30+Overdue as % of Balance POS	0.1	-
90+Overdue as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.0	-
CC as a % of Balance POS	9.4	-
CC as a % of Balance Series A1 PTC Principal	17.4	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	99.9	-
MCE (3 month average) (%)	100.1	-
Breakeven Collection Efficiency	47.6	-
Overall enhancement coverage (30+DPD)	>30	-
Overall enhancement coverage (90+DPD)	>30	-
Cum Total Prepayment rate (%)	8.4	-

Save Financial Services Private Limited

Brief financial of Save Solutions Private Limited (Consolidated)

For the year ended as on 31st March	2020 (12m, A)	2021 (12m, A)
Total Income (in Rs. Cr)	170	212
Profit After Tax (in Rs. Cr)	14	18
Interest Coverage (times)	3.39	2.69
Net NPA ratio (%)	0.06	0.02
Total Assets	229	461
ROTA (%)	7.6	5.3

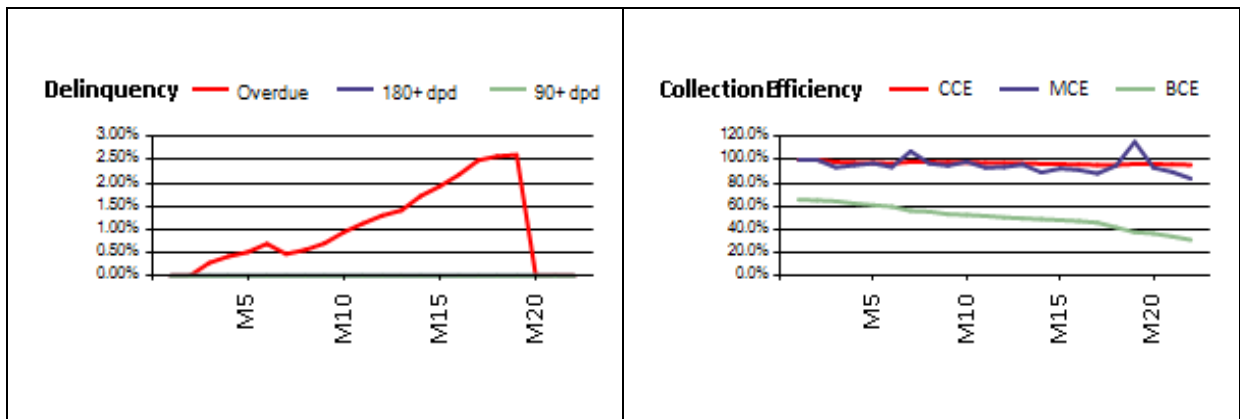
A=Audited

- During FY21, total income stood at 212 crore as against 170 crores in FY20.
- Consolidated PAT for the company increased from 14 crore as of March 31, 2020 to 18 crore as of March 31, 2021.

Issue Name:	Vivriti Pretorius 08 2020
Originator:	Save Financial Services Private Limited
Rating/Credit Opinion:	Series A PTC - CARE BBB+ (SO)
Asset Class:	Secured MSME

Issue Details			
Transaction Month	Aug-20	Transaction Structure	Par
Pool Principal (Rs Cr)	7.21	Series A Principal (Rs Cr)	6.64
Future Receivables (Rs Cr)	11.46	No of Contracts	122
Average Maturity (Months)	57.04	Average Seasoning (Months)	12.91
Overdue Composition	100%, 0%	CC as % of initial POS	7.50%
EIS	37.02%	OC	8.00%
Pool Maturity	Feb-30	Maturity (month)	114

Pool Performance	Jun-2022	Mar-2022
Payout Month	22	19
Pool Amortisation (%)	52.3	44.4
Series A PTC Amortisation (%)	65.3	56.8
90+dpd as % of Initial POS	0.0	0.0
180+dpd as % of Initial POS	0.0	0.0
90+Overdue as % of Balance POS	0.0	0.0
180+Overdue as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	2.9	2.6
CC as a % of Balance POS	15.7	13.5
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	95.7	96.6
MCE (3 month average) (%)	88.9	99.6
Breakeven Collection Efficiency	31.1	37.6
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	17.3	14.7



Save Microfinance Private Limited

Brief financial of Save Solutions Private Limited (Consolidated)

For the year ended as on 31st March	2021 (12m, A)	2022 (12m, A)
Total Income (in Rs. Cr)	24.20	62.47
Profit After Tax (in Rs. Cr)	0.50	3.54
Interest Coverage (times)	1.06	1.15
Net NPA ratio (%)	0.63	0.26
Total Assets	248.14	566.19
ROTA (%)	0.29	0.87

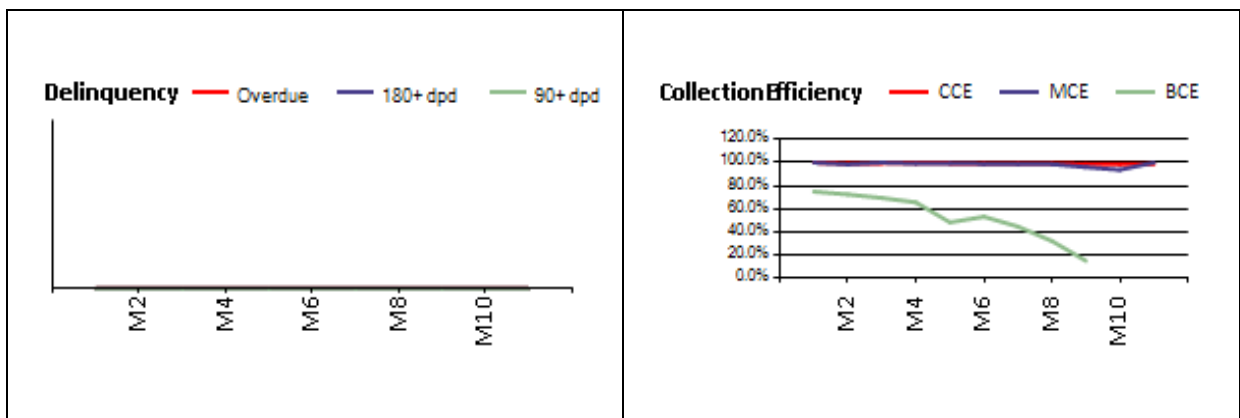
A=Audited

- During FY22, total income stood at 62.47 crore as against 24.20 crores in FY21.
- Consolidated PAT for the company increased from 0.50 crore as of March 31, 2021 to 3.54 crore as of March 31, 2022.

