**ANNEXURE I**

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| ***Note***- Explanation for the terms used in the tables is given at the end **Disclosures for the month of \_\_\_\_\_\_\_\_\_\_** | |
| **A. Snapshot** | |
|  | |
| **A1. Pool snapshot** | |
| Originator | Total billing during the month |
| SPDE | Total collections during the month |
| Asset class (es) | Cumulative collections efficiency ratio |
| Deal structure (Par/Premium) | Excess Spread percentage |
| Original Pool size | Change in reserve account balance |
| Current Pool size | Number of loans prepaid or foreclosed during the month |
| Original Weighted Average Life | Amount of loans prepaid or foreclosed during the month |
| Current weighted average life | Original weighted average LTV |
| Door-to-door maturity | Current weighted average LTV |
| Initial weighted average seasoning | Total number of overdue loans |

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| **A2. Tranche snapshot** | | | | | |
|  | **A1 Tranche** | **A2 Tranche** | **A3 tranche** | **A4 Tranche** | **A5 Tranche** |
| Tranche Class Name |  |  |  |  |  |
| ISIN |  |  |  |  |  |
| Stock exchange |  |  |  |  |  |
| Legal Maturity of tranche |  |  |  |  |  |
| Rating agency |  |  |  |  |  |
| Original Rating |  |  |  |  |  |
| Current Rating |  |  |  |  |  |
| Record Date |  |  |  |  |  |
| Payment Date |  |  |  |  |  |
| Coupon rate |  |  |  |  |  |
| Principal excess/shortfalls |  |  |  |  |  |
| Interest excess/shortfalls |  |  |  |  |  |

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| **B. Pool level details** |
| **Note:-** The asset classes are defined as Asset class-1, Asset Class-2 etc. for illustration purposes. The asset class (E.g. Home loans/two-wheeler loans, etc.) shall be named as such in the respective columns |

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| **B1. Loan details** | | | | | | |
| **Particulars** | **Asset Class-1** | | **Asset Class-2** | | **Total** | |
| **Number of loans** | **Value of loans** | **Number of loans** | **Value of loans** | **Number of loans** | **Value of loans** |
| Original Number /value of Loans |  |  |  |  |  |  |
| Loans- opening balance |  |  |  |  |  |  |
| Loans Naturally terminated |  |  |  |  |  |  |
| Loans Prepaid |  |  |  |  |  |  |
| Loans Foreclosed |  |  |  |  |  |  |
| Loans- Closing balance |  |  |  |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **B2. Yield, maturity & LTV details** | | | |
| **Particulars** | **Asset Class-1** | **Asset Class-2** | **Total** |
| Original Weighted Average Yield or Coupon |  |  |  |
| Current Weighted Average Yield or Coupon |  |  |  |
| Original Weighted Average Maturity |  |  |  |
| Current Weighted Average Maturity |  |  |  |
| Original Loan to Value (LTV) Ratio |  |  |  |
| Current Loan to Value (LTV) Ratio |  |  |  |
| Door-to-door maturity |  |  |  |

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| **B3. Credit enhancement details** | |
| Excess Spread Percentage |  |
| Excess Spread Amount |  |
| Over collateral, if any |  |
| Nature of credit enhancement facilities – whether guarantee/ deposit/ overdraft/ others. If others, please specify |  |
| - Liquidity facility |  |
| - First Loss Facility |  |
| - Second Loss facility |  |
| Liquidity facility |  |
| - Opening Balance / Guarantee available at beginning of the month |  |
| - Closing Balance / Guarantee available at end of the month |  |
| First Loss facility |  |
| - Opening Balance / Guarantee available at beginning of the month |  |
| - Closing Balance / Guarantee available at end of the month |  |
| Second Loss facility |  |
| - Opening Balance / Guarantee available at beginning of the month |  |
| - Closing Balance / Guarantee available at end of the month |  |
| Change in reserve account balance |  |

