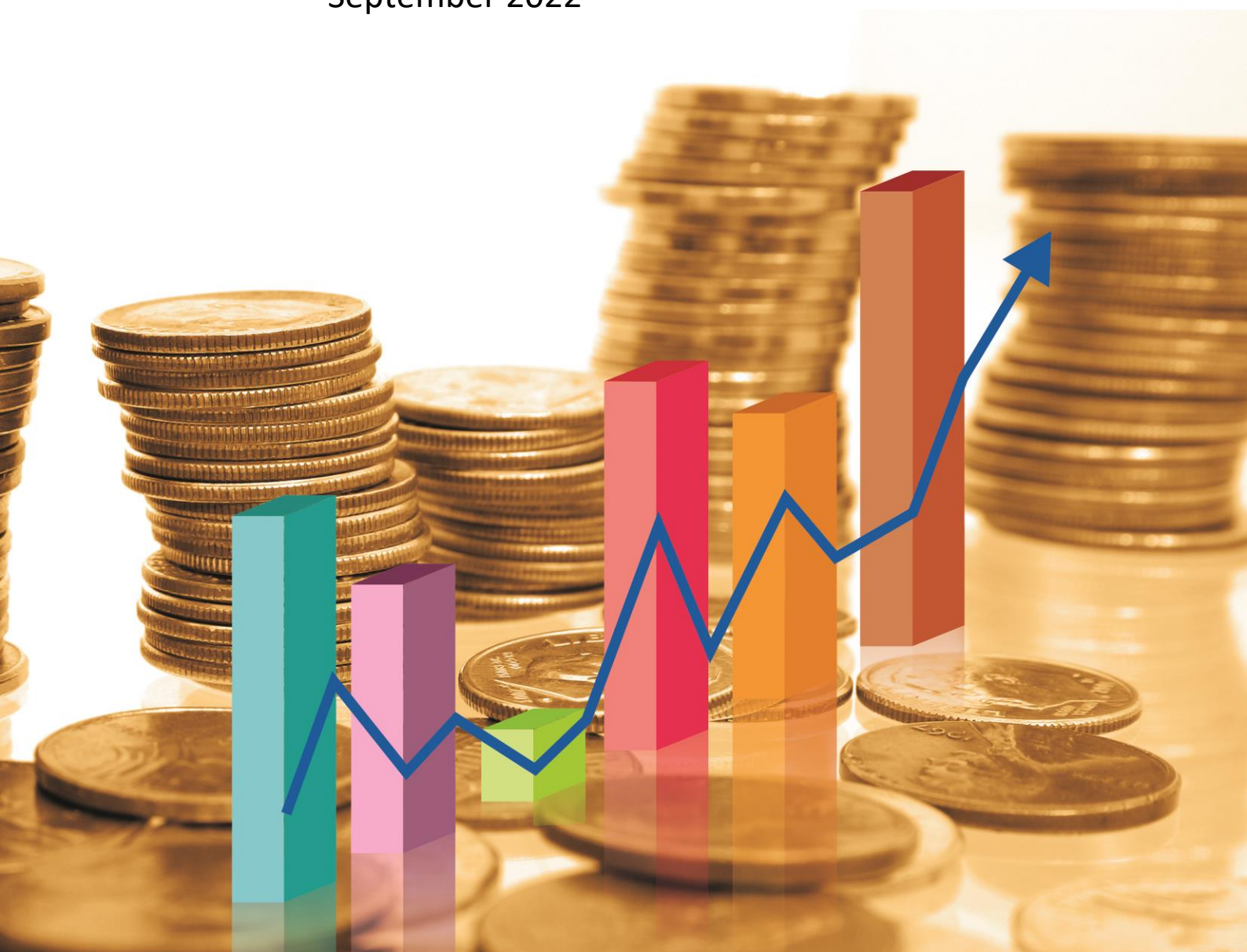


ABS & MBS Pool

Performance Update

September 2022



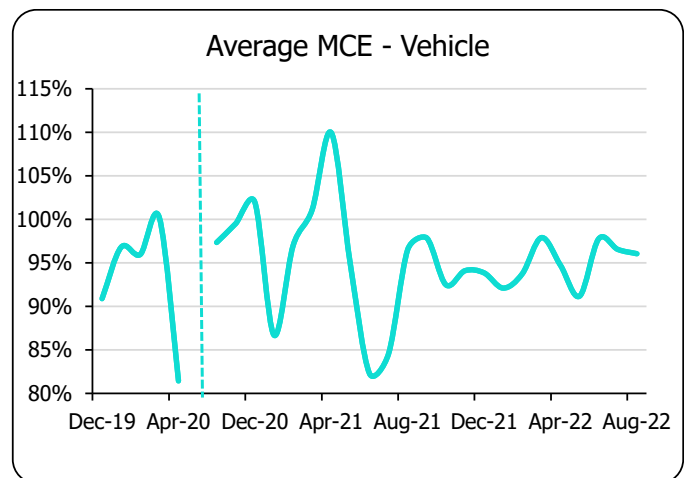
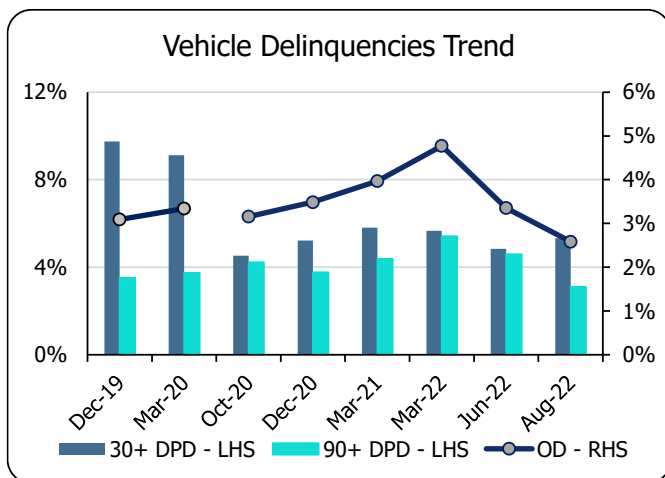
CARE has rated more than 585 Asset Backed Securitisation (ABS) / Mortgage Backed Securitisation (MBS) pools across 82 Originators and pools aggregating to around Rs. 94,000 crore covering various asset classes, which include - Auto Loans, Commercial Vehicle loans, Construction Equipment loans, Two-Wheeler 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.

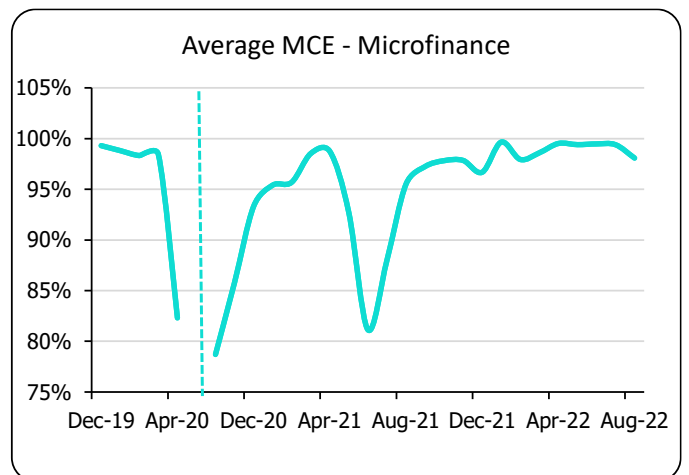
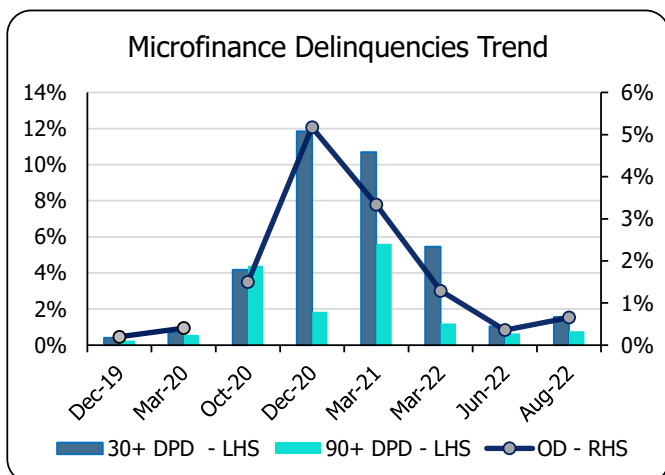
After Sep'22 payout, the below-mentioned pools are largely placed comfortably with high/moderate collection efficiencies. The second wave of the COVID-19 pandemic has had an effect on the performance of these transactions. However, the support available in the form of credit enhancement and EIS is commensurate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

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

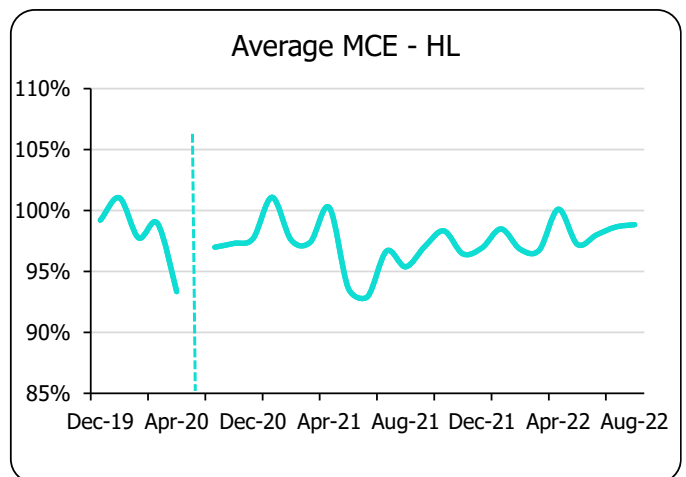
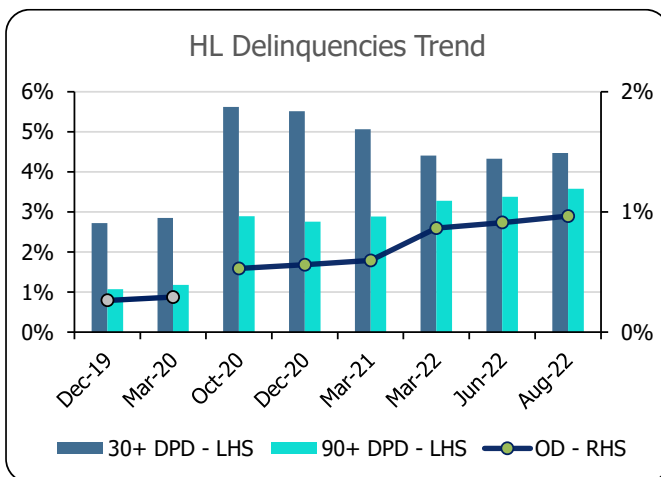
Performance Update – Vehicle Pools



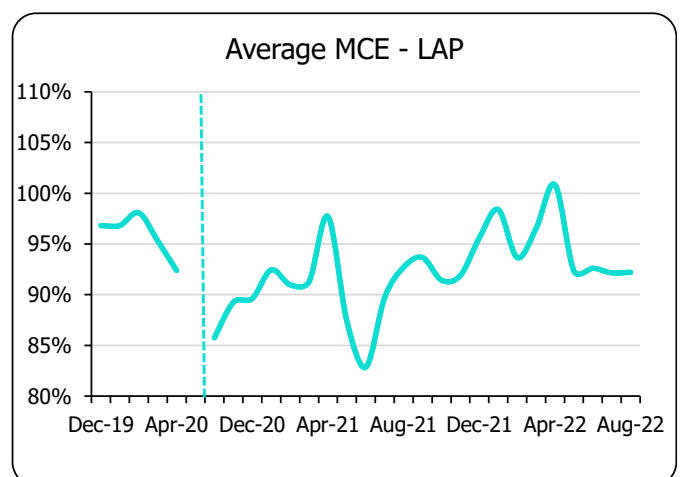
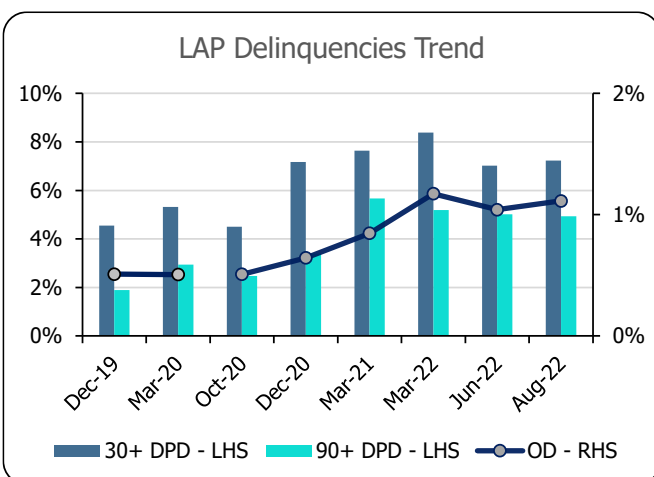
Performance Update – Microfinance Pools



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 2021 GL Fawkes	Indel Money Limited	Series A1 PTC	Aug-2022	Withdrawn
2	Northern Arc 2021 GL Fawkes	Indel Money Limited	Series A2 PTC	Aug-2022	Withdrawn
3	Uranus Trust October 2021	NeoGrowth Credit Private Limited	Series A PTC	Aug-2022	Withdrawn
4	CredAvenue Bella 12 2020	Muthoot Microfin Limited	Series A1 PTC	Aug-2022	Withdrawn
5	Northern Arc 2021 CV Nakamura	Kanakadurga Finance Limited	Series A1 PTC	Aug-2022	Withdrawn
6	Northern Arc 2021 CV Nakamura	Kanakadurga Finance Limited	Series A2 PTC	Aug-2022	Withdrawn
7	Xerxes SBL IFMR Capital 2016	India Shelter Finance Corporation Limited	Series A1 PTCs	Aug-2022	Withdrawn
8	Xerxes SBL IFMR Capital 2016	India Shelter Finance Corporation Limited	Series A2 PTCs	Aug-2022	Withdrawn
9	Vivriti Poor First III	Digamber Capfin Limited	Series A PTC	Jul-2022	Withdrawn
10	CredAvenue Eaton 12 2020	Muthoot Microfin Limited	Series A2	Jul-2022	Withdrawn
11	CredAvenue Eaton 12 2020	Muthoot Microfin Limited	Series A1	Jul-2022	Withdrawn
12	Jupiter Trust August 2021	NeoGrowth Credit Private Limited	Series A PTC	Jul-2022	Withdrawn
13	Keerthana 02 2021	Spandana Sphoorty Financial Limited	Series A PTC	Jul-2022	Withdrawn
14	Northern Arc 2019 CV Mayura	IKF Finance Limited	Series A1 PTCs	Jul-2022	Withdrawn
15	Northern Arc 2019 CV Mayura	IKF Finance Limited	Series A2 PTCs	Jul-2022	Withdrawn
16	Northern Arc 2021 2W Carlsen	Kanakadurga Finance Limited	Series A1 PTC	Jul-2022	Withdrawn
17	Northern Arc 2021 2W Carlsen	Kanakadurga Finance Limited	Series A2 PTC	Jul-2022	Withdrawn
18	Northern Arc 2021 MFI Jotunheim	Dvara Kshetriya Gramin Financial Services Private Limited	Series A1 PTC	Jul-2022	Withdrawn
19	Northern Arc 2021 MFI Jotunheim	Dvara Kshetriya Gramin Financial Services Private Limited	Series A2 PTC	Jul-2022	Withdrawn

No	Transaction Name	Originator	Facilities / Instrument	Month of Withdrawal	Rating/Credit Opinion
20	Northern Arc 2021 MFI Poincare	Midland Microfin Limited	Series A2 PTC	Jul-2022	Withdrawn
21	Northern Arc 2021 MFI Poincare	Midland Microfin Limited	Series A1 PTC	Jul-2022	Withdrawn
22	PL_Securitization Trust IV August 2019	Dhani Loans and Services Limited	Series A PTCs	Jul-2022	Withdrawn
23	Vivriti Peters 11 2020	Annapurna Finance Private Limited	Series A PTC	Jul-2022	Withdrawn
24	Northern Arc 2019 CV Auckland	Kogta Financial India Limited	Series A1 PTC	Jul-2022	Withdrawn
25	Northern Arc 2019 CV Auckland	Kogta Financial India Limited	Series A2 PTC	Jul-2022	Withdrawn
26	Northern Arc 2019 CV Wendell	Kogta Financial India Limited	Series A2 PTC	Jul-2022	Withdrawn
27	Northern Arc 2019 CV Wendell	Kogta Financial India Limited	Series A1 PTC	Jul-2022	Withdrawn
28	Innovation Trust XXIII Mar'16	Indiabulls Housing Finance Limited	Series A PTC	Sep-22	Withdrawn

Rating Transition:

No	Transaction Name	Originator	Facilities / Instrument	Amount (Rs Crs)	Month of Upgrade	Previous Rating	Current Rating
1	Vivriti Blaine 02 2020	Auxilo Finserve Private Limited	Series A PTC	8.59	Sep-2022	CARE A+ (SO)	CARE AA-(SO)
2	Sumadhura PTC 2021	Satin Creditcare Network Limited	Series A PTC	43.66	Sep-2022	CARE A (SO)	CARE A+ (SO)
3	Northern Arc 2019 AHF CITRA	Ummeed Housing Finance Private Limited	Series A2 PTCs	3.23	Sep-2022	CARE BBB (SO)	CARE BBB+ (SO)
4	Northern Arc 2019 AHF CITRA	Ummeed Housing Finance Private Limited	Series A1 PTCs	6.25	Sep-2022	CARE A (SO)	CARE A+ (SO)

Provisional Rating:

No	Originator	Transaction	Rating assigned month	Instrument	Amount (Rs Crs)	Ratings assigned	Documents pending
1	Shriram Finance Limited	Sansar Trust June 2022 VII	Jul-2022	Second Loss Facility	18.86	Provisional CARE A+ (SO)	YES
2	Shriram	Sansar Trust	Jul-2022	Series A1	448.99	Provisional	YES

No	Originator	Transaction	Rating assigned month	Instrument	Amount (Rs Crs)	Ratings assigned	Documents pending
	Finance Limited	June 2022 VII		PTCs		CARE AAA (SO)	
3	Dvara Kshetriya Gramin Financial Services Private Limited	Nimbus 2022 MFI Citrus	Jun-2022	Series A1a PTCs	52.09	Provisional CARE A2+ (SO)	YES
4	Dvara Kshetriya Gramin Financial Services Private Limited	Nimbus 2022 MFI Citrus	Jun-2022	Series A1b PTCs	4.88	Provisional CARE A3 (SO)	YES

Originator wise Pool Performance

Ananya Finance For Inclusive Growth Private Limited

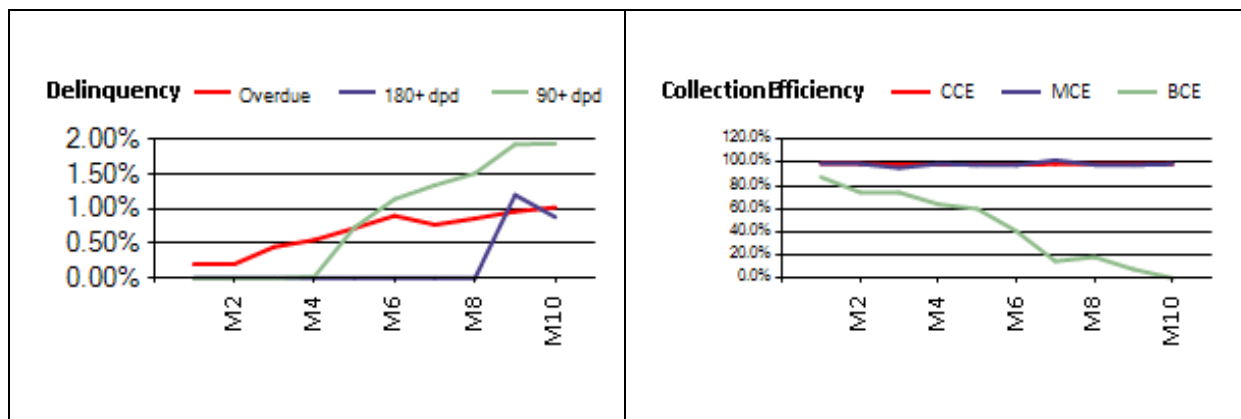
For the year ended as on 31st March (Consol.)	2021 (12m, A)	2022 (12m, A)
Total Income	37	39
PAT	(12)	1
AUM	261	315
ROTA (%)	(4.0)	0.3
Gross NPA (%)	6.4	6.2%
Net NPA (%)	9.0	133.5

- 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

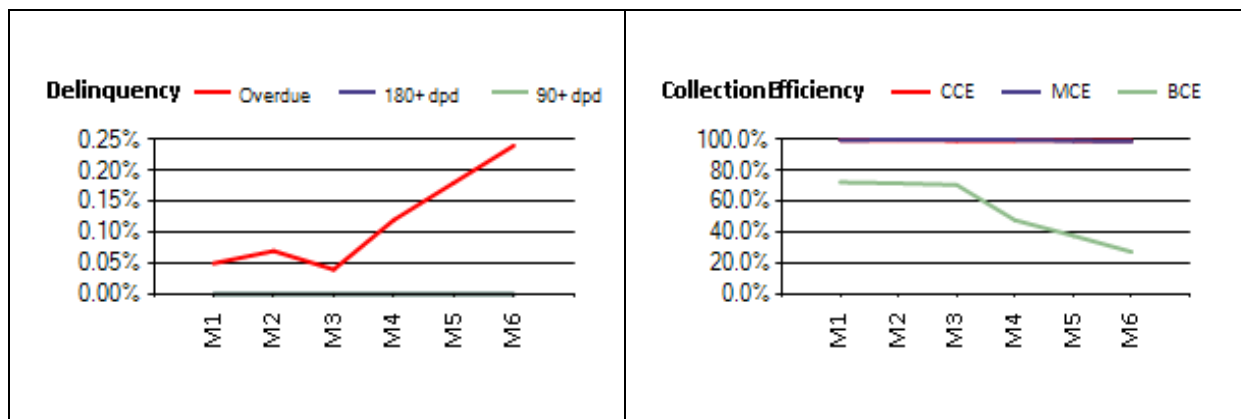
Pool Performance	Jul-2022	Jun-2022
Payout Month	10	9
Pool Amortisation (%)	78.3	75.8
Series A PTC Amortisation (%)	100.0	97.1
30+dpd as % of Initial POS	2.4	2.4
90+dpd as % of Initial POS	1.9	1.9
180+dpd as % of Initial POS	0.9	1.2
30+dpd as % of Balance POS	6.4	6.4
90+dpd as % of Balance POS	5.2	4.9
Overdue as a % of Initial POS	1.0	1.0
CC as a % of Balance POS	23.0	20.6
CC as a % of Balance PTC Principal	NA	199.5
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	98.6	98.5
MCE (3 month average) (%)	98.2	99.3
Breakeven Collection Efficiency	0.0	7.7
Overall enhancement coverage (30+DPD)	NA	14.4
Overall enhancement coverage (90+DPD)	NA	18.8
Cum Total Prepayment rate (%)	28.2	18.3



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)	2.72
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	Sep-2022	Jun-2022
Payout Month	6	3
Pool Amortisation (%)	69.3	45.7
Series A PTC Amortisation (%)	84.0	52.8
30+dpd as % of Initial POS	0.0	0.1
90+dpd as % of Initial POS	0.0	0.0
180+dpd as % of Initial POS	0.0	0.0
30+dpd as % of Balance POS	0.0	0.0
90+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.2	0.0
CC as a % of Balance POS	16.3	9.2
CC as a % of Balance Series A PTC Principal	35.8	12.1
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.3	99.3
MCE (3 month average) (%)	99.2	99.2
Breakeven Collection Efficiency	27.4	70.7
Overall enhancement coverage (30+DPD)	NA	NA
Overall enhancement coverage (90+DPD)	NA	NA
Cum Total Prepayment rate (%)	14.8	14.8



Issue Name:	Lyons 06 2022
Originator:	Ananya Finance For Inclusive Growth Private Limited
Rating/Credit Opinion:	Series A1(a) PTCs - CARE A- (SO), Series A1(b) PTCs - CARE BBB (SO)
Asset Class:	Microfinance Loans

Issue Details			
Transaction Month	Jun-22	Transaction Structure	Par
Pool Principal (Rs Cr)	8.49	Series A1 Principal (Rs Cr)	6.69
Future Receivables (Rs Cr)	9.64	No of Contracts	3,078
Average Maturity (Months)	16.21	Average Seasoning (Months)	7.60
Overdue Composition	100%, 0%	CC as % of initial POS	5.00%
EIS	7.10%	OC	12.50%
Pool Maturity	Jan-24	Maturity (month)	19

Pool Performance	Sep-2022	Jun-22
Payout Month	3	-
Pool Amortisation (%)	17.4	-
Series A1 PTC Amortisation (%)	22.2	-
30+dpd as % of Initial POS	0.4	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
30+dpd as % of Balance POS	0.4	-
90+dpd as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.1	-
CC as a % of Balance POS	6.1	-
CC as a % of Balance Series A PTC Principal	NA	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	NA	-
MCE (3 month average) (%)	99.7	-
Breakeven Collection Efficiency	66.2	-
Overall enhancement coverage (30+DPD)	>30	-
Overall enhancement coverage (90+DPD)	>30	-
Cum Total Prepayment rate (%)	0.5	-

Aptus Finance India Private Limited

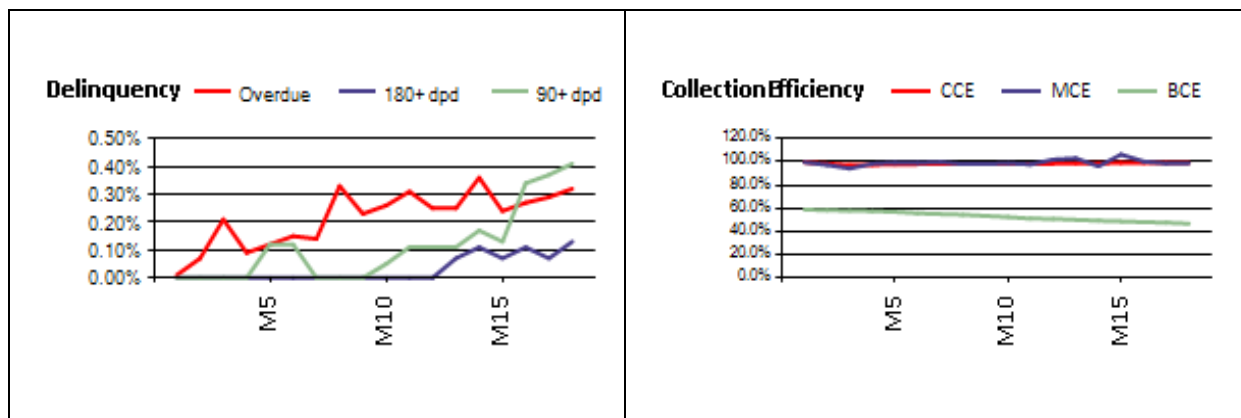
For the year ended as on 31st March (Consol.)	2021 (12m, A)	2022 (12m, A)
Total Operating Income (in Rs. Cr)	655	840
Profit After Tax (in Rs. Cr)	267	370
Interest Coverage (times)	2.67	3.29
Total Assets	4,503	5,661
Net NPA (%)	0.40	0.85
ROTA (%)	6.48	7.28

- 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 A1(a) PTC - CARE AAA (SO), Series A1(b) 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	Sep-2022	Jun-2022
Payout Month	18	15
Pool Amortisation (%)	29.8	25.2
Series A1 PTC Amortisation (%)	42.6	36.0
Series A2 PTC Amortisation (%)	0.0	0.0
90+dpd as % of Initial POS	0.4	0.1
180+dpd as % of Initial POS	0.1	0.1
90+dpd as % of Balance POS	0.5	0.1
180+dpd as % of Balance POS	0.2	0.1
Overdue as a % of Initial POS	0.3	0.2
CC as a % of Balance POS	4.3	4.0
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.2	99.2
MCE (3 month average) (%)	99.3	101.9
Breakeven Collection Efficiency	46.8	48.7
Overall enhancement coverage (90+DPD)	>30	>30
Overall enhancement coverage (180+DPD)	>30	>30
Cum Total Prepayment rate (%)	15.3	13.2



Issue Name:	Nimbus 2022 AHF Auckland
Originator:	Aptus Value Housing Finance India Limited (AVHFIL)
Rating/Credit Opinion:	Series A1 PTCs - CARE AA- (SO)
Asset Class:	Loan against property

Issue Details			
Transaction Month	Jun-22	Transaction Structure	Par
Pool Principal (Rs Cr)	106.84	Future Receivables (Rs Cr)	195.91
No of Contracts	1759	Average Maturity (Months)	95.54
Average Seasoning (Months)	23.92	Overdue Composition	100%,0%
CC as % of initial POS	4	EIS	58.01
Pool Maturity	May-31	Maturity (month)	107

Pool Performance	Sep-2022	Jun-22
Payout Month	3	-
Pool Amortisation (%)	3.9	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
90+dpd as % of Balance POS	0.0	-
180+dpd as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.03	-
CC as a % of Balance POS	10.4	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	99.3	-
MCE (3 month average) (%)	99.3	-
Breakeven Collection Efficiency	92.0	-
Overall enhancement coverage (90+DPD)	NA	-
Overall enhancement coverage (180+DPD)	NA	-
Cum Total Prepayment rate (%)	2.4	-

Ashv Finance Limited

For the year ended as on 31st March (Consol.)	2021 (12m, A)	2022 (12m, A)
Total Operating Income (in Rs. Cr)	97.85	128.52
Profit After Tax (in Rs. Cr)	7.96	5.47
Interest Coverage (times)	1.08	1.04
Total Assets	610	906
Net NPA (%)	1.52	1.55
ROTA (%)	1.41	0.72

- Net profit (PAT) for the FY22 period stood at Rs. ~5.47 crore on a total income of Rs. ~129 crore.
- Asset quality has maintained in FY22 with no major deviation from the earlier levels in NPAs.

Issue Name:	Indigo 006
Originator:	Ashv Finance Limited
Rating/Credit Opinion:	Series A1a PTC - CARE A+ (SO), Series A1b PTC - CARE A- (SO)
Asset Class:	Unsecured MSME loans

Issue Details			
Transaction Month	Jun-22	Transaction Structure	Par
Pool Principal (Rs Cr)	20.07	Future Receivables (Rs Cr)	25.32
Series A1 Principal (Rs Cr)	13.84	No of Contracts	213
Average Maturity (Months)	24.05	Average Seasoning (Months)	7.21
Overdue Composition	100%,0%	CC as % of initial POS	7.75%
Series A2 Principal (subordinated to A1) (Rs Cr)	4.01	EIS	20.41%
OC	11.00%	Pool Maturity	Nov-24
Maturity (month)	29		

Pool Performance	Sep-2022	Jun-22
Payout Month	3	-
Pool Amortisation (%)	16.8	-
Series A1 PTC Amortisation (%)	24.3	-
Series A2 PTC Amortisation (%)	0.0	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
90+dpd as % of Balance POS	0.0	-
180+dpd as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.1	-
CC as a % of Balance POS	9.3	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	99.3	-
MCE (3 month average) (%)	99.3	-
Breakeven Collection Efficiency	68.1	-
Overall enhancement coverage (90+DPD)	NA	-
Overall enhancement coverage (180+DPD)	NA	-
Cum Total Prepayment rate (%)	4.4	-

Arohan Financial Services Private Limited

For the year ended as on 31st March	2021 (12m, A)	2022 (12m, A)
Total Operating Income	1,014	920
PAT	(160)	61
Interest Coverage (times)	0.53	1.21
Total Assets	5,318	5,088
Net NPA Ratio	3.96	1.37
ROTA (%)	(3.03)	1.17

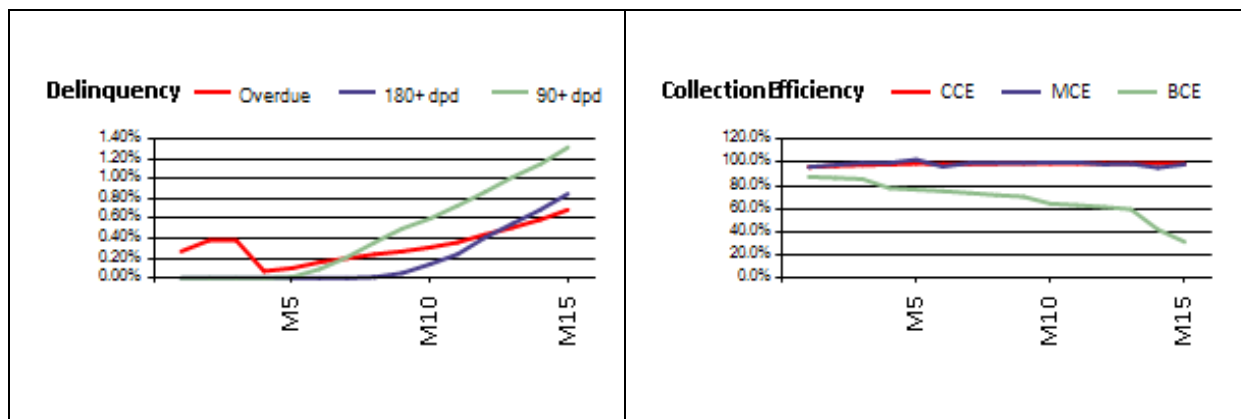
P*=Provisional, A=Audited

- Total operating income stood at ~Rs. 920 Crore in FY22 as compared to ~Rs. 1,014crore as in FY21.
- The Net NPA ratio reduced on account of recovery from COVID-19 Pandemic from 3.96% as on March 31, 2021 to 1.37% as on March 31, 20212.
- Arohan has total Assets of ~Rs. 5,018 cr. as on March 31, 2022.