Issue Name:	Northern Arc 2021 MFI Fergana
Originator:	Save Microfinance Private Limited
Rating/Credit Opinion:	Series A1 PTC - CARE A- (SO), Series A2 PTC - CARE BBB+ (SO)
Asset Class:	Microfinance

Issue Details			
Transaction Month	Jul-21	Transaction Structure	Par
Pool Principal (Rs Cr)	12.56	Future Receivables (Rs Cr)	14.37
Series A1 Principal (Rs Cr)	10.93	No of Contracts	6273
Average Maturity (Months)	14.71	Average Seasoning (Months)	6.21
Overdue Composition	100%,1%	CC as % of initial POS	7.00%
Series A2 Principal (subordinated to A1) (Rs Cr)	0.38	EIS	10.07%
OC	13.00%	Pool Maturity	Mar-23
Maturity (month)	20		

Pool Performance	Jun-2022	Mar-2022
Payout Month	11	8
Pool Amortisation (%)	73.3	55.8
Series A1 PTC Amortisation (%)	100.0	79.8
Series A2 PTC Amortisation (%)	46.0	0.0
30+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Initial POS	0.0	0.0
180+dpd as % of Initial POS	0.0	0.0
30+Overdue as % of Balance POS	0.0	0.0
90+Overdue as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.0	0.0
CC as a % of Balance POS	26.2	15.8
CC as a % of Balance Series A1 PTC Principal	NA	39.7
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	98.6	99.2
MCE (3 month average) (%)	96.6	98.8
Breakeven Collection Efficiency	0.0	32.2
Overall enhancement coverage (30+DPD)	NA	NA
Overall enhancement coverage (90+DPD)	NA	NA
Cum Total Prepayment rate (%)	7.1	5.1



Shriram Transport Finance Company Ltd (STFCL)

For the year ended as on 31 st March	2021 (12m, A)	2022 (12m, A)
Total Income (in Rs. Cr)	17,436	19,274
Profit After Tax (in Rs. Cr)	2,487	2,708
Interest Coverage (times)	1.36	1.36
Total Assets (tangible)	1,29,037	1,41,801
Net NPA (%)	4.22	3.67
ROTA (%)	2.05	1.98

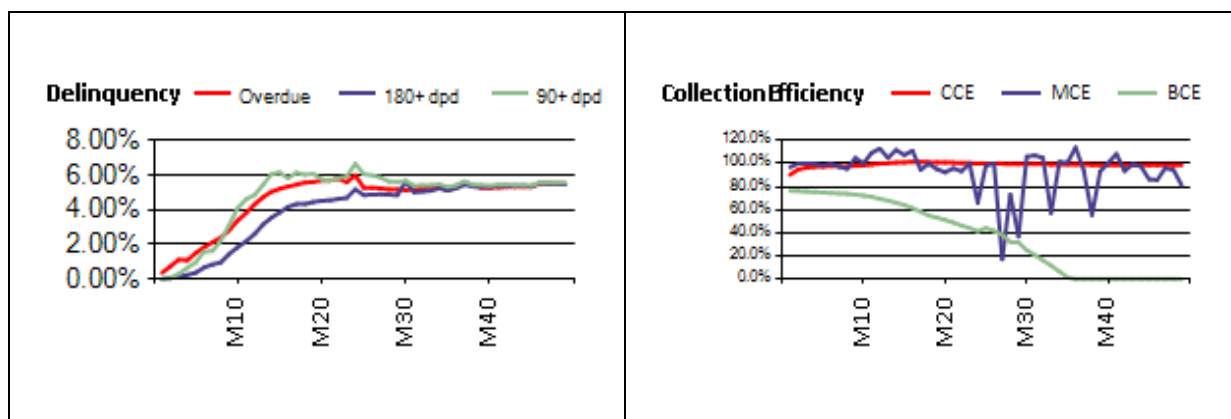
P*=Provisional, A=Audited1.98

- While the top-line increased in FY22, STFCL reported PAT of Rs. 2,708.
- The NNPA ratio has further reduced from 4.22% in FY21 to 3.67% in FY22.
- STFCL reported the ROTA of 1.98% as on March 31, 2022, as compared to 2.05% as on March 31, 2021.

Issue Name:	Sansar Trust March 2018 II
Originator:	Shriram Transport Finance Company Ltd (STFCL)
Rating/Credit Opinion:	Second Loss Facility - CARE AAA (SO), Series A PTCs - CARE AAA (SO)
Asset Class:	PV – 48.61%, LCV - 21.11%, HCV - 20.14%, CE - 9.31% and SCV – 0.83%

Issue Details			
Transaction Month	Mar-18	Transaction Structure	Par
Pool Principal (Rs Cr)	2,039.55	Series A Principal (Rs Cr)	2,039.55
Future Receivables (Rs Cr)	2,771.54	No of Contracts	1,06,846
Average Maturity (Months)	38.40	Average Seasoning (Months)	11.1
Overdue Composition	90.1%, 9.9%	CC as % of initial POS	10.2%
First Loss Credit Facility	5.0%	Second Loss Credit Facility	5.2%
EIS	20.6%	Pool Maturity	Mar-23
Maturity (month)	59		

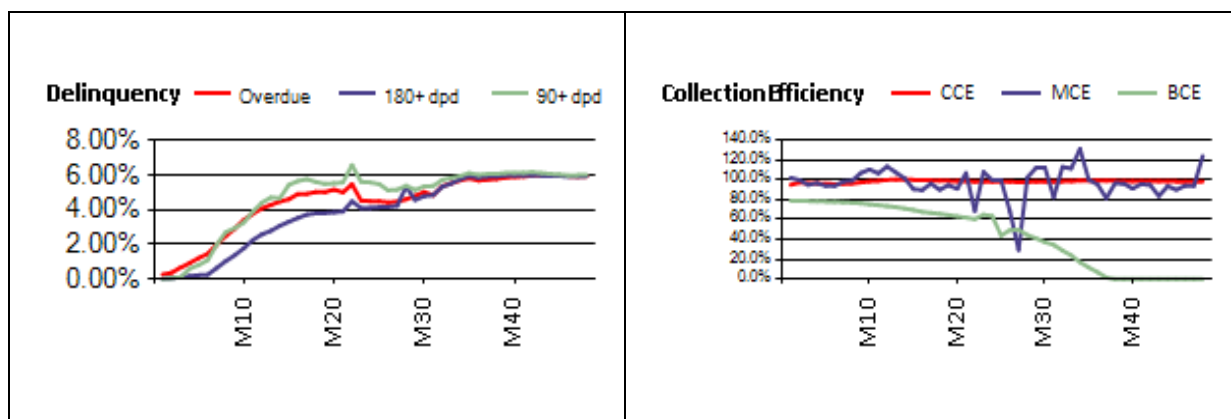
Pool Performance	May-2022	Mar-2022
Payout Month	49	47
Pool Amortisation (%)	97.7	96.8
Series A PTC Amortisation (%)	100.0	99.2
90+dpd as % of Initial POS	5.6	5.6
180+dpd as % of Initial POS	5.5	5.5
90+Overdue as % of Balance POS	3.0	2.6
180+Overdue as % of Balance POS	1.3	1.5
Overdue as a % of Initial POS	5.5	5.5
CC as a % of Balance POS	444.3	320.4
FLF as a % of Balance POS	217.9	157.1
Unutilised CC	100.1	100.1
Balance FLF (unutilized)	100.1	100.1
Cumulative Collection Efficiency (%)	98.5	98.7
MCE (3 month average) (%)	90.6	89.5
Breakeven Collection Efficiency	0.0	0.0
Breakeven Collection Efficiency (FL)	0.0	0.0
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
FL Overall enhancement coverage (90+DPD)	NA	NA
FL Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	51.4	51.3