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| --- | --- |
| **B4. Waterfall mechanism** | |
| **Receipts** |  |
|  |  |
| Collections pertaining to current billing |  |
| Collections pertaining to previous overdue |  |
| Prepayment collection |  |
| Collection of prepayment premium |  |
| Other collections net of deductions |  |
| Liquidity facility - Utilization for current payout |  |
| First Loss facility - Utilization for current payout |  |
| Second Loss facility- Utilization for current payout |  |
|  |  |
| **Total Receipts** |  |
|  |  |
| **Payments** |  |
|  |  |
| Statutory / regulatory dues |  |
| Costs/ charges incurred by Trustee |  |
| Costs/ charges incurred by Designated Bank |  |
| Liquidity Facility Fee / Interest |  |
| Collection and Processing Agent |  |
| Miscellaneous |  |
| Payment to Senior Contributors |  |
| A1 Tranche |  |
| A2 Tranche |  |
| A3 Tranche |  |
| Payment of excess to Residual Contributors / Subordinate Payouts |  |
| Payments to Liquidity Facility |  |
| Payments to Second Loss Facility |  |
| Payments to First Loss facility |  |
|  |  |
| **Total Payments** |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **B5. Future cash flows schedule till maturity** | | | | | | |
| **Month (Starting from next month)** | **Asset class 1** | | **Asset class 2** | | **Total** | |
| **Principal** | **Interest** | **Principal** | **Interest** | **Principal** | **Interest** |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

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| --- | --- | --- | --- |
| **B6. Collection efficiency report** | | | |
|  | **Asset Class-1** | **Asset Class-2** | **Total** |
| Cumulative billing |  |  |  |
| Cumulative collections |  |  |  |
| Current billing |  |  |  |
| Billing pertaining to > 90 DPD contracts |  |  |  |
| Billing pertaining to repossessed contracts |  |  |  |
| Billing pertaining to < 90 DPD |  |  |  |
| Current collections [excluding prepayments and other collections] |  |  |  |
| Collections pertaining to > 90 DPD contracts |  |  |  |
| Collections pertaining to repossessed contracts |  |  |  |
| Collection pertaining to < 90 DPD |  |  |  |
| Prepayment collection |  |  |  |
| Collection of prepayment premium |  |  |  |
| Other collections net of deductions |  |  |  |
| Closing overdues |  |  |  |
| Closing pertaining to repossessed contracts |  |  |  |
| Overdues pertaining to other contracts |  |  |  |
| Profit / Loss on Repossession Contracts |  |  |  |
| Cumulative collection efficiency ratio (CCER) |  |  |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| |  | | --- | | **B7. Details of overdue loans** | | **Assets Class-1** | | | | | |
| Particulars | **Total overdue** | **Overdue upto 90 days** | **Overdue 91 to 180 days** | **Overdue > 180 days** |
| Number of loans |  |  |  |  |
| Principal overdue |  |  |  |  |
| Interest overdue |  |  |  |  |
| Future principal due of overdue loans |  |  |  |  |
| Future interest due of overdue loans |  |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Assets Class-2** | | | | |
| Particulars | **Total overdue** | **Overdue upto 90 days** | **Overdue 91 to 180 days** | **Overdue > 180 days** |
| Number of loans |  |  |  |  |
| Principal overdue |  |  |  |  |
| Interest overdue |  |  |  |  |
| Future principal due of overdue loans |  |  |  |  |
| Future interest due of overdue loans |  |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Total** | | | | |
| Particulars | **Total overdue** | **Overdue upto 90 days** | **Overdue 91 to 180 days** | **Overdue > 180 days** |
| Number of loans |  |  |  |  |
| Principal overdue |  |  |  |  |
| Interest overdue |  |  |  |  |
| Future principal due of overdue loans |  |  |  |  |
| Future interest due of overdue loans |  |  |  |  |