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

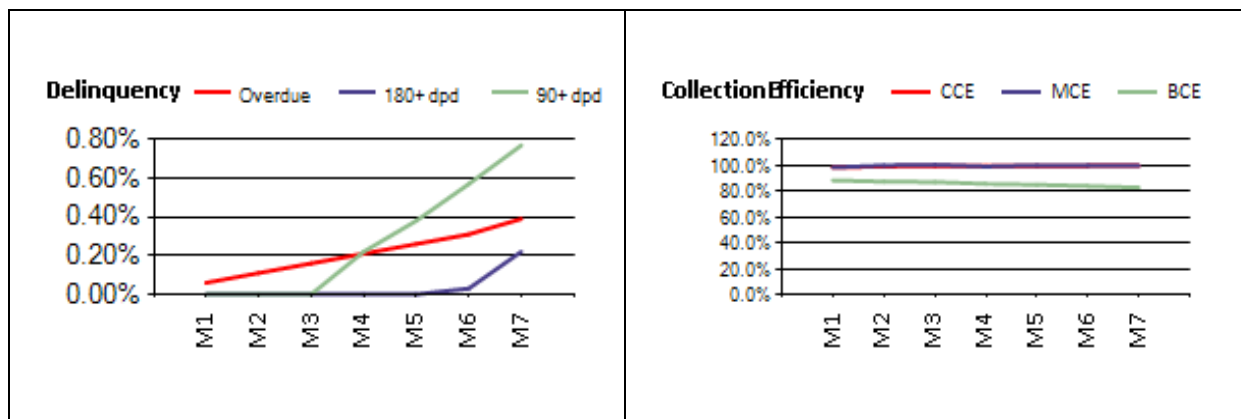
Pool Performance	Sep-2022	Jun-2022
Payout Month	15	12
Pool Amortisation (%)	74.8	61.8
Series A PTC Amortisation (%)	85.9	71.0
30+dpd as % of Initial POS	1.5	1.2
90+dpd as % of Initial POS	1.3	0.9
180+dpd as % of Initial POS	0.8	0.4
30+dpd as % of Balance POS	3.5	2.1
90+dpd as % of Balance POS	2.9	1.4
Overdue as a % of Initial POS	0.7	0.4
CC as a % of Balance POS	23.8	15.7
CC as a % of Balance PTC Principal	49.0	23.8
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.0	99.2
MCE (3 month average) (%)	97.7	99.6
Breakeven Collection Efficiency	31.4	61.5
Overall enhancement coverage (30+DPD)	19.5	18.0
Overall enhancement coverage (90+DPD)	23.7	26.7
Cum Total Prepayment rate (%)	14.0	10.9



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	Sep-2022	Jun-2022
Payout Month	7	4
Pool Amortisation (%)	30.4	20.5
Series A PTC Amortisation (%)	37.4	25.2
30+dpd as % of Initial POS	1.2	0.6
90+dpd as % of Initial POS	0.8	0.2
180+dpd as % of Initial POS	0.2	0.0
30+dpd as % of Balance POS	1.2	0.6
90+dpd as % of Balance POS	0.7	0.2
Overdue as a % of Initial POS	0.4	0.2
CC as a % of Balance POS	7.2	6.3
CC as a % of Balance PTC Principal	9.8	8.2
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.6	99.4
MCE (3 month average) (%)	99.8	99.8
Breakeven Collection Efficiency	82.8	85.6
Overall enhancement coverage (30+DPD)	13.8	25.7
Overall enhancement coverage (90+DPD)	23.9	>30
Cum Total Prepayment rate (%)	1.9	1.0



Auxilo Finserve Private Limited

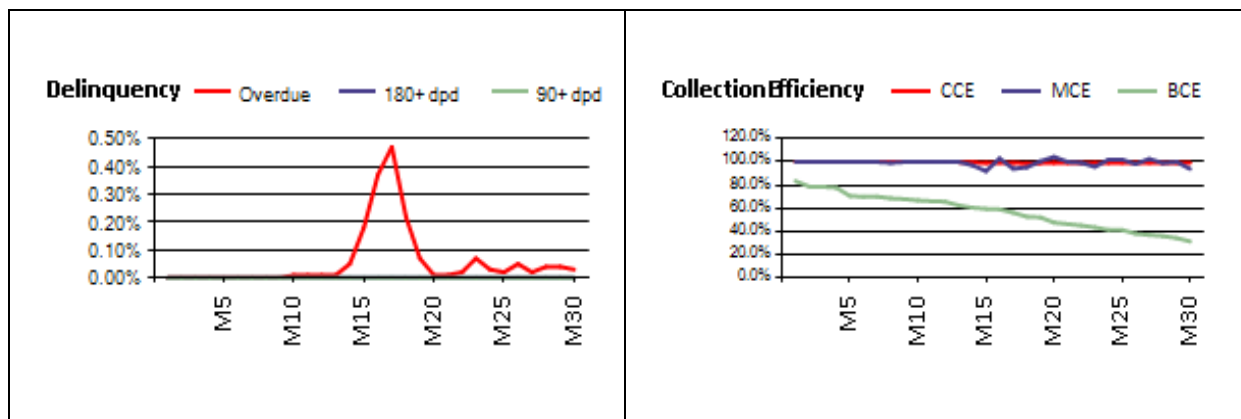
For the year ended as on 31st March	2021 (12m, A)	2022 (12m, A)
Total Operating Income (in Rs. Cr)	75.69	92.62
Profit After Tax (in Rs. Cr)	9.62	12.57
Total Assets	671.48	862.78
Net NPA (%)	0.79	1.17
ROTA (%)	1.49	1.64

- Net profit (PAT) for the FY22 period stood at Rs. ~13 crore on a total income of Rs. ~93 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 1.64%

Issue Name:	Vivriti Blaine 02 2020
Originator:	Auxilo Finserve Private Limited
Rating/Credit Opinion:	Series A PTC - CARE AA- (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	Sep-2022	Jun-2022
Payout Month	30	27
Pool Amortisation (%)	41.6	37.8
Series A PTC Amortisation (%)	60.4	57.3
90+dpd as % of Initial POS	0.0	0.0
180+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Balance POS	0.0	0.0
180+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.0	0.0
CC as a % of Balance POS	8.6	8.0
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.2	99.4
MCE (3 month average) (%)	97.7	100.9
Breakeven Collection Efficiency	31.5	36.9
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	22.3	20.4



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

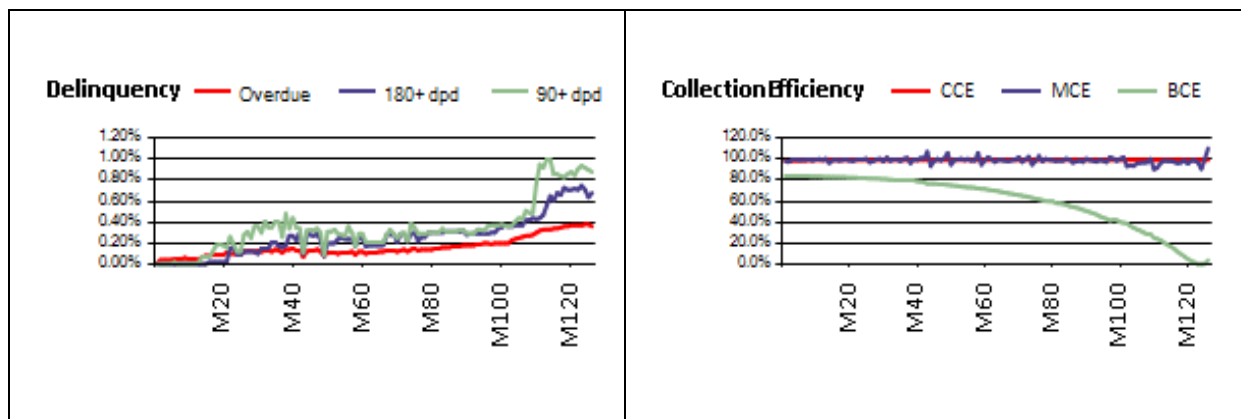
- On 20th November 2019, The Reserve Bank of India superseded the board of DHFL and appointed an administrator in its place.
- On 29th November 2019, The Reserve Bank filed an application for initiation of corporate insolvency resolution process (with the NCLT Mumbai) against DHFL under Section 227 of 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

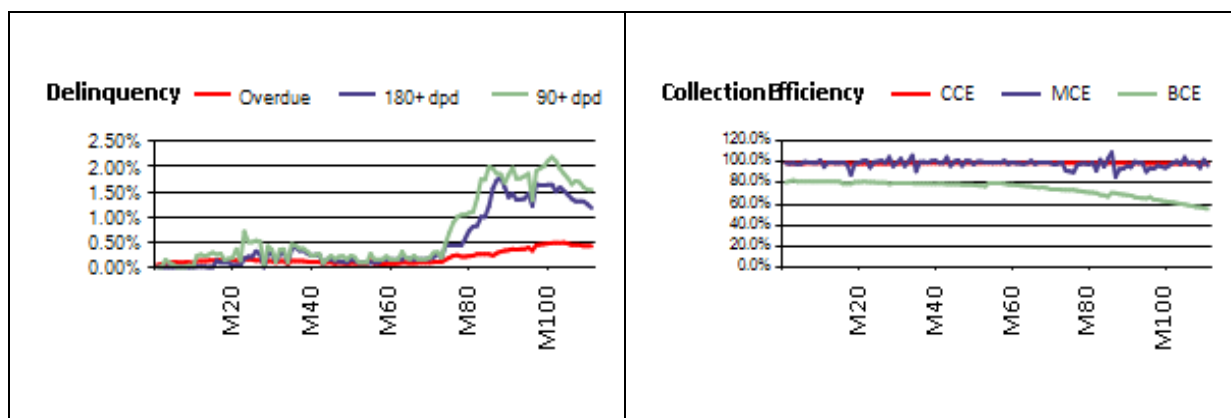
Pool Performance	Sep-2022	Jun-2022
Payout Month	126	123
Pool Amortisation (%)	91.8	91.0
90+dpd as % of Initial POS	0.9	0.9
180+dpd as % of Initial POS	0.7	0.8
90+dpd as % of Balance POS	6.7	6.6
180+dpd as % of Balance POS	4.6	4.7
Overdue as a % of Initial POS	0.4	0.4
CC as a % of Balance POS	158.7	144.7
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.4	99.4
MCE (3 month average) (%)	100.6	98.4
Breakeven Collection Efficiency	3.8	0.0
Overall enhancement coverage (90+DPD)	14.3	NA
Overall enhancement coverage (180+DPD)	21.1	NA
Cum Total Prepayment rate (%)	58.7	58.3



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

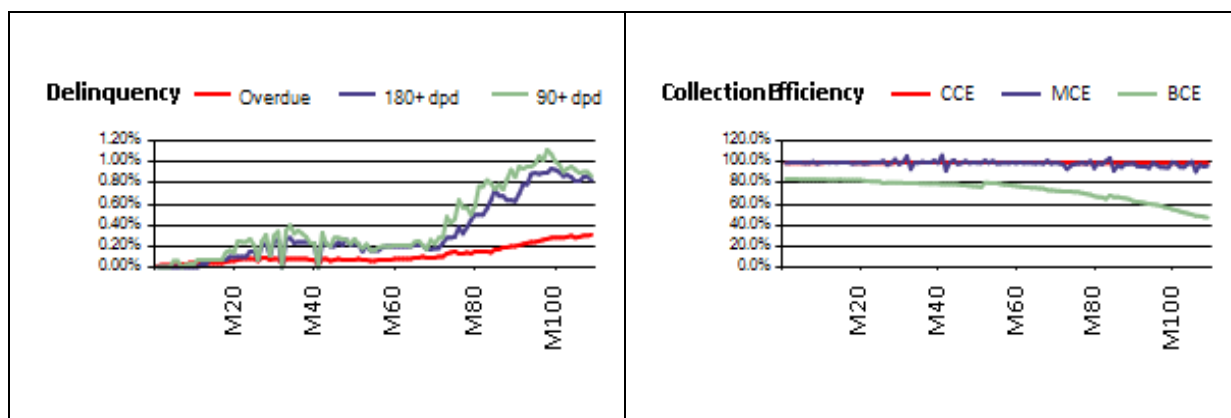
Pool Performance	Sep-2022	Jun-2022
Payout Month	111	108
Pool Amortisation (%)	87.8	86.8
Series A1 PTC Amortisation (%)	87.9	86.8
Series A2 PTC Amortisation (%)	87.9	86.8
90+dpd as % of Initial POS	1.5	1.7
180+dpd as % of Initial POS	1.2	1.3
90+dpd as % of Balance POS	9.3	9.7
180+dpd as % of Balance POS	6.6	7.0
Overdue as a % of Initial POS	0.4	0.4
CC as a % of Balance POS	47.8	44.4
Unutilised CC	73.0	73.0
Cumulative Collection Efficiency (%)	99.1	99.2
MCE (3 month average) (%)	98.2	99.6
Breakeven Collection Efficiency	55.7	57.6
Overall enhancement coverage (90+DPD)	4.8	4.4
Overall enhancement coverage (180+DPD)	6.7	6.1
Cum Total Prepayment rate (%)	63.9	63.4



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

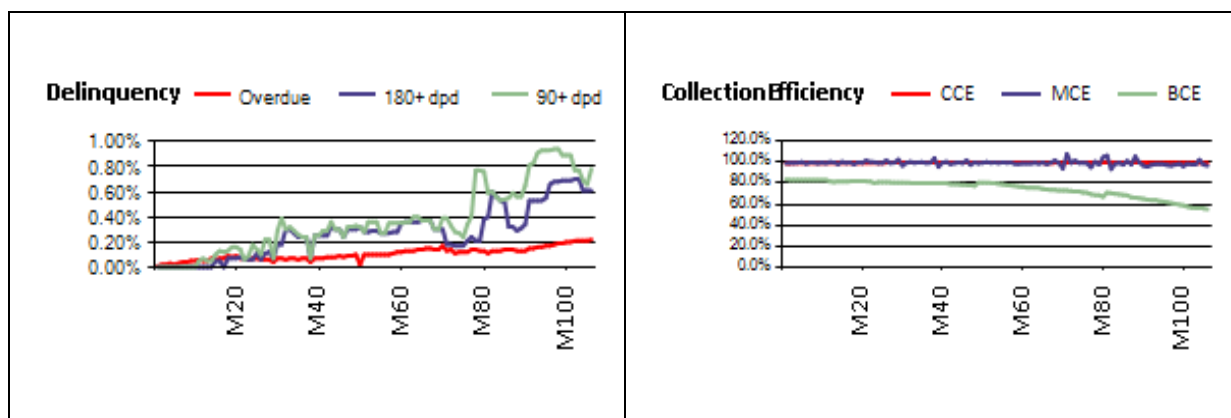
Pool Performance	Sep-2022	Jun-2022
Payout Month	109	106
Pool Amortisation (%)	90.9	90.2
Series A1 PTC Amortisation (%)	90.8	90.2
Series A2 PTC Amortisation (%)	90.8	90.2
90+dpd as % of Initial POS	0.9	0.9
180+dpd as % of Initial POS	0.8	0.8
90+dpd as % of Balance POS	6.2	6.3
180+dpd as % of Balance POS	5.8	5.6
Overdue as a % of Initial POS	0.3	0.3
CC as a % of Balance POS	62.5	58.3
Unutilised CC	68.0	68.0
Cumulative Collection Efficiency (%)	99.5	99.5
MCE (3 month average) (%)	96.8	96.9
Breakeven Collection Efficiency	47.3	48.9
Overall enhancement coverage (90+DPD)	8.5	8.1
Overall enhancement coverage (180+DPD)	9.0	9.2
Cum Total Prepayment rate (%)	65.0	64.6



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

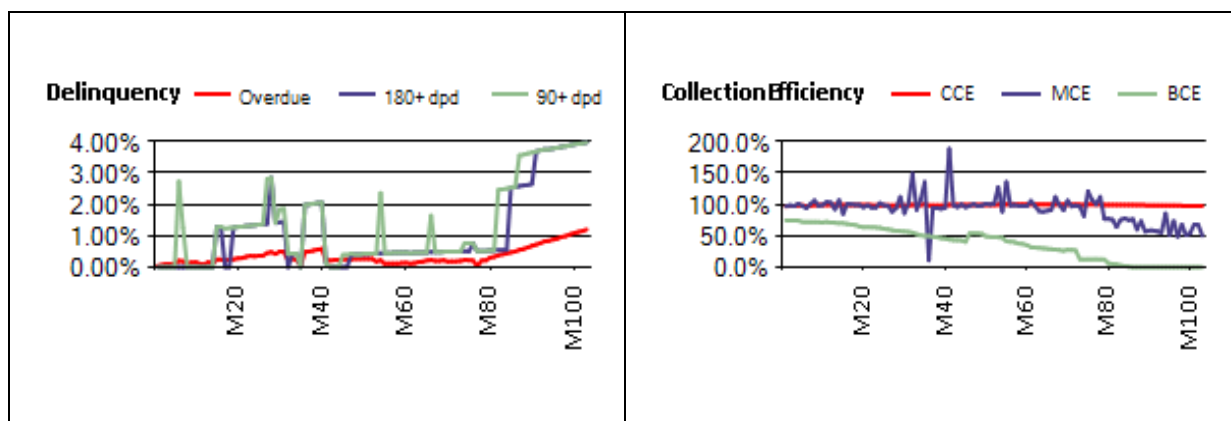
Pool Performance	Sep-2022	Jun-2022
Payout Month	106	103
Pool Amortisation (%)	88.6	87.7
Series A1 PTC Amortisation (%)	88.6	87.7
Series A2 PTC Amortisation (%)	88.6	87.7
90+dpd as % of Initial POS	0.8	0.8
180+dpd as % of Initial POS	0.6	0.7
90+dpd as % of Balance POS	5.0	4.7
180+dpd as % of Balance POS	3.7	4.1
Overdue as a % of Initial POS	0.2	0.2
CC as a % of Balance POS	50.4	46.8
Unutilised CC	71.9	71.9
Cumulative Collection Efficiency (%)	99.7	99.7
MCE (3 month average) (%)	99.1	98.3
Breakeven Collection Efficiency	55.2	56.6
Overall enhancement coverage (90+DPD)	8.9	9.3
Overall enhancement coverage (180+DPD)	12.2	10.5
Cum Total Prepayment rate (%)	62.4	61.8



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

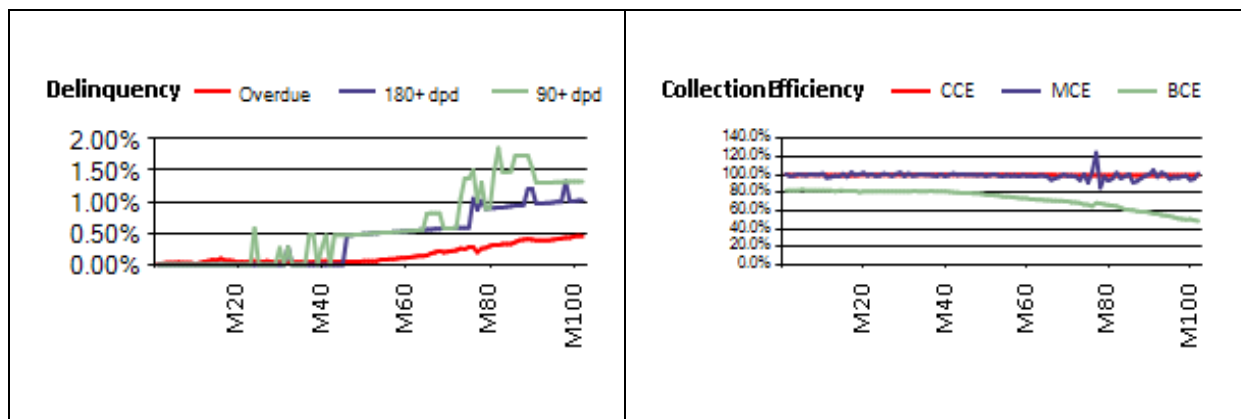
Pool Performance	Sep-2022	Jun-2022
Payout Month	103	100
Pool Amortisation (%)	95.5	95.4
Series A1 PTC Amortisation (%)	95.5	95.4
Series A2 PTC Amortisation (%)	95.5	95.4
90+dpd as % of Initial POS	4.0	3.9
180+dpd as % of Initial POS	4.0	3.9
90+dpd as % of Balance POS	61.7	61.1
180+dpd as % of Balance POS	61.7	61.1
Overdue as a % of Initial POS	1.2	1.1
CC as a % of Balance POS	212.9	207.2
Unutilised CC	66.1	66.1
Cumulative Collection Efficiency (%)	97.4	97.7
MCE (3 month average) (%)	61.9	57.4
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 IMGC	10.0%
Pool Maturity	Dec-38	Maturity (month)	297

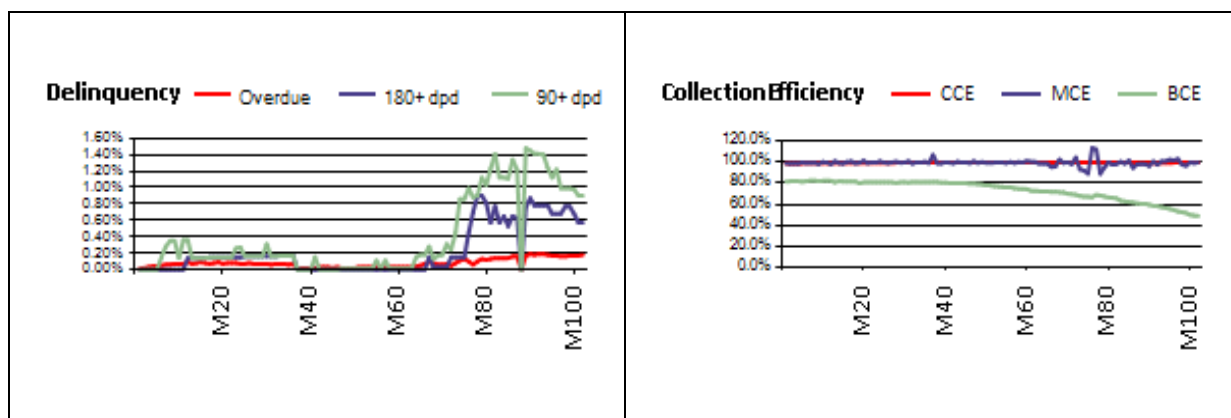
Pool Performance	Sep-2022	Jun-2022
Payout Month	102	99
Pool Amortisation (%)	87.4	86.6
Series A PTC Amortisation (%)	87.5	86.6
90+dpd as % of Initial POS	1.3	1.3
180+dpd as % of Initial POS	1.0	1.0
90+dpd as % of Balance POS	7.3	6.9
180+dpd as % of Balance POS	5.2	4.9
Overdue as a % of Initial POS	0.4	0.4
CC as a % of Balance POS	61.0	57.0
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.4	99.4
MCE (3 month average) (%)	97.2	97.9
Breakeven Collection Efficiency	48.7	50.3
Overall enhancement coverage (90+DPD)	7.0	7.2
Overall enhancement coverage (180+DPD)	10.0	10.2
Cum Total Prepayment rate (%)	59.3	58.8



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

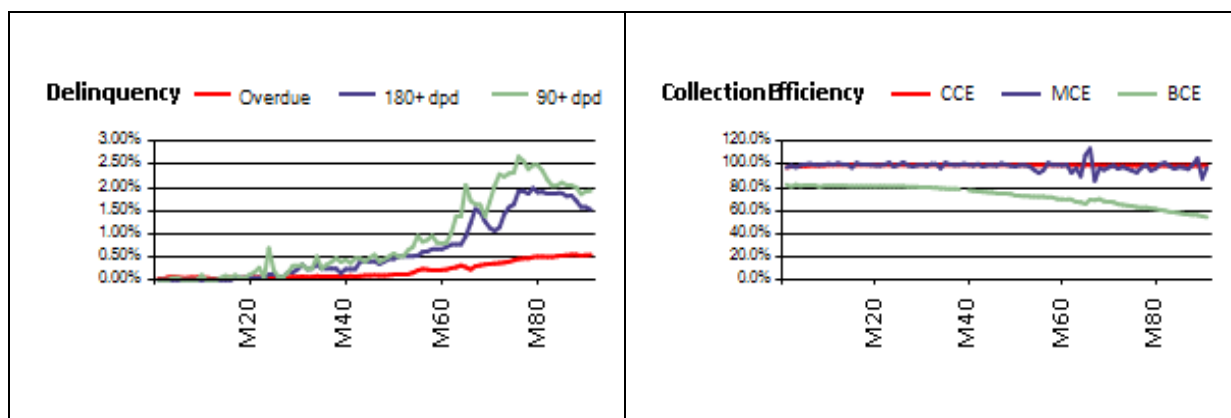
Pool Performance	Sep-2022	Jun-2022
Payout Month	102	99
Pool Amortisation (%)	84.6	83.6
Series A1 PTC Amortisation (%)	84.5	83.6
Series A2 PTC Amortisation (%)	84.6	83.6
90+dpd as % of Initial POS	0.9	1.0
180+dpd as % of Initial POS	0.6	0.8
90+dpd as % of Balance POS	4.8	5.1
180+dpd as % of Balance POS	2.8	3.8
Overdue as a % of Initial POS	0.2	0.2
CC as a % of Balance POS	56.8	53.5
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.8	99.8
MCE (3 month average) (%)	99.8	99.4
Breakeven Collection Efficiency	48.9	51.7
Overall enhancement coverage (90+DPD)	10.6	9.5
Overall enhancement coverage (180+DPD)	18.4	12.6
Cum Total Prepayment rate (%)	58.9	58.4



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

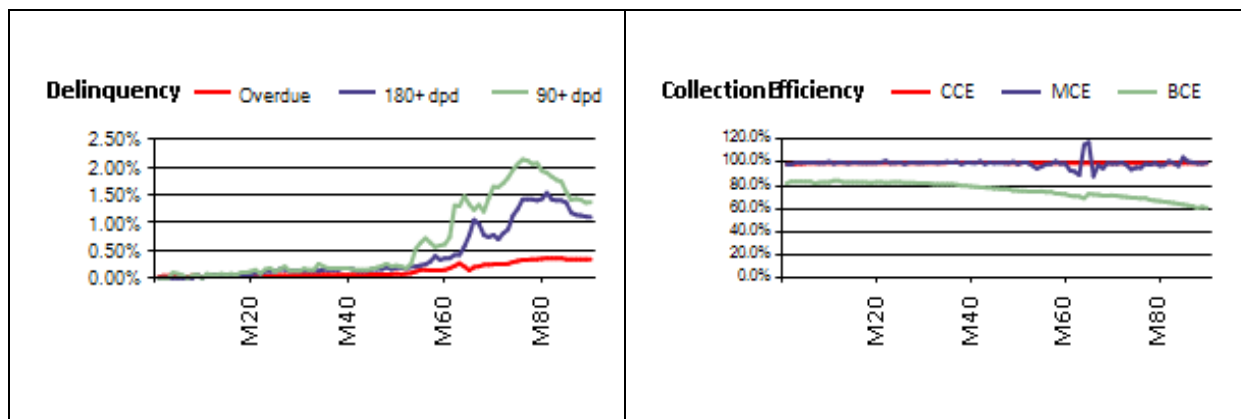
Pool Performance	Sep-2022	Jun-2022
Payout Month	91	88
Pool Amortisation (%)	79.6	77.8
Series A1 PTC Amortisation (%)	79.6	77.7
Series A2 PTC Amortisation (%)	81.0	79.1
90+dpd as % of Initial POS	1.9	2.0
180+dpd as % of Initial POS	1.5	1.7
90+dpd as % of Balance POS	7.0	6.7
180+dpd as % of Balance POS	5.1	5.5
Overdue as a % of Initial POS	0.6	0.6
CC as a % of Balance POS	51.5	47.2
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.1	99.1
MCE (3 month average) (%)	97.0	97.9
Breakeven Collection Efficiency	54.6	56.4
Overall enhancement coverage (90+DPD)	6.5	6.5
Overall enhancement coverage (180+DPD)	8.9	7.9
Cum Total Prepayment rate (%)	56.1	54.8



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

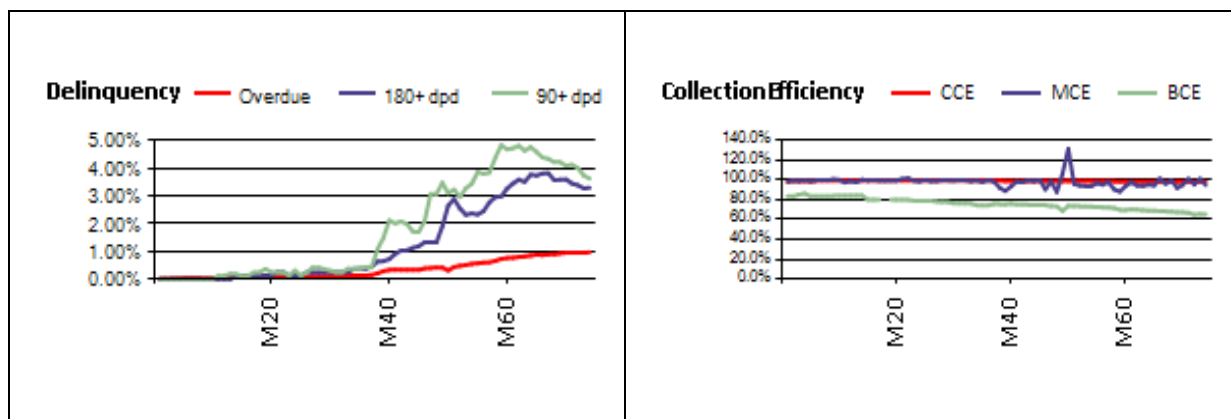
Pool Performance	Sep-2022	Jun-2022
Payout Month	90	87
Pool Amortisation (%)	82.1	80.7
Series A1 PTC Amortisation (%)	82.2	80.7
Series A2 PTC Amortisation (%)	82.0	80.5
90+dpd as % of Initial POS	1.4	1.4
180+dpd as % of Initial POS	1.1	1.1
90+dpd as % of Balance POS	5.9	5.8
180+dpd as % of Balance POS	4.5	4.4
Overdue as a % of Initial POS	0.3	0.3
CC as a % of Balance POS	43.6	40.4
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.5	99.5
MCE (3 month average) (%)	99.5	101.9
Breakeven Collection Efficiency	60.9	62.3
Overall enhancement coverage (90+DPD)	6.7	6.5
Overall enhancement coverage (180+DPD)	8.7	8.5
Cum Total Prepayment rate (%)	54.3	53.4



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		

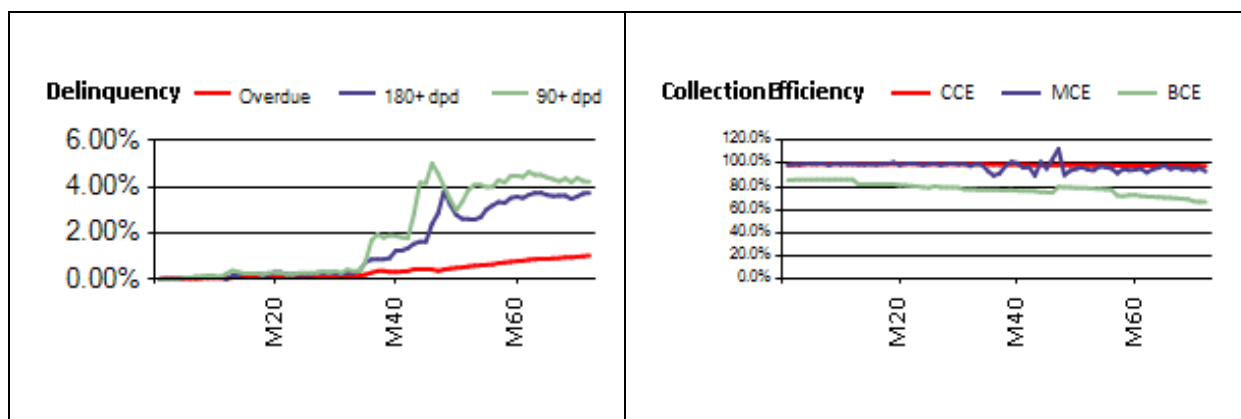
Pool Performance	Sep-2022	Jun-2022
Payout Month	74	71
Pool Amortisation (%)	71.1	69.6
Series A PTC Amortisation (%)	71.1	69.6
90+dpd as % of Initial POS	3.6	4.1
180+dpd as % of Initial POS	3.3	3.4
90+dpd as % of Balance POS	9.4	10.7
180+dpd as % of Balance POS	8.3	8.6
Overdue as a % of Initial POS	1.0	1.0
CC as a % of Balance POS	32.9	31.2
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	98.4	98.4
MCE (3 month average) (%)	97.2	96.2
Breakeven Collection Efficiency	65.6	67.1
Overall enhancement coverage (90+DPD)	3.7	3.1
Overall enhancement coverage (180+DPD)	4.1	3.8
Cum Total Prepayment rate (%)	52.9	52.0



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		

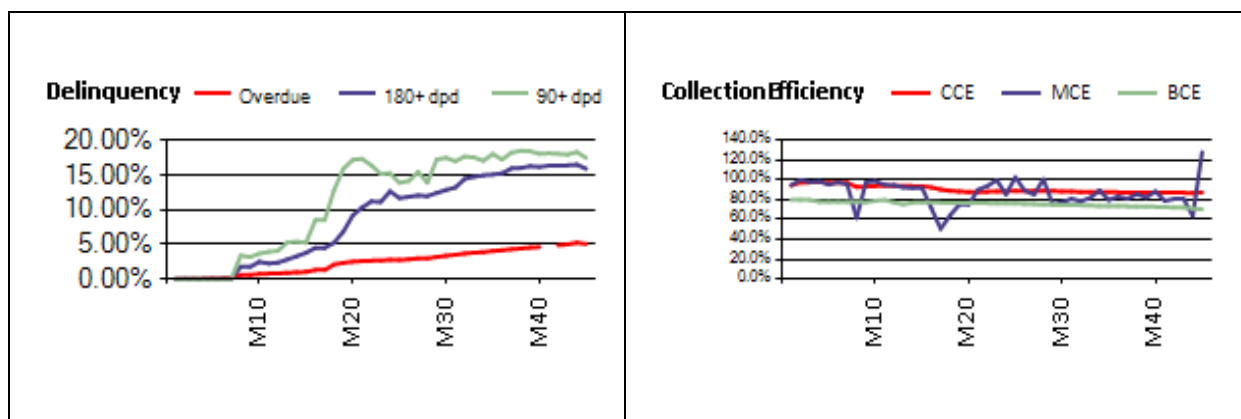
Pool Performance	Sep-2022	Jun-2022
Payout Month	72	69
Pool Amortisation (%)	70.5	68.8
Series A PTC Amortisation (%)	70.9	69.1
90+dpd as % of Initial POS	4.2	4.2
180+dpd as % of Initial POS	3.7	3.5
90+dpd as % of Balance POS	11.0	10.6
180+dpd as % of Balance POS	9.4	8.4
Overdue as a % of Initial POS	1.0	0.9
CC as a % of Balance POS	31.4	29.6
FLF as a % of Balance POS	17.0	16.0
Unutilised CC	100.0	100.0
Balance FLF (unutilised)	100.0	100.0
Cumulative Collection Efficiency (%)	98.0	98.1
MCE (3 month average) (%)	94.5	96.0
Breakeven Collection Efficiency	66.7	69.1
Breakeven Collection Efficiency (FL)	75.3	77.6
Overall enhancement coverage (90+DPD)	3.0	2.9
Overall enhancement coverage (180+DPD)	3.5	3.7
FL Overall enhancement coverage (90+DPD)	2.2	2.1
FL Overall enhancement coverage (180+DPD)	2.6	2.7
Cum Total Prepayment rate (%)	50.6	49.5



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	Sep-2022	Jun-2022
Payout Month	45	42
Pool Amortisation (%)	57.4	55.5
Series A PTC Amortisation (%)	61.0	59.1
90+dpd as % of Initial POS	17.5	18.1
180+dpd as % of Initial POS	15.9	16.4
90+dpd as % of Balance POS	29.9	30.0
180+dpd as % of Balance POS	26.6	26.5
Overdue as a % of Initial POS	5.1	4.9
CC as a % of Balance POS	23.5	22.5
FLF as a % of Balance POS	11.7	11.2
Unutilised CC	100.0	100.0
Balance FLF(unutilized)	100.0	100.0
Cumulative Collection Efficiency (%)	87.5	87.3
MCE (3 month average) (%)	91.1	82.9
Breakeven Collection Efficiency	70.6	72.5
Breakeven Collection Efficiency (FL)	76.2	77.6
Overall enhancement coverage (90+DPD)	1.0	0.9
Overall enhancement coverage (180+DPD)	1.1	1.0
FL Overall enhancement coverage (90+DPD)	0.8	0.8
FL Overall enhancement coverage (180+DPD)	0.9	0.8
Cum Total Prepayment rate (%)	46.4	45.0



Dvara Kshetriya Gramin Financial Services Private Limited

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

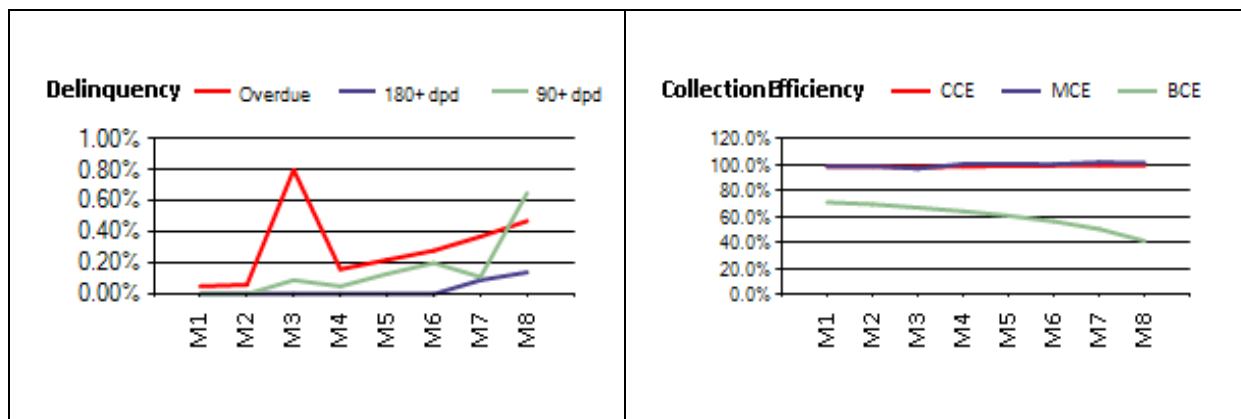
A=Audited

- 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	Sep-2022	Jun-2022
Payout Month	8	5
Pool Amortisation (%)	60.5	37.0
Series A PTC Amortisation (%)	69.6	42.5
90+dpd as % of Initial POS	0.6	0.1
180+dpd as % of Initial POS	0.1	0.0
90+dpd as % of Balance POS	1.1	0.2
180+dpd as % of Balance POS	0.2	0.0
Overdue as a % of Initial POS	0.5	0.2
CC as a % of Balance POS	20.3	12.7
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.3	99.0
MCE (3 month average) (%)	100.2	99.3
Breakeven Collection Efficiency	41.0	60.6
Overall enhancement coverage (90+DPD)	>30	>30
Overall enhancement coverage (180+DPD)	>30	NA
Cum Total Prepayment rate (%)	9.4	4.8