Issue Name:	Sansar Trust May18 II
Originator:	Shriram Transport Finance Company Ltd (STFCL)
Rating/Credit Opinion:	Second Loss Facility - CARE AA (SO), Series A PTCs - CARE AAA (SO)
Asset Class:	PV – 60.47%, LCV - 14.51%, HCV - 13.70%, CE - 10.78%, and SCV – 0.54%

Issue Details			
Transaction Month	May-18	Transaction Structure	Par
Pool Principal (Rs Cr)	2,085.8	Series A Principal (Rs Cr)	2,085.8
Future Receivables (Rs Cr)	2,783.4	No of Contracts	93,068
Average Maturity (Months)	40.7	Average Seasoning (Months)	12.1
Overdue Composition	90.9%, 9.1%	CC as % of initial POS	10.2%
First Loss Credit Facility	5.0%	Second Loss Credit Facility	5.2%
EIS	16.9%	Pool Maturity	Jun-23
Maturity (month)	60		

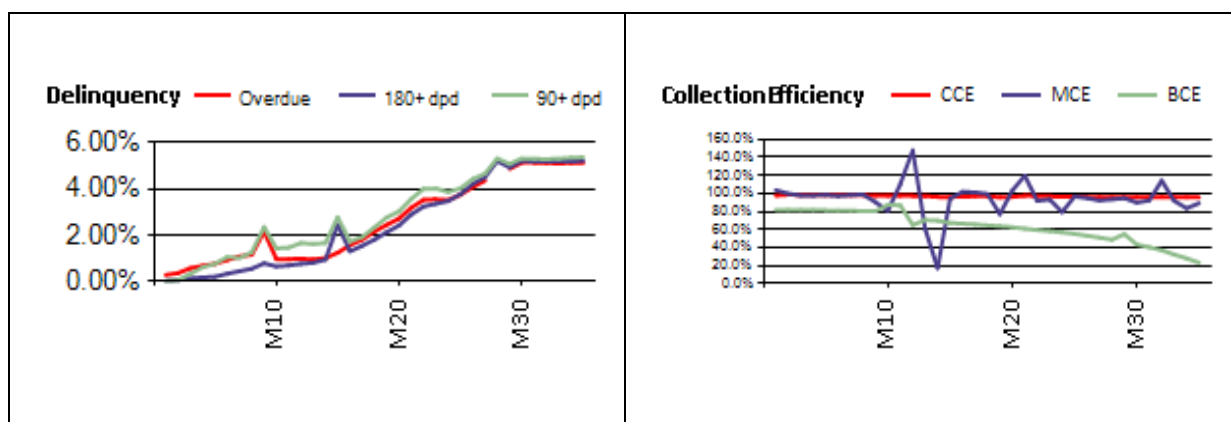
Pool Performance	Jun-2022	Mar-2022
Payout Month	48	45
Pool Amortisation (%)	98.0	94.1
Series A PTC Amortisation (%)	100.0	97.2
90+dpd as % of Initial POS	6.0	6.0
180+dpd as % of Initial POS	5.9	6.0
90+Overdue as % of Balance POS	5.2	2.1
180+Overdue as % of Balance POS	2.6	1.1
Overdue as a % of Initial POS	5.9	6.0
CC as a % of Balance POS	500.5	172.8
FLF as a % of Balance POS	245.4	84.7
Unutilised CC	100.0	100.0
Balance FLF (unutilized)	100.0	100.0
Cumulative Collection Efficiency (%)	98.8	98.7
MCE (3 month average) (%)	104.3	89.4
Breakeven Collection Efficiency	0.0	0.0
Breakeven Collection Efficiency (FL)	0.0	0.0
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
FL Overall enhancement coverage (90+DPD)	NA	NA
FL Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	47.1	44.7



Issue Name:	Sansar Trust June 2019
Originator:	Shriram Transport Finance Company Ltd (STFCL)
Rating/Credit Opinion:	Second Loss Facility - CARE A+ (SO), Series A PTCs - CARE AAA (SO)
Asset Class:	CE (38.18%), CV (35.63%) and PV (26.19%)

Issue Details			
Transaction Month	Jun-19	Transaction Structure	Par
Pool Principal (Rs Cr)	2,631.53	Series A Principal (Rs Cr)	2,631.53
Future Receivables (Rs Cr)	3,410.60	No of Contracts	67,963
Average Maturity (Months)	42.13	Average Seasoning (Months)	13.18
Overdue Composition	93.55%, 6.45%	CC as % of initial POS	10.9%
First Loss Credit Facility	5.0%	Second Loss Credit Facility	5.9%
EIS	11.6%	Pool Maturity	Jul-24
Maturity (month)	60		

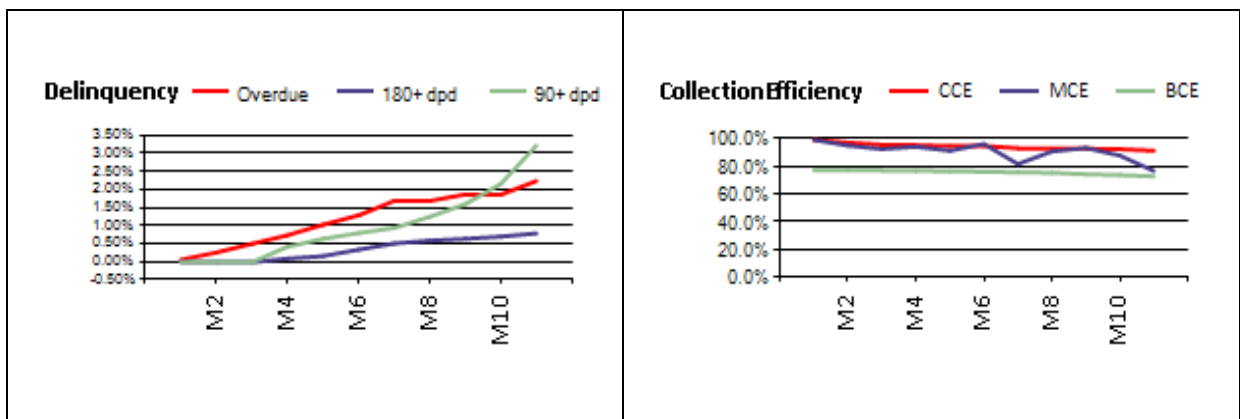
Pool Performance	Jun-2022	Mar-2022
Payout Month	35	32
Pool Amortisation (%)	80.4	73.6
Series A PTC Amortisation (%)	82.1	75.2
90+dpd as % of Initial POS	5.4	5.3
180+dpd as % of Initial POS	5.2	5.2
90+Overdue as % of Balance POS	1.4	0.8
180+Overdue as % of Balance POS	0.7	0.5
Overdue as a % of Initial POS	5.1	5.1
CC as a % of Balance POS	55.5	41.2
FLF as a % of Balance POS	25.4	18.9
Unutilised CC	100.0	100.0
Balance FLF(unutilized)	100.0	100.0
Cumulative Collection Efficiency (%)	95.5	96.1
MCE (3 month average) (%)	88.1	98.7
Breakeven Collection Efficiency	23.1	37.0
Breakeven Collection Efficiency (FL)	41.8	51.8
Overall enhancement coverage (90+DPD)	>30	>30
Overall enhancement coverage (180+DPD)	>30	>30
FL Overall enhancement coverage (90+DPD)	>30	>30
FL Overall enhancement coverage (180+DPD)	>30	>30
Cum Total Prepayment rate (%)	21.6	19.5