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| **C. Tranche level details (Provide details for every tranche under the pool)** |
| **Note:-** The tranches are defined as A1 Tranche, A2 tranche, etc. for illustration purposes. The tranches are required to be named as in the offer document |

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| **C1. General details** | | | | | |
| **Particulars** | **A1 Tranche** | **A2 Tranche** | **A3 tranche** | **A4 Tranche** | **A5 Tranche** |
| Number of PTCs |  |  |  |  |  |
| Original collateral |  |  |  |  |  |
| Current collateral |  |  |  |  |  |

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| **C2. Principal payments** | | | | | |
| Original Principal Outstanding |  |  |  |  |  |
| Opening Principal outstanding |  |  |  |  |  |
| Principal payments made |  |  |  |  |  |
| Principal payments received |  |  |  |  |  |
| Principal excess/ Shortfall |  |  |  |  |  |
| Closing outstanding Principal |  |  |  |  |  |
| Cumulative Principal Shortfalls |  |  |  |  |  |
| Previous factor (principal) |  |  |  |  |  |
| Current factor (principal) |  |  |  |  |  |

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| **C3. Interest payments** | | | | | |
| Original Interest Outstanding |  |  |  |  |  |
| Opening interest outstanding |  |  |  |  |  |
| Interest payments due |  |  |  |  |  |
| Interest payments received |  |  |  |  |  |
| closing interest Outstanding |  |  |  |  |  |
| Previous factor (interest) |  |  |  |  |  |
| Current factor (interest) |  |  |  |  |  |
| Current Coupon rate |  |  |  |  |  |
| Coupon amount |  |  |  |  |  |
| Current Interest Shortfall |  |  |  |  |  |
| Cumulative Interest Shortfall |  |  |  |  |  |

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| **C4. Credit rating** | | | | | |
| Original Rating |  |  |  |  |  |
| Rating change (Upgraded/Downgraded/No change) |  |  |  |  |  |
| - 1st change |  |  |  |  |  |
| - 2nd change |  |  |  |  |  |
| - 3rd change |  |  |  |  |  |
| Current Rating |  |  |  |  |  |

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| **C5. Future cash flows schedule till maturity** | | | | |
| **Month (Starting from next month)** | **A1 Tranche** | | **A2 Tranche** | |
| **Principal** | **Interest** | **Principal** | **Interest** |
|  |  |  |  |  |
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| **D. Loan level details** | | | | | | | | | | | | | | | | | |
| **D1. Loan level data** | | | | | | | | | | | | | | | | | |
| **Sr No** | **Asset Class** | **Original Principal balance** | **Current Principal balance** | **Interest rate- Fixed or Floating\*** | **Current Interest Rate (in p.a.)** | **Original maturity of loan (in months)** | **Holding period by originator prior to securitization(in months)** | **Remaining maturity as on date(in months)** | **Principal payments due till date** | **Principal payments made till date** | **Principal payment due for the month** | **Interest payments due till date** | **Interest payments made till date** | **Interest payment due for the month** | **Overdue status- 1. Not overdue**  **2. <90 days**  **3. 90-180 days**  **4. > 180 days** | **If overdue, principal overdue till date** | **If overdue, interest overdue till date** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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Explanation of Terms