Issue Name:	Nimbus 2022 MFI Citrus
Originator:	Dvara Kshetriya Gramin Financial Services Private Limited (DKGFS)
Rating/Credit Opinion:	Series A1a PTCs - CARE A2+ (SO), Series A1b PTCs - CARE A3 (SO)
Asset Class:	Microfinance

Issue Details			
Transaction Month	Jun-22	Transaction Structure	Par
Pool Principal (Rs Cr)	65.11	Future Receivables (Rs Cr)	72.73
Series A1 Principal (Rs Cr)	52.09	No of Contracts	37,537
Average Maturity (Months)	8.09	Average Seasoning (Months)	15.35
CC as % of initial POS	5.00%	Series A2 Principal (subordinated to A1) (Rs Cr)	4.88
EIS	7.31%	OC	12.50%
Pool Maturity	Jun-23	Maturity (month)	12

Pool Performance	Sep-2022	Jun-22
Payout Month	3	-
Pool Amortisation (%)	38.7	-
Series A1 PTC Amortisation (%)	47.6	-
Series A2 PTC Amortisation (%)	0.0	-
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+dpd as % of Balance POS	0.0	-
90+dpd as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.04	-
CC as a % of Balance POS	8.2	-
CC as a % of Balance Series A1 PTC Principal	11.9	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	99.0	-
MCE (3 month average) (%)	99.0	-
Breakeven Collection Efficiency	63.4	-
Overall enhancement coverage (30+DPD)	NA	-
Overall enhancement coverage (90+DPD)	NA	-
Cum Total Prepayment rate (%)	9.5	-

Issue Name:	MFSL 2022 Scorpius
Originator:	Dvara Kshetriya Gramin Financial Services Private Limited (DKGFS)
Rating/Credit Opinion:	Equity Tranche PTC - Provisional CARE BB- (SO), Series A1(a PTC - Provisional CARE A (SO), Series A1(b PTC - Provisional CARE BBB+ (SO)
Asset Class:	Microfinance

Issue Details			
Transaction Month	Jul-22	Transaction Structure	Par
Pool Principal (Rs Cr)	40.52	Future Receivables (Rs Cr)	48.82
Series A1 Principal (Rs Cr)	31.91	No of Contracts	12296
Average Maturity (Months)	15.87	Average Seasoning (Months)	8.09
CC as % of initial POS	5.00%	Series A2 Principal (subordinated to A1) (Rs Cr)	3.55
EIS	12.54%	OC/ET	12.50%
Pool Maturity	Mar-24	Maturity (month)	20

Pool Performance	Sep-2022	Jun-22
Payout Month	2	-
Pool Amortisation (%)	11.3	-
Series A1 PTC Amortisation (%)	93.7	-
Series A2 PTC Amortisation (%)	0.0	-
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+dpd as % of Balance POS	0.2	-
90+dpd as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.1	-
CC as a % of Balance POS	5.6	-
CC as a % of Balance Series A1 PTC Principal	101.4	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	84.5	-
MCE (3 month average) (%)	NA	-
Breakeven Collection Efficiency	79.3	-
Overall enhancement coverage (30+DPD)	>30	-
Overall enhancement coverage (90+DPD)	NA	-
Cum Total Prepayment rate (%)	1.5	-

Issue Name:	MFSL 2022 Draco
Originator:	Dvara Kshetriya Gramin Financial Services Private Limited (DKGFS)
Rating/Credit Opinion:	Equity Tranche PTC - Provisional CARE BB- (SO), Series A1(a PTC - Provisional CARE A (SO), Series A1(b PTC - Provisional CARE BBB+ (SO)
Asset Class:	Microfinance Loans

Issue Details			
Transaction Month	Aug-22	Transaction Structure	Par
Pool Principal (Rs Cr)	45.21	Series A1 Principal (Rs Cr)	35.60
Future Receivables (Rs Cr)	55.36	No of Contracts	13,926
Average Maturity (Months)	17.67	Average Seasoning (Months)	6.30
Overdue Composition	100%, 0%	CC as % of initial POS	5.00%
Series A2 Principal (subordinated to A1) (Rs Cr)	3.96	EIS	13.96
OC	12.5%	Pool Maturity	Apr-24
Maturity (month)	20		

Pool Performance	Sep-2022	Jun-22
Payout Month	1	-
Pool Amortisation (%)	5.4	-
Series A1 PTC Amortisation (%)	6.6	-
Series A2 PTC Amortisation (%)	0.0	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
90+dpd as % of Balance POS	0.0	-
180+dpd as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.0	-
CC as a % of Balance POS	5.3	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	98.5	-
MCE (3 month average) (%)	NA	-
Breakeven Collection Efficiency	75.9	-
Overall enhancement coverage (90+DPD)	NA	-
Overall enhancement coverage (180+DPD)	NA	-
Cum Total Prepayment rate (%)	1.1	-

SK Finance Limited

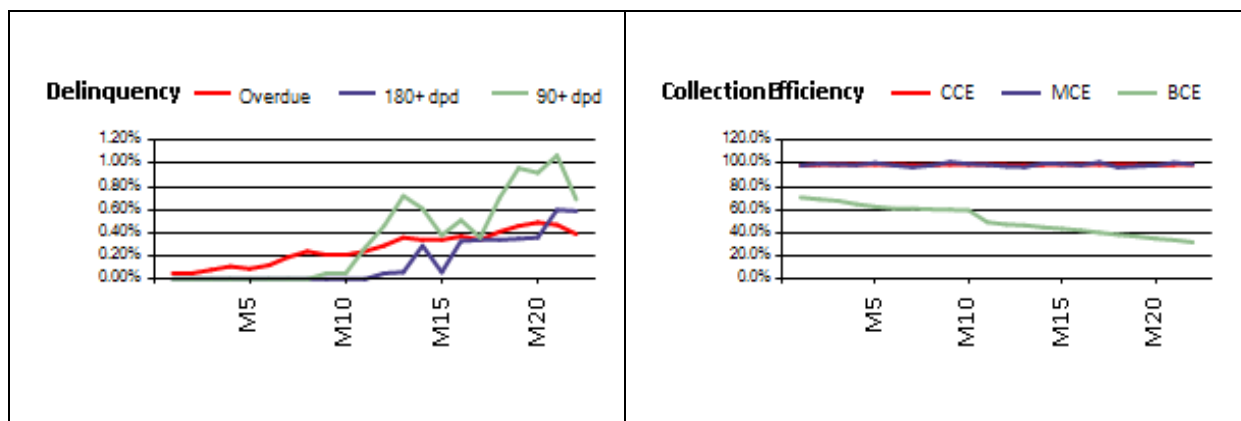
For the year ended as on 31st March	2021 (12m, A)	2022 (12m, A)
Total Operating Income (in Rs. Cr)	691	821
Profit After Tax (in Rs. Cr)	91	143
Total Assets	4,261	6,197
Net NPA (%)	1.90	2.04
ROTA (%)	2.27	2.68

- Net profit (PAT) for the FY22 period stood at Rs. 143 crore on a total income of Rs. 821 crore.
- Asset quality has been maintained in FY22 with slight worsening from the earlier levels in NPAs.
- ROTA in FY22 stood at 2.68% increased from 2.27% in FY21.

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)	63.58	Average Seasoning (Months)	19.09
Overdue Composition	0	CC as % of initial POS	5
Series A2 Principal (subordinated to A1) (Rs Cr)	1.42	EIS	39.67%
OC	12.50%	Pool Maturity	Sep-29
Maturity (month)	106		

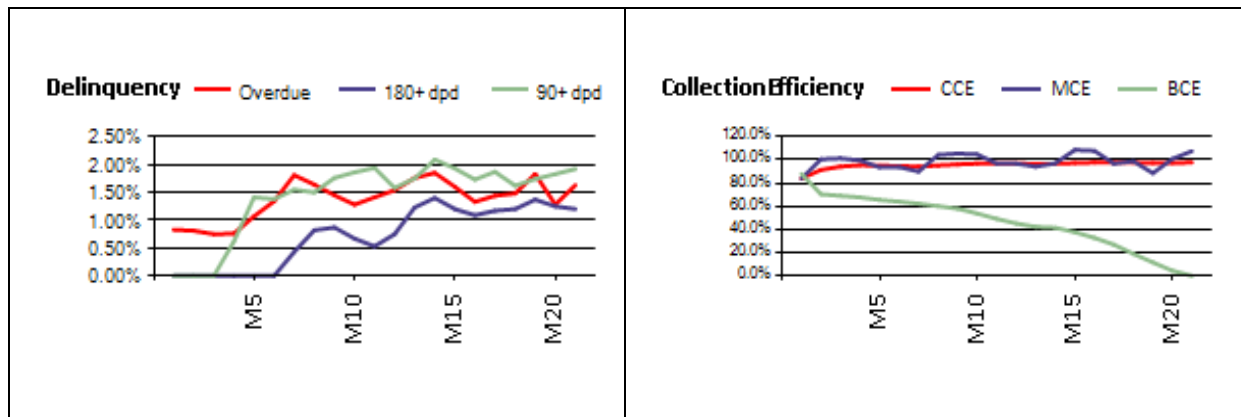
Pool Performance	Sep-2022	Jun-2022
Payout Month	22	19
Pool Amortisation (%)	53.5	46.7
Series A1 PTC Amortisation (%)	63.4	55.3
Series A2 PTC Amortisation (%)	0.0	0.0
90+dpd as % of Initial POS	0.7	1.0
180+dpd as % of Initial POS	0.6	0.4
90+dpd as % of Balance POS	1.2	1.5
180+dpd as % of Balance POS	1.0	0.5
Overdue as a % of Initial POS	0.4	0.5
CC as a % of Balance POS	10.8	9.4
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.0	99.0
MCE (3 month average) (%)	99.5	98.5
Breakeven Collection Efficiency	31.9	37.0
Overall enhancement coverage (90+DPD)	>30	>30
Overall enhancement coverage (180+DPD)	>30	>30
Cum Total Prepayment rate (%)	28.8	25.3



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)	31.35	Average Seasoning (Months)	12.75
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	Sep-2022	Jun-2022
Payout Month	21	18
Pool Amortisation (%)	79.4	70.1
Series A PTC Amortisation (%)	98.2	87.4
90+dpd as % of Initial POS	1.9	1.6
180+dpd as % of Initial POS	1.2	1.2
90+dpd as % of Balance POS	5.9	3.6
180+dpd as % of Balance POS	3.4	2.6
Overdue as a % of Initial POS	1.6	1.5
CC as a % of Balance POS	14.6	10.0
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	97.8	97.8
MCE (3 month average) (%)	99.0	101.2
Breakeven Collection Efficiency	0.0	19.0
Overall enhancement coverage (90+DPD)	NA	22.4
Overall enhancement coverage (180+DPD)	NA	>30
Cum Total Prepayment rate (%)	15.2	13.2



Housing Development Finance Corporation Limited

For the year ended as on 31st March	2021 (12m, A)	2022 (12m, A)
Total Income (in Rs. Cr)	48,176	47,990
Profit After Tax (in Rs. Cr)	12,027	13,742
Total Assets	565,574	638,943
NNPA (%)	1.14	1.05
ROTA (%)	2.21	2.28

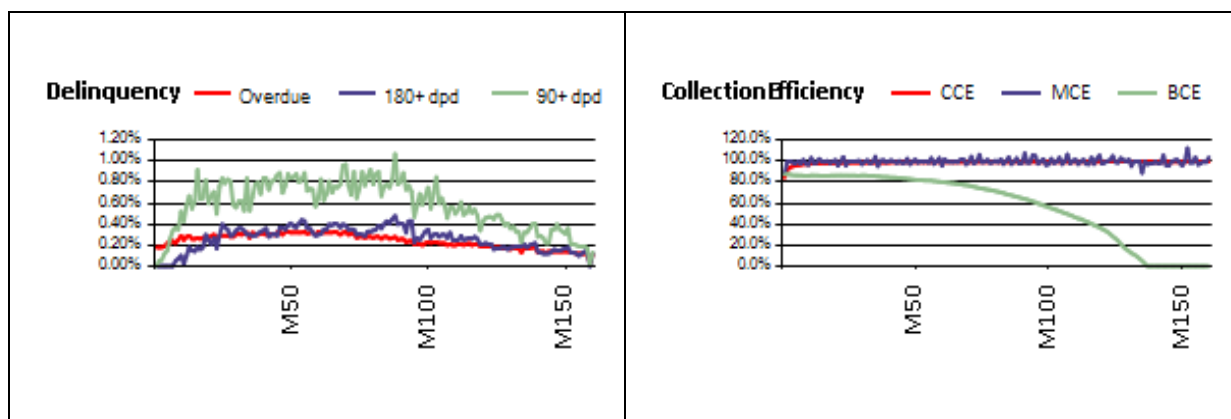
P*=Provisional, A=Audited

- As on FY22 the total income was Rs. 47,990 crores.
- HDFC reported Net NPA ratio of 1.05% as on March 31, 2022.
- HDFC reported Return on Total Assets (ROTA) of 2.28% as on FY22

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

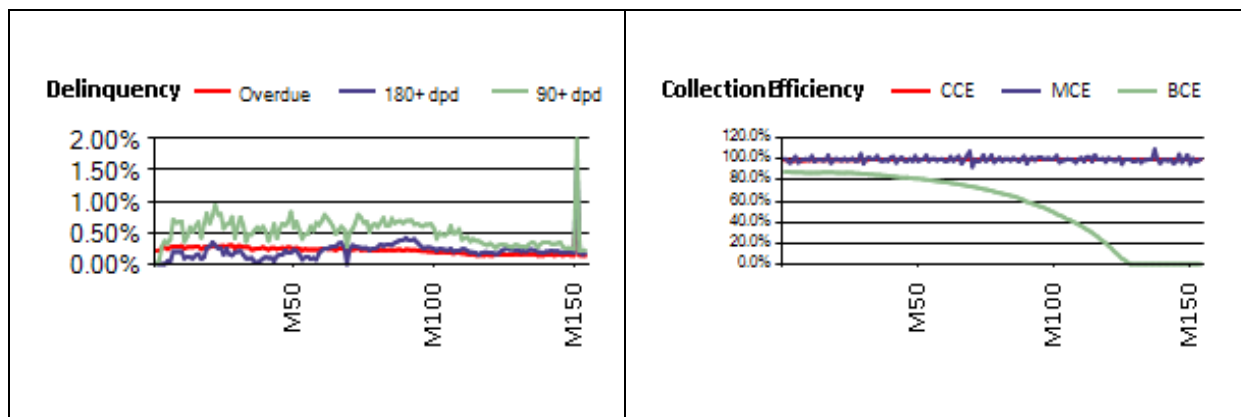
Pool Performance	Sep-2022	Jun-2022
Payout Month	160	157
Pool Amortisation (%)	95.2	94.7
90+dpd as % of Initial POS	0.1	0.2
180+dpd as % of Initial POS	0.1	0.1
90+dpd as % of Balance POS	0.9	1.9
180+dpd as % of Balance POS	0.8	0.9
Overdue as a % of Initial POS	0.1	0.1
CC as a % of Balance POS	249.3	228.0
FLF as a % of Balance POS	114.0	104.3
SLF as a % of Balance POS	135.2	123.7
Unutilised CC	100.0	100.0
Balance FLF (unutilised)	100.0	100.0
Cumulative Collection Efficiency (%)	99.8	99.8
MCE (3 month average) (%)	101.0	99.7
Breakeven Collection Efficiency	0.0	0.0
Breakeven Collection Efficiency (FL)	16.1	16.7
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 (%)	49.9	49.8



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

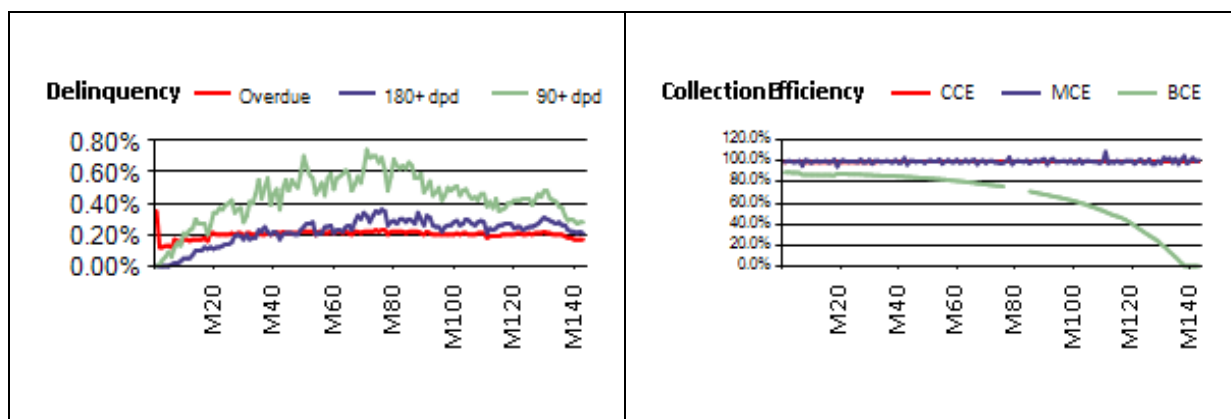
Pool Performance	Sep-2022	Jun-2022
Payout Month	154	151
Pool Amortisation (%)	95.3	94.9
90+dpd as % of Initial POS	0.2	2.0
180+dpd as % of Initial POS	0.2	1.6
90+dpd as % of Balance POS	2.5	22.9
180+dpd as % of Balance POS	1.5	15.6
Overdue as a % of Initial POS	0.1	1.1
CC as a % of Balance POS	274.2	251.4
FLF as a % of Balance POS	122.2	112.1
SLF as a % of Balance POS	152.0	139.3
Unutilised CC	100.0	100.0
Balance FLF (unutilised)	100.0	100.0
Cumulative Collection Efficiency (%)	100.0	100.0
MCE (3 month average) (%)	99.1	100.3
Breakeven Collection Efficiency	0.0	0.0
Breakeven Collection Efficiency (FL)	6.1	0.0
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
FL Overall enhancement coverage (90+DPD)	>30	NA
FL Overall enhancement coverage (180+DPD)	>30	NA
Cum Total Prepayment rate (%)	50.2	50.1



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

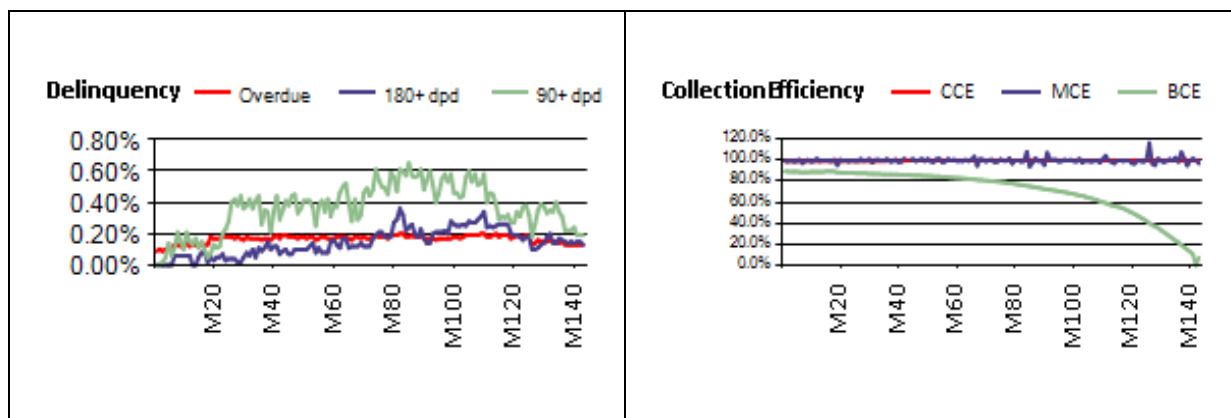
Pool Performance	Sep-2022	Jun-2022
Payout Month	143	140
Pool Amortisation (%)	92.4	91.8
90+dpd as % of Initial POS	0.3	0.3
180+dpd as % of Initial POS	0.2	0.2
90+dpd as % of Balance POS	1.9	1.8
180+dpd as % of Balance POS	1.1	1.1
Overdue as a % of Initial POS	0.2	0.2
CC as a % of Balance POS	138.1	128.5
FLF as a % of Balance POS	55.2	51.4
SLF as a % of Balance POS	82.8	77.1
Unutilised CC	100.0	100.0
Balance FLF (unutilised)	100.0	100.0
Cumulative Collection Efficiency (%)	99.9	99.9
MCE (3 month average) (%)	101.5	101.2
Breakeven Collection Efficiency	0.0	0.0
Breakeven Collection Efficiency (FL)	54.0	55.9
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
FL Overall enhancement coverage (90+DPD)	23.8	24.2
FL Overall enhancement coverage (180+DPD)	>30	>30
Cum Total Prepayment rate (%)	49.1	48.9



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

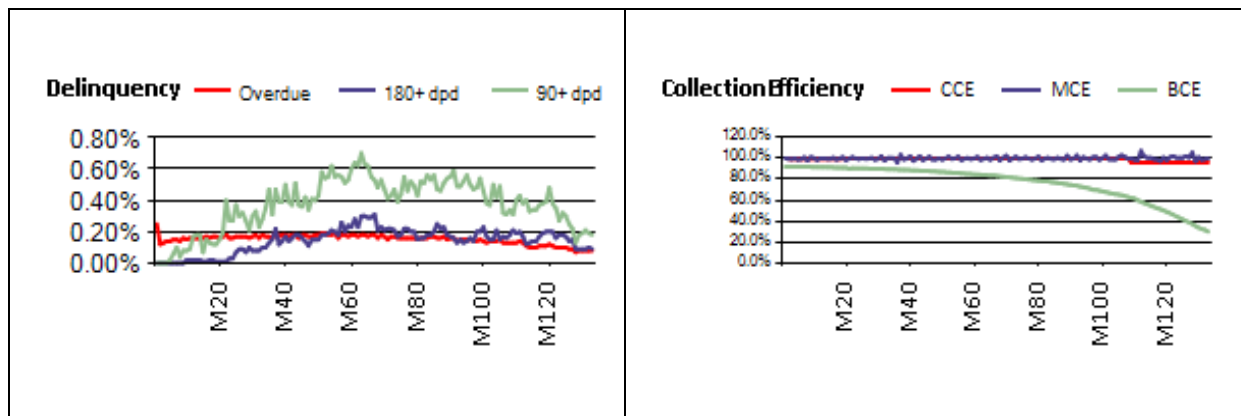
Pool Performance	Sep-2022	Jun-2022
Payout Month	143	140
Pool Amortisation (%)	90.9	90.0
90+dpd as % of Initial POS	0.2	0.2
180+dpd as % of Initial POS	0.1	0.1
90+dpd as % of Balance POS	1.2	1.6
180+dpd as % of Balance POS	0.6	0.7
Overdue as a % of Initial POS	0.1	0.1
CC as a % of Balance POS	115.3	105.5
FLF as a % of Balance POS	46.1	42.2
SLF as a % of Balance POS	69.2	63.3
Unutilised CC	100.0	100.0
Balance FLF (unutilised)	100.0	100.0
Cumulative Collection Efficiency (%)	99.9	99.9
MCE (3 month average) (%)	99.6	99.0
Breakeven Collection Efficiency	7.1	12.7
Breakeven Collection Efficiency (FL)	61.0	63.2
Overall enhancement coverage (90+DPD)	>30	>30
Overall enhancement coverage (180+DPD)	>30	>30
FL Overall enhancement coverage (90+DPD)	>30	22.3
FL Overall enhancement coverage (180+DPD)	>30	>30
Cum Total Prepayment rate (%)	47.6	47.2



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

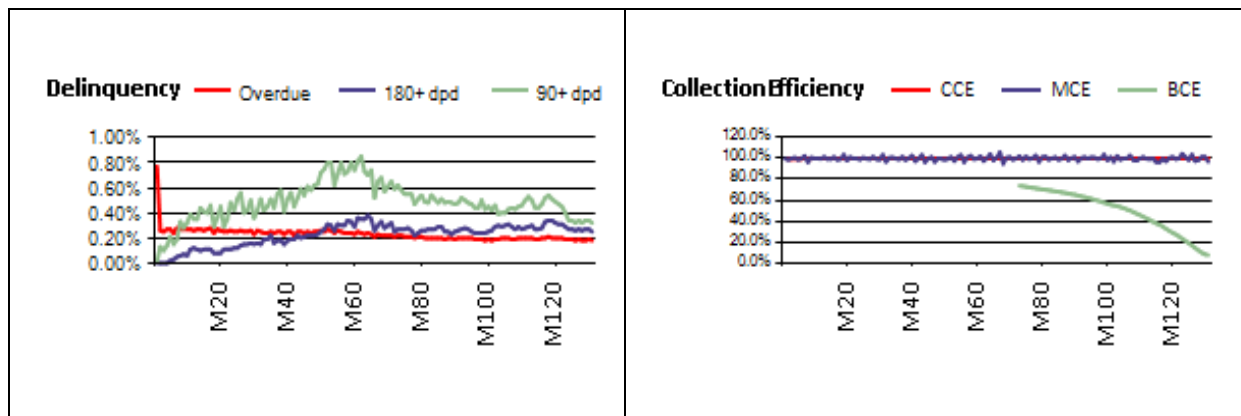
Pool Performance	Sep-2022	Jun-2022
Payout Month	133	130
Pool Amortisation (%)	89.8	88.8
90+dpd as % of Initial POS	0.2	0.2
180+dpd as % of Initial POS	0.1	0.1
90+dpd as % of Balance POS	1.4	1.4
180+dpd as % of Balance POS	0.6	0.6
Overdue as a % of Initial POS	0.1	0.1
CC as a % of Balance POS	90.8	82.9
FLF as a % of Balance POS	40.0	36.6
SLF as a % of Balance POS	50.8	46.4
Unutilised CC	100.0	100.0
Balance FLF (unutilised)	100.0	100.0
Cumulative Collection Efficiency (%)	96.2	96.2
MCE (3 month average) (%)	99.4	101.3
Breakeven Collection Efficiency	30.2	33.9
Breakeven Collection Efficiency (FL)	68.1	69.7
Overall enhancement coverage (90+DPD)	>30	>30
Overall enhancement coverage (180+DPD)	>30	>30
FL Overall enhancement coverage (90+DPD)	22.3	21.8
FL Overall enhancement coverage (180+DPD)	>30	>30
Cum Total Prepayment rate (%)	50.0	49.5



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	Sep-2022	Jun-2022
Payout Month	131	128
Pool Amortisation (%)	92.4	91.7
90+dpd as % of Initial POS	0.3	0.3
180+dpd as % of Initial POS	0.2	0.3
90+dpd as % of Balance POS	2.4	2.1
180+dpd as % of Balance POS	1.6	1.6
Overdue as a % of Initial POS	0.2	0.2
CC as a % of Balance POS	117.4	107.5
FLF as a % of Balance POS	48.0	44.0
SLF as a % of Balance POS	69.4	63.5
Unutilised CC	100.0	100.0
Balance FLF (unutilised)	100.0	100.0
Cumulative Collection Efficiency (%)	100.0	100.0
MCE (3 month average) (%)	99.9	99.9
Breakeven Collection Efficiency	7.7	12.2
Breakeven Collection Efficiency (FL)	59.6	61.5
Overall enhancement coverage (90+DPD)	>30	>30
Overall enhancement coverage (180+DPD)	>30	>30
FL Overall enhancement coverage (90+DPD)	17.2	18.2
FL Overall enhancement coverage (180+DPD)	25.4	24.4
Cum Total Prepayment rate (%)	49.1	48.8



Home Credit India Finance Private Limited

For the year ended as on 31st March	2021 (12m, A)	2022 (12m, A)
Total Income (in Rs. Cr)	2,562	1,816
Profit After Tax (in Rs. Cr)	(1,221)	(55)
Interest Coverage (%)	(Negative)	0.84
Total Assets*	5,233	3,984
NNPA (%)	0.38	1.72
ROTA (%)	17.74	(1.20)

P*=Provisional, A=Audited

*Total assets adjusted for deferred tax assets and intangibles;

- As on FY22 the total income was Rs. 1,816 crores.
- Home Credit reported Net NPA ratio of 1.72% as on March 31, 2022.
- Home Credit reported Return on Total Assets (ROTA) of (1.20) % for FY22

Issue Name:	Nimbus 2022 CL Dhan
Originator:	Home Credit India Finance Private Limited
Rating/Credit Opinion:	Series A1 PTC - CARE A (SO)
Asset Class:	Personal Loan

Issue Details			
Transaction Month	Jul-22	Transaction Structure	Par
Pool Principal (Rs Cr)	54.30	Series A Principal(Rs Cr)	50.50
Future Receivables (Rs Cr)	67.26	No of Contracts	9,600
Average Maturity (Months)	16.33	Average Seasoning (Months)	12.15
Overdue Composition	100%,0%	CC as % of initial POS	10.00%
EIS	18.55%	OC	7.00%
Pool Maturity	Dec-24	Maturity (month)	29

Pool Performance	Sep-2022	Jun-22
Payout Month	2	-
Pool Amortisation (%)	21.0	-
Series A PTC Amortisation (%)	22.6	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
90+dpd as % of Balance POS	0.0	-
180+dpd as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.2	-
CC as a % of Balance POS	12.6	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	99.2	-
MCE (3 month average) (%)	NA	-
Breakeven Collection Efficiency	65.6	-
Overall enhancement coverage (90+DPD)	NA	-
Overall enhancement coverage (180+DPD)	NA	-
Cum Total Prepayment rate (%)	3.1	-

Issue Name:	Ganesha Trust 2022
Originator:	Home Credit India Finance Private Limited
Rating/Credit Opinion:	Series A1 PTC - Provisional CARE A (SO)
Asset Class:	Personal Loan

Issue Details			
Transaction Month	Aug-22	Transaction Structure	Par
Pool Principal (Rs Cr)	87.70	Series A Principal (Rs Cr)	81.56
Future Receivables (Rs Cr)	121.35	No of Contracts	11,950
Average Maturity (Months)	24.29	Average Seasoning (Months)	14.18
Overdue Composition	100%,0%	CC as % of initial POS	10.00%
EIS	30.68%	OC	7.00%
Pool Maturity	Dec-22	Maturity (month)	40

Pool Performance	Sep-2022	Jun-22
Payout Month	1	-
Pool Amortisation (%)	8.4	-
Series A PTC Amortisation (%)	9.0	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
90+dpd as % of Balance POS	0.0	-
180+dpd as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.0	-
CC as a % of Balance POS	10.9	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	98.7	-
MCE (3 month average) (%)	NA	-
Breakeven Collection Efficiency	64.8	-
Overall enhancement coverage (90+DPD)	NA	-
Overall enhancement coverage (180+DPD)	NA	-
Cum Total Prepayment rate (%)	1.7	-

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

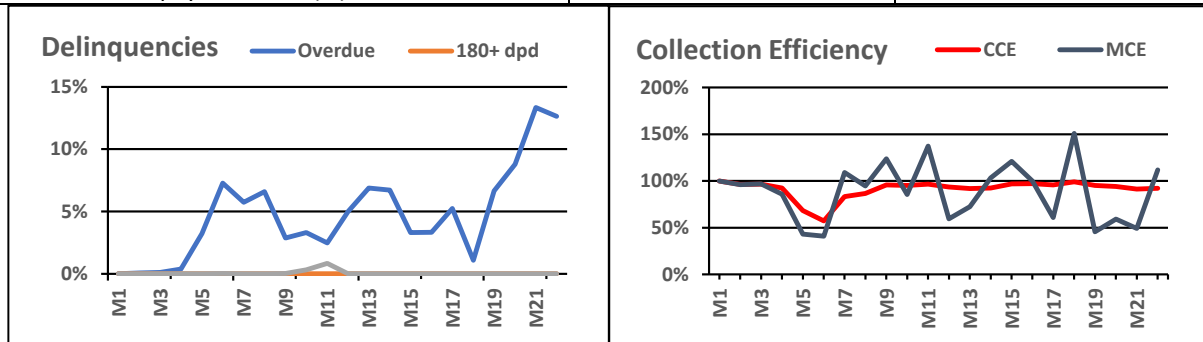
Brief about the replenishment structure:

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	Sep-22	Jun-22
Payout Month	23	20
Pool Amortisation (%)	51.19	28.57
Series A PTC Amortisation (%)	53.26	22.94
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	14.03	8.80
CC as a % of Balance POS	9.94	6.13
Unutilised CC	100.00	100.00
Cumulative Collection Efficiency (%)	91.58	93.92
MCE (3 month average) (%)	80.11	85.12
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

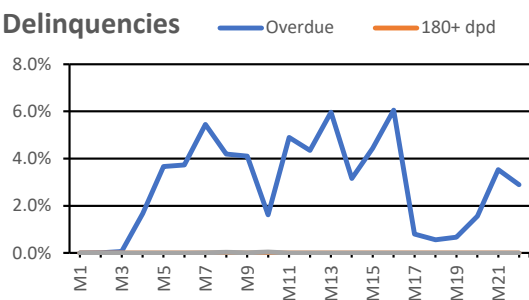


Issue Name:	LIQUID GOLD SERIES 2 Nov 2020
Originator:	IIFL Finance Limited
Rating/Credit Opinion:	Series A PTC - CARE AA (SO)
Asset Class:	Gold Loan

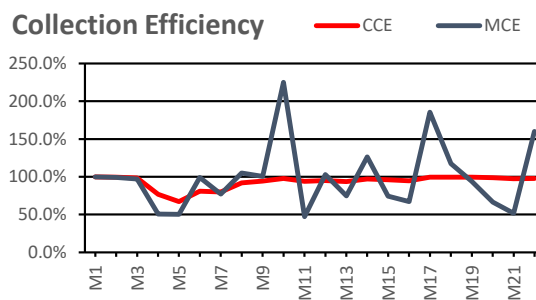
Issue Details			
Transaction Month	Nov-20	Transaction Structure	Par
Pool Principal (Rs Cr)	330.02	Series A Principal (Rs Cr)	300.00
Future Receivables (Rs Cr)	NA	No of Contracts	NA
Average Maturity (Months)	NA	Average Seasoning (Months)	NA
Overdue Composition	100%, 0%	CC as % of initial POS	5.00%
EIS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

Pool Performance	Sep-22	Jun-22
Payout Month	22	19
Pool Amortisation (%)	44.70	20.60
Series A PTC Amortisation (%)	46.86	22.70
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	2.90	0.67
CC as a % of Balance POS	8.71	6.30
Unutilised CC	100.00	100.00
Cumulative Collection Efficiency (%)	97.83	99.47
MCE (3 month average) (%)	160.17	132.25
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

Delinquencies



Collection Efficiency



Indel Money Private Limited

For the year ended as on 31 st March	2021 (12m, A)	2022 (12m, A)
Total income	94.49	123
PAT	9.50	1.86
Total Assets (₹ Cr)	502.23	736.79
NNPA (%)	0.36%	1.38%
ROTA (%) (PAT/Average Adjusted Assets)	2.22%	0.25%

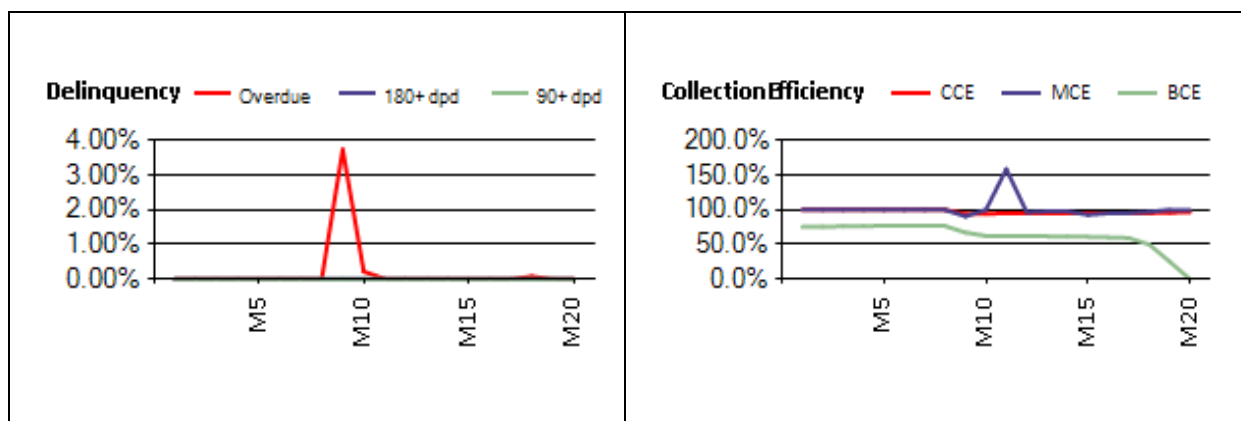
A=Audited

- During FY22, total income stood at 123 crore as against 94.49 crores in FY21.
- PAT for the company decreased from 9.50 crore as of March 31, 2021 to 1.86 crore as of March 31, 2022.