Issue Name:	Sansar Trust June 2021 II
Originator:	Shriram Transport Finance Company Ltd (STFCL)
Rating/Credit Opinion:	Second Loss Facility - CARE A (SO), Series A PTCs - CARE AAA (SO)
Asset Class:	Tractors- 43.03%, HCV & LCV- 49.35%, PV- 3.38% and CE- 4.24%

Issue Details			
Transaction Month	Jun-21	Transaction Structure	Par
Pool Principal (Rs Cr)	341.63	Series A Principal (Rs Cr)	341.63
Future Receivables (Rs Cr)	452.72	No of Contracts	12,133
Average Maturity (Months)	31.16	Average Seasoning (Months)	14.26
Overdue Composition	100%, 0%	CC as % of initial POS	9.90%
First Loss Credit Facility	5.00%	Second Loss Credit Facility	4.90%
EIS	20.12%	Pool Maturity	May-26
Maturity (month)	60		

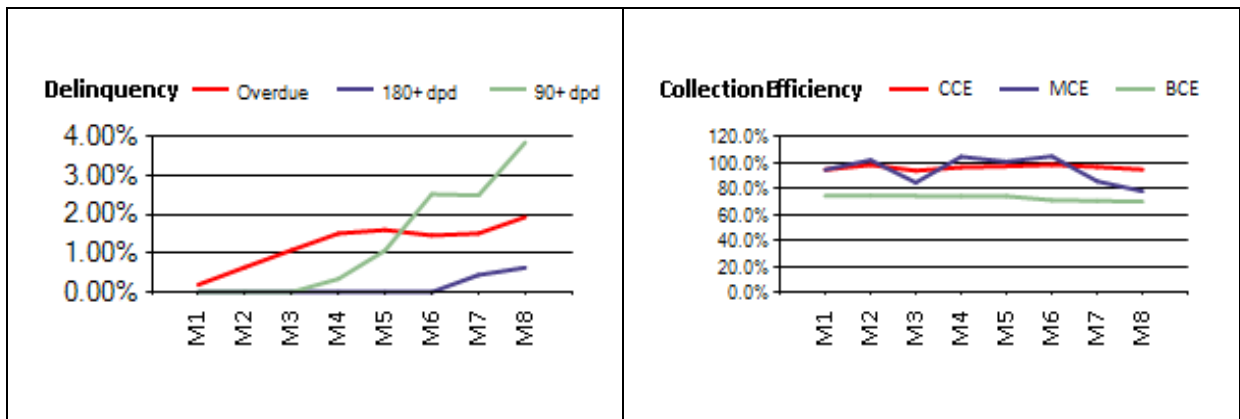
Pool Performance	Jun-2022	Mar-2022
Payout Month	11	8
Pool Amortisation (%)	44.6	30.9
Series A PTC Amortisation (%)	45.6	31.2
90+dpd as % of Initial POS	3.2	1.2
180+dpd as % of Initial POS	0.8	0.6
90+Overdue as % of Balance POS	4.4	1.1
180+Overdue as % of Balance POS	0.6	0.3
Overdue as a % of Initial POS	2.2	1.7
CC as a % of Balance POS	17.9	14.3
FLF as a % of Balance POS	9.0	7.2
Unutilised CC	100.0	100.0
Balance FLF(unutilized)	100.0	100.0
Cumulative Collection Efficiency (%)	91.2	92.7
MCE (3 month average) (%)	85.8	89.4
Breakeven Collection Efficiency	72.7	75.3
Breakeven Collection Efficiency (FL)	79.8	80.9
Overall enhancement coverage (90+DPD)	6.3	22.1
Overall enhancement coverage (180+DPD)	>30	>30
FL Overall enhancement coverage (90+DPD)	4.6	17.1
FL Overall enhancement coverage (180+DPD)	>30	>30
Cum Total Prepayment rate (%)	23.7	15.0



Issue Name:	Sansar Trust September 2021 VIII
Originator:	Shriram Transport Finance Company Ltd (STFCL)
Rating/Credit Opinion:	Series A PTCs - CARE AAA (SO)
Asset Class:	Vehicle Loans

Issue Details			
Transaction Month	Sep-21	Transaction Structure	Par
Pool Principal (Rs Cr)	115.79	PTC Series A Principal (Rs Cr)	113.47
Future Receivables (Rs Cr)	161.84	No of Contracts	3,658
Average Maturity (Months)	49.16	Average Seasoning (Months)	14.49
Overdue Composition	100%, 0%	CC as % of initial POS	10.00%
EIS	26.06%	OC	2.00%
Pool Maturity	Oct-26	Maturity (month)	60

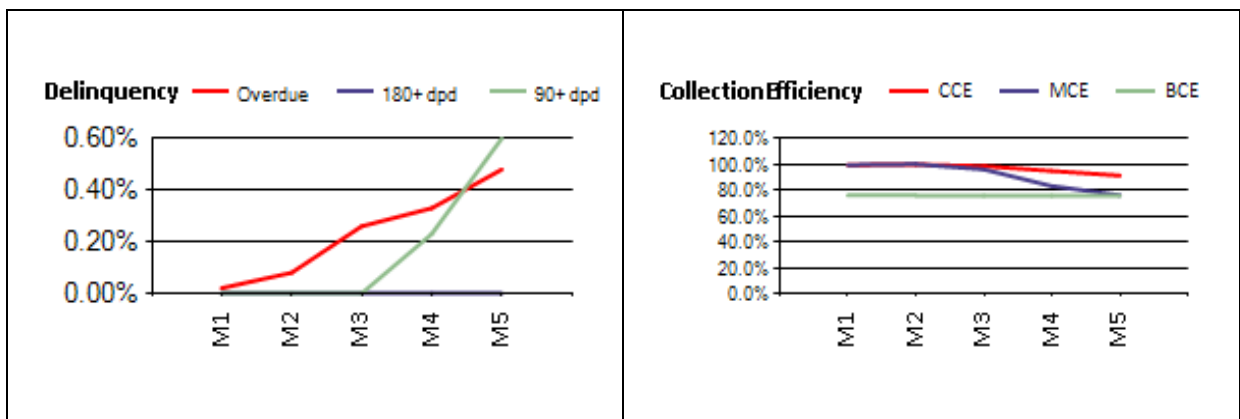
Pool Performance	Jun-2022	Mar-2022
Payout Month	8	5
Pool Amortisation (%)	32.7	17.7
Series A PTC Amortisation (%)	33.7	18.3
90+dpd as % of Initial POS	3.8	1.1
180+dpd as % of Initial POS	0.6	0.0
90+Overdue as % of Balance POS	4.9	1.1
180+Overdue as % of Balance POS	0.8	0.0
Overdue as a % of Initial POS	1.9	1.6
CC as a % of Balance POS	14.8	12.2
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	94.7	97.2
MCE (3 month average) (%)	89.4	96.6
Breakeven Collection Efficiency	69.8	74.1
Overall enhancement coverage (90+DPD)	6.2	22.7
Overall enhancement coverage (180+DPD)	>30	NA
Cum Total Prepayment rate (%)	18.5	8.6