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| **A. Snapshot** | | | | |
|  | **Particulars** | **Data format** | **Description** | **Nature** |
| Originator | Text | Name of the originator including the group to which it belongs, if applicable | Static |
| SPDE | Text | Special Purpose Distinct Entity as defined in SEBI (Public Offer and Listing of Securitized Debt Instruments) Regulations, 2008 | Static |
| Asset class | Text | The asset class(es) underlying the securities e.g. Home loans/Auto loans, etc. Nomenclature and classification of asset classes shall be as defined by the issuer in the offer document | Static |
| Deal Structure | Text | Whether the structure of the deal is par/premium structure | Static |
| Original Pool size | Numeric | Value of the loans in the pool at the time of issuance | Static |
| Current Pool size | Numeric | Value of the loans in the pool as on date | Dynamic |
| Original Weighted Average life | Numeric | The original weighted average maturity of the loans collateralizing the pool in months weighted by their original principal balance | Static |
| Current Weighted Average Life | Numeric | The current weighted average maturity date of the loans collateralizing the pool in months weighted by their current principal balance | Dynamic |
| Door-to-door maturity | Numeric | The number of months since the date of disbursement till the date of collection of final prinicipal/interest | Dynamic |
| Total billing during the month | Numeric | Total amount due from all the loans underlying the pool for the month | Dynamic |
| Total collections during the month | Numeric | Total collections pertaining to the dues for the current month | Dynamic |
| A1. Pool snapshot  A2. Tranche snapshot | Cumulative collection efficiency ratio (CCER) | Numeric | Total collections until the current month excluding pre payments/ Total overdues as on date | Dynamic |
| Excess Spread Percentage | Numeric | The amount of funds remaining as a percentage (%) of the Current Loan Principal Balance after the period’s collections have been fully applied to cover the issuer’s obligations (i.e. senior fees, bond interest due, swap payments) pursuant to the priority of payments given in the transaction documentation | Dynamic |
| Change in reserve account balance | Numeric | The difference between the Ending Account Balance and the Beginning Account Balance of the month in all credit enhancement accounts taken together such that a positive amount represents a net deposit to the account and a negative quantity represents a net withdrawal from the account | Dynamic |
| Number of loans prepaid or foreclosed during the month | Numeric | Number of loans underlying the pool which have either been prepaid or foreclosed during the month | Dynamic |
| Value of loans prepaid or foreclosed during the month | Numeric | Value of loans underlying the pool which have either been prepaid or foreclosed during the month | Dynamic |
| Original weighted average LTV(Loan-to-value) | Numeric | The ratio obtained by dividing the Original Total Value of the Loans by the weighted average market value of the underlying assets securing the loans | Static |
| Current 'weighted average LTV(Loan-to-value) | Numeric | The ratio obtained by dividing the current Total Value of the Loans by the weighted average market value of the underlying assets securing the loans based on the latest available valuations. Where valuation is not available, estimates/self-assessments may be used. | Dynamic |
| Total number of overdue loans | Numeric | Cumulative loans overdue as on the last date of the month | Dynamic |
| Initial weighted average seasoning | Numeric | Weighted average of the holding period in months of the securitized loans by originator prior to securitization weighted by original principal balance | Static |
| Tranche Class Name | Alpha-numeric | The designation (letter(s) and/or number(s)) given to the tranche | Static |
| ISIN | Numeric | The security identification code assigned to the class/tranche of security pursuant to the securities code established by an exchange | Static |
| Stock exchange | Text | The identified stock exchange/s where the security is listed | Static |
| Legal Maturity of the tranche | Date | The date before which a specific tranche of the security must be repaid in order not to be in default | Static |
| Rating agency | Text | Name of the rating agency or agencies as stated in the prospectus | Static |
| Original Rating (Indicate all ratings assigned) | Alpha-numeric | The original rating assigned by the rating agency or agencies for each tranche of the pool issued as defined in the prospectus | Static |
| Current Rating | Alpha-numeric | The rating assigned by the rating agency or agencies for the tranche as on date | Dynamic |
| Record Date | Date | The date on which registered holders of the security are determined for the purpose of making payments to such registered holders on the next succeeding payment date | Static |
| Payment Date | Date | The periodic date on which the recurring payment of the tranche is scheduled to occur; the period between the 2 payment dates referred to as 'the month' | Static |
| Coupon rate | Numeric | The coupon rate for the tranche whether fixed or floating - In case of fixed interest, specify the coupon rate - In case of floating interest specify as benchmark + \_\_\_\_bps E.g. 10 year G-Sec Rate+ 300 bps= \_\_\_\_ % (current rate) | Dynamic |
| Principal excess/ Shortfall | Numeric | The difference between the amount of Total Scheduled Principal distribution and the amount of principal paid to the tranche during the month Specify excess or shortfall in parenthesis alongside the figure | Dynamic |
| Interest excess/shortfall | Numeric | The difference between the Coupon Amount and the amount of the interest paid or accrued for the month on the tranche | Dynamic |