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

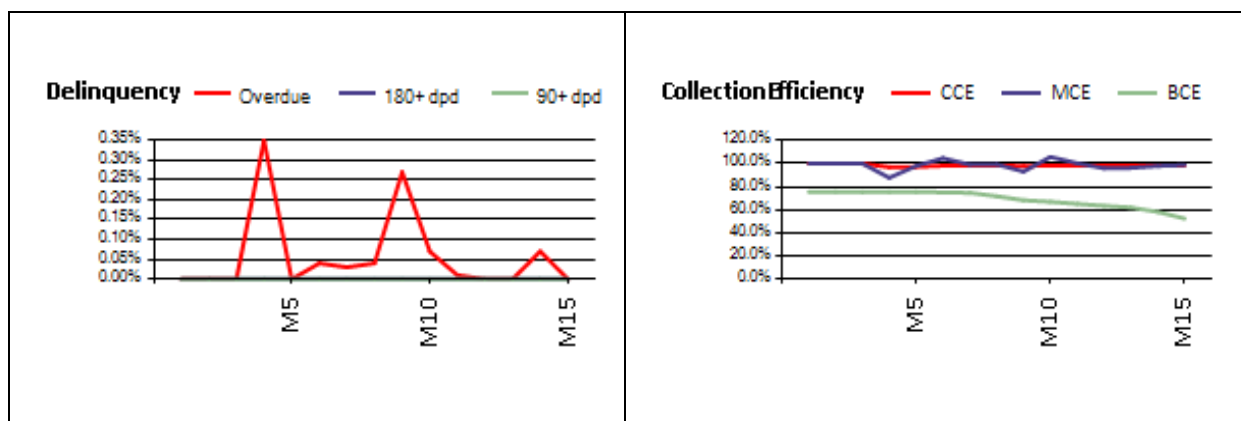
Pool Performance	Sep-2022	Jun-2022
Payout Month	20	17
Pool Amortisation (%)	86.3	48.9
Series A PTC Amortisation (%)	100.0	57.2
30+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Initial POS	0.0	0.0
30+dpd as % of Balance POS	0.0	0.0
90+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.0	0.0
CC as a % of Balance POS	36.4	9.8
CC as a % of Balance Series A PTC Principal	NA	13.4
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	96.7	95.2
MCE (3 month average) (%)	99.0	94.4
Breakeven Collection Efficiency	0.0	59.4
Overall enhancement coverage (30+DPD)	NA	NA
Overall enhancement coverage (90+DPD)	NA	NA
Cum Total Prepayment rate (%)	9.8	2.5



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)	15.14	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

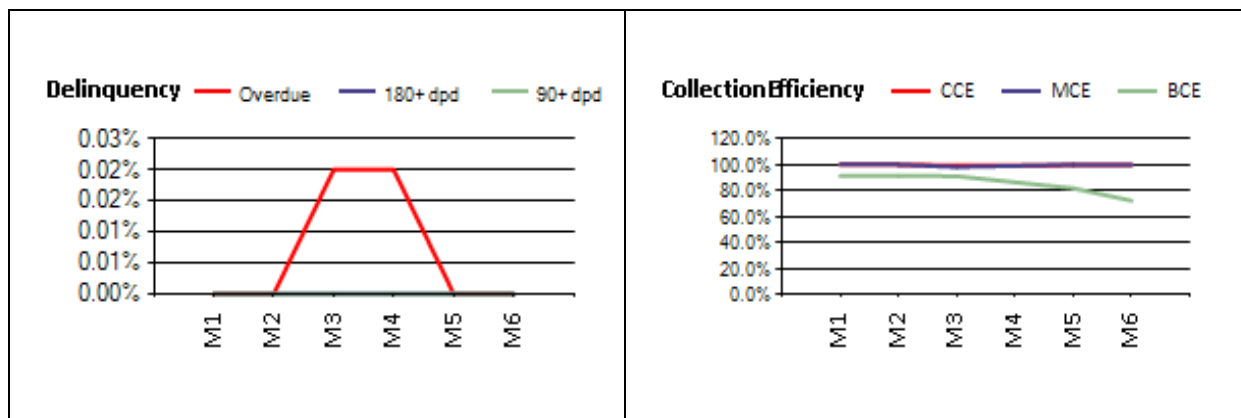
Pool Performance	Sep-2022	Jun-2022
Payout Month	15	12
Pool Amortisation (%)	45.8	29.9
Series A PTC Amortisation (%)	52.0	34.0
30+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Initial POS	0.0	0.0
30+dpd as % of Balance POS	0.0	0.0
90+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.0	0.0
CC as a % of Balance POS	9.2	7.1
CC as a % of Balance Series A PTC Principal	11.8	8.6
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	98.4	98.4
MCE (3 month average) (%)	97.7	100.7
Breakeven Collection Efficiency	52.4	63.4
Overall enhancement coverage (30+DPD)	NA	NA
Overall enhancement coverage (90+DPD)	NA	NA
Cum Total Prepayment rate (%)	18.7	10.9



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	Sep-2022	Jun-2022
Payout Month	6	3
Pool Amortisation (%)	63.7	1.9
Series A1 PTC Amortisation (%)	73.2	2.2
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+dpd as % of Balance POS	0.0	0.0
180+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.0	0.0
CC as a % of Balance POS	13.8	5.1
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.8	99.2
MCE (3 month average) (%)	99.7	99.4
Breakeven Collection Efficiency	72.1	91.0
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	8.4	0.5



Indiabulls Housing Finance Company Ltd

For the year ended as on 31st March	2021 (A)	2022 (A)
Total income (in Rs. Cr)	10,030	8,994
Profit After Tax (in Rs. Cr)	1,202	1,178
Gearing (times)	4.48	3.83
Total Assets [net of intangibles]	92,474	81,332
Net NPA (% on AUM)	1.59	1.89
ROMA (%)	1.05	1.17

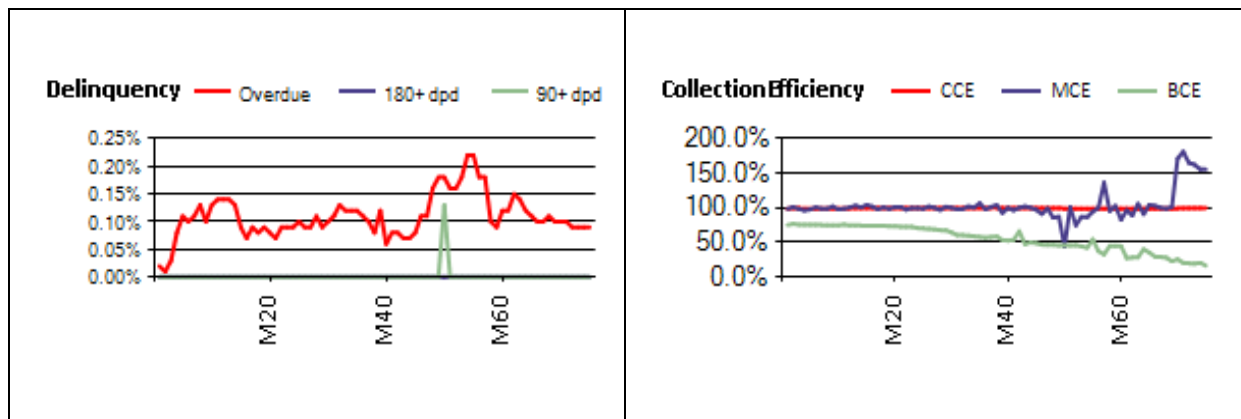
A=Audited

- Net profit (PAT) for the FY22 period stood at Rs. 1,178 crore on a total income of Rs. 8,994 crore.
- Net NPA increased further to 1.89% as compared to 1.59% in FY21

Issue Name:	Innovation Trust XXIII Mar'16
Originator:	Indiabulls Housing Finance Company Ltd
Rating/Credit Opinion:	Series A PTCs - Withdrawn
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	Sep-2022	Jun-2022
Payout Month	77	74
Pool Amortisation (%)	90.0	89.5
90+dpd as % of Initial POS	0.0	0.0
180+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Balance POS	0.0	0.0
180+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.1	0.1
CC as a % of Balance POS	122.2	116.0
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	100.0	99.8
MCE (3 month average) (%)	157.7	160.9
Breakeven Collection Efficiency	16.6	20.8
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	74.7	74.2



Indostar Capital Finance Limited

For the year ended as on 31st March	2021 (12m, A)	2022 (12m, P)
Total Income (in Rs. Cr)	1,287	1,174
Profit After Tax (in Rs. Cr)	(214)	(737)
Total Assets (in Rs. Cr)	9,634	9,276
Net NPA (%)	2.10	6.40
ROTA (%)	(2.22)	(7.80)

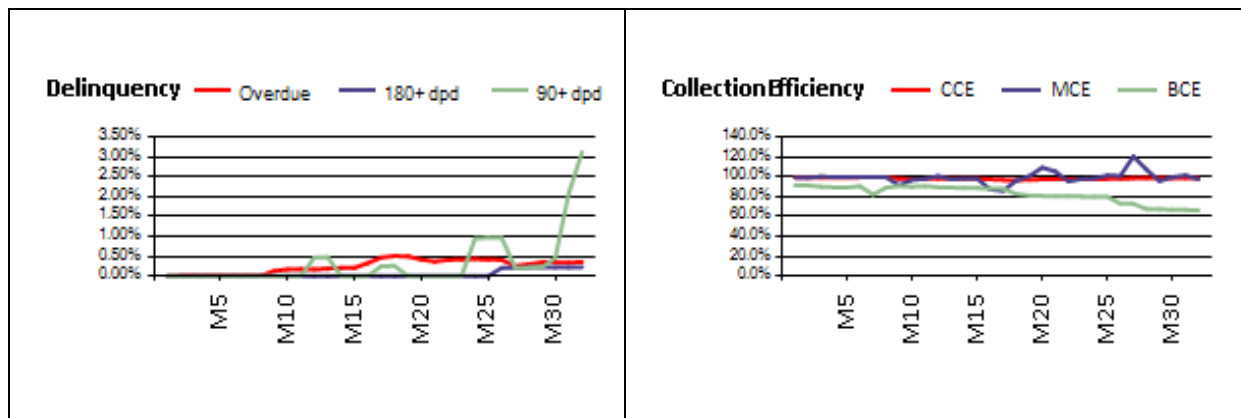
P*=Provisional, A=Audited

- Total income stood at Rs. 1,174 Crore in FY22 as compare to 1,287 crore as in FY21.
- Company reported loss of Rs. 737 Crore in FY22 as against loss of Rs. 214 Crore in FY21.
- Reported ROTA is negative 7.80% as on March 31, 2022

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	Sep-2022	Jun-2022
Payout Month	32	29
Pool Amortisation (%)	53.8	51.2
90+dpd as % of Initial POS	3.1	0.2
180+dpd as % of Initial POS	0.2	0.2
90+dpd as % of Balance POS	6.5	0.4
180+dpd as % of Balance POS	0.4	0.4
Overdue as a % of Initial POS	0.4	0.4
CC as a % of Balance POS	32.5	30.7
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.2	99.1
MCE (3 month average) (%)	99.8	108.2
Breakeven Collection Efficiency	66.4	67.5
Breakeven Collection Efficiency (FL)	NA	NA
Overall enhancement coverage (90+DPD)	5.2	>30
Overall enhancement coverage (180+DPD)	>30	>30
Cum Total Prepayment rate (%)	44.3	42.3



Kanakadurga Finance Limited

For the year ended as on 31st March	2021 (12m, A)	2022 (12m, A)
Total Operating Income	112	94
PAT	11	3.3
Interest Coverage (times)	1.29	1.10
Total Assets	479	550
Net NPA/Stage III (%)	2.31	3.05
ROTA (%)	2.16	0.65

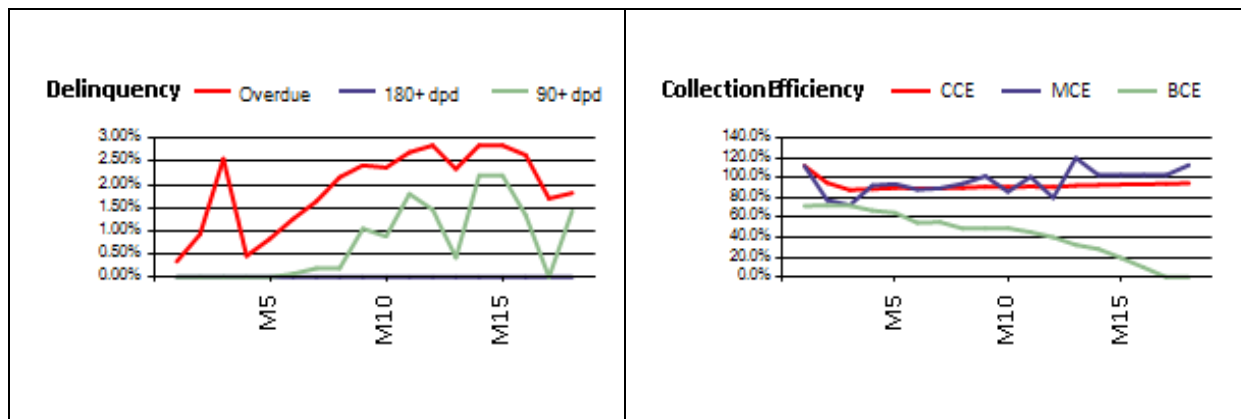
A=Audited, P=Provisional

- Total income stood at Rs. 94 Crore in FY22 as compare to 112 crore as in FY21.
- The Net NPA ratio as on March 31, 2022 is 3.05%.
- Reported ROTA for KFL is 0.65% as on March 31, 2022

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		

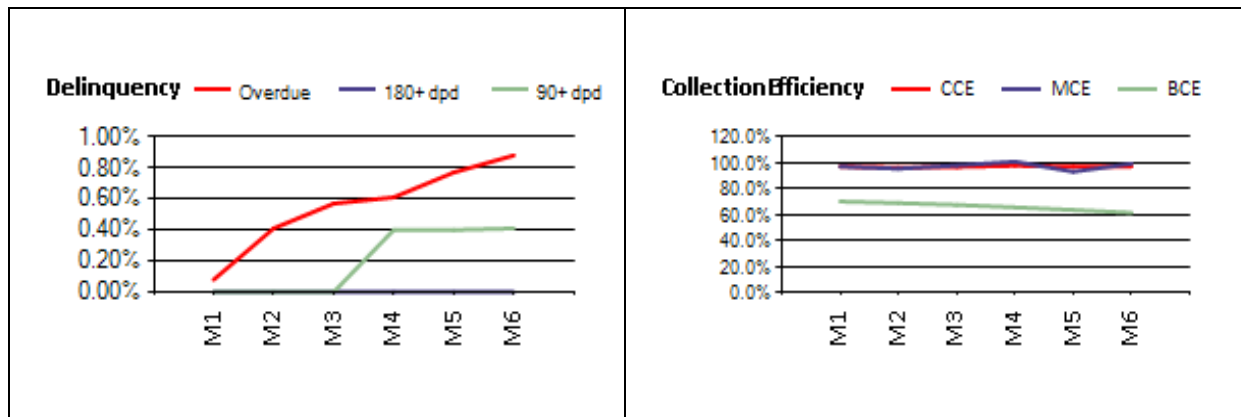
Pool Performance	Sep-2022	Jun-2022
Payout Month	18	15
Pool Amortisation (%)	87.9	76.7
Series A PTC Amortisation (%)	99.8	86.8
90+dpd as % of Initial POS	1.4	2.2
180+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Balance POS	7.7	5.9
180+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	1.8	2.8
CC as a % of Balance POS	49.6	25.7
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	94.8	93.5
MCE (3 month average) (%)	106.4	108.8
Breakeven Collection Efficiency	0.0	19.4
Overall enhancement coverage (90+DPD)	NA	13.6
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	28.4	24.0



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	100%, 0%	CC as % of initial POS	6.00%
EIS	17.58%	Equity Tranche	13.00%
Pool Maturity	Aug-26	Maturity (month)	53

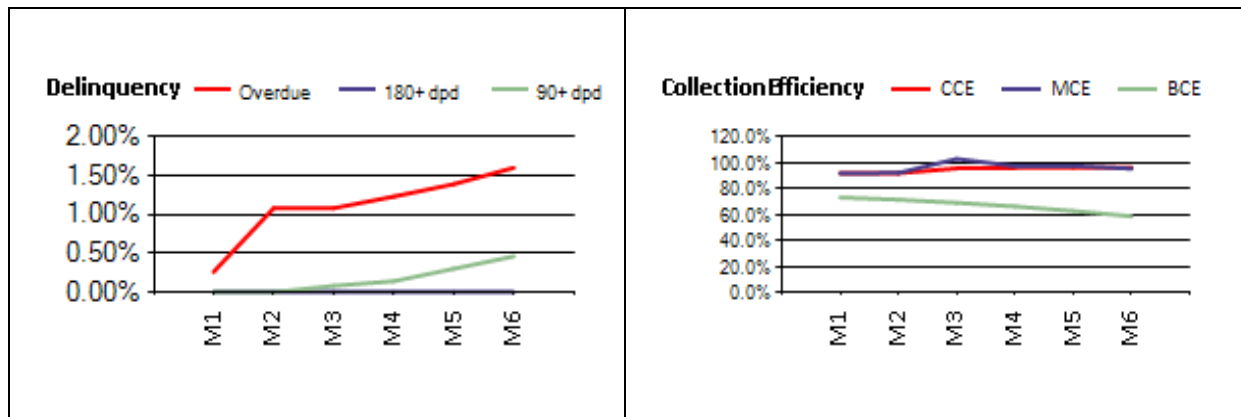
Pool Performance	Sep-2022	Jun-2022
Payout Month	6	3
Pool Amortisation (%)	34.0	16.6
Series A PTC Amortisation (%)	40.8	20.0
90+dpd as % of Initial POS	0.4	0.0
180+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Balance POS	0.5	0.0
180+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.9	0.6
CC as a % of Balance POS	9.1	7.2
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	97.2	96.7
MCE (3 month average) (%)	97.6	96.7
Breakeven Collection Efficiency	61.2	67.4
Overall enhancement coverage (90+DPD)	>30	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	7.2	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)	0.68	Average Seasoning (Months)	8.14
Overdue Composition	100%, 0%	CC as % of initial POS	6.00%
EIS	12.06%	Equity Tranche	12.00%
Pool Maturity	Jul-24	Maturity (month)	28

Pool Performance	Sep-2022	Jun-2022
Payout Month	6	3
Pool Amortisation (%)	43.2	21.6
Series A PTC Amortisation (%)	52.5	26.3
90+dpd as % of Initial POS	0.5	0.1
180+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Balance POS	0.6	0.1
180+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	1.6	1.1
CC as a % of Balance POS	10.6	7.6
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	96.2	95.5
MCE (3 month average) (%)	96.8	95.6
Breakeven Collection Efficiency	58.5	69.0
Overall enhancement coverage (90+DPD)	>30	>30
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	2.1	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

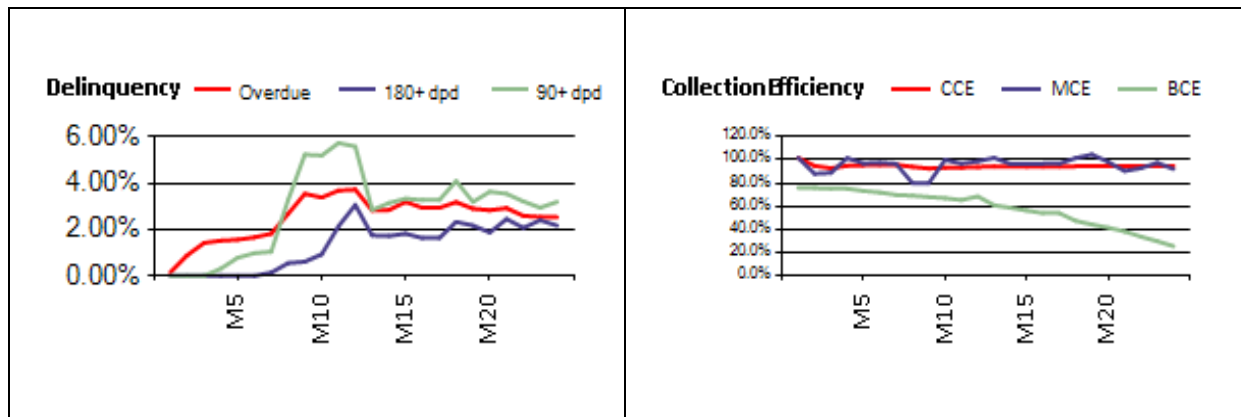
A=Audited

- 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

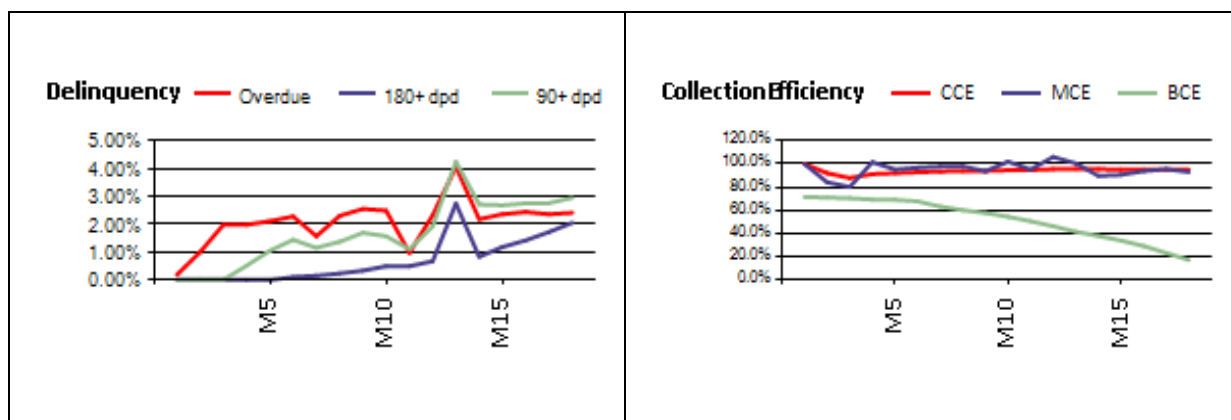
Pool Performance	Sep-2022	Jun-2022
Payout Month	24	21
Pool Amortisation (%)	81.1	75.2
Series A PTC Amortisation (%)	87.5	80.8
90+dpd as % of Initial POS	3.2	3.5
180+dpd as % of Initial POS	2.2	2.4
90+dpd as % of Balance POS	9.0	7.3
180+dpd as % of Balance POS	5.0	4.3
Overdue as a % of Initial POS	2.5	2.9
CC as a % of Balance POS	26.5	20.1
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	94.8	94.8
MCE (3 month average) (%)	94.2	97.8
Breakeven Collection Efficiency	25.6	38.3
Overall enhancement coverage (90+DPD)	8.2	8.4
Overall enhancement coverage (180+DPD)	14.9	14.3
Cum Total Prepayment rate (%)	17.7	16.6



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	7.0
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	Sep-2022	Jun-2022
Payout Month	18	15
Pool Amortisation (%)	74.2	63.7
Series A1 PTC Amortisation (%)	86.8	74.8
Series A2 PTC Amortisation (%)	0.0	0.0
90+dpd as % of Initial POS	3.0	2.7
180+dpd as % of Initial POS	2.0	1.2
90+dpd as % of Balance POS	6.9	5.1
180+dpd as % of Balance POS	4.6	2.0
Overdue as a % of Initial POS	2.4	2.4
CC as a % of Balance POS	27.2	19.3
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	95.1	95.2
MCE (3 month average) (%)	94.1	93.6
Breakeven Collection Efficiency	17.2	33.9
Overall enhancement coverage (90+DPD)	12.0	13.1
Overall enhancement coverage (180+DPD)	17.8	>30
Cum Total Prepayment rate (%)	17.3	14.3



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

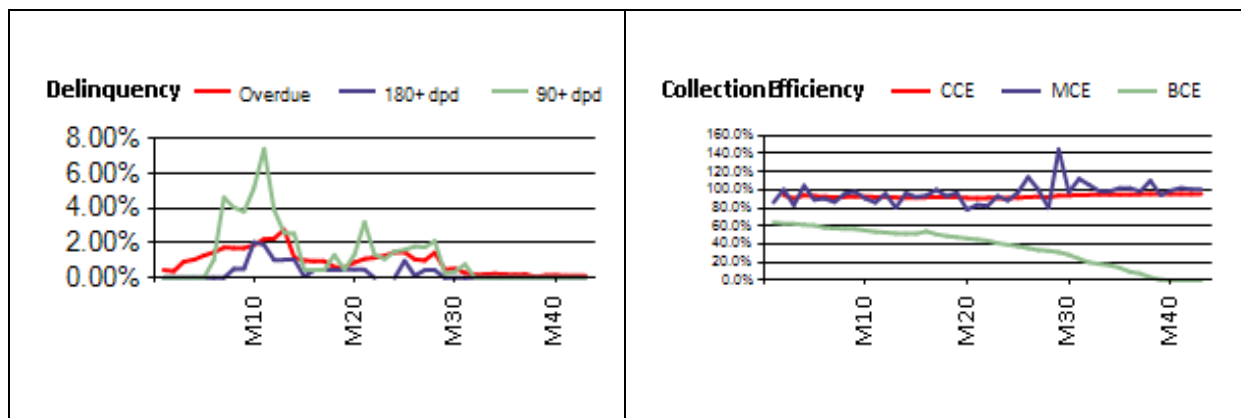
P*=Provisional, A=Audited

- 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	6.0%
Series A2 Principal (subordinated to A1) (Rs Cr)	0.22	EIS	39.58%
OC	14.0%	Pool Maturity	Jun-28
Maturity (month)	112		

Pool Performance	Sep-2022	Jun-2022
Payout Month	43	40
Pool Amortisation (%)	84.7	81.0
Series A1 PTC Amortisation (%)	99.7	95.3
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+dpd as % of Balance POS	0.0	0.0
180+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.1	0.2
CC as a % of Balance POS	39.2	31.6
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	95.6	95.3
MCE (3 month average) (%)	100.9	101.1
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 (%)	35.0	33.9



Light Microfinance Private Limited

For the year ended as on 31st March	2021 (12m, A)	2022 (12m, A)
Total Income (in Rs. Cr)	114.98	166.51
Profit After Tax (in Rs. Cr)	12.73	5.43
Overall Gearing (times) [Debt/Tangible Networth]	6.20	6.71
AUM	624	1,064
Gross NPA ratio (%)	0.26	1.90
ROTA (%)	2.58	0.67

P*=Provisional, A=Audited

- Total income stood at Rs. around 167 crore in FY22.
- The Gross NPA ratio as on March 31, 2022, was 1.90%.
- LMPL reported ROTA of 0.67% as on March 31, 2022

Issue Name:	Felicity 06 2022
Originator:	Light Microfinance Private Limited
Rating/Credit Opinion:	Equity Tranche - Provisional CARE B+ (SO), Series A1a PTC - Provisional CARE A- (SO), Series A1b PTC - Provisional CARE BBB+ (SO)
Asset Class:	Microfinance Loans

Issue Details			
Transaction Month	Jun-22	Transaction Structure	Par
Pool Principal (Rs Cr)	35	Future Receivables (Rs Cr)	40.64
Series A1 Principal (Rs Cr)	27.56	No of Contracts	9,130
Average Maturity (Months)	16.26	Average Seasoning (Months)	7.74
CC as % of initial POS	5.00%	Series A2 Principal (subordinated to A1) (Rs Cr)	3.06
EIS	8.28%	OC	
Pool Maturity	Feb-24	Maturity (month)	19

Pool Performance	Sep-2022	Jun-22
Payout Month	2	-
Pool Amortisation (%)	22.4	-
Series A1 PTC Amortisation (%)	29.2	-
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+dpd as % of Balance POS	0.1	-
90+dpd as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.04	-
CC as a % of Balance POS	6.4	-
CC as a % of Balance Series A1 PTC Principal	9.0	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	99.9	-
MCE (3 month average) (%)	NA	-
Breakeven Collection Efficiency	72.8	-
Overall enhancement coverage (30+DPD)	NA	-
Overall enhancement coverage (90+DPD)	NA	-
Cum Total Prepayment rate (%)	10.5	-

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

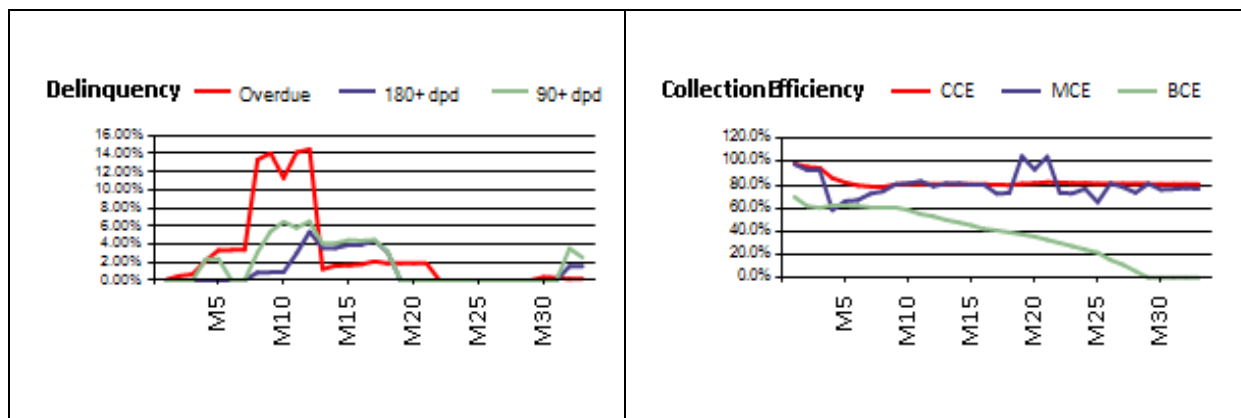
P*=Provisional, A=Audited

- 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		

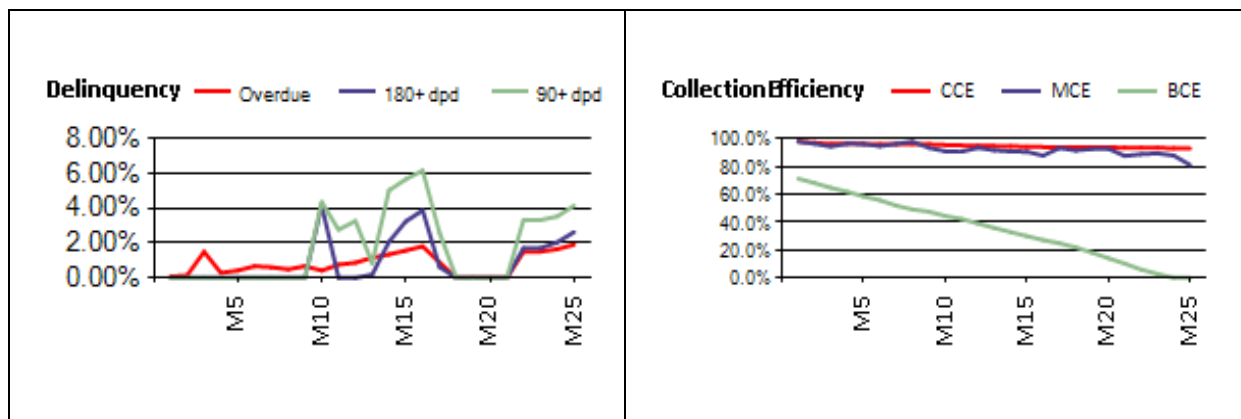
Pool Performance	Sep-2022	Jun-2022
Payout Month	33	30
Pool Amortisation (%)	89.9	85.5
Series A1 PTC Amortisation (%)	98.6	93.6
Series A2 PTC Amortisation (%)	0.0	0.0
90+dpd as % of Initial POS	2.5	0.0
180+dpd as % of Initial POS	1.5	0.0
90+dpd as % of Balance POS	23.6	0.0
180+dpd as % of Balance POS	14.4	0.0
Overdue as a % of Initial POS	0.2	0.3
CC as a % of Balance POS	98.9	68.9
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	80.8	81.0
MCE (3 month average) (%)	76.9	76.9
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 (%)	33.3	32.3



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

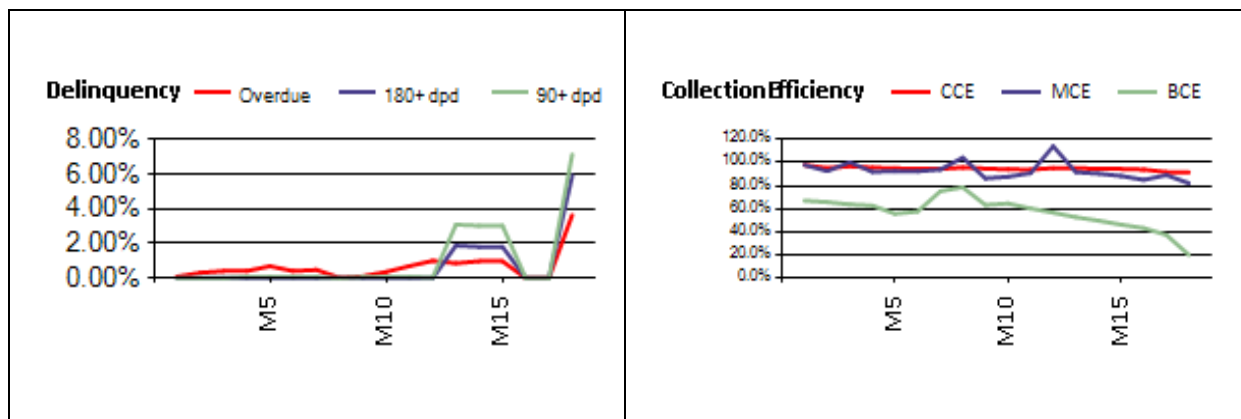
Pool Performance	Sep-2022	Jun-2022
Payout Month	25	22
Pool Amortisation (%)	80.4	74.6
Series A PTC Amortisation (%)	94.8	88.3
90+dpd as % of Initial POS	4.2	3.3
180+dpd as % of Initial POS	2.6	1.7
90+dpd as % of Balance POS	14.0	9.0
180+dpd as % of Balance POS	8.5	4.4
Overdue as a % of Initial POS	1.9	1.5
CC as a % of Balance POS	40.9	31.4
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	93.0	93.5
MCE (3 month average) (%)	86.2	89.8
Breakeven Collection Efficiency	0.0	6.0
Overall enhancement coverage (90+DPD)	NA	10.4
Overall enhancement coverage (180+DPD)	NA	21.3
Cum Total Prepayment rate (%)	30.8	29.3