Issue Name:	Sansar Trust Dec 2021 V
Originator:	Shriram Transport Finance Company Ltd (STFCL)
Rating/Credit Opinion:	Second Loss Facility - CARE A+ (SO), Series A PTC - CARE AAA (SO)
Asset Class:	Vehicle Loans

Issue Details			
Transaction Month	Dec-21	Transaction Structure	Par
Pool Principal (Rs Cr)	999.68	Series A Principal(Rs Cr)	999.68
Future Receivables (Rs Cr)	1370.60	No of Contracts	34651
Average Maturity (Months)	60	Average Seasoning (Months)	14.88
Overdue Composition	100%, 0%	CC as % of initial POS	8.75%
First Loss Credit Facility	5.00%	Second Loss Credit Facility	3.75%
EIS	23.63%	Pool Maturity	Jan-27
Maturity (month)	60		

Pool Performance	Jun-2022	Mar-2022
Payout Month	5	2
Pool Amortisation (%)	18.8	6.6
Series A PTC Amortisation (%)	18.8	6.6
90+dpd as % of Initial POS	0.6	0.0
180+dpd as % of Initial POS	0.0	0.0
90+Overdue as % of Balance POS	0.7	0.0
180+Overdue as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.5	0.1
CC as a % of Balance POS	10.8	9.4
FLF as a % of Balance POS	6.2	5.4
Unutilised CC	100.0	100.0
Balance FLF(unutilized)	100.0	100.0
Cumulative Collection Efficiency (%)	91.3	99.8
MCE (3 month average) (%)	85.1	NA
Breakeven Collection Efficiency	75.5	75.9
Breakeven Collection Efficiency (FL)	78.9	78.9
Overall enhancement coverage (90+DPD)	>30	NA
Overall enhancement coverage (180+DPD)	NA	NA
FL Overall enhancement coverage (90+DPD)	>30	NA
FL Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	9.4	2.8



Issue Name:	Sansar Trust March 2022 IV
Originator:	Shriram Transport Finance Company Ltd (STFCL)
Rating/Credit Opinion:	Series A1 - CARE AAA (SO)
Asset Class:	Vehicle Loans

Issue Details			
Transaction Month	Mar-22	Transaction Structure	Par
Pool Principal (Rs Cr)	197.67	Series A Principal(Rs Cr)	193.72
Future Receivables (Rs Cr)	260.18	No of Contracts	4851
Average Maturity (Months)	42.18	Average Seasoning (Months)	17.16
Overdue Composition	100%, 0%	CC as % of initial POS	8.30%
EIS	19.22%	OC	2.00%
Pool Maturity	Apr-27	Maturity (month)	60

Pool Performance	Jun-2022	Mar-22
Payout Month	2	-
Pool Amortisation (%)	5.4	-
Series A PTC Amortisation (%)	0.0	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
90+Overdue as % of Balance POS	0.0	-
180+Overdue as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.5	-
CC as a % of Balance POS	0.0	-
Unutilised CC	0.0	-
Cumulative Collection Efficiency (%)	91.7	-
MCE (3 month average) (%)	NA	-
Breakeven Collection Efficiency	83.9	-
Overall enhancement coverage (90+DPD)	NA	-
Overall enhancement coverage (180+DPD)	NA	-
Cum Total Prepayment rate (%)	1.4	-

Issue Name:	Sansar Trust March 2022 V
Originator:	Shriram Transport Finance Company Ltd (STFCL)
Rating/Credit Opinion:	Second Loss Facility - CARE A+ (SO), Series A1 PTC - CARE AAA (SO)
Asset Class:	Vehicle Loans

Issue Details			
Transaction Month	Mar-22	Transaction Structure	Par
Pool Principal (Rs Cr)	723.53	Series A Principal(Rs Cr)	723.53
Future Receivables (Rs Cr)	990.09	No of Contracts	22,953
Average Maturity (Months)	43.32	Average Seasoning (Months)	14.99
Overdue Composition	100%, 0%	CC as % of initial POS	8.80%
First Loss Credit Facility	5.00%	Second Loss Credit Facility	3.80%
EIS	23.69%	Pool Maturity	Apr-27
Maturity (month)	60		

Pool Performance	Jun-2022	Mar-22
Payout Month	2	-
Pool Amortisation (%)	7.8	-
Series A PTC Amortisation (%)	0.0	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
90+Overdue as % of Balance POS	0.0	-
180+Overdue as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.2	-
CC as a % of Balance POS	0.0	-
FLF as a % of Balance POS	0.0	-
Unutilised CC	0.0	-
Balance FLF(unutilized)	0.0	-
Cumulative Collection Efficiency (%)	98.4	-
MCE (3 month average) (%)	NA	-
Breakeven Collection Efficiency	82.7	-
Breakeven Collection Efficiency (FL)	NA	-
Overall enhancement coverage (90+DPD)	NA	-
Overall enhancement coverage (180+DPD)	NA	-
FL Overall enhancement coverage (90+DPD)	NA	-
FL Overall enhancement coverage (180+DPD)	NA	-
Cum Total Prepayment rate (%)	3.8	-

Sonata Finance Private Limited

For the year ended as on 31 st March	2020 (12m, A)	2021 (12m, A)
Total Income (Rs. Cr)	348.88	272.19
PAT (Rs. Cr)	14.09	4.39
AUM (Rs. Cr)	1,353.10	1,138.89
GNPA (%)	1.2	6.3
NNPA (%)	0.0	0.0
ROTA (%)	0.91	0.28

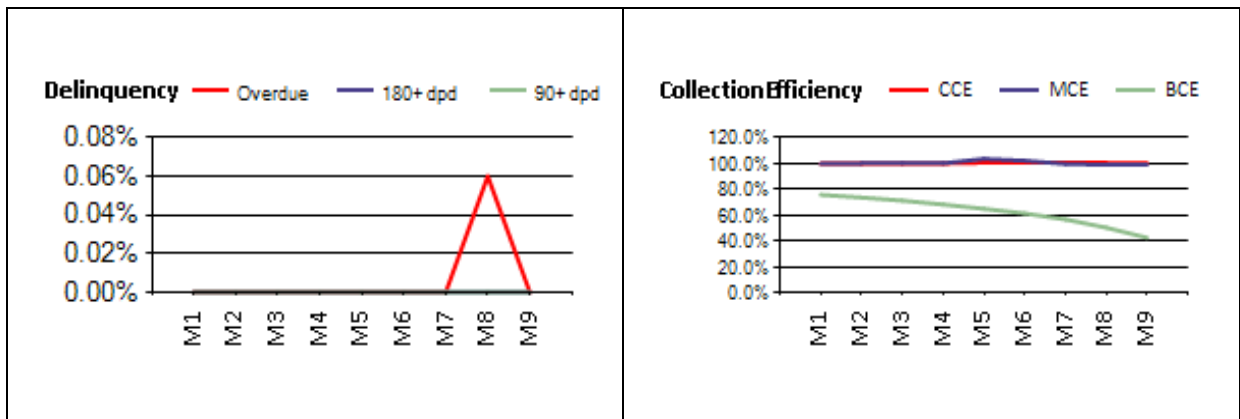
A=Audited

- During FY21, total income stood at 272.19 crore as against 348.88 crores in FY20.
- The Gross NPA level have increased to 6.3% as of March 31, 2021, as against 1.2% as of 31st March 2020.
- PAT for the company reduced to 4.39 crore as of March 31, 2021