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| **B. Pool level details** | | | | |
|  | | | | |
| **B1. Loan details** | Original Number /Value of Loans | Numeric | Number & value of securitized loans in the pool at the time of issuance | Static |
| Loans-opening balance | Numeric | Number & value of securitized loans in the pool at the beginning of the month | Dynamic |
| Loans naturally terminated | Numeric | Number & value of loans naturally terminated which were due for termination during the month | Dynamic |
| Loans prepaid | Numeric | Number & value of loans pre-paid before the maturity of the loans during the month | Dynamic |
| Loans foreclosed | Numeric | Number & value of loans foreclosed during the month | Dynamic |
| Loans-closing balance | Numeric | Number & value of securitized loans in the pool at the end of the month | Dynamic |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **B2. Yield, maturity & LTV details** | Original Weighted Average Yield or Coupon | Numeric | The original weighted average rate of interest (coupon or contract rate) and/or other income on the loans collateralizing the pool weighted by the original principal balance of the loans | Static |
| Current Weighted Average Yield or Coupon | Numeric | The current weighted average rate of interest (coupon or contract rate) and/or other income on the loans collateralizing the pool weighted by the current principal balance of the loans | Dynamic |
| Original Weighted Average Life | Numeric | The original weighted average maturity date of the loans collateralizing the pool weighted by their original principal balance | Static |
| Current Weighted Average Life | Numeric | The current weighted average maturity date of the loans collateralizing the pool weighted by their current principal balance | Dynamic |
| Original Loan to Value (LTV) | Numeric | The ratio obtained by dividing the Original Total Value of the Loans by the weighted average market value of the underlying assets securing the loans | Static |
| Current Loan to Value (LTV) | Numeric | The ratio obtained by dividing the current Total Value of the Loans by the weighted average market value of the underlying assets securing the loans based on the latest available valuations | Dynamic |
| Door-to-door maturity | Numeric | The number of months since the date of disbursement till the date of collection of final principal/interest | Dynamic |