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

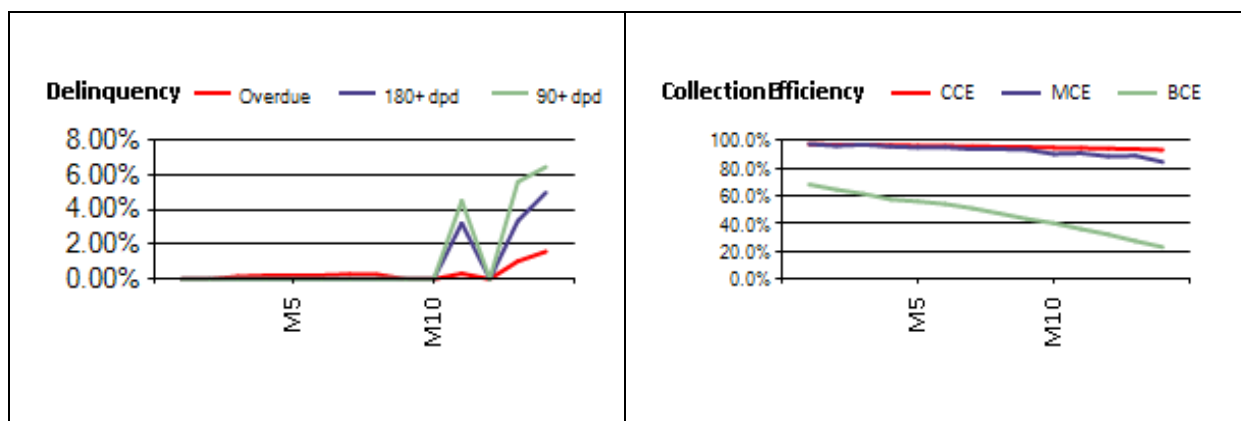
Pool Performance	Sep-2022	Jun-2022
Payout Month	18	15
Pool Amortisation (%)	65.1	55.6
Series A PTC Amortisation (%)	85.1	71.9
30+dpd as % of Initial POS	9.1	6.0
90+dpd as % of Initial POS	7.1	3.0
180+dpd as % of Initial POS	5.9	1.8
30+dpd as % of Balance POS	16.3	11.5
90+dpd as % of Balance POS	11.6	5.4
Overdue as a % of Initial POS	3.6	1.0
CC as a % of Balance POS	22.9	18.0
CC as a % of Balance PTC Principal	59.7	31.7
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	91.5	94.5
MCE (3 month average) (%)	85.5	90.2
Breakeven Collection Efficiency	20.1	46.3
Overall enhancement coverage (30+DPD)	4.9	4.7
Overall enhancement coverage (90+DPD)	6.9	10.0
Cum Total Prepayment rate (%)	24.0	20.2



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)	
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

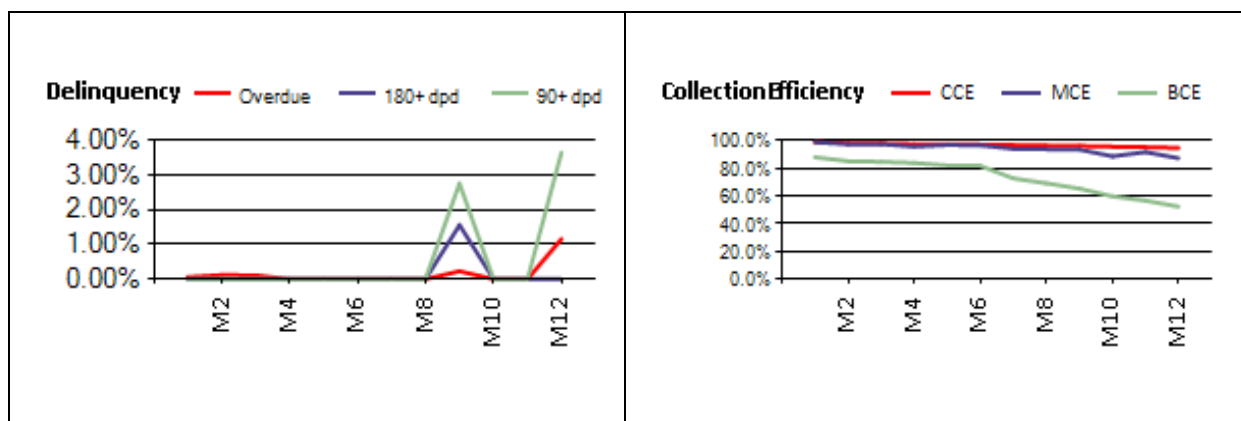
Pool Performance	Sep-2022	Jun-2022
Payout Month	14	11
Pool Amortisation (%)	64.8	54.4
Series A PTC Amortisation (%)	75.5	63.8
90+dpd as % of Initial POS	6.5	4.5
180+dpd as % of Initial POS	5.0	3.2
90+dpd as % of Balance POS	15.0	9.4
180+dpd as % of Balance POS	11.6	6.8
Overdue as a % of Initial POS	1.6	0.3
CC as a % of Balance POS	28.4	22.0
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	93.3	94.6
MCE (3 month average) (%)	87.4	91.5
Breakeven Collection Efficiency	23.1	36.2
Overall enhancement coverage (90+DPD)	5.1	6.8
Overall enhancement coverage (180+DPD)	6.6	9.5
Cum Total Prepayment rate (%)	19.4	17.8



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

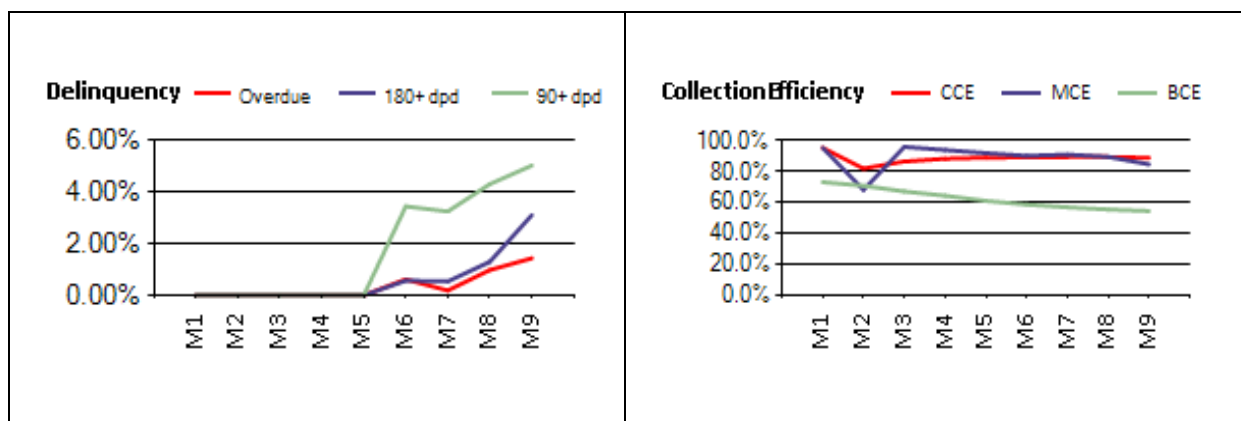
Pool Performance	Sep-2022	Jun-2022
Payout Month	12	9
Pool Amortisation (%)	50.3	40.2
Series A PTC Amortisation (%)	63.8	50.4
90+dpd as % of Initial POS	3.6	2.8
180+dpd as % of Initial POS	0.0	1.6
90+dpd as % of Balance POS	6.1	4.4
180+dpd as % of Balance POS	0.0	2.5
Overdue as a % of Initial POS	1.2	0.2
CC as a % of Balance POS	16.3	13.6
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	94.7	96.1
MCE (3 month average) (%)	89.2	93.8
Breakeven Collection Efficiency	52.3	65.3
Overall enhancement coverage (90+DPD)	7.8	7.9
Overall enhancement coverage (180+DPD)	NA	14.0
Cum Total Prepayment rate (%)	16.2	13.9



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

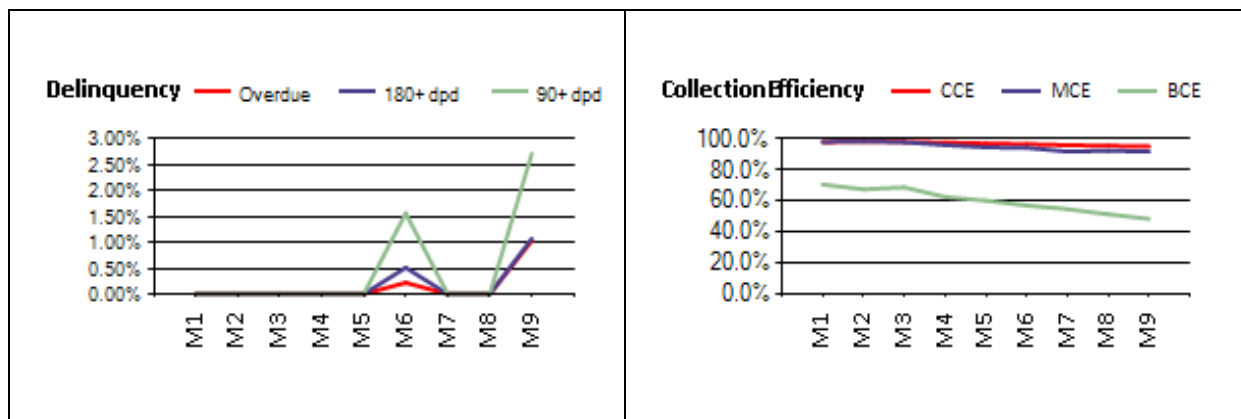
Pool Performance	Sep-2022	Jun-2022
Payout Month	9	6
Pool Amortisation (%)	41.8	28.2
Series A PTC Amortisation (%)	48.1	33.4
90+dpd as % of Initial POS	5.0	3.4
180+dpd as % of Initial POS	3.1	0.6
90+dpd as % of Balance POS	7.2	4.4
180+dpd as % of Balance POS	4.5	0.7
Overdue as a % of Initial POS	1.4	0.6
CC as a % of Balance POS	13.7	11.2
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	88.9	89.1
MCE (3 month average) (%)	88.3	91.9
Breakeven Collection Efficiency	54.4	58.7
Overall enhancement coverage (90+DPD)	6.3	9.4
Overall enhancement coverage (180+DPD)	10.2	>30
Cum Total Prepayment rate (%)	13.7	9.3



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	Sep-2022	Jun-2022
Payout Month	9	6
Pool Amortisation (%)	44.2	30.0
Series A PTC Amortisation (%)	49.2	33.3
90+dpd as % of Initial POS	2.7	1.6
180+dpd as % of Initial POS	1.1	0.5
90+dpd as % of Balance POS	3.9	2.1
180+dpd as % of Balance POS	1.6	0.7
Overdue as a % of Initial POS	1.0	0.2
CC as a % of Balance POS	13.4	10.7
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	95.1	96.5
MCE (3 month average) (%)	91.9	94.9
Breakeven Collection Efficiency	48.4	57.0
Overall enhancement coverage (90+DPD)	13.1	20.3
Overall enhancement coverage (180+DPD)	>30	>30
Cum Total Prepayment rate (%)	14.0	9.5



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

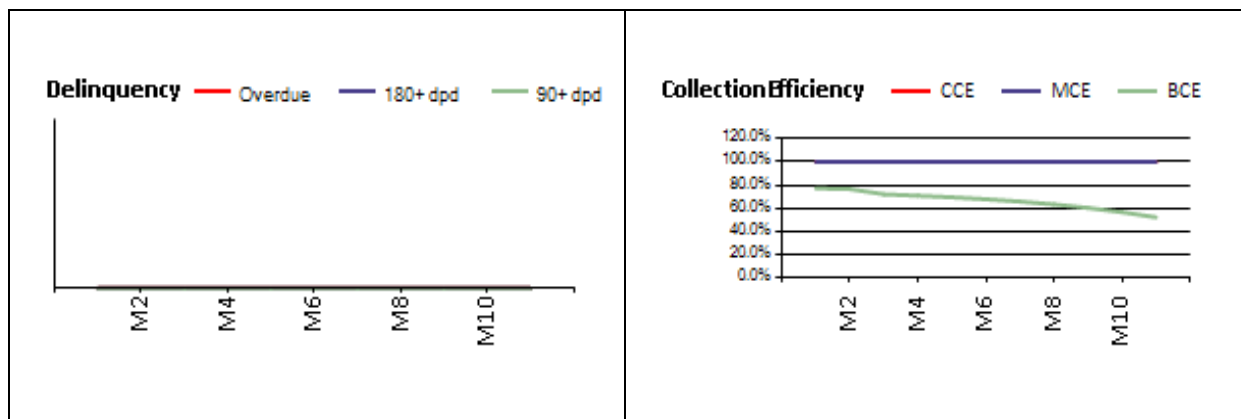
P*=Provisional, A=Audited, ^ - 120 DPD; & - 90 DPD

- 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	Sep-2022	Jun-2022
Payout Month	11	8
Pool Amortisation (%)	59.8	44.3
Series A PTC Amortisation (%)	68.4	50.6
90+dpd as % of Initial POS	0.0	0.0
180+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Balance POS	0.0	0.0
180+dpd 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	9.0
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	100.0	100.0
MCE (3 month average) (%)	100.0	100.0
Breakeven Collection Efficiency	52.2	63.3
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	2021 (12m, UA)	2022 (12m, UA)
Total Income	10,517	9,719
PAT	335	989
Interest Coverage (times)	1.09	1.35
Total Assets	77,036	75,289
NIM (%)	7.32	7.29
ROTA (%)	0.44	1.30

A: Audited; UA:Unaudited

- The Total Income of Mahindra and Mahindra Financial Services Limited reduced from Rs. 10,517 crores in FY21 to Rs. 9,719 crores in FY22.
- The company reported PAT of Rs. 989 crores in FY22, compared to Rs. 335 crores in FY21

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	NA
Pool Maturity	Feb-27	Maturity (month)	59

Pool Performance	Sep-2022	Jun-2022
Payout Month	6	3
Pool Amortisation (%)	17.0	7.8
Series A PTC Amortisation (%)	17.0	7.8
90+dpd as % of Initial POS	0.3	0.0
180+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Balance POS	0.3	0.0
180+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.5	0.2
CC as a % of Balance POS	13.0	11.7
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	98.0	98.3
MCE (3 month average) (%)	97.8	98.3
Breakeven Collection Efficiency	77.7	78.5
Overall enhancement coverage (90+DPD)	19.6	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	1.4	0.5

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

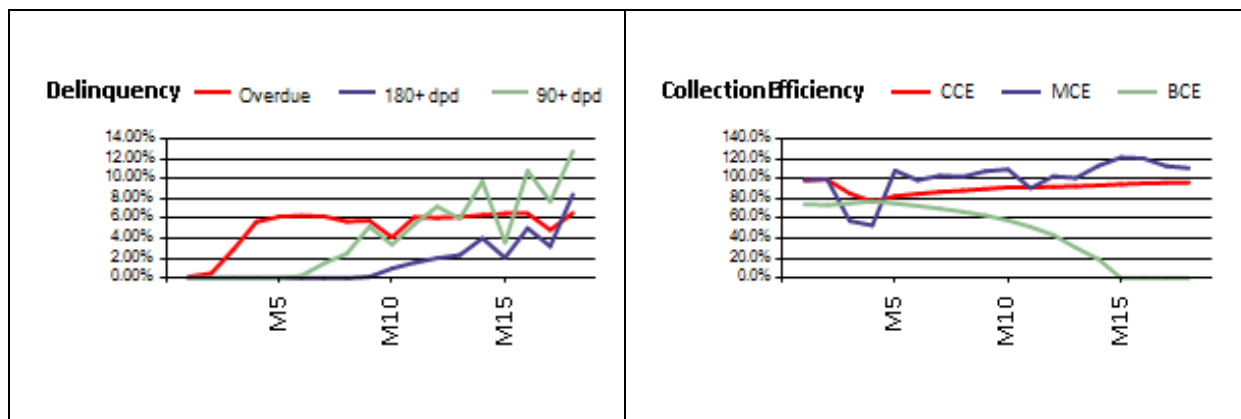
A: Audited

- 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:	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	89514
Average Maturity (Months)	16.14	Average Seasoning (Months)	10.24
Overdue Composition	100%, 0%	CC as % of initial POS	7.25%
SEIS	10.6%	OC	10.0%
Pool Maturity	Jan-23	Maturity (month)	22

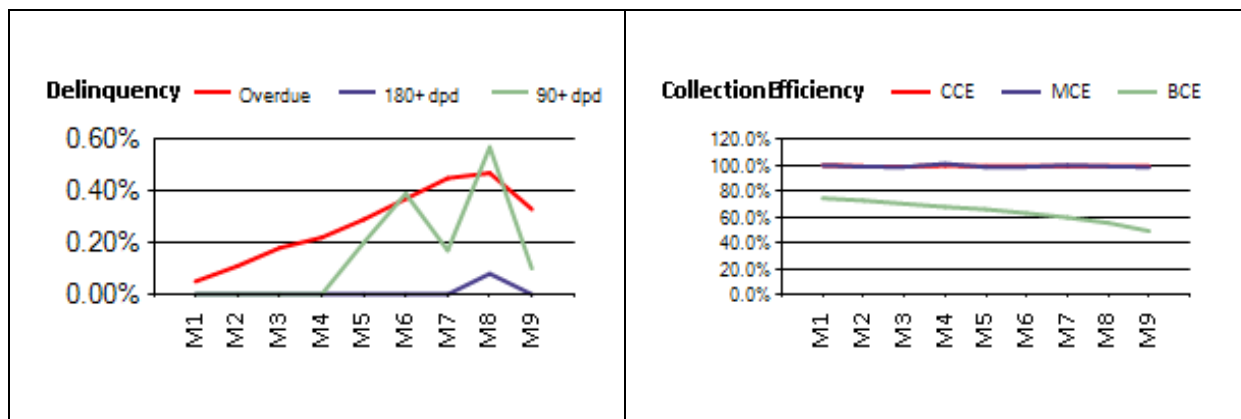
Pool Performance	Sep-2022	Jun-2022
Payout Month	18	15
Pool Amortisation (%)	92.2	83.1
Series A PTC Amortisation (%)	100.0	92.2
30+dpd as % of Initial POS	17.6	5.7
90+dpd as % of Initial POS	12.8	3.6
180+dpd as % of Initial POS	8.4	2.1
30+dpd as % of Balance POS	143.5	0.0
90+dpd as % of Balance POS	102.0	0.0
Overdue as a % of Initial POS	6.6	6.5
CC as a % of Balance POS	92.4	42.9
CC as a % of Balance PTC Principal	NA	103.2
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	96.6	94.8
MCE (3 month average) (%)	115.0	112.1
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 (%)	15.2	13.7



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%
Pool Maturity	Sep-23	Maturity (month)	21

Pool Performance	Sep-2022	Jun-2022
Payout Month	9	6
Pool Amortisation (%)	48.5	29.6
Series A PTC Amortisation (%)	59.2	34.7
30+dpd as % of Initial POS	1.0	1.5
90+dpd as % of Initial POS	0.1	0.4
180+dpd as % of Initial POS	0.0	0.0
30+dpd as % of Balance POS	1.6	1.8
90+dpd as % of Balance POS	0.2	0.4
Overdue as a % of Initial POS	0.3	0.4
CC as a % of Balance POS	23.3	17.0
CC as a % of Balance PTC Principal	32.0	20.0
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.3	99.3
MCE (3 month average) (%)	99.3	99.5
Breakeven Collection Efficiency	49.0	62.9
Overall enhancement coverage (30+DPD)	>30	21.0
Overall enhancement coverage (90+DPD)	>30	>30
Cum Total Prepayment rate (%)	9.1	4.4



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

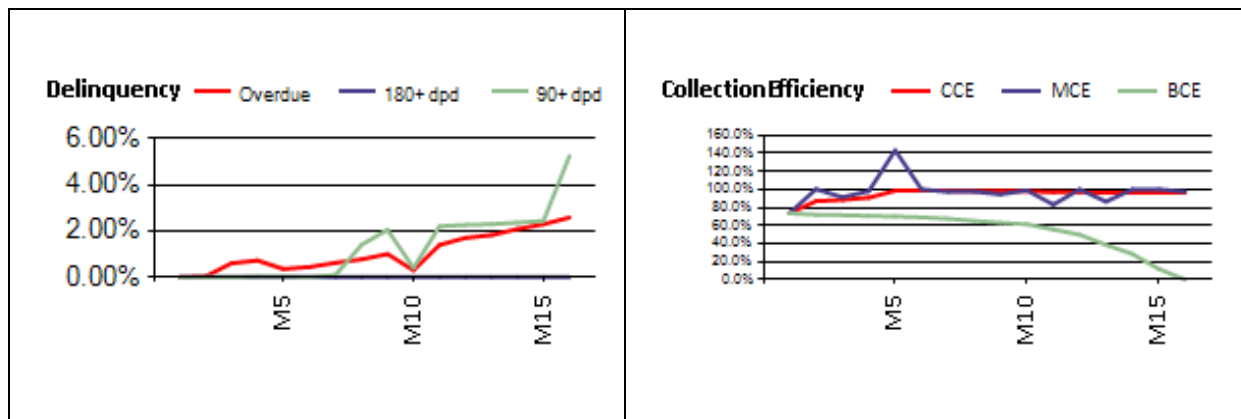
P*=Provisional, A=Audited

- 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)	
Future Receivables (Rs Cr)	34.79	No of Contracts	8683
Average Maturity (Months)	20.17	Average Seasoning (Months)	3.81
Overdue Composition	100%,0%	CC as % of initial POS	5%
EIS	4.45	OC	3.57
Pool Maturity	Dec-22	Maturity (month)	20

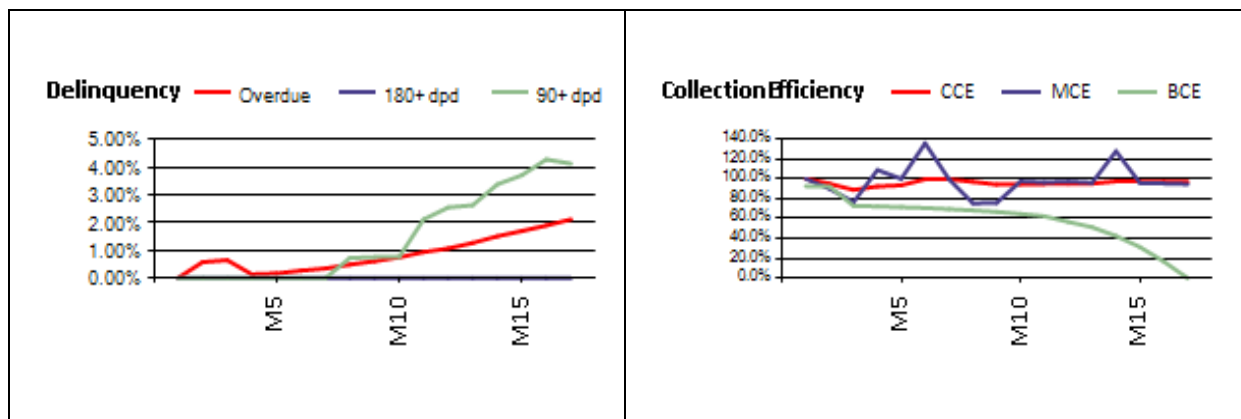
Pool Performance	Aug-2022	Jun-2022
Payout Month	16	15
Pool Amortisation (%)	82.4	78.2
Series A PTC Amortisation (%)	0.0	0.0
30+dpd as % of Initial POS	5.8	3.9
90+dpd as % of Initial POS	5.2	2.4
180+dpd as % of Initial POS	0.0	0.0
30+dpd as % of Balance POS	18.9	10.3
90+dpd as % of Balance POS	16.5	6.2
Overdue as a % of Initial POS	2.6	2.3
CC as a % of Balance POS	28.5	23.0
CC as a % of Balance PTC Principal	87.2	49.4
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	96.5	96.5
MCE (3 month average) (%)	99.1	95.5
Breakeven Collection Efficiency	0.0	11.8
Overall enhancement coverage (30+DPD)	NA	8.6
Overall enhancement coverage (90+DPD)	NA	14.2
Cum Total Prepayment rate (%)	10.3	9.8



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)	21.59
Future Receivables (Rs Cr)	29.74	No of Contracts	7077
Average Maturity (Months)	20.98	Average Seasoning (Months)	3.14
Overdue Composition	100%,0%	CC as % of initial POS	6.50%
EIS	14.81%	OC	10.00%
Pool Maturity	Jan-23	Maturity (month)	21

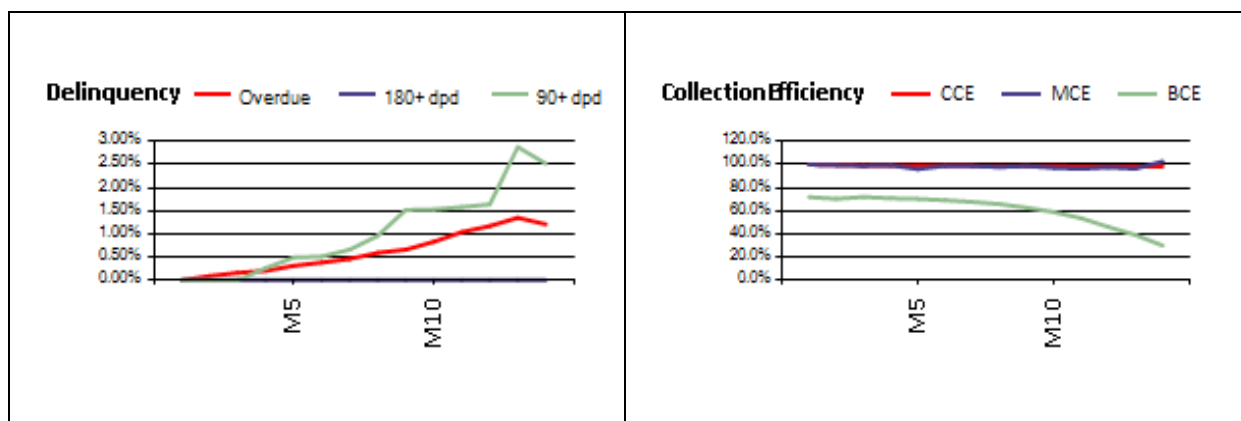
Pool Performance	Sep-2022	Jun-2022
Payout Month	17	14
Pool Amortisation (%)	83.0	67.8
Series A PTC Amortisation (%)	93.1	76.2
30+dpd as % of Initial POS	5.5	4.4
90+dpd as % of Initial POS	4.1	3.4
180+dpd as % of Initial POS	0.0	0.0
30+dpd as % of Balance POS	19.8	9.4
90+dpd as % of Balance POS	14.2	6.9
Overdue as a % of Initial POS	2.1	1.5
CC as a % of Balance POS	38.3	20.2
CC as a % of Balance PTC Principal	104.9	30.4
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	97.4	97.8
MCE (3 month average) (%)	95.6	107.4
Breakeven Collection Efficiency	0.0	42.6
Overall enhancement coverage (30+DPD)	NA	6.1
Overall enhancement coverage (90+DPD)	NA	8.3
Cum Total Prepayment rate (%)	10.6	7.7



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	July-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	NA
Pool Maturity	Mar-22	Maturity (month)	20

Pool Performance	Sep-2022	Jun-2022
Payout Month	14	11
Pool Amortisation (%)	74.0	57.8
Series A1 PTC Amortisation (%)	85.0	66.5
Series A2 PTC Amortisation (%)	0.0	0.0
30+dpd as % of Initial POS	3.4	2.6
90+dpd as % of Initial POS	2.5	1.6
180+dpd as % of Initial POS	0.0	0.0
30+dpd as % of Balance POS	8.6	4.3
90+dpd as % of Balance POS	6.1	2.4
Overdue as a % of Initial POS	1.2	1.0
CC as a % of Balance POS	19.3	11.9
CC as a % of Balance Series A1 PTC Principal	38.7	17.3
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	98.5	98.4
MCE (3 month average) (%)	99.0	97.4
Breakeven Collection Efficiency	29.9	53.6
Overall enhancement coverage (30+DPD)	8.1	10.8
Overall enhancement coverage (90+DPD)	11.5	19.2
Cum Total Prepayment rate (%)	11.9	9.5



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)

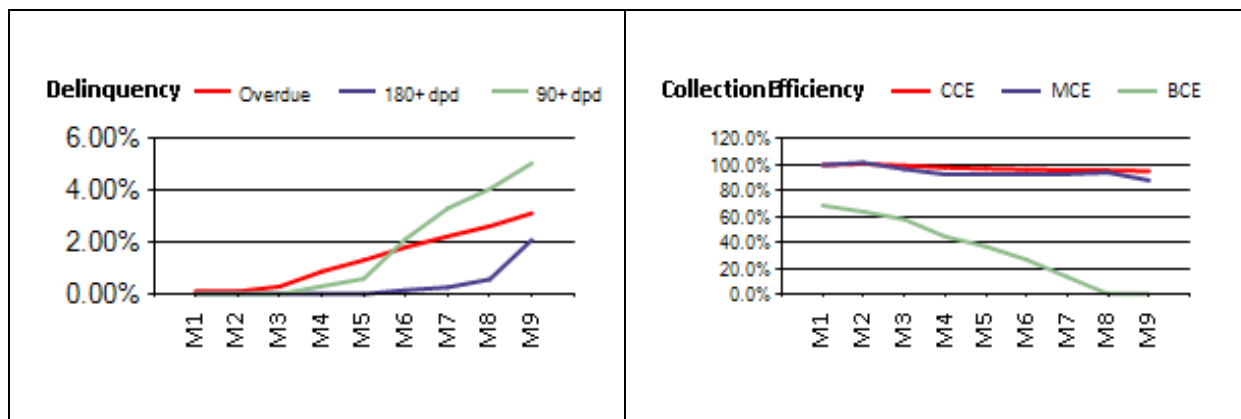
P*=Provisional, A=Audited

- 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:	Uranus Trust October 2021
Originator:	NeoGrowth Credit Private Limited
Rating/Credit Opinion:	Series A PTC – Withdrawn
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

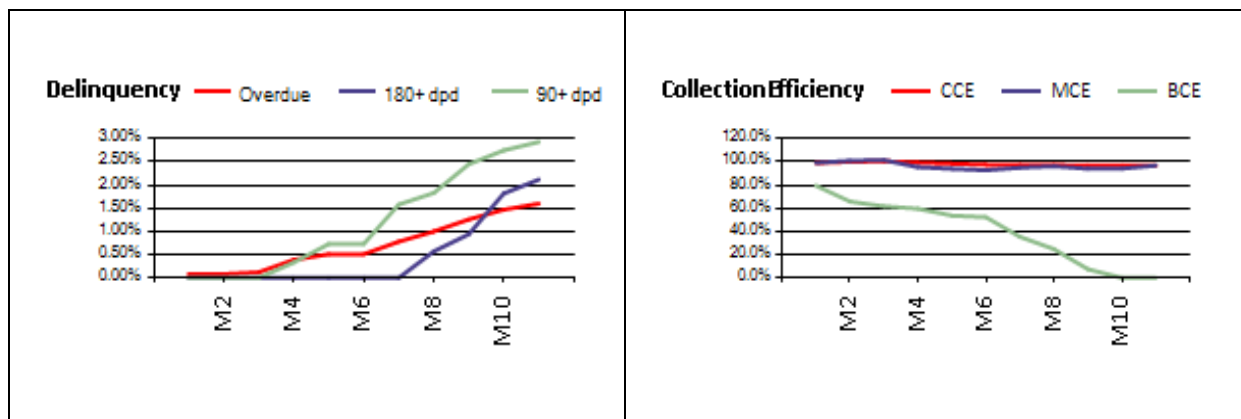
Pool Performance	Jul-2022	Jun-2022
Payout Month	9	8
Pool Amortisation (%)	85.6	81.6
Series A PTC Amortisation (%)	100.0	95.5
90+dpd as % of Initial POS	5.0	4.1
180+dpd as % of Initial POS	2.1	0.6
90+dpd as % of Balance POS	19.9	13.3
180+dpd as % of Balance POS	8.0	1.7
Overdue as a % of Initial POS	3.1	2.6
CC as a % of Balance POS	34.8	27.2
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	95.0	95.6
MCE (3 month average) (%)	91.5	93.0
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 (%)	19.2	19.0



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

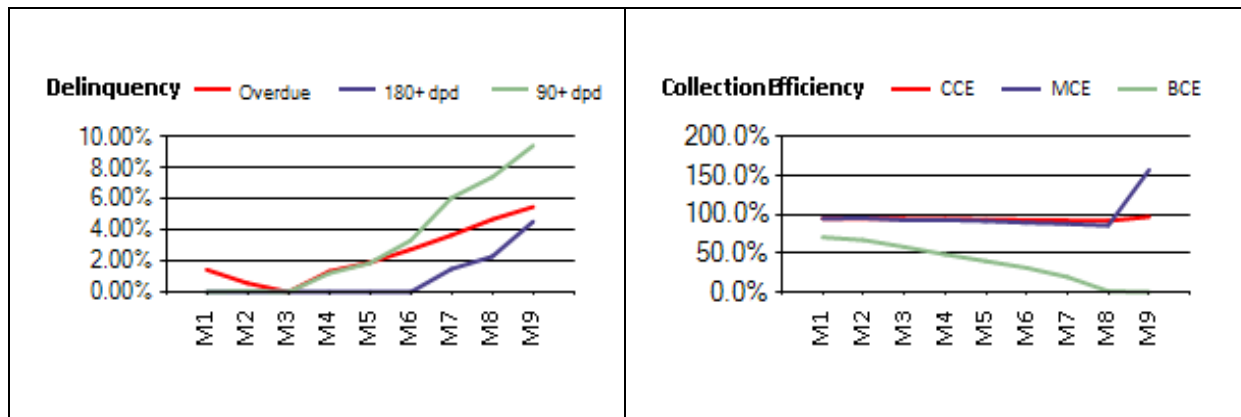
Pool Performance	Sep-2022	Jun-2022
Payout Month	11	8
Pool Amortisation (%)	80.9	66.7
Series A PTC Amortisation (%)	86.2	71.2
90+dpd as % of Initial POS	2.9	1.8
180+dpd as % of Initial POS	2.1	0.6
90+dpd as % of Balance POS	8.3	3.4
180+dpd as % of Balance POS	5.7	1.0
Overdue as a % of Initial POS	1.6	1.0
CC as a % of Balance POS	26.2	15.0
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	96.8	97.3
MCE (3 month average) (%)	95.1	94.7
Breakeven Collection Efficiency	0.0	24.8
Overall enhancement coverage (90+DPD)	NA	22.4
Overall enhancement coverage (180+DPD)	NA	>30
Cum Total Prepayment rate (%)	18.8	16.7



Issue Name:	Pluto Trust December 2021
Originator:	NeoGrowth Credit Private Limited
Rating/Credit Opinion:	Series A PTC - CARE A (SO)(withdrawn)
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)	0.00
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/ET	11.00%
Pool Maturity	Feb-23	Maturity (month)	14

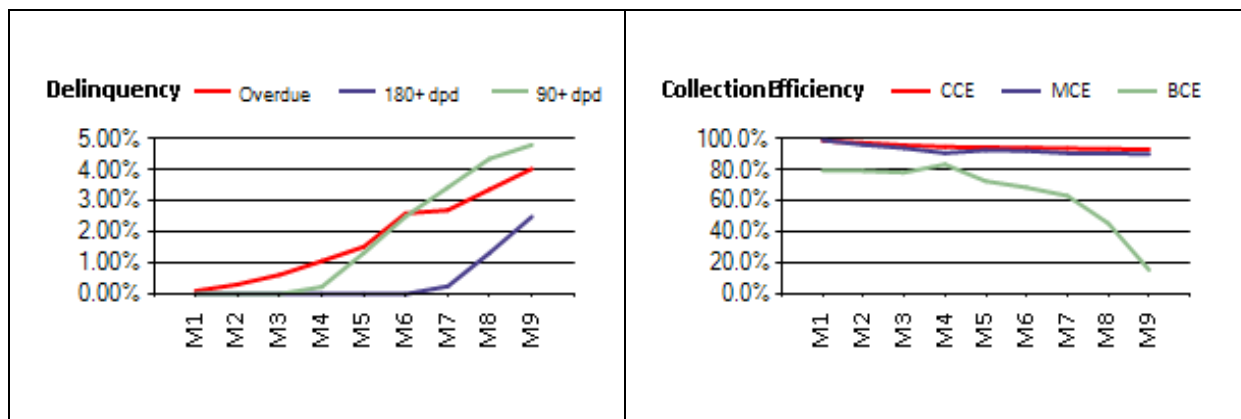
Pool Performance	Sep-2022	Jun-2022
Payout Month	9	6
Pool Amortisation (%)	89.5	67.4
Series A PTC Amortisation (%)	100.0	75.7
90+dpd as % of Initial POS	9.4	3.3
180+dpd as % of Initial POS	4.5	0.0
90+dpd as % of Balance POS	49.9	6.5
180+dpd as % of Balance POS	22.8	0.0
Overdue as a % of Initial POS	5.5	2.7
CC as a % of Balance POS	47.7	15.3
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	96.8	92.9
MCE (3 month average) (%)	110.3	91.3
Breakeven Collection Efficiency	0.0	31.2
Overall enhancement coverage (90+DPD)	NA	10.6
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	19.3	16.0