Issue Name:	KiPlatform M22 – 003
Originator:	Sonata Finance Private Limited
Rating/Credit Opinion:	Series A PTC - CARE A (SO)
Asset Class:	Microfinance Loans

Issue Details			
Transaction Month	Sep-21	Transaction Structure	Par
Pool Principal (Rs Cr)	16.77	PTC Series A Principal (Rs Cr)	15.10
Future Receivables (Rs Cr)	19.50	No of Contracts	5,569
Average Maturity (Months)	15.76	Average Seasoning (Months)	7.22
Overdue Composition	100%, 0%	CC as % of initial POS	7.50%
EIS	9.69%	OC	10.00%
Pool Maturity	Mar-23	Maturity (month)	18

Pool Performance	Jun-2022	Mar-2022
Payout Month	9	6
Pool Amortisation (%)	60.9	39.2
Series A PTC Amortisation (%)	67.6	43.6
30+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Initial POS	0.0	0.0
180+dpd as % of Initial POS	0.0	0.0
30+Overdue as % of Balance POS	0.0	0.0
90+Overdue as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.0	0.0
CC as a % of Balance POS	19.2	12.3
CC as a % of Balance PTC Principal	25.8	14.8
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.7	99.9
MCE (3 month average) (%)	99.1	101.8
Breakeven Collection Efficiency	42.3	61.2
Overall enhancement coverage (30+DPD)	NA	NA
Overall enhancement coverage (90+DPD)	NA	NA
Cum Total Prepayment rate (%)	4.4	2.0



Agriwise Finserve Limited (erstwhile:StarAgri Finance Limited)

For the year ended as on 31 st March	2020 (12m, A)	2021 (12m, A)
Total Income (in Rs. Cr)	63.39	68.49
Profit After Tax (in Rs. Cr)	4.53	5.86
Total Assets	419.73	408.29
Net NPA (%)	6.72	NA
ROTA (%)	1.00	NA

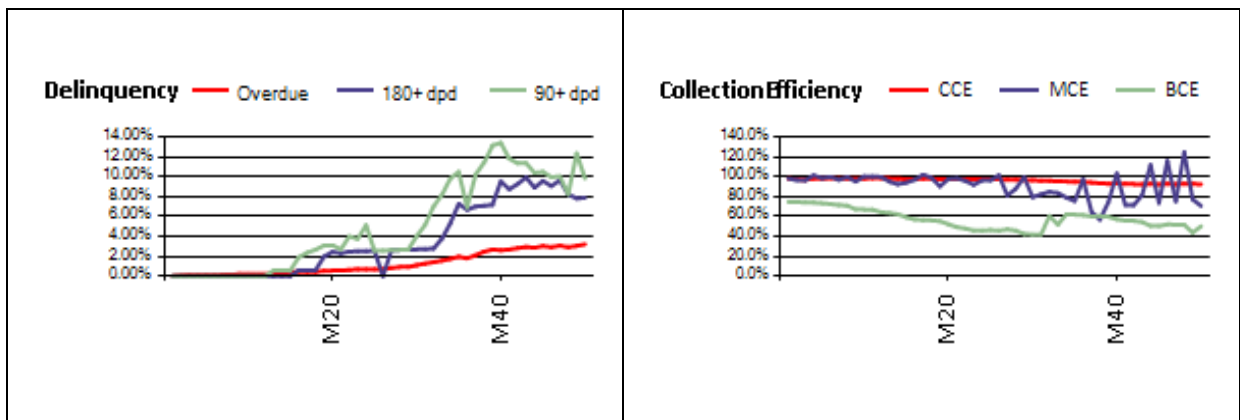
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- Agriwise Finserv reported PAT of Rs. 5.86 crore on total income of Rs. 68.49 crore during FY21 as compared to PAT of Rs. 4.53 crore on total income of Rs. 63.39 crore during FY20.
- Total Assets remained stable at Rs. 408.29 in FY21

Issue Name:	Pearl Trust March 2018
Originator:	StarAgri Finance Limited
Rating/Credit Opinion:	Series A PTC - CARE BBB+ (SO)
Asset Class:	Loan Against Property

Issue Details			
Transaction Month	Mar-18	Transaction Structure	Par
Pool Principal (Rs Cr)	33.5	Future Receivables (Rs Cr)	66.6
PTC Series A Principal (Rs Cr)	32.5	No of Contracts	181
Average Maturity (Months)	117.1	Average Seasoning (Months)	18.5
Overdue Composition	100%, 0%	CC as % of initial POS	7.0%
EIS	37.9	OC	3.0%
Pool Maturity	Apr-32	Maturity (month)	168

Pool Performance	Jun-2022	Mar-2022
Payout Month	50	47
Pool Amortisation (%)	74.3	71.3
Series A PTC Amortisation (%)	76.0	73.0
90+dpd as % of Initial POS	9.9	10.1
180+dpd as % of Initial POS	7.9	9.7
90+Overdue as % of Balance POS	27.3	25.6
180+Overdue as % of Balance POS	20.4	24.3
Overdue as a % of Initial POS	3.2	3.1
CC as a % of Balance POS	27.2	24.4
CC as a % of Balance PTC Principal	30.1	26.7
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	92.9	92.9
MCE (3 month average) (%)	91.2	88.6
Breakeven Collection Efficiency	50.4	52.1
Overall enhancement coverage (90+DPD)	1.8	1.9
Overall enhancement coverage (180+DPD)	2.4	2.0
Cum Total Prepayment rate (%)	60.6	58.2



Svasti Microfinance Private Limited

For the year ended as on 31 st March	2020 (12m, A)	2021 (12m, A)
Total Income (in Rs. Cr)	83.54	93.89
Profit After Tax (in Rs. Cr)	2.03	2.23
Interest Coverage (times)	1.33	NA
Total Assets	492.78	NA
ROTA (%)	0.46	0.39