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| --- | --- | --- | --- | --- |
| **B3. Details of Credit enhancement/liquidity facilities** | Excess Spread Percentage | Numeric | The amount of funds remaining as a percentage (%) of Current Loan Principal Balance after the period’s collections have been fully applied to cover the issuer’s obligations (i.e. senior fees, bond interest due, swap payments) as per priority of payments given in the transaction documentation | Dynamic |
| Excess Spread Amount | Numeric | The amount of funds remaining in absolute terms of the Current Loan Principal Balance after the period’s collections have been fully applied to cover the issuer’s obligations (i.e. senior fees, bond interest due, swap payments) as per priority of payments given in the transaction documentation | Dynamic |
| Over-collateral | Numeric | The difference between the principal balance on the loans in the pool and the principal balance on the outstanding PTCs | Dynamic |
| Nature of credit enhancement facilities | Text | Whether the credit enhancement facility is in the nature of a guarantee/ deposit/ overdraft/ others. If others, please specify | Dynamic |
| Liquidity Facility- Opening Balance / Guarantee available at beginning of the month | Numeric | Liquidity facilities' enable SPVs to assure investors of timely payments. These include smoothening of timing differences between payment of interest and principal on pooled assets and payments due to investors. Provide the balance of funds on deposit in the Liquid facilities account at the beginning of the month/ Guarantee available at beginning of the month | Dynamic |
| Liquidity Facility- - Closing Balance / Guarantee available at end of the month | Numeric | The balance of funds on deposit in the Liquid facilities account at the end of the month/ Guarantee available at end of the month | Dynamic |
| First Loss facility- Opening Balance / Guarantee available at beginning of the month | Numeric | A 'first loss facility' represents the first level of financial support to a SPV as part of the process in bringing the securities issued by the SPV to investment grade. Provide the balance of funds on deposit in the First Loss Facility account at the beginning of the month/ Guarantee available at beginning of the month | Dynamic |
| First Loss Facility - Closing Balance / Guarantee available at end of the month | Numeric | Balance of funds on deposit in the First Loss Facility account at the end of the month/ Guarantee available at end of the month | Dynamic |
| Second Loss Facility - Opening Balance / Guarantee available at beginning of the month | Numeric | A "second loss facility" represents a credit enhancement providing a second (or subsequent) tier of protection to an SPV against potential losses. Provide the balance of funds on deposit in the Second Loss facility account at the beginning of the month/ Guarantee available at beginning of the month | Dynamic |
| Second Loss facility- Closing Balance / Guarantee available at end of the month | Numeric | The balance of funds on deposit in the Second Loss facility account at the end of the month/ Guarantee available at end of the month | Dynamic |
| Change in reserve account balance | Numeric | The difference between the Ending Account Balance and the Beginning Account Balance of the month in all credit enhancement accounts taken together such that a positive amount represents a net deposit to the account and a negative quantity represents a net withdrawal from the account | Dynamic |
| **B4. Waterfall Mechanism** | **Receipts** | | |  |
| Collections pertaining to current month | Numeric | Total collections pertaining to the dues for the current month | Dynamic |
| Collections pertaining to previous overdues | Numeric | Total collections pertaining to the dues for the previous months | Dynamic |
| Prepayment collection | Numeric | Collection of principal Prepayments during the month | Dynamic |
| Collection of prepayment premium | Numeric | Collection of premiums pertaining to the prepayments made during the month | Dynamic |
| Other collections net of deductions | Numeric | Other collections during the month net of deductions not included above | Dynamic |
| Liquid facility - Utilization for current payout | Numeric | Amount withdrawn from the Liquid facility for payout to investors during current month | Dynamic |
| First Loss facility - Utilization for current payout | Numeric | Amount withdrawn from the First Loss facility for payout to investors during current month | Dynamic |
| Second Loss facility- Utilization for current payout | Numeric | Amount utilized from the Second Loss facility for payout to investors during current month | Dynamic |
| **Total Receipts** | Numeric | Total of all receipts during the month | Dynamic |
| Statutory / regulatory dues | Numeric | Statutory / regulatory dues paid for the month | Dynamic |
| Costs/ charges incurred by Trustee | Numeric | Costs/ charges incurred by Trustee for the month | Dynamic |
| Costs/ charges incurred by Designated Bank | Numeric | Costs/ charges incurred by Designated Bank for the month | Dynamic |
| Liquidity Facility Fee / Interest | Numeric | Fee / Interest for maintaining liquidity facility the month | Dynamic |
| Collection and Processing Agent fees | Numeric | Collection and Processing Agent fees paid out for the month | Dynamic |
| Miscellaneous payments | Numeric | Any miscellaneous payments not included above | Dynamic |
| Payment to Senior Contributors (A1, A2, A3,etc. tranche holders) | Numeric | Payment made to each class of tranche holders during the month | Dynamic |
| Payment of excess to Residual Contributors / Subordinate Payouts | Numeric | Payment of excess made to the residual contributors / subordinate payouts during the month | Dynamic |
| Payments to Liquidity facility | Numeric | Transfer to Liquid facility using excess reserves after current payout | Dynamic |
| Payments to Second Loss facility | Numeric | Transfer to Second Loss facility using excess reserves after current payout | Dynamic |
| Payments to First Loss facility | Numeric | Transfer to First Loss facility using excess reserves after current payout | Dynamic |
| **Total payments** | Numeric | Total of all payments made during the month | Dynamic |