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)	4.98
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

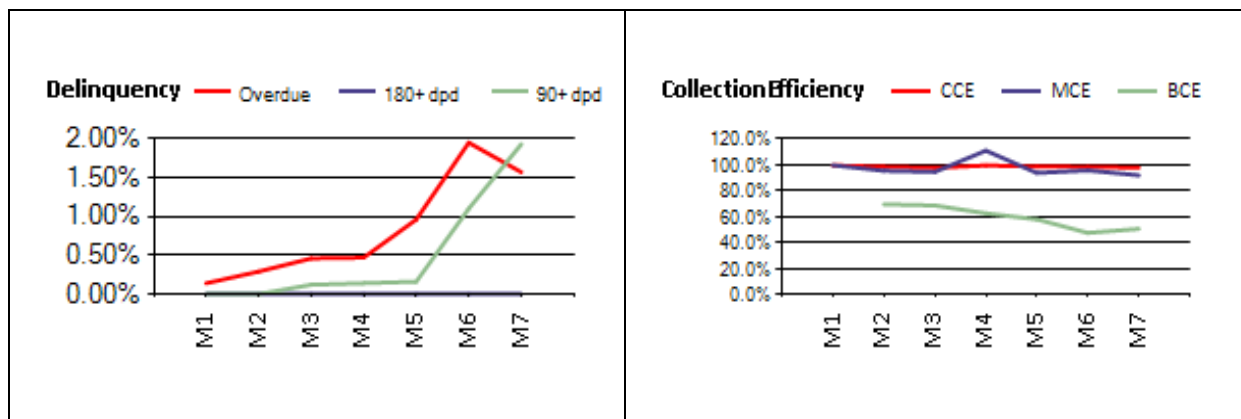
Pool Performance	Sep-2022	Jun-2022
Payout Month	9	6
Pool Amortisation (%)	76.6	52.8
Series A PTC Amortisation (%)	84.6	60.0
90+dpd as % of Initial POS	4.8	2.5
180+dpd as % of Initial POS	2.5	0.0
90+dpd as % of Balance POS	7.4	3.0
180+dpd as % of Balance POS	3.5	0.0
Overdue as a % of Initial POS	4.0	2.6
CC as a % of Balance POS	21.3	10.6
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	93.2	94.2
MCE (3 month average) (%)	90.5	91.8
Breakeven Collection Efficiency	15.6	68.6
Overall enhancement coverage (90+DPD)	11.5	10.3
Overall enhancement coverage (180+DPD)	23.8	NA
Cum Total Prepayment rate (%)	16.2	13.0



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

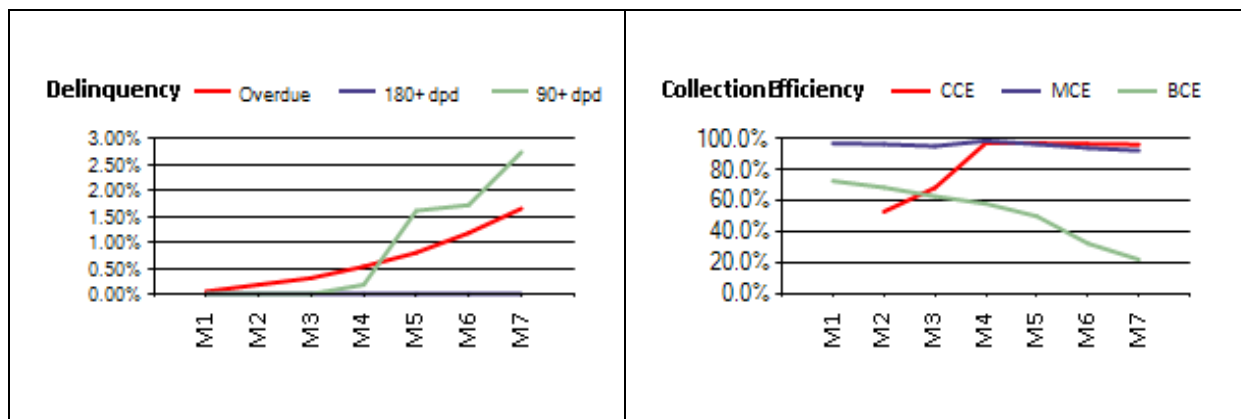
Pool Performance	Sep-2022	Jun-2022
Payout Month	7	4
Pool Amortisation (%)	76.8	49.6
Series A1 PTC Amortisation (%)	0.0	0.0
90+dpd as % of Initial POS	1.9	0.1
180+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Balance POS	5.5	0.2
180+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	1.6	0.5
CC as a % of Balance POS	21.5	9.9
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	97.8	99.4
MCE (3 month average) (%)	93.6	100.2
Breakeven Collection Efficiency	50.4	62.3
Overall enhancement coverage (90+DPD)	9.1	>30
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	23.4	17.5



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

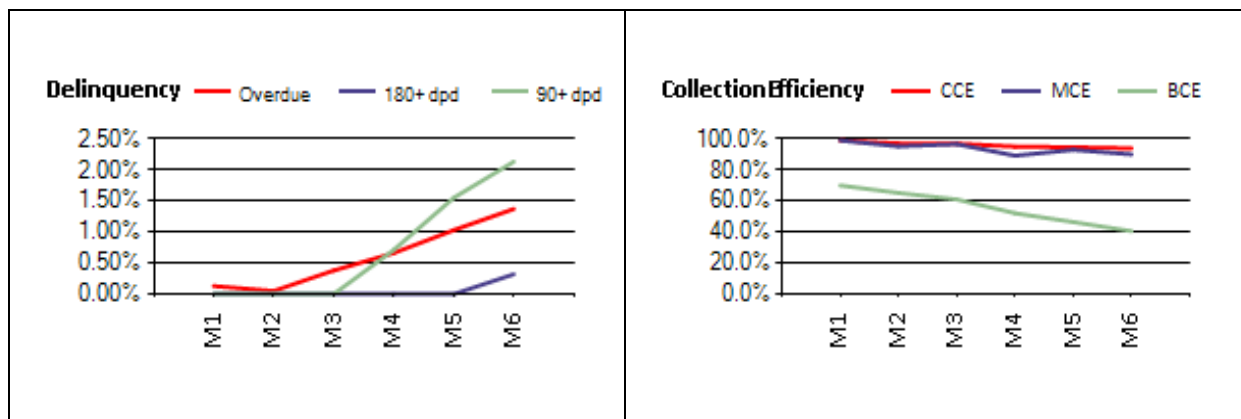
Pool Performance	Sep-2022	Jun-2022
Payout Month	7	4
Pool Amortisation (%)	64.8	39.0
Series A PTC Amortisation (%)	81.7	50.8
90+dpd as % of Initial POS	2.7	0.2
180+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Balance POS	5.1	0.2
180+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	1.6	0.5
CC as a % of Balance POS	14.2	8.2
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	96.3	97.2
MCE (3 month average) (%)	94.3	97.5
Breakeven Collection Efficiency	22.2	58.2
Overall enhancement coverage (90+DPD)	15.4	>30
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	1.5	0.0



Issue Name:	Nimbus 2022 UBL Melba
Originator:	NeoGrowth Credit Private Limited
Rating/Credit Opinion:	Series A1 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)	
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

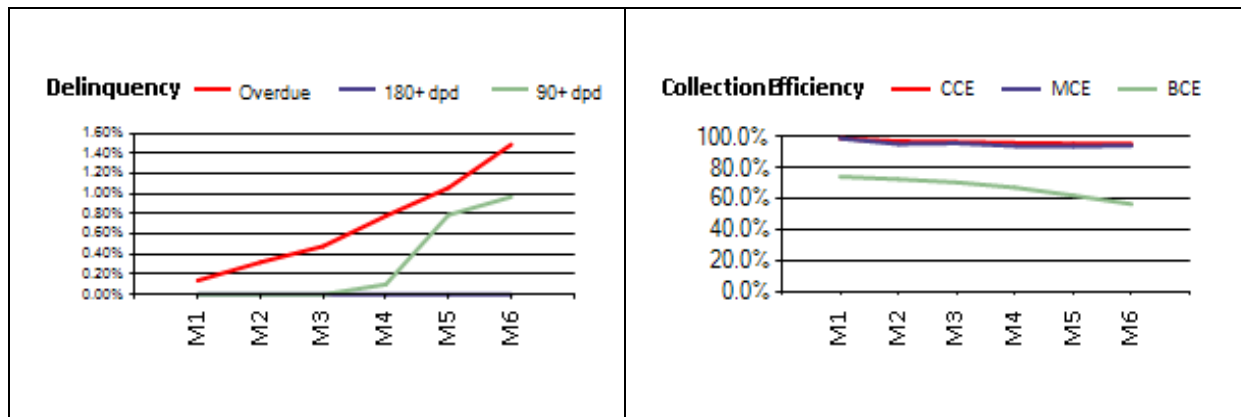
Pool Performance	Sep-2022	Jun-2022
Payout Month	6	3
Pool Amortisation (%)	56.5	28.9
Series A PTC Amortisation (%)	64.6	33.0
90+dpd as % of Initial POS	2.1	0.0
180+dpd as % of Initial POS	0.3	0.0
90+dpd as % of Balance POS	3.3	0.0
180+dpd as % of Balance POS	0.4	0.0
Overdue as a % of Initial POS	1.4	0.4
CC as a % of Balance POS	11.5	7.0
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	93.9	96.9
MCE (3 month average) (%)	90.6	96.8
Breakeven Collection Efficiency	40.5	61.0
Overall enhancement coverage (90+DPD)	17.9	NA
Overall enhancement coverage (180+DPD)	>30	NA
Cum Total Prepayment rate (%)	16.1	7.6



Issue Name:	Harmon 03 2022
Originator:	NeoGrowth Credit Private Limited
Rating/Credit Opinion:	Series A1 - 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)	7.84
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

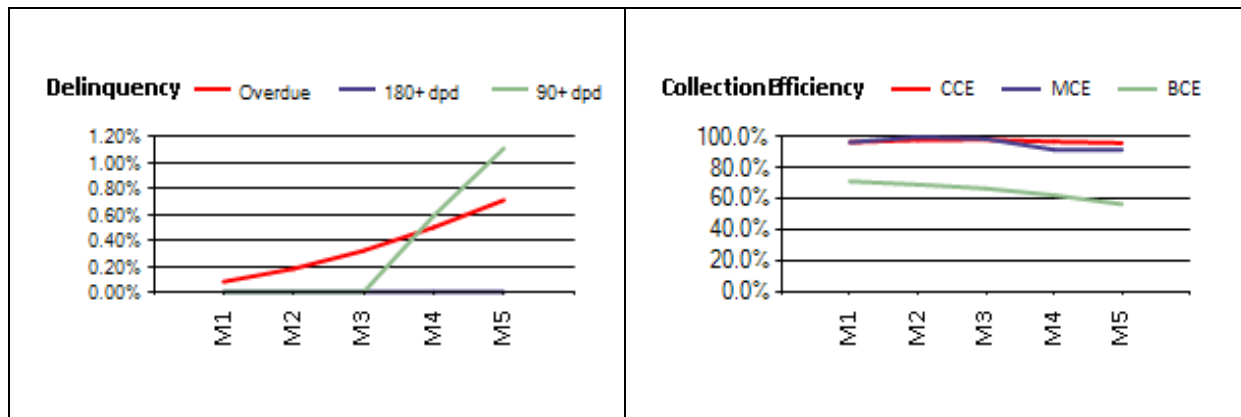
Pool Performance	Sep-2022	Jun-2022
Payout Month	6	3
Pool Amortisation (%)	54.5	26.1
Series A PTC Amortisation (%)	65.6	33.3
90+dpd as % of Initial POS	1.0	0.0
180+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Balance POS	1.2	0.0
180+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	1.5	0.5
CC as a % of Balance POS	11.0	6.8
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	95.4	96.7
MCE (3 month average) (%)	94.0	96.7
Breakeven Collection Efficiency	56.6	70.6
Overall enhancement coverage (90+DPD)	>30	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	12.2	4.5



Issue Name:	Saturn Trust April 2022
Originator:	NeoGrowth Credit Private Limited
Rating/Credit Opinion:	Series A1 PTC - CARE A (SO)
Asset Class:	MSME Loans

Issue Details			
Transaction Month	Apr-22	Transaction Structure	Par
Pool Principal (Rs Cr)	34.87	Series A Principal (Rs Cr)	30.51
Future Receivables (Rs Cr)	41.71	No of Contracts	268
Average Maturity (Months)	15.46	Average Seasoning (Months)	6.90
Overdue Composition	100%, 0%	CC as % of initial POS	5.00%
EIS	14.62%	OC/ET	12.50%
Pool Maturity	Mar-24	Maturity (month)	23

Pool Performance	Sep-2022	Jun-2022
Payout Month	5	2
Pool Amortisation (%)	53.1	21.2
Series A PTC Amortisation (%)	55.2	22.1
90+dpd as % of Initial POS	1.1	0.0
180+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Balance POS	1.6	0.0
180+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.7	0.2
CC as a % of Balance POS	10.7	6.4
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	96.0	97.9
MCE (3 month average) (%)	93.9	NA
Breakeven Collection Efficiency	56.5	69.2
Overall enhancement coverage (90+DPD)	26.5	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	16.6	5.3



Issue Name:	Virgo Trust 07 2022
Originator:	NeoGrowth Credit Private Limited
Rating/Credit Opinion:	Senior Tranche PTC - Provisional CARE A (SO)
Asset Class:	MSME Loan Recievable

Issue Details			
Transaction Month	Jul-22	Transaction Structure	Par
Pool Principal (Rs Cr)	37.26	Series A Principal(Rs Cr)	33.16
Future Receivables (Rs Cr)	45.51	No of Contracts	327
Average Maturity (Months)	16.59	Average Seasoning (Months)	5.76
Overdue Composition	100%,0%	CC as % of initial POS	5.00%
EIS	18.13%	OC	11.00%
Pool Maturity	Apr-24	Maturity (month)	21

Pool Performance	Sep-2022	Jun-22
Payout Month	2	-
Pool Amortisation (%)	16.0	-
Series A PTC Amortisation (%)	20.1	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
90+dpd as % of Balance POS	0.0	-
180+dpd as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.2	-
CC as a % of Balance POS	6.0	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	97.3	-
MCE (3 month average) (%)	NA	-
Breakeven Collection Efficiency	65.3	-
Overall enhancement coverage (90+DPD)	NA	-
Overall enhancement coverage (180+DPD)	NA	-
Cum Total Prepayment rate (%)	2.3	-

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

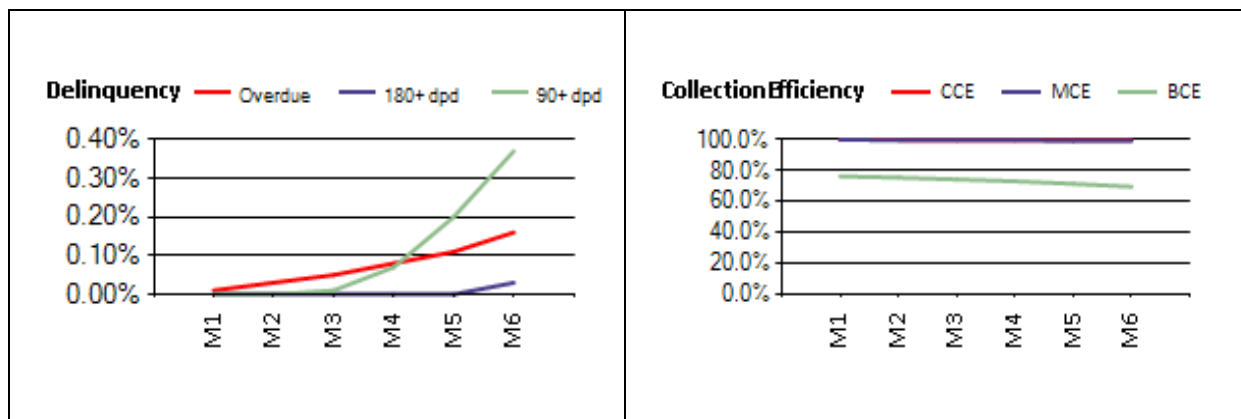
P*=Provisional, A=Audited

- 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 Woody
Originator:	Pahal Financial Services Private Limited
Rating/Credit Opinion:	Series A1 PTC - 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)	9.16
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

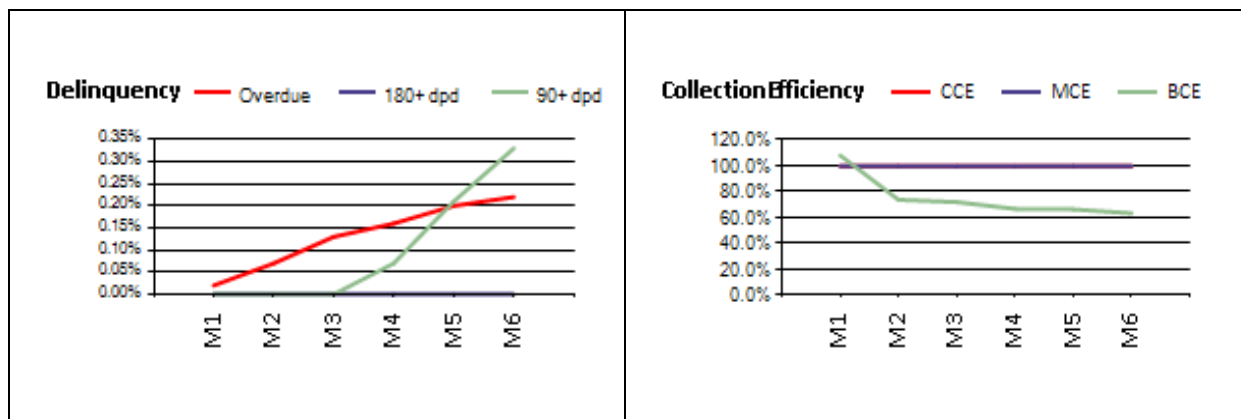
Pool Performance	Sep-2022	Jun-2022
Payout Month	6	3
Pool Amortisation (%)	30.8	14.5
Series A PTC Amortisation (%)	35.2	16.6
30+dpd as % of Initial POS	0.6	0.3
90+dpd as % of Initial POS	0.4	0.0
180+dpd as % of Initial POS	0.0	0.0
30+dpd as % of Balance POS	0.7	0.3
90+dpd as % of Balance POS	0.4	0.0
Overdue as a % of Initial POS	0.2	0.0
CC as a % of Balance POS	7.2	5.8
CC as a % of Balance PTC Principal	8.8	6.8
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.5	99.7
MCE (3 month average) (%)	99.4	99.7
Breakeven Collection Efficiency	69.6	74.2
Overall enhancement coverage (30+DPD)	>30	>30
Overall enhancement coverage (90+DPD)	>30	>30
Cum Total Prepayment rate (%)	1.5	0.6



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

Issue Details			
Transaction Month	Mar-22	Transaction Structure	Par
Pool Principal (Rs Cr)	17.02	PTC Series A Principal (Rs Cr)	14.81
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	Sep-2022	Jun-2022
Payout Month	6	3
Pool Amortisation (%)	43.2	21.6
Series A PTC Amortisation (%)	49.61	0.0
30+dpd as % of Initial POS	0.6	0.2
90+dpd as % of Initial POS	0.3	0.0
180+dpd as % of Initial POS	0.0	0.0
30+dpd as % of Balance POS	0.7	0.2
90+dpd as % of Balance POS	0.3	0.0
Overdue as a % of Initial POS	0.2	0.1
CC as a % of Balance POS	12.5	9.0
CC as a % of Balance PTC Principal	15.2	10.4
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.4	99.4
MCE (3 month average) (%)	99.4	99.4
Breakeven Collection Efficiency	62.9	71.5
Overall enhancement coverage (30+DPD)	>30	>30
Overall enhancement coverage (90+DPD)	>30	NA
Cum Total Prepayment rate (%)	4.8	2.3



Issue Name:	Erika 06 2022
Originator:	Pahal Financial Services Private Limited
Rating/Credit Opinion:	Series A1a PTC - CARE A- (SO), Series A1b PTC - CARE BBB (SO)
Asset Class:	Microfinance

Issue Details			
Transaction Month	Jun-22	Transaction Structure	Par
Pool Principal (Rs Cr)	35.06	PTC Series A Principal (Rs Cr)	27.61
Future Receivables (Rs Cr)	40.41	No of Contracts	142775
Average Maturity (Months)	8.59	Average Seasoning (Months)	8.59
Overdue Composition	100%,0%	CC as % of initial POS	5.00%
EIS	8.96	OC	12.50
Pool Maturity	Feb-24	Maturity (month)	19

Pool Performance	Sep-2022	Jun-22
Payout Month	2	-
Pool Amortisation (%)	19.9	-
Series A PTC Amortisation (%)	0.0	-
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+dpd as % of Balance POS	0.2	-
90+dpd as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.02	-
CC as a % of Balance POS	6.8	-
CC as a % of Balance PTC Principal	7.7	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	99.8	-
MCE (3 month average) (%)	NA	-
Breakeven Collection Efficiency	74.3	-
Overall enhancement coverage (30+DPD)	>30	-
Overall enhancement coverage (90+DPD)	NA	-
Cum Total Prepayment rate (%)	1.7	-

Quadrillion Finance Private Limited

For the year ended as on 31st March	2021 (12m, A)	2022 (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%

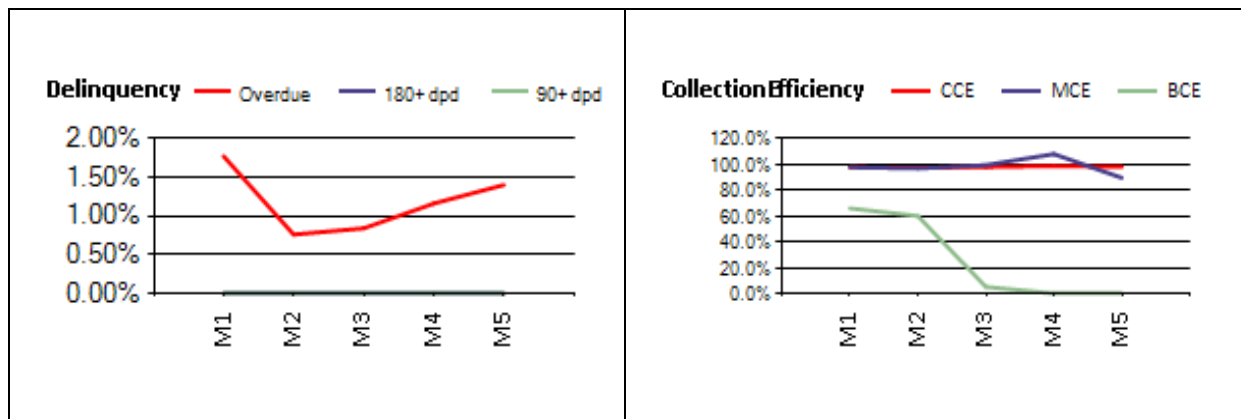
A=Audited

- 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/CG	20.00%
EIS	9.95%	Maturity (month)	14
Pool Maturity	Jun-23		

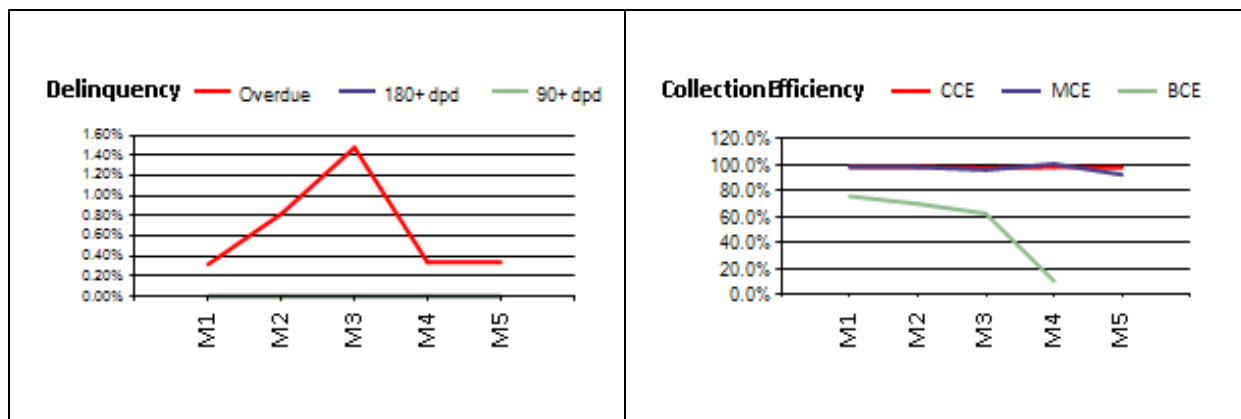
Pool Performance	Sep-2022	Jun-2022
Payout Month	5	2
Pool Amortisation (%)	85.7	31.4
Series A1 PTC Amortisation (%)	85.7	0.0
90+dpd as % of Initial POS	0.0	0.0
180+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Balance POS	0.0	0.0
180+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	1.4	0.8
CC as a % of Balance POS	139.7	29.2
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	98.0	97.2
MCE (3 month average) (%)	98.9	NA
Breakeven Collection Efficiency	0.0	59.9
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	46.0	9.1



Issue Name:	Abigail 02 2022
Originator:	Quadrillion Finance Private Limited
Rating/Credit Opinion:	Series A1 PTC - CARE A- (SO) (Withdrawn)
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	Aug-2022	Jun-2022
Payout Month	5	3
Pool Amortisation (%)	90.6	57.2
Series A1 PTC Amortisation (%)	100.00	0.0
90+dpd as % of Initial POS	0.0	0.0
180+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Balance POS	0.0	0.0
180+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.3	1.5
CC as a % of Balance POS	0.0	0.0
Unutilised CC	0.0	0.0
Cumulative Collection Efficiency (%)	97.8	97.5
MCE (3 month average) (%)	96.2	97.4
Breakeven Collection Efficiency	NA	62.1
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	30.8	13.3



Issue Name:	Gemini Trust April 2022
Originator:	Quadrillion Finance Private Limited
Rating/Credit Opinion:	Senior Tranche PTC - CARE BBB+ (SO)
Asset Class:	Consumer finance loan

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	15277
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	Sep-2022	Jun-2022
Payout Month	4	1
Pool Amortisation (%)	85.7	21.9
Series A1 PTC Amortisation (%)	92.3	23.1
90+dpd as % of Initial POS	0.0	0.0
180+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Balance POS	0.0	0.0
180+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.5	0.4
CC as a % of Balance POS	269.3	26.0
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.1	98.4
MCE (3 month average) (%)	98.0	NA
Breakeven Collection Efficiency	0.0	62.8
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	61.8	8.2

Reliance Commercial Finance Limited

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)

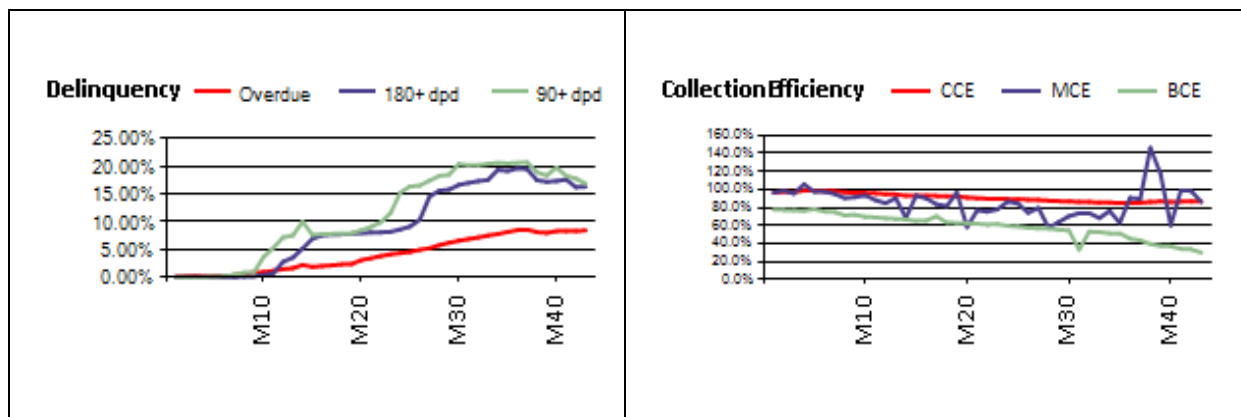
A=Audited

- 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	
Pool Maturity	Jan-40	Maturity (month)	251

Pool Performance	Sep-2022	Jun-2022
Payout Month	43	40
Pool Amortisation (%)	82.4	79.9
Series A1 PTC Amortisation (%)	100.0	100.0
Series A2 PTC Amortisation (%)	85.3	81.1
Series A3 PTC Amortisation (%)	61.0	58.1
90+dpd as % of Initial POS	16.8	19.8
180+dpd as % of Initial POS	16.3	17.3
90+dpd as % of Balance POS	49.2	57.7
180+dpd as % of Balance POS	46.7	47.4
Overdue as a % of Initial POS	8.4	8.3
CC as a % of Balance POS	86.5	75.0
Unutilised CC	76.1	75.5
Cumulative Collection Efficiency (%)	86.5	86.2
MCE (3 month average) (%)	94.5	107.8
Breakeven Collection Efficiency	29.9	36.9
Overall enhancement coverage (90+DPD)	1.4	1.1
Overall enhancement coverage (180+DPD)	1.5	1.3
Cum Total Prepayment rate (%)	45.4	44.3



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)

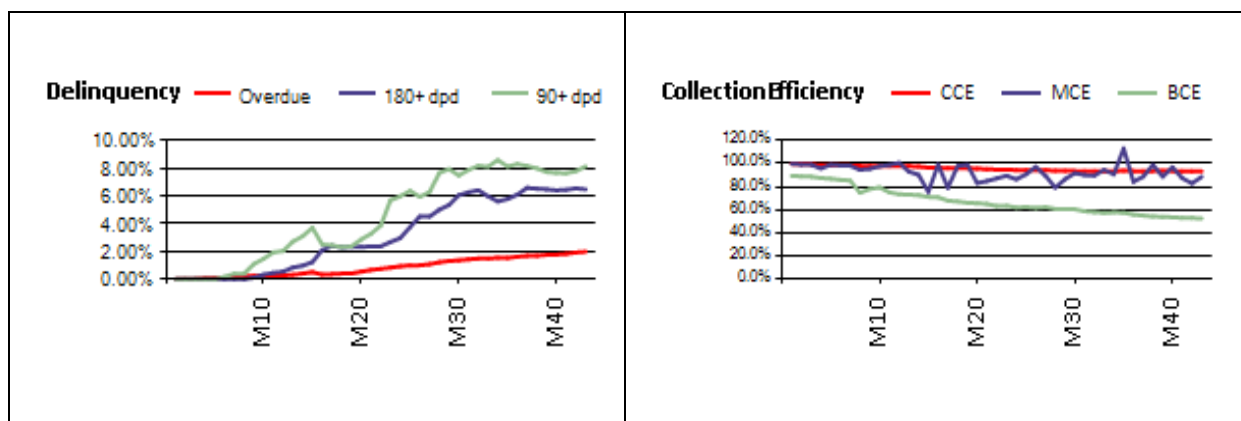
A=Audited

- 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 AA- (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%	PTC Principal (Rs Cr)	260.16
EIS	4.78%	OC	4%
Pool Maturity	Dec-43	Maturity (month)	299

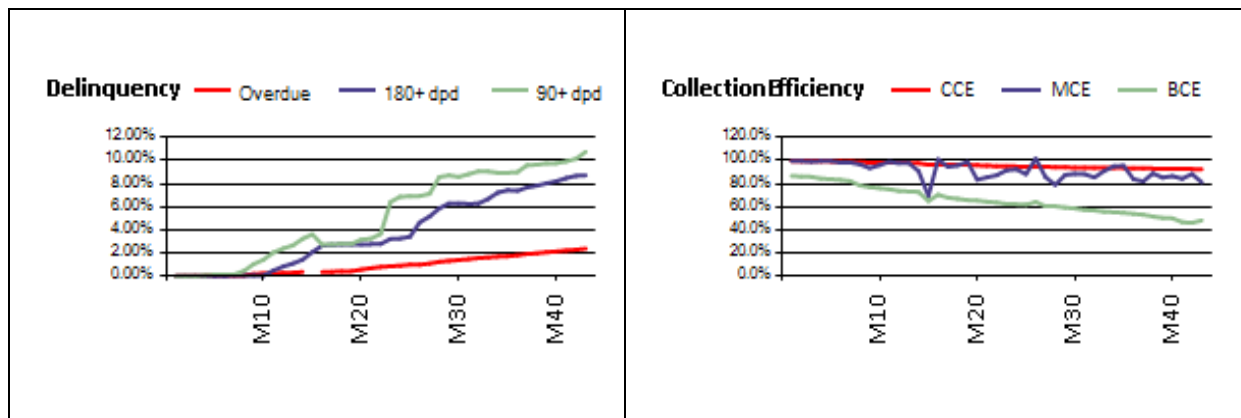
Pool Performance	Sep-2022	Jun-2022
Payout Month	43	40
Pool Amortisation (%)	69.8	68.1
Series A1 PTC Amortisation (%)	100.0	100.0
Series A2 PTC Amortisation (%)	51.8	49.2
90+dpd as % of Initial POS	8.1	7.7
180+dpd as % of Initial POS	6.5	6.4
90+dpd as % of Balance POS	20.8	18.8
180+dpd as % of Balance POS	15.7	15.2
Overdue as a % of Initial POS	2.0	1.8
CC as a % of Balance POS	33.1	31.3
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	93.3	93.6
MCE (3 month average) (%)	86.3	94.8
Breakeven Collection Efficiency	52.5	53.6
Overall enhancement coverage (90+DPD)	2.3	2.5
Overall enhancement coverage (180+DPD)	3.0	3.1
Cum Total Prepayment rate (%)	58.9	57.8



Issue Name:	Indian Receivable Trust 2019 Series 3
Originator:	Reliance Home Finance Limited
Rating/Credit Opinion:	Series A1 PTC - Withdrawn, Series A2 PTC - CARE AA- (SO), Series A3 PTC – CARE AA- (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%
Pool Maturity	Mar-44	Maturity (month)	301

Pool Performance	Sep-2022	Jun-2022
Payout Month	43	40
Pool Amortisation (%)	67.2	64.8
Series A1 PTC Amortisation (%)	100.0	100.0
Series A2 PTC Amortisation (%)	58.7	56.0
Series A3 PTC Amortisation (%)	70.8	68.8
90+dpd as % of Initial POS	10.8	9.8
180+dpd as % of Initial POS	8.7	8.2
90+dpd as % of Balance POS	25.8	22.0
180+dpd as % of Balance POS	19.9	17.8
Overdue as a % of Initial POS	2.4	2.1
CC as a % of Balance POS	29.0	27.0
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	92.6	92.9
MCE (3 month average) (%)	84.7	87.0
Breakeven Collection Efficiency	48.2	50.1
Overall enhancement coverage (90+DPD)	2.0	2.3
Overall enhancement coverage (180+DPD)	2.6	2.8
Cum Total Prepayment rate (%)	57.3	55.4