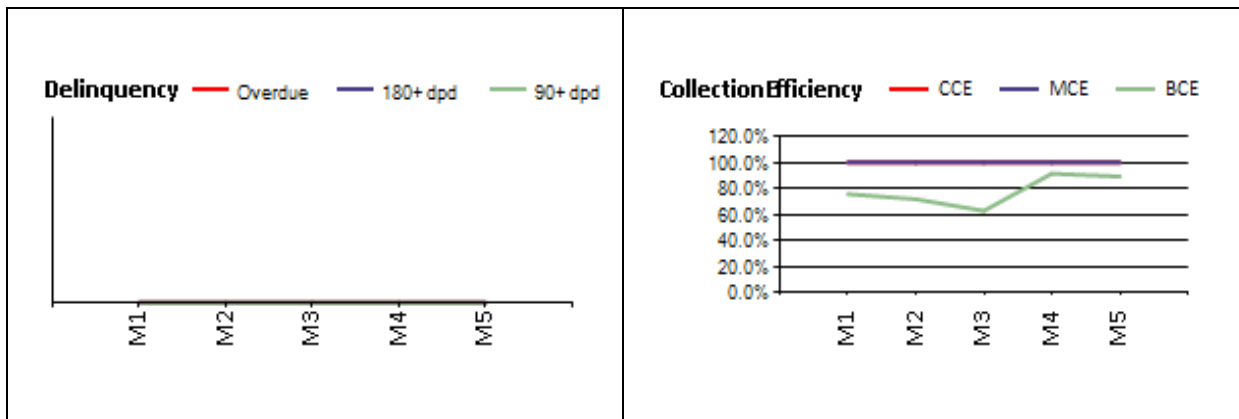
A=Audited

- The Total Income increased from Rs. 83.54 crores in FY19 to Rs. 93.89 crores in FY20.
- The company reported a PAT of Rs. 2.23 crores in FY20 from Rs. 2.03 crores in FY19.

Issue Name:	Northern Arc 2021 MFI PARKER
Originator:	Svasti Microfinance Private Limited
Rating/Credit Opinion:	Series A1 PTC - CARE A- (SO)
Asset Class:	Microfinance

Issue Details			
Transaction Month	Jan-22	Transaction Structure	Par
Pool Principal (Rs Cr)	15.67	Series A Principal (Rs Cr)	14.10
Future Receivables (Rs Cr)	17.91	No of Contracts	6,813
Average Maturity (Months)	9.72	Average Seasoning (Months)	9.51
Overdue Composition	100%, 0%	CC as % of initial POS	7.50%
EIS	8.80%	OC	10.00%
Pool Maturity	Oct-23	Maturity (month)	21

Pool Performance	Jun-2022	Mar-2022
Payout Month	5	2
Pool Amortisation (%)	39.6	14.9
Series A PTC Amortisation (%)	44.1	16.6
90+dpd as % of Initial POS	0.0	0.0
180+dpd as % of Initial POS	0.0	0.0
90+Overdue as % of Balance POS	0.0	0.0
180+Overdue as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.0	0.0
CC as a % of Balance POS	12.4	8.8
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	100.0	100.0
MCE (3 month average) (%)	100.0	NA
Breakeven Collection Efficiency	69.5	71.7
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	0.0	0.0



Issue Name:	Lang 03 2022
Originator:	Svasti Microfinance Private Limited
Rating/Credit Opinion:	Series A1 - CARE BBB+ (SO)
Asset Class:	Microfinance

Issue Details			
Transaction Month	Mar-22	Transaction Structure	Par
Pool Principal (Rs Cr)	13.38	Series A Principal (Rs Cr)	
Future Receivables (Rs Cr)	15.61	No of Contracts	4,575
Average Maturity (Months)	16.56	Average Seasoning (Months)	4.04
Overdue Composition	100%, 0%	CC as % of initial POS	6.00%
EIS	8.75%	OC	8.00%
Pool Maturity	Dec-23	Maturity (month)	21

Pool Performance	Apr-2022	Mar-22
Payout Month	3	-
Pool Amortisation (%)	17.5	-
Series A PTC Amortisation (%)	17.5	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
90+Overdue as % of Balance POS	0.0	-
180+Overdue as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.0	-
CC as a % of Balance POS	0.0	-
Unutilised CC	NA	-
Cumulative Collection Efficiency (%)	100.0	-
MCE (3 month average) (%)	NA	-
Breakeven Collection Efficiency	76.5	-
Overall enhancement coverage (90+DPD)	NA	-
Overall enhancement coverage (180+DPD)	NA	-
Cum Total Prepayment rate (%)	0.0	-

Trust Investment Private Limited

For the year ended as on 31 st March	2020 (12m, A)	2021 (12m, A)
Total Income (in Rs. Cr)	141	142
Profit After Tax (in Rs. Cr)	39	41
Total Assets	876	899
RONW (%)	13.44	12.30
ROTA (%)	3.95	4.59

A=Audited

- Total income stood at Rs. 142 crores as of March 31, 2021 as compared to Rs. 141 crores as of March 31, 2020
- Overall reporting PAT at similar levels to FY20 at Rs. 40 crore

Brief about the transaction structure:

The transaction is structured at par with the trust (“New Horizons SPDE”) issuing PTCs backed by zero coupon Non-Convertible Debentures (NCDs) issued by Piramal Capital and Housing Finance Limited (PCHFL) that have been assigned to the trust by the settlor to the transaction, Trust Investment Advisors Private Limited (TIAPL). On the maturity date, the redemption proceeds from the NCDs, comprising of the redemption principal and redemption premium (subject to qualifying condition being met), will be passed on to the PTC investors by SPDE. The structure is bankruptcy remote and without recourse to TIAPL.

Issue Name:	New Horizons SPDE
Originator:	Trust Investment Advisors Private Limited
Rating/Credit Opinion:	PTC - CARE AA (SO) (CWD)
Asset Class:	Redemption Proceeds from Non-Convertible Debentures (NCDs)

Issue Details	
Transaction Month	Mar-21
Transaction Structure	Par
PTC Principal (Rs Cr)	50.90
Maturity (month)	22
PTCs Issued	509
NCD Details	
NCD Maturity	Jan-23
NCD Issuer	Piramal Capital & Housing Finance Limited (PCHFL)
NCD Coupon	Zero Coupon with Redemption Premium (payable subject to Qualifying Conditions being met)
Face Value	Rs. 0.10 cr per NCD
Asset Cover	1.1 times

Ujjivan Small Finance Bank Limited

For the year ended as on 31 st March	2021 (12m, A)	2022 (12m, A)
Total Income (in Rs. Cr)	3,026	3,117
Profit After Tax (in Rs. Cr)	350	8
Interest Coverage (times)	1.60	1.75
Net NPA ratio (Based on (90+dpd) (%)	0.20	2.93
Total Assets	18,411	20,380
ROTA (Including Off Book) (%)	1.85	2.60

A=Audited

- During FY22, total income stood at 3,117 crore as against 3,026 crores in FY21.
- Consolidated PAT for the company decreased from 350 crore as of March 31, 2021 to 8 crore as of March 31, 2022.