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| --- | --- | --- | --- | --- |
| **B5. Future cash flows** | Details of future cash flows of the pool | Numeric | Details of the projected cash flows for every asset class in the pool subdividing the cash flows into interest and principal payments for every month till maturity | Dynamic |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **B6. Collection efficiency report** | Cumulative billing | Numeric | Cumulative total amount due from all the loans underlying the pool as on date | Dynamic |
| Cumulative collections | Numeric | Cumulative total amount collected from all the loans underlying the pool as on date | Dynamic |
| Current billing | Numeric | Total amount due from all the loans underlying the pool for the month | Dynamic |
| Billing pertaining to > 90 DPD contracts | Numeric | Total amount due from the loans underlying the pool for the month where interest or principal or both have been due for more than 90 days | Dynamic |
| Billing pertaining to repossessed contracts | Numeric | Total amount due from the loans underlying the pool for the month where the contracts are repossessed | Dynamic |
| Billing pertaining to < 90 DPD | Numeric | Total amount due from the loans underlying the pool for the month excluding the loans mentioned in the above row | Dynamic |
| Current collections [excluding prepayments and other collections] | Numeric | Total amount collected during the month excluding prepayments and other collections | Dynamic |
| Collections pertaining to > 90 DPD contracts | Numeric | DPD- Days past Due Total amount collected during the month excluding prepayments and other collections pertaining to the loans where interest or principal or both have been due for more than 90 days OR | Dynamic |
| Collections pertaining to repossessed contracts | Numeric | Total amount collected during the month excluding prepayments and other collections pertaining to the loans where the contracts are repossessed | Dynamic |
| Collection pertaining to < 90 DPD | Numeric | DPD- Days past Due Total amount collected during the month excluding prepayments and other collections excluding the loans mentioned in the above row | Dynamic |
| Prepayment collection | Numeric | Total prepayments received from the loans underlying the pool during the month | Dynamic |
| Collection of prepayment premium | Numeric | Total Prepayment Premium collected pertaining to the loans pre-paid during the month | Dynamic |
| Other collections net of deductions | Numeric | Other collections from the loans except for the ones mentioned above net of deductions | Dynamic |
| Closing overdues | Numeric | Total loans overdue as on date | Dynamic |
| Closing pertaining to repossessed contracts | Numeric | Total loans overdue as on date pertaining to repossessed contracts | Dynamic |
| Overdues pertaining to other contracts | Numeric | Total loans overdue as on date pertaining to contracts other than repossessed contracts | Dynamic |
| Profit / Loss on Repossesion Contracts | Numeric | Any Profit / Loss made on Repossesion Contracts during the month Include profit/ Loss in parenthesis across the figure | Dynamic |
| Cumulative collection efficiency ratio (CCER) | Numeric | Total collections during the month / Total overdues as on date | Dynamic |

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| **B7. Details of overdue**  **loans** | Number of loans | Numeric | Number of loans overdue as on the last date of the month for upto 90 days, 91-180 days & more than 180 days respectively for every assets class & on a total basis | Dynamic |
| Principal overdue | Numeric | Cumulative Prinicipal overdue on the loans overdue as on the last date of the month for upto 90 days, 91-180 days & more than 180 days respectively for every assets class & on a total basis | Dynamic |
| Interest overdue | Numeric | Cumulative Interest overdue on the loans overdue as on the last date of the month for upto 90 days, 91-180 days & more than 180 days respectively for every assets class & on a total basis | Dynamic |
| Future principal due of overdue loans | Numeric | Total principal overdue in future from all loans which are overdue as on date for upto 90 days, 91-180 days & more than 180 days respectively for every assets class & on a total basis | Dynamic |
| Future interest due of overdue loans | Numeric | Total interest overdue in future from all loans which are overdue as on date for upto 90 days, 91-180 days & more than 180 days respectively for every assets class & on a total basis | Dynamic |