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

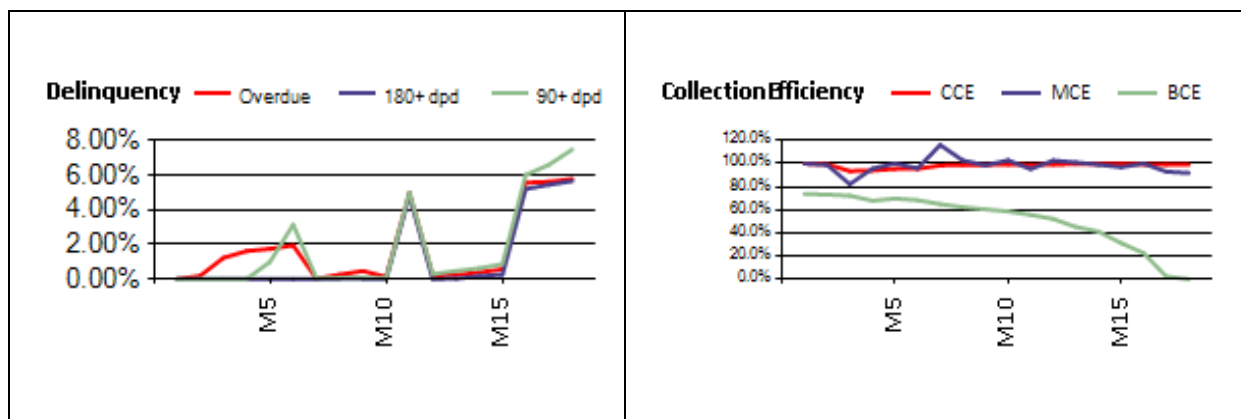
2. Adj. ratios computed based on incl. of securitized/assigned/BC portfolio

- 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 (months)	26	Average Seasoning (months)	4
Overdue Composition	100%,0%	CC as % of initial POS	7.0
Series A2 Principal (subordinated to A1) (Rs Cr)	1.12	EIS	12.30%
OC	10.00%	Pool Maturity	Feb-23
Maturity (month)	23		

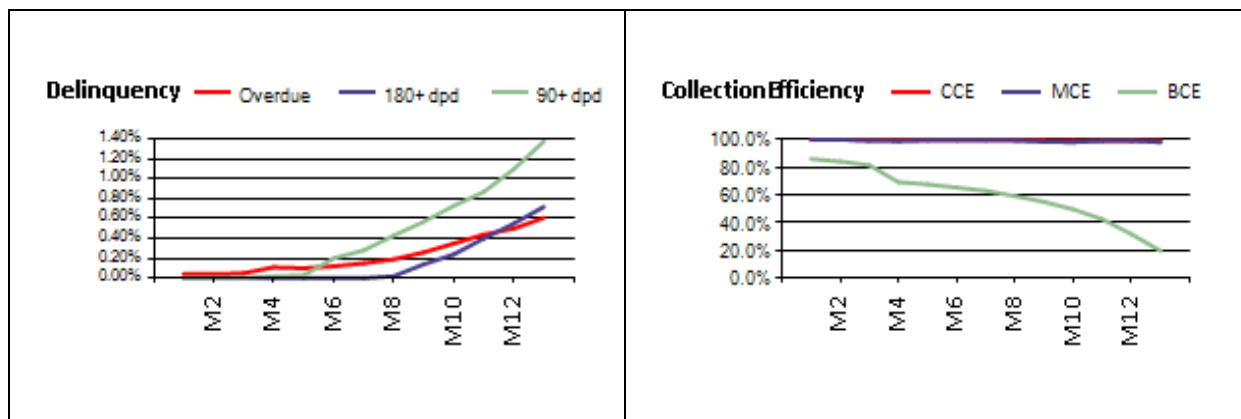
Pool Performance	Sep-2022	Jun-2022
Payout Month	18	15
Pool Amortisation (%)	87.8	73.1
Series A1 PTC Amortisation (%)	98.9	83.4
Series A2 PTC Amortisation (%)	0.0	0.0
30+dpd as % of Initial POS	8.5	3.1
90+dpd as % of Initial POS	7.5	0.9
180+dpd as % of Initial POS	5.7	0.3
30+dpd as % of Balance POS	22.2	9.5
90+dpd as % of Balance POS	15.5	2.2
Overdue as a % of Initial POS	5.8	0.6
CC as a % of Balance POS	57.4	26.1
CC as a % of Balance Series A1 PTC Principal	705.7	48.0
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.1	99.5
MCE (3 month average) (%)	95.0	99.0
Breakeven Collection Efficiency	0.0	31.3
Overall enhancement coverage (30+DPD)	NA	7.2
Overall enhancement coverage (90+DPD)	NA	>30
Cum Total Prepayment rate (%)	24.4	15.8



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)	20.10	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

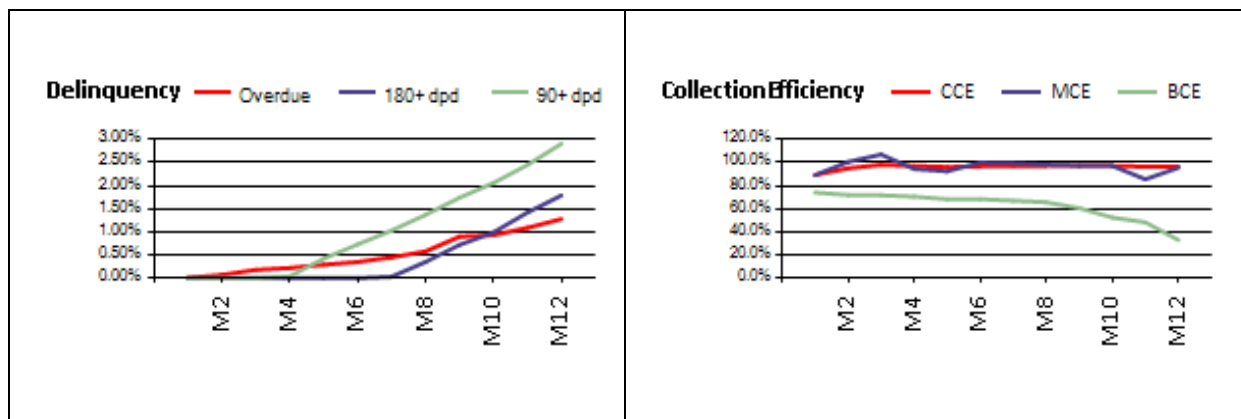
Pool Performance	Sep-2022	Jun-2022
Payout Month	13	10
Pool Amortisation (%)	68.9	50.9
Series A PTC Amortisation (%)	81.5	59.9
30+dpd as % of Initial POS	1.8	1.3
90+dpd as % of Initial POS	1.4	0.7
180+dpd as % of Initial POS	0.7	0.2
30+dpd as % of Balance POS	3.8	2.0
90+dpd as % of Balance POS	2.8	1.0
Overdue as a % of Initial POS	0.6	0.4
CC as a % of Balance POS	32.1	20.4
CC as a % of Balance PTC Principal	60.1	27.7
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.2	99.3
MCE (3 month average) (%)	98.8	98.6
Breakeven Collection Efficiency	19.6	49.6
Overall enhancement coverage (30+DPD)	21.3	25.0
Overall enhancement coverage (90+DPD)	28.6	>30
Cum Total Prepayment rate (%)	12.6	7.0



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

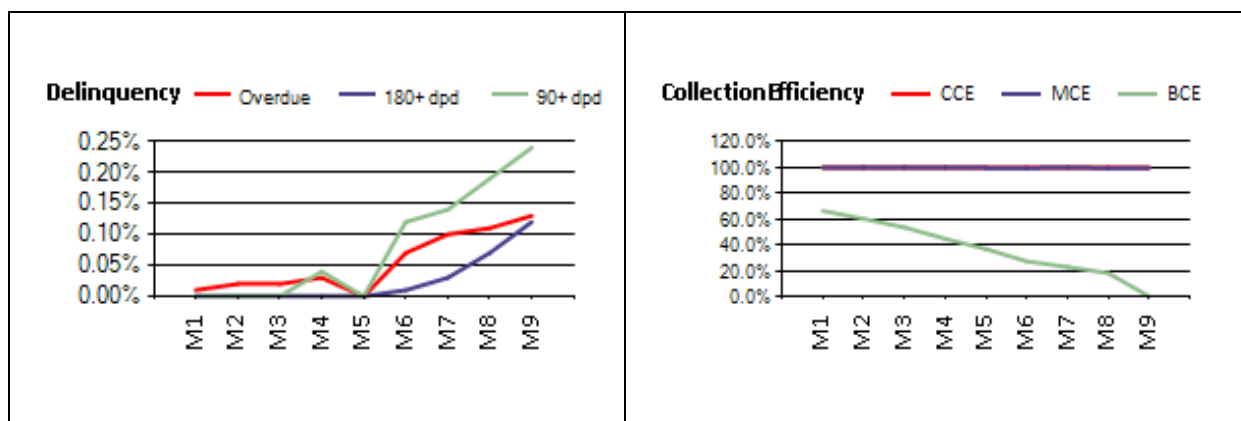
Pool Performance	Sep-2022	Jun-2022
Payout Month	12	9
Pool Amortisation (%)	64.5	50.2
Series A PTC Amortisation (%)	79.6	57.4
30+dpd as % of Initial POS	3.5	2.7
90+dpd as % of Initial POS	2.9	1.7
180+dpd as % of Initial POS	1.8	0.7
30+dpd as % of Balance POS	6.2	3.8
90+dpd as % of Balance POS	5.0	2.3
Overdue as a % of Initial POS	1.3	0.9
CC as a % of Balance POS	14.1	10.0
CC as a % of Balance PTC Principal	28.0	13.4
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	96.5	97.2
MCE (3 month average) (%)	92.8	98.4
Breakeven Collection Efficiency	32.9	60.6
Overall enhancement coverage (30+DPD)	10.8	10.4
Overall enhancement coverage (90+DPD)	13.3	17.0
Cum Total Prepayment rate (%)	17.2	10.9



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	Dec-21	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	50,668
Average Maturity (Months)	60.22	Average Seasoning (Months)	43.86
CC as % of initial POS	7.00%	Series A2 Principal (subordinated to A1) (Rs Cr)	3.09
EIS	8.61%	OC	14.00%
Pool Maturity	Jun-23	Maturity (month)	18

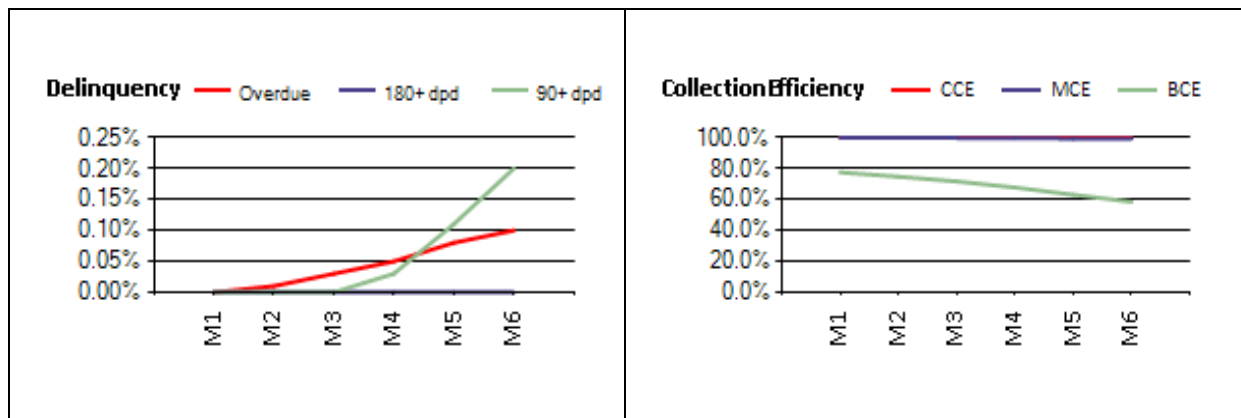
Pool Performance	Sep-2022	Jun-2022
Payout Month	9	6
Pool Amortisation (%)	75.9	60.0
Series A1 PTC Amortisation (%)	100.0	78.4
Series A2 PTC Amortisation (%)	100.0	5.1
30+dpd as % of Initial POS	0.3	0.2
90+dpd as % of Initial POS	0.2	0.1
180+dpd as % of Initial POS	0.1	0.0
30+dpd as % of Balance POS	0.8	0.4
90+dpd as % of Balance POS	0.6	0.2
Overdue as a % of Initial POS	0.1	0.1
CC as a % of Balance POS	29.0	17.5
CC as a % of Balance Series A1 PTC Principal	NA	39.0
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.8	99.8
MCE (3 month average) (%)	99.6	99.7
Breakeven Collection Efficiency	0.0	27.2
Overall enhancement coverage (30+DPD)	NA	>30
Overall enhancement coverage (90+DPD)	NA	>30
Cum Total Prepayment rate (%)	30.8	23.2



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

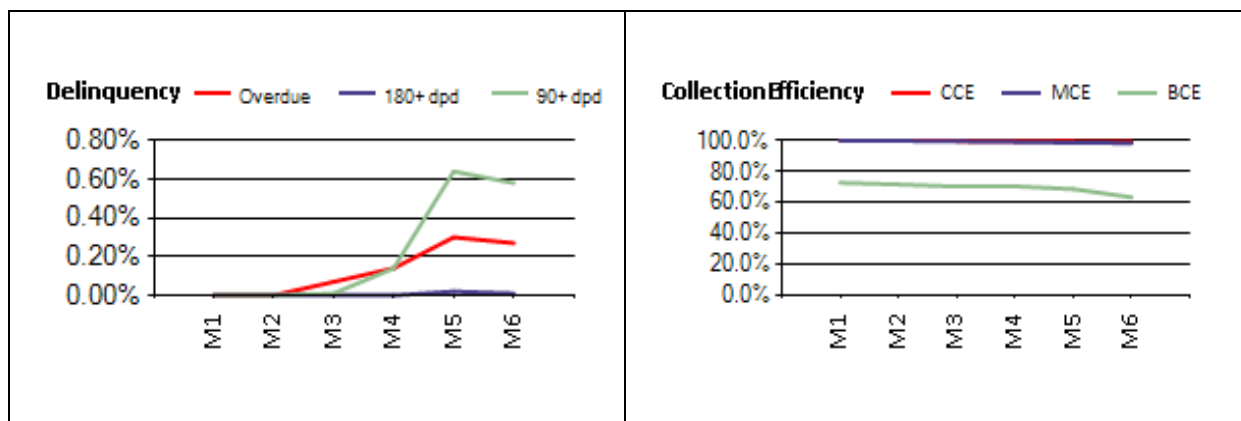
Pool Performance	Sep-2022	Jun-2022
Payout Month	6	3
Pool Amortisation (%)	46.0	22.8
Series A1 PTC Amortisation (%)	57.7	30.1
Series A2 PTC Amortisation (%)	0.0	0.0
30+dpd as % of Initial POS	0.4	0.1
90+dpd as % of Initial POS	0.2	0.0
180+dpd as % of Initial POS	0.0	0.0
30+dpd as % of Balance POS	0.5	0.2
90+dpd as % of Balance POS	0.2	0.0
Overdue as a % of Initial POS	0.1	0.0
CC as a % of Balance POS	11.1	8.7
Unutilised CC	0.0	0.0
Cumulative Collection Efficiency (%)	99.7	99.9
MCE (3 month average) (%)	99.4	99.9
Breakeven Collection Efficiency	58.5	71.6
Overall enhancement coverage (30+DPD)	>30	>30
Overall enhancement coverage (90+DPD)	>30	NA
Cum Total Prepayment rate (%)	11.0	4.2



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)	9.60	Average Seasoning (Months)	11.77
Overdue Composition	100%,0%	CC as % of initial POS	12.00%
EIS	10.63	OC	10.00%
Pool Maturity	Dec-23	Maturity (month)	21

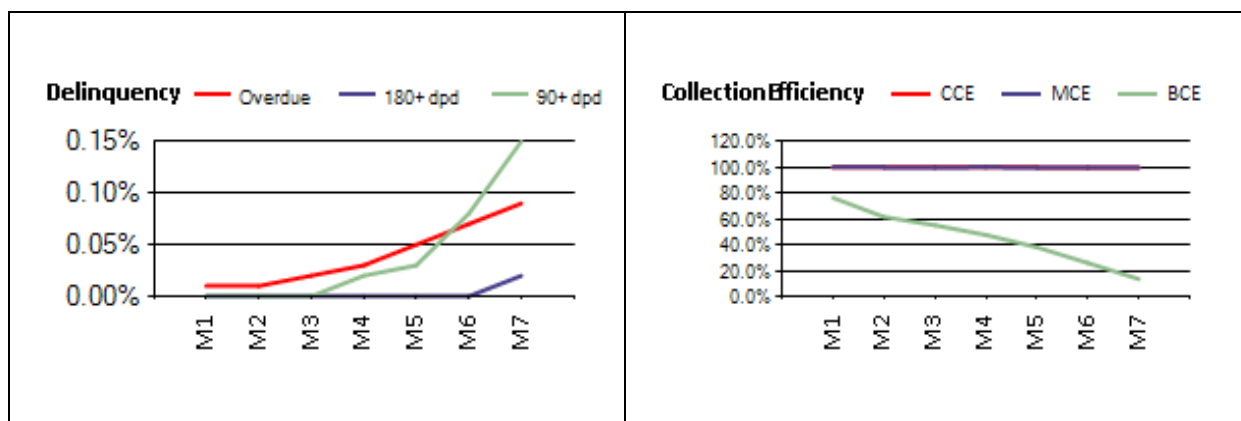
Pool Performance	Sep-2022	Jun-2022
Payout Month	6	3
Pool Amortisation (%)	35.6	17.4
Series A PTC Amortisation (%)	35.7	17.7
30+dpd as % of Initial POS	1.2	0.4
90+dpd as % of Initial POS	0.6	0.0
180+dpd as % of Initial POS	0.0	0.0
30+dpd as % of Balance POS	1.5	0.4
90+dpd as % of Balance POS	0.7	0.0
Overdue as a % of Initial POS	0.3	0.1
CC as a % of Balance POS	18.6	14.5
CC as a % of Balance Series A PTC Principal	20.7	16.2
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.2	99.7
MCE (3 month average) (%)	98.6	99.7
Breakeven Collection Efficiency	63.3	70.3
Overall enhancement coverage (30+DPD)	24.1	>30
Overall enhancement coverage (90+DPD)	>30	>30
Cum Total Prepayment rate (%)	9.1	2.0



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)	13.86	Average Seasoning (Months)	11.17
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

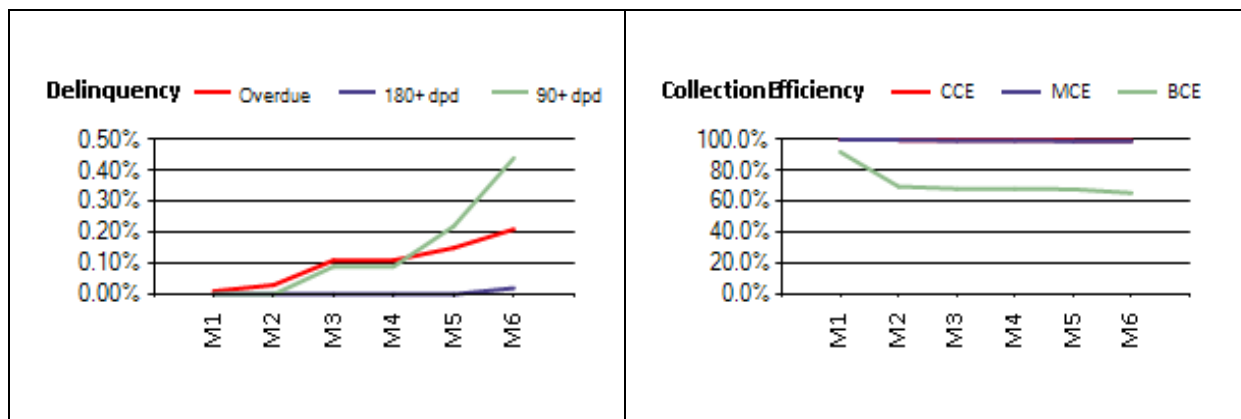
Pool Performance	Sep-2022	Jun-2022
Payout Month	7	4
Pool Amortisation (%)	68.2	42.8
Series A1 PTC Amortisation (%)	87.0	51.6
Series A2 PTC Amortisation (%)	8.7	4.0
30+dpd as % of Initial POS	0.3	0.1
90+dpd as % of Initial POS	0.2	0.0
180+dpd as % of Initial POS	0.0	0.0
30+dpd as % of Balance POS	0.7	0.2
90+dpd as % of Balance POS	0.3	0.0
Overdue as a % of Initial POS	0.1	0.0
CC as a % of Balance POS	22.0	12.2
CC as a % of Balance Series A1 PTC Principal	65.0	17.4
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.9	100.0
MCE (3 month average) (%)	99.7	100.0
Breakeven Collection Efficiency	13.4	47.6
Overall enhancement coverage (30+DPD)	>30	>30
Overall enhancement coverage (90+DPD)	>30	>30
Cum Total Prepayment rate (%)	26.4	15.1



Issue Name:	Origin 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)	111.11	Series A Principal (Rs Cr)	100.00
Future Receivables (Rs Cr)	130.15	No of Contracts	37,183
Average Maturity (Months)	9.60	Average Seasoning (Months)	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	Sep-2022	Jun-2022
Payout Month	6	3
Pool Amortisation (%)	38.2	18.9
Series A PTC Amortisation (%)	37.9	19.7
30+dpd as % of Initial POS	0.9	0.5
90+dpd as % of Initial POS	0.4	0.1
180+dpd as % of Initial POS	0.0	0.0
30+dpd as % of Balance POS	1.2	0.5
90+dpd as % of Balance POS	0.5	0.1
Overdue as a % of Initial POS	0.2	0.1
CC as a % of Balance POS	19.4	14.8
CC as a % of Balance Series A PTC Principal	21.5	16.6
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.3	99.6
MCE (3 month average) (%)	99.0	99.6
Breakeven Collection Efficiency	65.4	68.2
Overall enhancement coverage (30+DPD)	29.5	>30
Overall enhancement coverage (90+DPD)	>30	>30
Cum Total Prepayment rate (%)	10.4	2.3



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

Issue Details			
Transaction Month	Jun-22	Transaction Structure	Par
Pool Principal (Rs Cr)	87.03	Future Receivables (Rs Cr)	101.66
Series A1 Principal (Rs Cr)	72.23	No of Contracts	26918
Average Maturity (Months)	18.45	Average Seasoning (Months)	6.48
CC as % of initial POS	7.00	Series A2 Principal (subordinated to A1) (Rs Cr)	2.61
EIS	11.22	OC	17.00
Pool Maturity	Apr-24	Maturity (month)	22

Pool Performance	Sep-2022	Jun-22
Payout Month	3	-
Pool Amortisation (%)	14.8	-
Series A1 PTC Amortisation (%)	20.9	-
Series A2 PTC Amortisation (%)	3.1	-
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+dpd as % of Balance POS	0.2	-
90+dpd as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.0	-
CC as a % of Balance POS	8.2	-
CC as a % of Balance Series A1 PTC Principal	10.7	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	99.8	-
MCE (3 month average) (%)	99.8	-
Breakeven Collection Efficiency	67.0	-
Overall enhancement coverage (30+DPD)	>30	-
Overall enhancement coverage (90+DPD)	NA	-
Cum Total Prepayment rate (%)	4.3	-

Issue Name:	DIVI June 2022
Originator:	Satin Creditcare Network Limited
Rating/Credit Opinion:	Series A PTC - Provisional CARE A (SO)
Asset Class:	Microfinance loans

Issue Details			
Transaction Month	Jun-22	Transaction Structure	Par
Pool Principal (Rs Cr)	83.23	Series A Principal(Rs Cr)	74.91
Future Receivables (Rs Cr)	98.17	No of Contracts	21583
Average Maturity (Months)	19.88	Average Seasoning (Months)	5.14
Overdue Composition	100%,0%	CC as % of initial POS	8.00%
EIS	10.80	OC	10.00
Pool Maturity	Mar-24	Maturity (month)	21

Pool Performance	Sep-2022	Jun-22
Payout Month	3	-
Pool Amortisation (%)	18.0	-
Series A PTC Amortisation (%)	18.6	-
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+dpd as % of Balance POS	0.3	-
90+dpd as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.0	-
CC as a % of Balance POS	12.2	-
CC as a % of Balance Series A PTC Principal	13.7	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	99.8	-
MCE (3 month average) (%)	99.8	-
Breakeven Collection Efficiency	71.3	-
Overall enhancement coverage (30+DPD)	>30	-
Overall enhancement coverage (90+DPD)	>30	-
Cum Total Prepayment rate (%)	3.2	-

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

Issue Details			
Transaction Month	Jun-22	Transaction Structure	Par
Pool Principal (Rs Cr)	79.51	Future Receivables (Rs Cr)	92.96
Series A1 Principal (Rs Cr)	69.97	No of Contracts	26390
Average Maturity (Months)	18.63	Average Seasoning (Months)	6.34
CC as % of initial POS	10.00%	Series A2 Principal (subordinated to A1) (Rs Cr)	1.59
EIS	11.04	OC	12.00
Pool Maturity	Mar-24	Maturity (month)	21

Pool Performance	Sep-2022	Jun-22
Payout Month	3	-
Pool Amortisation (%)	14.9	-
Series A1 PTC Amortisation (%)	19.9	-
Series A2 PTC Amortisation (%)	0.0	-
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+dpd as % of Balance POS	0.2	-
90+dpd as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.0	-
CC as a % of Balance POS	8.3	-
CC as a % of Balance Series A1 PTC Principal	10.0	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	99.7	-
MCE (3 month average) (%)	99.7	-
Breakeven Collection Efficiency	71.5	-
Overall enhancement coverage (30+DPD)	>30	-
Overall enhancement coverage (90+DPD)	NA	-
Cum Total Prepayment rate (%)	4.3	-

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

Issue Details			
Transaction Month	Jun-22	Transaction Structure	Par
Pool Principal (Rs Cr)	104.00	Series A Principal(Rs Cr)	93.60
Future Receivables (Rs Cr)	123.29	No of Contracts	29052
Average Maturity (Months)	20.31	Average Seasoning (Months)	4.62
Overdue Composition	100%,0%	CC as % of initial POS	8.00%
EIS	11.44	OC	10.00
Pool Maturity	Mar-24	Maturity (month)	21

Pool Performance	Sep-2022	Jun-22
Payout Month	3	-
Pool Amortisation (%)	13.2	-
Series A PTC Amortisation (%)	14.7	-
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+dpd as % of Balance POS	0.2	-
90+dpd as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.0	-
CC as a % of Balance POS	12.7	-
CC as a % of Balance Series A PTC Principal	14.3	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	99.8	-
MCE (3 month average) (%)	99.8	-
Breakeven Collection Efficiency	70.4	-
Overall enhancement coverage (30+DPD)	>30	-
Overall enhancement coverage (90+DPD)	NA	-
Cum Total Prepayment rate (%)	2.3	-

Save Financial Services Private Limited

Brief financial of Save Solutions Private Limited (Consolidated)

For the year ended as on 31 st March	2021 (12m, A)	2022 (12m, A)
Total Income (in Rs. Cr)	212	263
Profit After Tax (in Rs. Cr)	18	18
Interest Coverage (times)	2.71	1.54
Net NPA ratio (%)	2.52	2.01
Total Assets	460	965
ROTA (%)	5.34	2.53

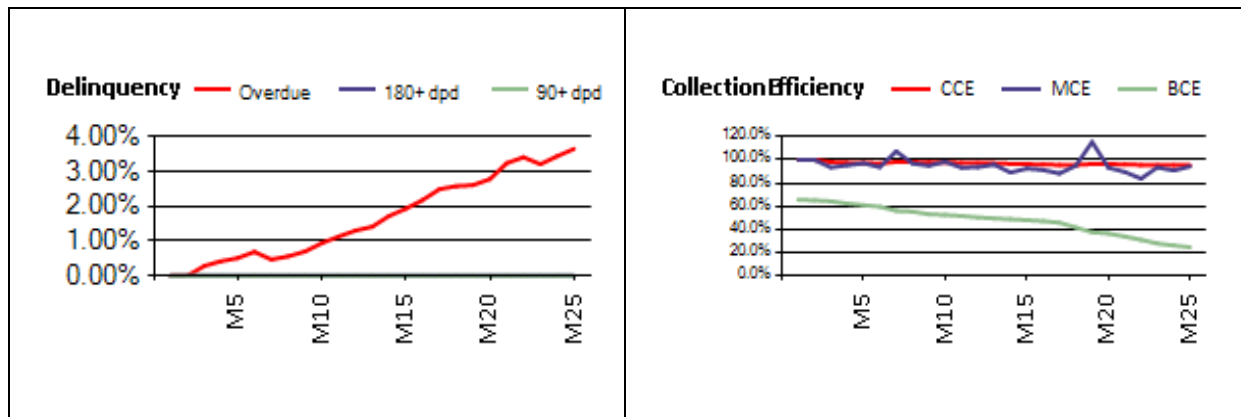
A=Audited

- During FY22, total income stood at 263 crore as against 212 crores in FY21.
- Consolidated PAT for the company has remained stable.

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	Sep-2022	Jun-2022
Payout Month	25	22
Pool Amortisation (%)	58.4	52.3
Series A PTC Amortisation (%)	72.8	65.3
90+dpd as % of Initial POS	0.0	0.0
180+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Balance POS	0.0	0.0
180+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	3.6	3.4
CC as a % of Balance POS	18.0	15.7
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	95.4	95.7
MCE (3 month average) (%)	93.0	88.9
Breakeven Collection Efficiency	24.7	31.1
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	19.0	17.3



Save Microfinance Private Limited

Brief financial of Save Solutions Private Limited (Consolidated)

For the year ended as on 31 st March	2021 (12m, A)	2022 (12m, A)
Total Income (in Rs. Cr)	212	263
Profit After Tax (in Rs. Cr)	18	18
Interest Coverage (times)	2.71	1.54
Net NPA ratio (%)	2.52	2.01
Total Assets	460	965
ROTA (%)	5.34	2.53

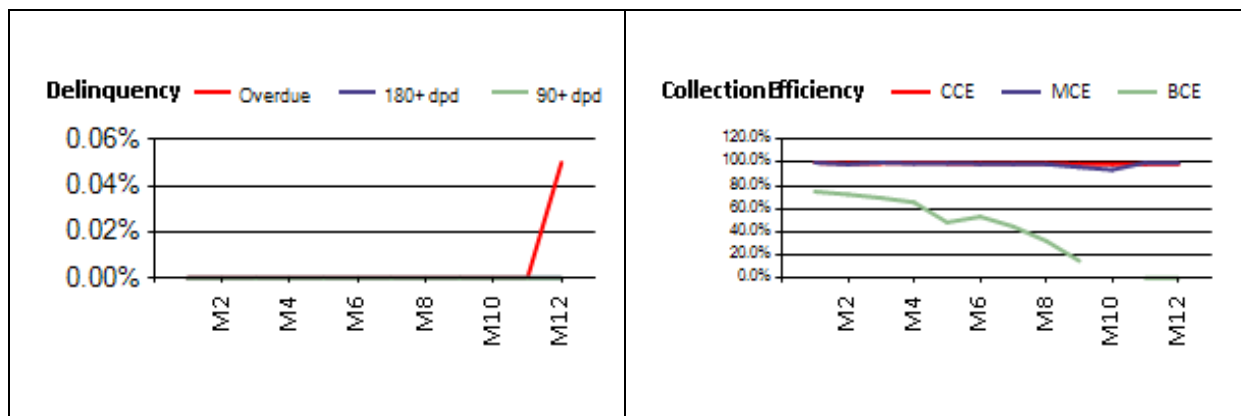
A=Audited

- During FY22, total income stood at 263 crore as against 212 crores in FY21.
- Consolidated PAT for the company has remained stable.

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	Jul-2022	Jun-2022
Payout Month	12	11
Pool Amortisation (%)	76.5	73.3
Series A1 PTC Amortisation (%)	100.0	100.0
Series A2 PTC Amortisation (%)	100.0	46.0
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+dpd as % of Balance POS	0.0	0.0
90+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.0	0.0
CC as a % of Balance POS	29.8	26.2
CC as a % of Balance Series A1 PTC Principal	NA	NA
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	98.6	98.6
MCE (3 month average) (%)	97.8	96.6
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 (%)	7.5	7.1



Shriram Finance Ltd (erstwhile: Shriram Transport Finance Company Limited)

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	2.00

P*=Provisional, A=Audited

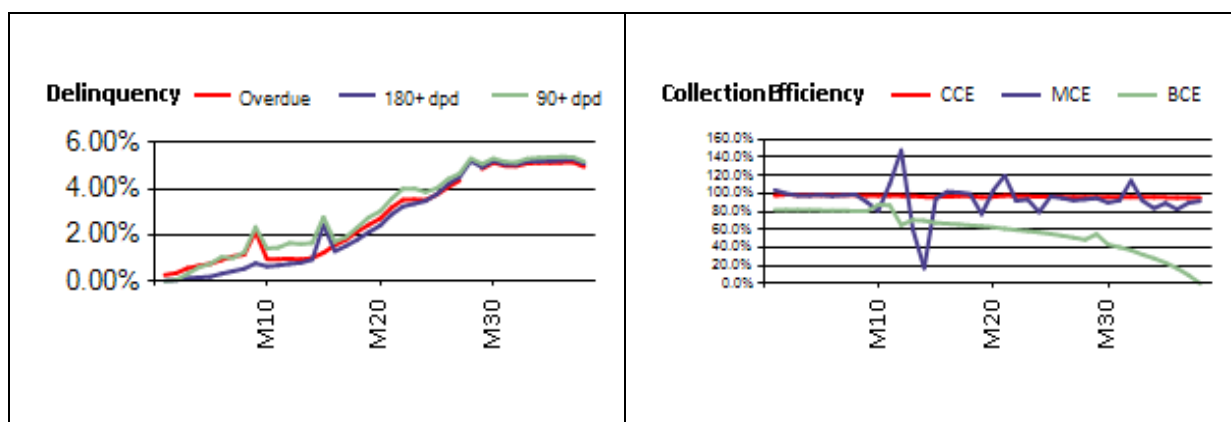
*Note: FY21 & FY22 consist of standalone numbers of STFCL. Post the amalgamation, the merged entity nos. of SFL will be reflected in H1FY23.