Issue Name:	Ponce 03 2022
Originator:	Ujjivan Small Finance Bank Limited
Rating/Credit Opinion:	Equity Tranche SNs - CARE AA (SO), Series A1 SNs - CARE AAA (SO)
Asset Class:	LAP Loans

Issue Details			
Transaction Month	Mar-22	Transaction Structure	Par
Pool Principal (Rs Cr)	90.37	Future Receivables (Rs Cr)	188.00
Series A1 SNs Principal (Rs Cr)	83.14	No of Contracts	1,241
Average Maturity (Months)	127.16	Average Seasoning (Months)	22.68
Overdue Composition	100%, 0%	CC as % of initial POS	5.00%
Equity Tranche SNs Principal (subordinated to A1) (Rs Cr)	4.52	EIS	61.72%
OC	3.00%	Pool Maturity	Sep-38
Maturity (month)	198		

Pool Performance	Jun-2022	Mar-22
Payout Month	3	-
Pool Amortisation (%)	5.8	-
Series A1 SNs Amortisation (%)	6.4	-
Equity Tranche SNs Amortisation (%)	0.0	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
90+Overdue as % of Balance POS	0.0	-
180+Overdue as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.01	-
CC as a % of Balance POS	0.0	-
Unutilised CC	0.0	-
Cumulative Collection Efficiency (%)	99.2	-
MCE (3 month average) (%)	99.2	-
Breakeven Collection Efficiency	65.4	-
Overall enhancement coverage (90+DPD)	NA	-
Overall enhancement coverage (180+DPD)	NA	-
Cum Total Prepayment rate (%)	4.4	-

Issue Name:	Meyer 03 2022
Originator:	Ujjivan Small Finance Bank Limited
Rating/Credit Opinion:	Equity Tranche SNs - CARE AA (SO), Series A1 SNs - CARE AAA (SO)
Asset Class:	LAP Loans

Issue Details			
Transaction Month	Mar-22	Transaction Structure	Par
Pool Principal (Rs Cr)	162.22	Future Receivables (Rs Cr)	341.71
Series A1 SNs Principal (Rs Cr)	149.24	No of Contracts	2,064
Average Maturity (Months)	135.53	Average Seasoning (Months)	21.41
Overdue Composition	100%,0%	CC as % of initial POS	5.00%
Equity Tranche SNs Principal (subordinated to A1) (Rs Cr)	8.11	EIS	61.28%
OC	3.00%	Pool Maturity	Sep-41
Maturity (month)	234		

Pool Performance	Jun-2022	Mar-22
Payout Month	3	-
Pool Amortisation (%)	4.1	-
Series A1 SNs Amortisation (%)	4.5	-
Equity Tranche SNs Amortisation (%)	0.0	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
90+Overdue as % of Balance POS	0.0	-
180+Overdue as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.0	-
CC as a % of Balance POS	0.0	-
Unutilised CC	0.0	-
Cumulative Collection Efficiency (%)	98.8	-
MCE (3 month average) (%)	98.8	-
Breakeven Collection Efficiency	66.4	-
Overall enhancement coverage (90+DPD)	NA	-
Overall enhancement coverage (180+DPD)	NA	-
Cum Total Prepayment rate (%)	2.9	-

Ummeed Housing Finance Private Limited

For the year ended as on 31 st March	2021 (12m, A)	2022 (12m, A)
Total Income (in Rs. Cr)	90.97	109.06
Profit After Tax (in Rs. Cr)	11.31	18.66
Interest Coverage (times)	1.37	1.68
Net NPA ratio (%)	0.43	0.54
Total Assets	667.86	782.39
ROTA (%)	1.85	2.60

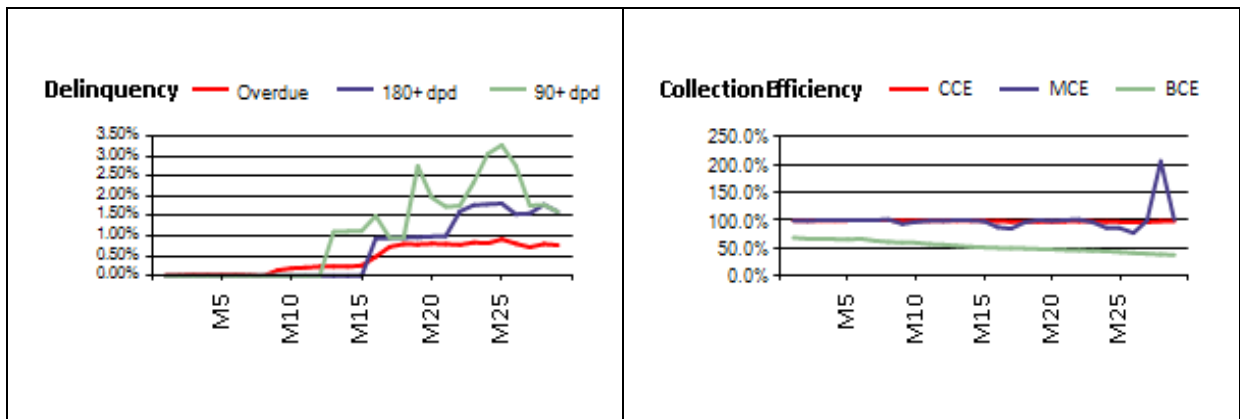
A=Audited

- During FY22, total income stood at 109.06 crore as against 90.97 crores in FY21.
- Consolidated PAT for the company increased from 11.31 crore as of March 31, 2021 to 18.66 crore as of March 31, 2022.

Issue Name:	Northern Arc 2019 AHF CITRA
Originator:	Ummeed Housing Finance Private Limited
Rating/Credit Opinion:	Series A1 PTCs - CARE A (SO), Series A2 PTCs - CARE BBB (SO)
Asset Class:	MBS

Issue Details			
Transaction Month	Dec-19	Transaction Structure	Par
Pool Principal (Rs Cr)	25.66	Series A1 Principal (Rs Cr)	19.24
Future Receivables (Rs Cr)	44.06	No of Contracts	398
Average Maturity (Months)	81.31	Average Seasoning (Months)	19.30
Overdue Composition	100%, 0%	CC as % of initial POS	5.50%
Series A2 Principal (subordinated to A1) (Rs Cr)	3.34	EIS	33.13%
OC	12.00%	Pool Maturity	Nov-28
Maturity (month)	106		

Pool Performance	Jun-2022	Mar-2022
Payout Month	29	26
Pool Amortisation (%)	48.6	43.9
Series A1 PTC Amortisation (%)	64.6	58.3
Series A2 PTC Amortisation (%)	2.9	2.6
90+dpd as % of Initial POS	1.6	2.8
180+dpd as % of Initial POS	1.6	1.6
90+Overdue as % of Balance POS	2.2	4.0
180+Overdue as % of Balance POS	2.2	2.1
Overdue as a % of Initial POS	0.8	0.8
CC as a % of Balance POS	10.7	9.8
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	98.1	96.3
MCE (3 month average) (%)	135.5	83.1
Breakeven Collection Efficiency	37.6	41.2
Overall enhancement coverage (90+DPD)	28.9	14.8
Overall enhancement coverage (180+DPD)	28.9	28.6
Cum Total Prepayment rate (%)	28.5	25.9



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