- 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 June 2019
Originator:	Shriram Finance Ltd
Rating/Credit Opinion:	Series A PTCs – CARE AAA (SO), Second loss facility – CARE A+ (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		

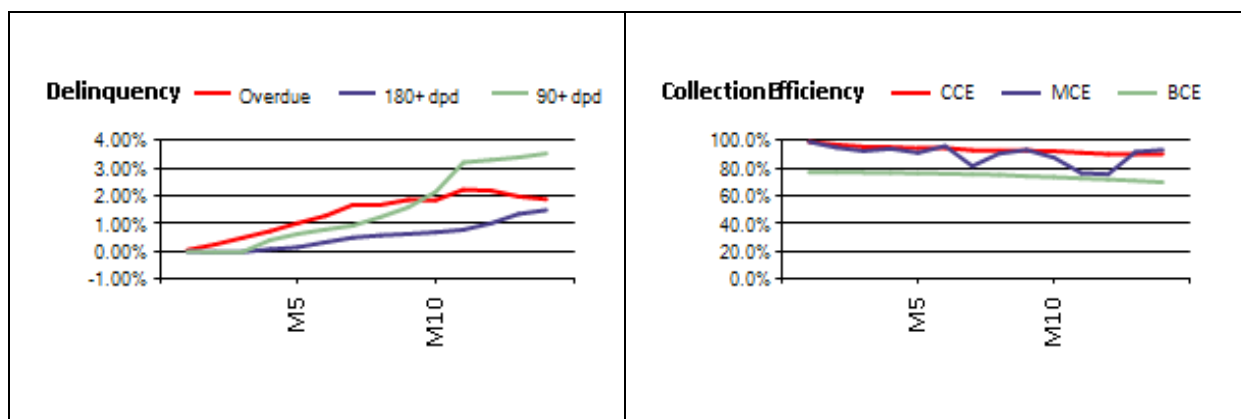
Pool Performance	Sep-2022	Jun-2022
Payout Month	38	35
Pool Amortisation (%)	87.1	80.4
Series A PTC Amortisation (%)	88.9	82.1
90+dpd as % of Initial POS	5.2	5.4
180+dpd as % of Initial POS	5.1	5.2
90+dpd as % of Balance POS	1.9	1.4
180+dpd as % of Balance POS	1.4	0.7
Overdue as a % of Initial POS	5.0	5.1
CC as a % of Balance POS	84.6	55.5
FLF as a % of Balance POS	38.8	25.4
Unutilised CC	100.0	100.0
Balance FLF (unutilised)	100.0	100.0
Cumulative Collection Efficiency (%)	95.1	95.5
MCE (3 month average) (%)	87.8	88.1
Breakeven Collection Efficiency	0.2	23.1
Breakeven Collection Efficiency (FL)	25.4	41.8
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 (%)	24.2	21.6



Issue Name:	Sansar Trust June 2021 II
Originator:	Shriram Finance Ltd
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)	151.46
Future Receivables (Rs Cr)	452.72	No of Contracts	12133
Average Maturity (Months)	42.11	Average Seasoning (Months)	14.26
Overdue Composition	100%, 0%	SLF as % of initial POS	10.29
First Loss Credit Facility	5.00%	Second Loss Credit Facility	4.90
EIS	20.12	Pool Maturity	May-26
Maturity (month)	60		

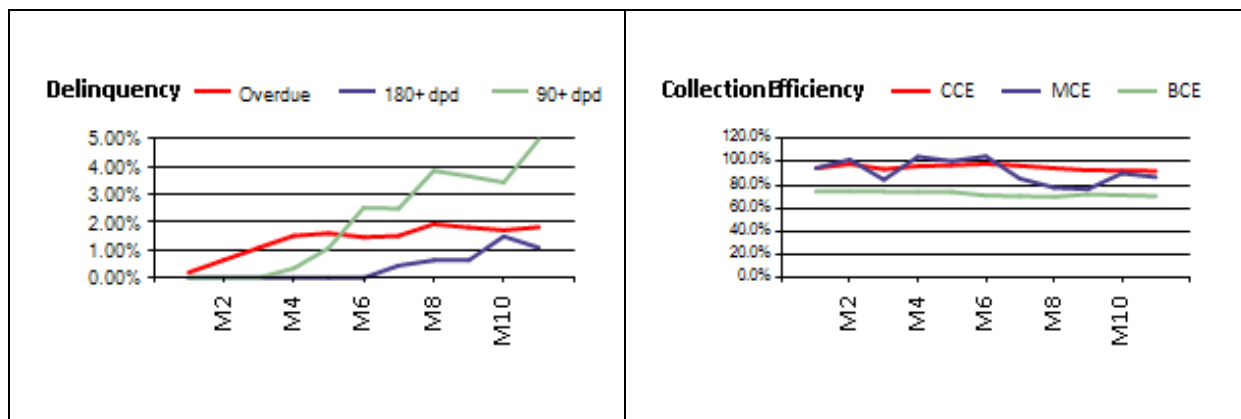
Pool Performance	Sep-2022	Jun-2022
Payout Month	14	11
Pool Amortisation (%)	52.8	44.6
Series A PTC Amortisation (%)	55.7	45.6
90+dpd as % of Initial POS	3.5	3.2
180+dpd as % of Initial POS	1.5	0.8
90+dpd as % of Balance POS	5.3	4.4
180+dpd as % of Balance POS	1.8	0.6
Overdue as a % of Initial POS	1.9	2.2
CC as a % of Balance POS	21.0	17.9
FLF as a % of Balance POS	10.6	9.0
Unutilised CC	100.0	100.0
Balance FLF (unutilised)	100.0	100.0
Cumulative Collection Efficiency (%)	90.4	91.2
MCE (3 month average) (%)	86.9	85.8
Breakeven Collection Efficiency	69.9	72.7
Breakeven Collection Efficiency (FL)	78.8	79.8
Overall enhancement coverage (90+DPD)	5.6	6.3
Overall enhancement coverage (180+DPD)	16.4	>30
FL Overall enhancement coverage (90+DPD)	4.0	4.6
FL Overall enhancement coverage (180+DPD)	11.5	>30
Cum Total Prepayment rate (%)	25.8	23.7



Issue Name:	Sansar Trust September 2021 VIII
Originator:	Shriram Finance Ltd
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

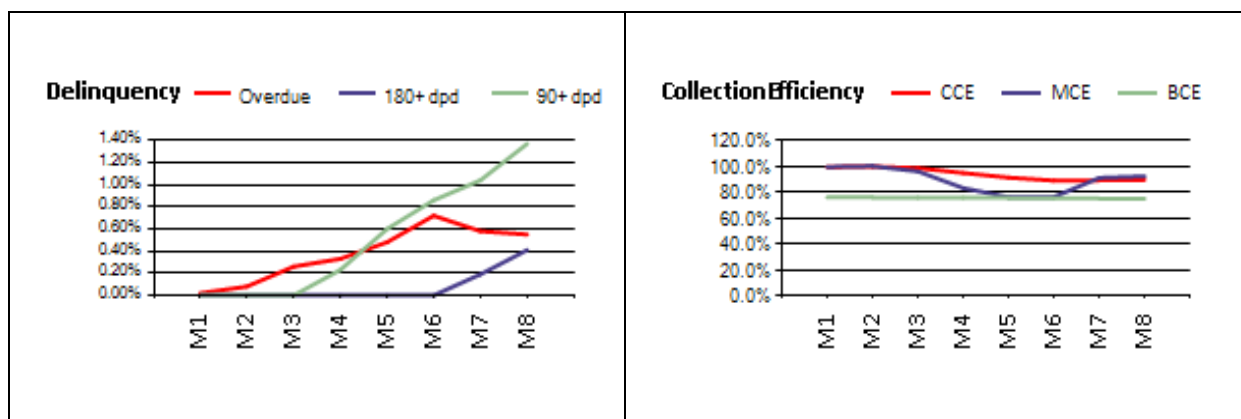
Pool Performance	Sep-2022	Jun-2022
Payout Month	11	8
Pool Amortisation (%)	45.9	32.7
Series A PTC Amortisation (%)	47.2	33.7
90+dpd as % of Initial POS	5.0	3.8
180+dpd as % of Initial POS	1.1	0.6
90+dpd as % of Balance POS	7.5	4.9
180+dpd as % of Balance POS	1.5	0.8
Overdue as a % of Initial POS	1.8	1.9
CC as a % of Balance POS	18.5	14.8
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	92.2	94.7
MCE (3 month average) (%)	84.5	89.4
Breakeven Collection Efficiency	70.5	69.8
Overall enhancement coverage (90+DPD)	3.9	6.2
Overall enhancement coverage (180+DPD)	19.9	>30
Cum Total Prepayment rate (%)	27.1	18.5



Issue Name:	Sansar Trust Dec 2021 V
Originator:	Shriram Finance Ltd
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)	44.52	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		

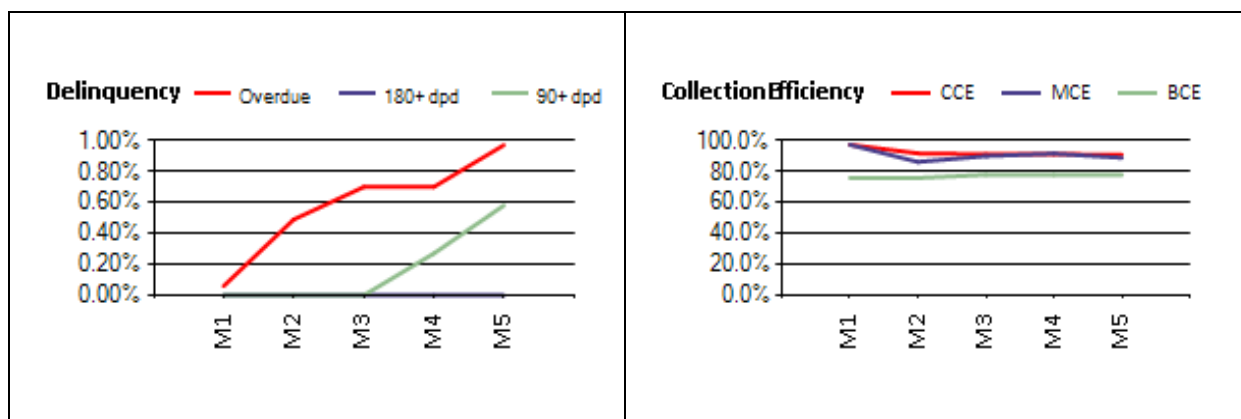
Pool Performance	Sep-2022	Jun-2022
Payout Month	8	5
Pool Amortisation (%)	29.6	18.8
Series A PTC Amortisation (%)	29.6	18.8
90+dpd as % of Initial POS	1.4	0.6
180+dpd as % of Initial POS	0.4	0.0
90+dpd as % of Balance POS	1.6	0.7
180+dpd as % of Balance POS	0.5	0.0
Overdue as a % of Initial POS	0.6	0.5
CC as a % of Balance POS	12.4	10.8
FLF as a % of Balance POS	7.1	6.2
Unutilised CC	100.0	100.0
Balance FLF (unutilised)	100.0	100.0
Cumulative Collection Efficiency (%)	89.5	91.3
MCE (3 month average) (%)	86.5	85.1
Breakeven Collection Efficiency	74.9	75.5
Breakeven Collection Efficiency (FL)	78.9	78.9
Overall enhancement coverage (90+DPD)	15.3	>30
Overall enhancement coverage (180+DPD)	>30	NA
FL Overall enhancement coverage (90+DPD)	12.8	>30
FL Overall enhancement coverage (180+DPD)	>30	NA
Cum Total Prepayment rate (%)	14.9	9.4



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

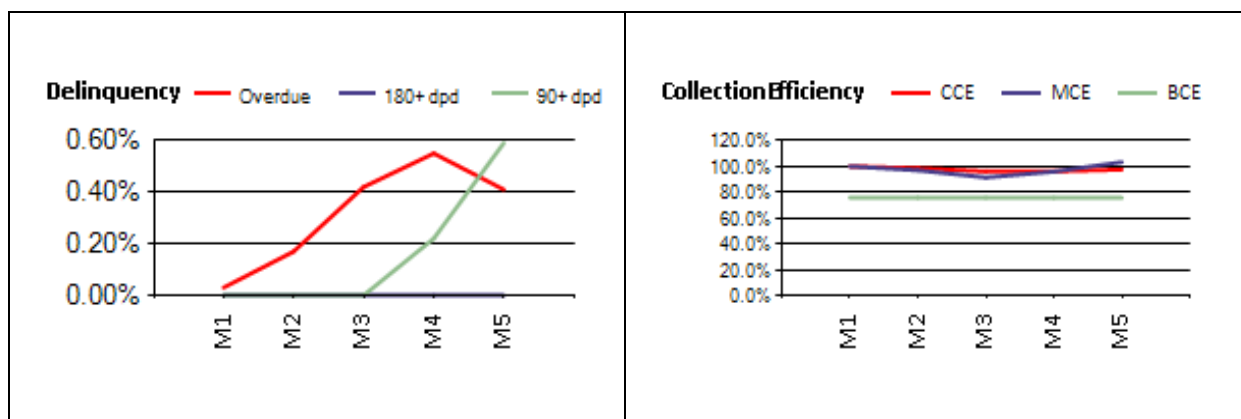
Pool Performance	Sep-2022	Jun-2022
Payout Month	5	2
Pool Amortisation (%)	13.7	5.4
Series A1 PTC Amortisation (%)	14.0	5.5
90+dpd as % of Initial POS	0.6	0.0
180+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Balance POS	0.6	0.0
180+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	1.0	0.5
CC as a % of Balance POS	11.6	10.6
FLF as a % of Balance POS	0.0	0.0
Unutilised CC	100.0	100.0
Balance FLF(unutilized)	0.0	0.0
Cumulative Collection Efficiency (%)	90.8	91.7
MCE (3 month average) (%)	90.1	NA
Breakeven Collection Efficiency	77.8	75.8
Breakeven Collection Efficiency (FL)	NA	NA
Overall enhancement coverage (90+DPD)	>30	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 (%)	3.5	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	Sep-2022	Jun-2022
Payout Month	5	2
Pool Amortisation (%)	18.1	7.8
Series A1 PTC Amortisation (%)	18.1	7.8
90+dpd as % of Initial POS	0.6	0.0
180+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Balance POS	0.6	0.0
180+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.4	0.2
CC as a % of Balance POS	10.7	9.5
FLF as a % of Balance POS	6.1	5.4
Unutilised CC	100.0	100.0
Balance FLF (unutilised)	100.0	100.0
Cumulative Collection Efficiency (%)	97.4	98.4
MCE (3 month average) (%)	96.8	NA
Breakeven Collection Efficiency	75.5	75.7
Breakeven Collection Efficiency (FL)	79.0	78.7
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 (%)	8.3	3.8



Sonata Finance Private Limited

For the year ended as on 31 st March	2021 (12m, A)	2022 (12m, A)
Total Income (Rs. Cr)	272.19	305.67
PAT (Rs. Cr)	4.39	13.62
AUM (Rs. Cr)	1,138.89	1,761.95
GNPA (%)	6.3	4.67
NNPA (%)	0.0	1.34
ROTA (%)	0.28	0.8

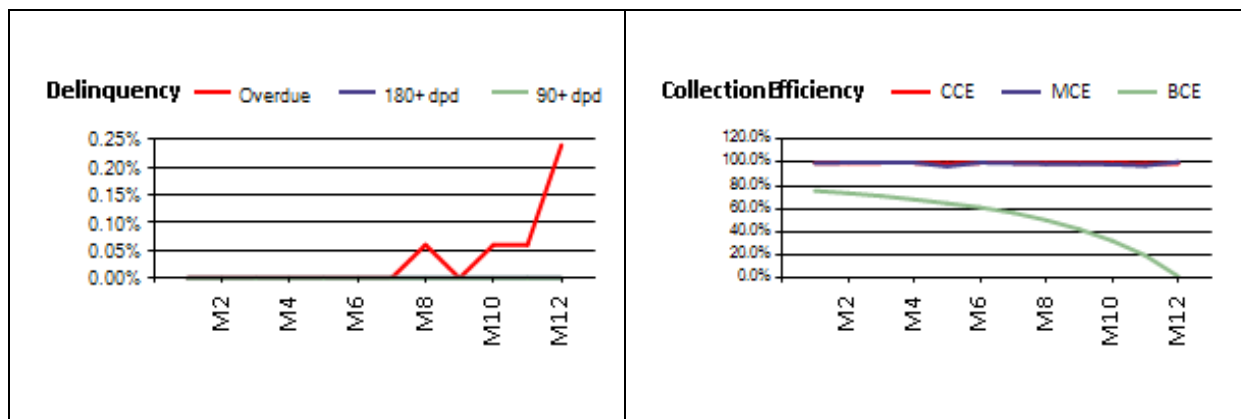
A=Audited

- During FY212, total income stood at 305.67 crore as against 272.19 crores in FY21.
- The Gross NPA level have decreased to 4.67% as of March 31, 2022, as against 6.30% as of 31st March 2021.
- PAT for the company increased to 13.62 crore as of March 31, 2022

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	Sep-2022	Jun-2022
Payout Month	12	9
Pool Amortisation (%)	81.6	60.9
Series A PTC Amortisation (%)	91.3	67.6
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+dpd as % of Balance POS	0.0	0.0
90+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.2	0.0
CC as a % of Balance POS	40.7	19.2
CC as a % of Balance PTC Principal	95.6	25.8
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.4	99.7
MCE (3 month average) (%)	98.8	99.1
Breakeven Collection Efficiency	1.4	42.3
Overall enhancement coverage (30+DPD)	NA	NA
Overall enhancement coverage (90+DPD)	NA	NA
Cum Total Prepayment rate (%)	7.0	4.4



Agriwise Finserve Limited (erstwhile:StarAgri Finance Limited)

For the year ended as on 31 st March	2021 (12m, A)	2022 (12m, A)
Total Income (in Rs. Cr)	68.49	43.95
Profit After Tax (in Rs. Cr)	5.86	6.12
Total Assets	408.29	321.27
Net NPA (%)	3.95	0.44
ROTA (%)	0.86	1.76

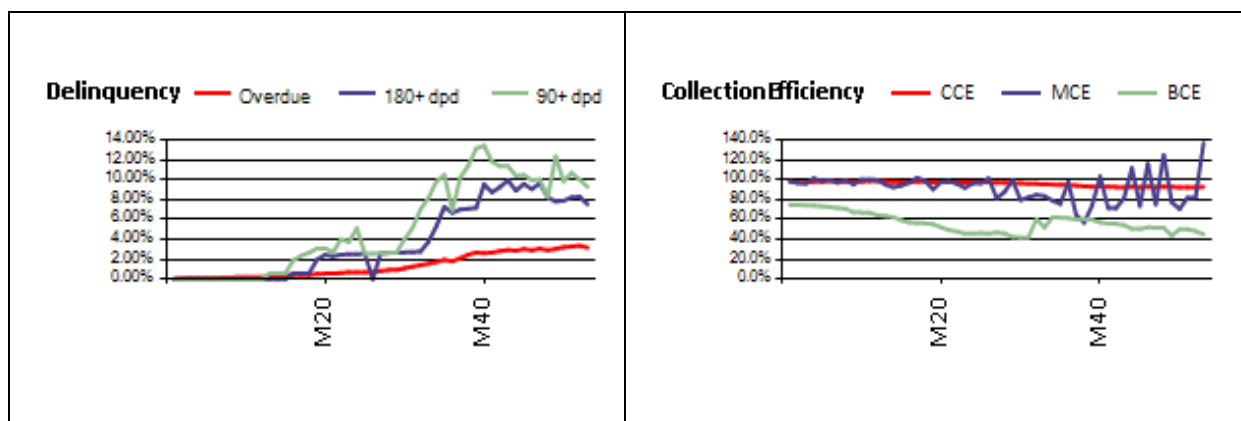
I-GAAP

- Agriwise Finserv reported PAT of Rs. 6.12 crore on total income of Rs. 43.95 crore during FY22 as compared to PAT of Rs. 5.86 crore on total income of Rs. 68.49 crore during FY21.
- Total Assets remained stable at Rs. 321.27 in FY22

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)	117.05	Average Seasoning (Months)	18.54
Overdue Composition	100%, 0%	CC as % of initial POS	7.00%
EIS	37.92%	OC	3.00%
Pool Maturity	Apr-32	Maturity (month)	168

Pool Performance	Sep-2022	Jun-2022
Payout Month	53	50
Pool Amortisation (%)	76.0	74.3
Series A PTC Amortisation (%)	77.8	76.0
90+dpd as % of Initial POS	9.3	9.9
180+dpd as % of Initial POS	7.6	7.9
90+dpd as % of Balance POS	27.1	27.3
180+dpd as % of Balance POS	20.7	20.4
Overdue as a % of Initial POS	3.2	3.2
CC as a % of Balance POS	29.2	27.2
CC as a % of Balance PTC Principal	32.6	30.1
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	93.1	92.9
MCE (3 month average) (%)	100.8	91.2
Breakeven Collection Efficiency	45.3	50.4
Overall enhancement coverage (90+DPD)	2.0	1.8
Overall enhancement coverage (180+DPD)	2.6	2.4
Cum Total Prepayment rate (%)	61.9	60.6



Svasti Microfinance Private Limited

For the year ended as on 31 st March	2021 (12m, A)	2022 (12m, A)
Total Income (in Rs. Cr)	83.54	93.88
Profit After Tax (in Rs. Cr)	2.03	2.18
Interest Coverage (times)	1.33	1.10
Total Assets	492.78	NA
ROTA (%)	0.46	0.38

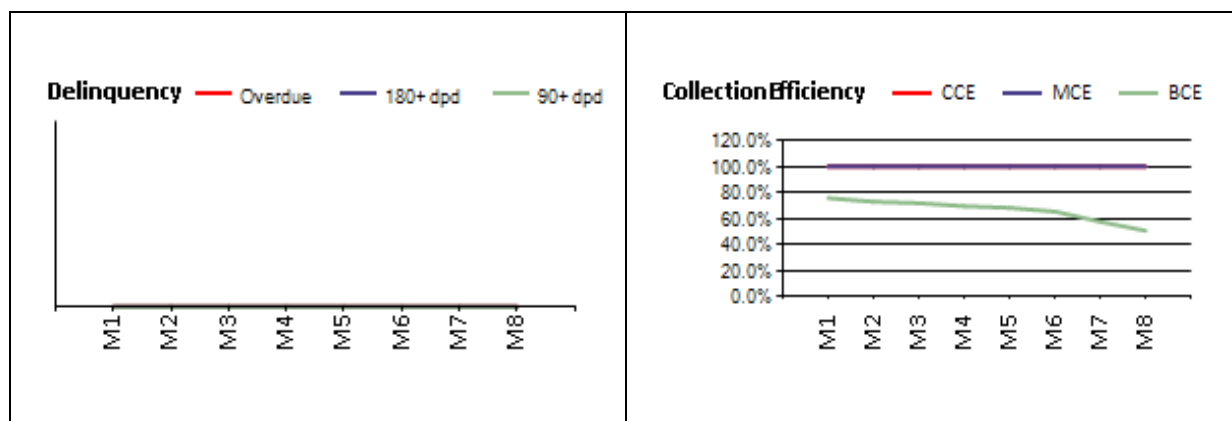
A=Audited

- The Total Income increased from Rs. 93.88 crores in FY21 to Rs. 83.54 crores in FY21.
- The company reported a PAT of Rs. 2.18 crores in FY22 from Rs. 2.03 crores in FY21

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

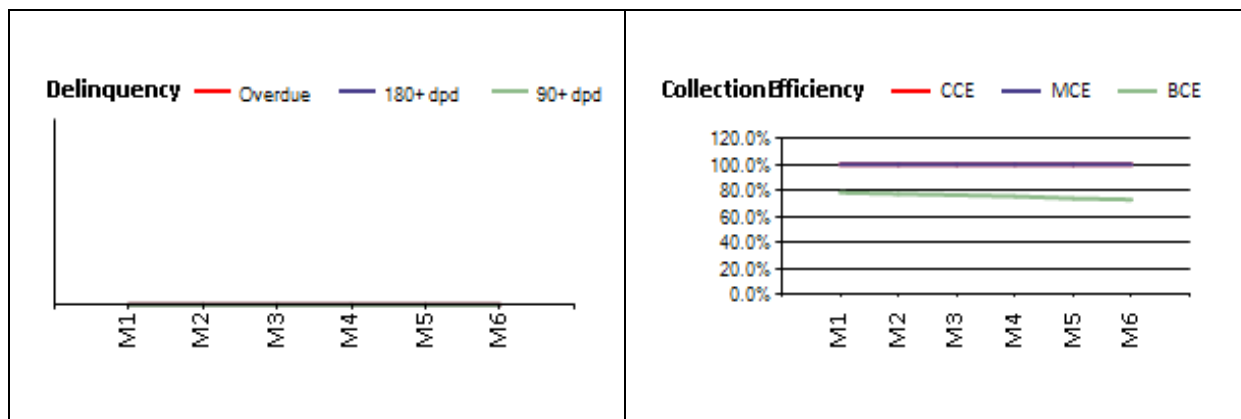
Pool Performance	Sep-2022	Jun-2022
Payout Month	8	5
Pool Amortisation (%)	61.0	39.6
Series A PTC Amortisation (%)	67.8	44.1
90+dpd as % of Initial POS	0.0	0.0
180+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Balance POS	0.0	0.0
180+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.0	0.0
CC as a % of Balance POS	19.2	12.4
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	100.0	100.0
MCE (3 month average) (%)	100.0	100.0
Breakeven Collection Efficiency	50.5	68.2
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)	12.31
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	Sep-2022	Jun-2022
Payout Month	6	3
Pool Amortisation (%)	36.4	17.5
Series A PTC Amortisation (%)	39.5	19.0
90+dpd as % of Initial POS	0.0	0.0
180+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Balance POS	0.0	0.0
180+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.0	0.0
CC as a % of Balance POS	9.4	7.3
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	100.0	100.0
MCE (3 month average) (%)	100.0	100.0
Breakeven Collection Efficiency	73.0	76.5
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	0.0	0.0



Issue Name:	Vasquez 05 2022
Originator:	Svasti Microfinance Private Limited
Rating/Credit Opinion:	Series A1 PTC - CARE BBB (SO)
Asset Class:	Microfinance

Issue Details			
Transaction Month	Jun-22	Transaction Structure	Par
Pool Principal (Rs Cr)	22.33	Series A Principal (Rs Cr)	20.99
Future Receivables (Rs Cr)	25.73	No of Contracts	8570
Average Maturity (Months)	15.26	Average Seasoning (Months)	4.51
Overdue Composition	100%,0%	CC as % of initial POS	6.00%
EIS	8.35%	OC	5.96%
Pool Maturity	Feb-24	Maturity (month)	20

Pool Performance	Sep-2022	Jun-22
Payout Month	3	-
Pool Amortisation (%)	20.3	-
Series A PTC Amortisation (%)	21.6	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
90+dpd as % of Balance POS	0.0	-
180+dpd as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.0	-
CC as a % of Balance POS	7.5	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	100.0	-
MCE (3 month average) (%)	100.0	-
Breakeven Collection Efficiency	80.5	-
Overall enhancement coverage (90+DPD)	NA	-
Overall enhancement coverage (180+DPD)	NA	-
Cum Total Prepayment rate (%)	0.0	-

Issue Name:	Nimbus 2022 MFI Haber
Originator:	Svasti Microfinance Private Limited
Rating/Credit Opinion:	Series A1 PTC - Provisional CARE A- (SO)
Asset Class:	Microfinance

Issue Details			
Transaction Month	Jul-22	Transaction Structure	Par
Pool Principal (Rs Cr)	22.68	Series A Principal (Rs Cr)	20.41
Future Receivables (Rs Cr)	25.63	No of Contracts	10099
Average Maturity (Months)	13.10	Average Seasoning (Months)	5.34
Overdue Composition	100%,0%	CC as % of initial POS	7.50%
EIS	8.01%	OC	10.00%
Pool Maturity	Jan-24	Maturity (month)	20

Pool Performance	Sep-2022	Jun-22
Payout Month	2	-
Pool Amortisation (%)	16.0	-
Series A PTC Amortisation (%)	17.8	-
90+dpd as % of Initial POS	0.0	-
180+dpd as % of Initial POS	0.0	-
90+dpd as % of Balance POS	0.0	-
180+dpd as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.0	-
CC as a % of Balance POS	8.9	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	100.0	-
MCE (3 month average) (%)	NA	-
Breakeven Collection Efficiency	75.0	-
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	2021 (12m, A)	2022 (12m, A)
Total Income (in Rs. Cr)	142	575
Profit After Tax (in Rs. Cr)	41	327
Total Assets	899	1919
RONW (%)	12.30	63.58
ROTA (%)	4.59	23.24

A=Audited

- Total income stood at Rs. 575 crores as of March 31, 2022 as compared to Rs. 142 crores as of March 31, 2021
- PAT increased significantly from Rs. 41 crore in FY21 to Rs. 327 crore in FY22

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)
Rating of NCD Issuer	CARE AA; Stable
NCD Coupon	Zero Coupon with Redemption Premium (payable subject to Qualifying Conditions being met)
Face Value	Rs. 0.10 crore 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

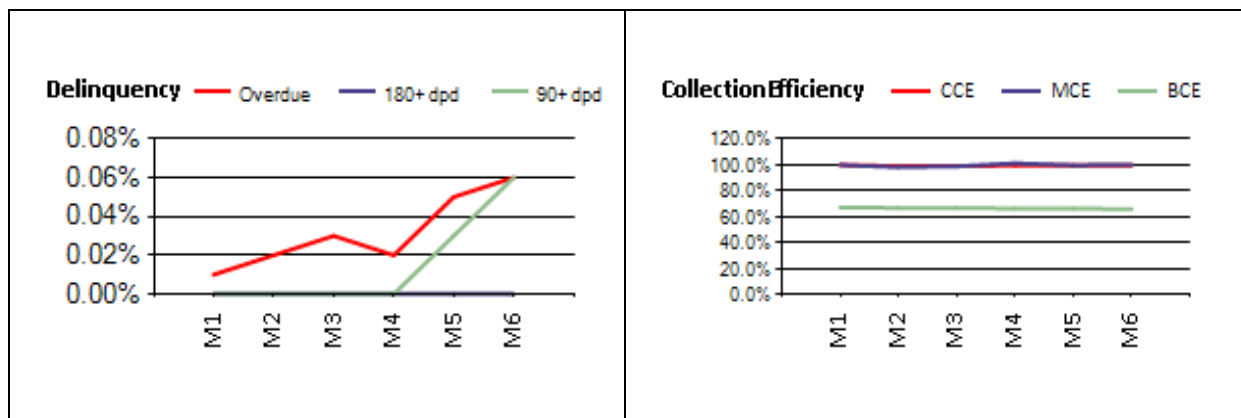
A=Audited

- 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:	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 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%
Series A2 Principal (subordinated to A1) (Rs Cr)	8.11	EIS	61.28%
OC	3.00%	Pool Maturity	Sep-41
Maturity (month)	234		

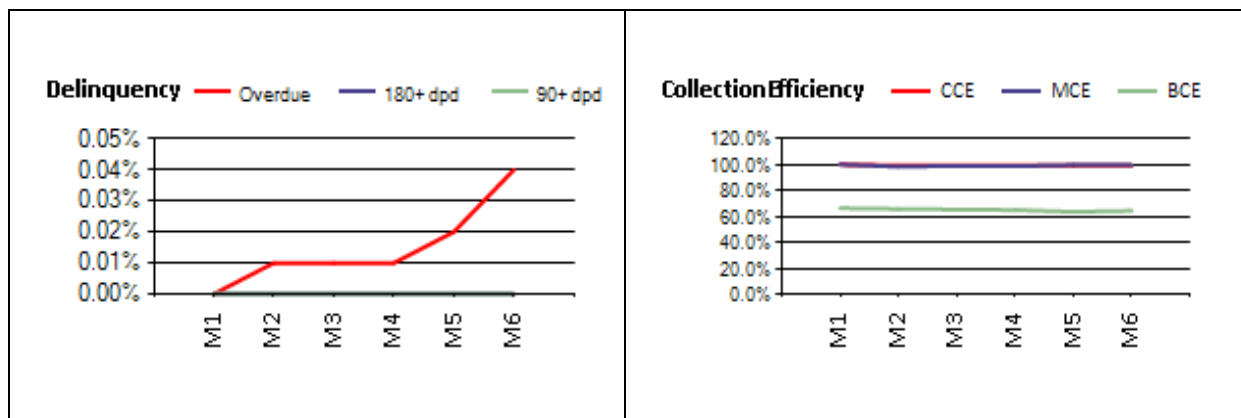
Pool Performance	Sep-2022	Jun-2022
Payout Month	6	3
Pool Amortisation (%)	9.5	4.1
Series A1 PTC Amortisation (%)	10.3	4.5
Series A2 PTC Amortisation (%)	0.0	0.0
90+dpd as % of Initial POS	0.1	0.0
180+dpd as % of Initial POS	0.0	0.0
90+dpd as % of Balance POS	0.1	0.0
180+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.1	0.0
CC as a % of Balance POS	5.5	5.2
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.5	98.8
MCE (3 month average) (%)	100.1	98.8
Breakeven Collection Efficiency	65.7	66.4
Overall enhancement coverage (90+DPD)	>30	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	7.2	2.9



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
Series A1 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%
Series A2 Principal (subordinated to A1) (Rs Cr)	4.52	EIS	61.72%
OC	3.00%	Pool Maturity	Sep-38
Maturity (month)	198		

Pool Performance	Sep-2022	Jun-2022
Payout Month	6	3
Pool Amortisation (%)	11.5	5.8
Series A1 PTC Amortisation (%)	12.5	6.4
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+dpd as % of Balance POS	0.0	0.0
180+dpd as % of Balance POS	0.0	0.0
Overdue as a % of Initial POS	0.04	0.0
CC as a % of Balance POS	5.6	5.3
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	99.3	99.2
MCE (3 month average) (%)	99.4	99.2
Breakeven Collection Efficiency	64.4	65.4
Overall enhancement coverage (90+DPD)	NA	NA
Overall enhancement coverage (180+DPD)	NA	NA
Cum Total Prepayment rate (%)	8.8	4.4



Issue Name:	Indigo 019
Originator:	Ujjivan Small Finance Bank Limited
Rating/Credit Opinion:	Series A1 PTC - CARE AA- (SO)
Asset Class:	Microfinance

Issue Details			
Transaction Month	Jun-22	Transaction Structure	Par
Pool Principal (Rs Cr)	121.15	Series A1 Principal (Rs Cr)	109.03
Future Receivables (Rs Cr)	137.33	No of Contracts	55,475
Average Maturity (Months)	12.89	Average Seasoning (Months)	8.04
Overdue Composition	100%,0%	CC as % of initial POS	6.00%
EIS	9.77%	OC	10.00%
Pool Maturity	Feb-24	Maturity (month)	20

Pool Performance	Sep-2022	Jun-22
Payout Month	3	-
Pool Amortisation (%)	30.9	-
Series A1 PTC Amortisation (%)	34.3	-
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+dpd as % of Balance POS	0.2	-
90+dpd as % of Balance POS	0.0	-
Overdue as a % of Initial POS	0.0	-
CC as a % of Balance POS	8.7	-
CC as a % of Balance PTC Principal	10.2	-
Unutilised CC	100.0	-
Cumulative Collection Efficiency (%)	99.8	-
MCE (3 month average) (%)	99.8	-
Breakeven Collection Efficiency	69.6	-
Overall enhancement coverage (30+DPD)	>30	-
Overall enhancement coverage (90+DPD)	NA	-
Cum Total Prepayment rate (%)	2.7	-

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

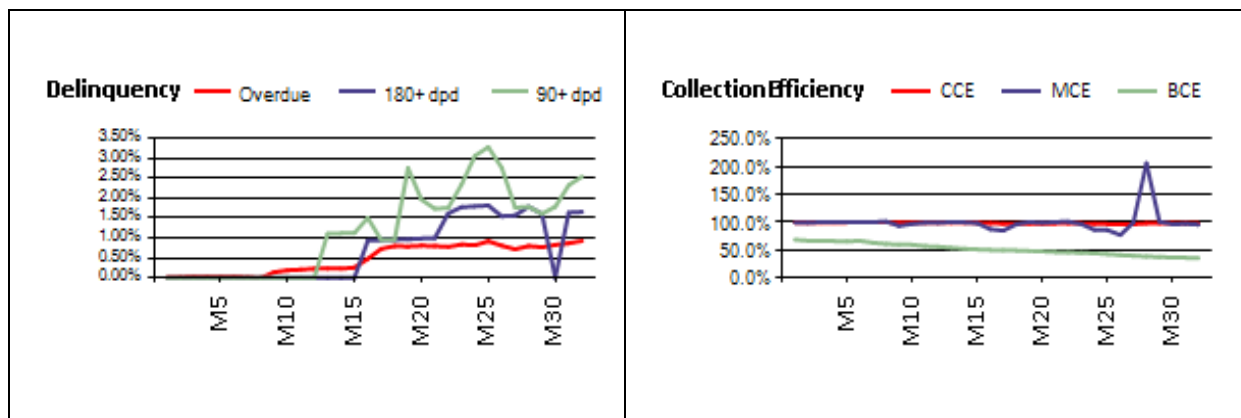
A=Audited

- 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	Sep-2022	Jun-2022
Payout Month	32	29
Pool Amortisation (%)	52.1	48.6
Series A1 PTC Amortisation (%)	69.1	64.6
Series A2 PTC Amortisation (%)	3.2	2.9
90+dpd as % of Initial POS	2.6	1.6
180+dpd as % of Initial POS	1.7	1.6
90+dpd as % of Balance POS	3.8	2.2
180+dpd as % of Balance POS	2.2	2.2
Overdue as a % of Initial POS	0.9	0.8
CC as a % of Balance POS	11.5	10.7
Unutilised CC	100.0	100.0
Cumulative Collection Efficiency (%)	98.0	98.1
MCE (3 month average) (%)	96.5	135.5
Breakeven Collection Efficiency	35.4	37.6
Overall enhancement coverage (90+DPD)	16.8	28.9
Overall enhancement coverage (180+DPD)	29.2	28.9
Cum Total Prepayment rate (%)	29.8	28.5



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