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| **C. Tranche level details (Provide details for every tranche under the pool)** | | | | |
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| **C1. General Details** | Number of PTCs (Pass Through Certificates) | Numeric | The number of Pass Through Certificates under every tranche | Static |
| Original collateral | Numeric | Value of the collateral underlying the loans for every tranche at the time of issuance | Static |
| Current collateral | Numeric | Value of the collateral underlying the loans for every tranche based on current market valuations. Where valuation is not readily available, estimates/ self-assessments may be used. | Dynamic |

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| **C2. Principal payments** | Original Principal Outstanding | Numeric | The Original Principal Balance of the tranche at issuance | Static |
| Opening Principal outstanding | Numeric | The par, or notional, balance of the prinicpal of the tranche at the beginning of the month | Dynamic |
| Principal payments due | Numeric | The total amount of principal payments due during the month | Dynamic |
| Principal payments made | Numeric | The total amount of principal payments made during the month | Dynamic |
| Principal excess/ Shortfall | Numeric | The par, or notional, balance of the tranche at the end of the month | Dynamic |
| Closing outstanding Principal | Numeric | The difference between the amount of Total Scheduled Principal distribution and the amount of principal paid to the tranche during the month Specify excess or shortfall in parenthesis alongside the figure | Dynamic |
| Cumulative Principal Shortfalls | Numeric | The cumulative amount of Principal Shortfall as on date | Dynamic |
| Previous factor (principal) | Numeric | Total prinicpal Outstanding at beginning of month ÷ Original Principal Outstanding | Dynamic |
| Current factor (principal) | Numeric | Total current prinicpal Outstanding at beginning of month ÷ Original Principal Outstanding | Dynamic |

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| **C3. Interest payments** | Original Interest Outstanding | Numeric | The Original interest Balance of the tranche at issuance | Static |
| Opening interest outstanding | Numeric | The balance of the interest of the tranche at the beginning of the month | Dynamic |
| Interest payments due | Numeric | The total amount of interest payments due during the month | Dynamic |
| Interest payments received | Numeric | The total amount of interest payments made during the month | Dynamic |
| closing interest Outstanding | Numeric | The balance of the interest at the end of the month | Dynamic |
| Previous factor (interest) | Numeric | Total interest Outstanding at beginning of month ÷ Original interest Outstanding | Dynamic |
| Current factor (interest) | Numeric | Total current interest Outstanding at beginning of month ÷ Original interest Outstanding | Dynamic |
| Current Coupon rate | Numeric | The coupon rate for the tranche whether fixed or floating - In case of fixed interest, specify the coupon rate - In case of floating interest specify as benchmark + \_\_\_\_bps E.g. 10 year G-Sec Rate+ 300 bps= \_\_\_\_ % (current rate) | Dynamic |
| Coupon amount | Numeric | Amount of scheduled interest due for the month for the tranche | Dynamic |
| Current Interest Shortfall | Numeric | The difference between the Coupon Amount and the amount of the interest paid or accrued for the month on the tranche | Dynamic |
| Cumulative Interest Shortfall | Numeric | The cumulative difference between Coupon Amount of interest due and the amount of interest paid or accrued till date for the tranche | Dynamic |

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| **C4. Credit Rating** | Original Rating (Indicate all ratings assigned) | Alpha-numeric | The original rating assigned by the rating agency or agencies for each tranche of the pool issued as defined in the prospectus | Static |
| Rating change (Upgraded/Downgraded/No change) | Text | Whether the rating of the tranche has been upgraded/ downgraded by any rating agency in comparison with the initial rating | Dynamic |
| 1st change/ 2nd change, etc. | Alpha-numeric | Mention every subsequent changed rating received by the instrument till date | Dynamic |
| Current Rating | Alpha-numeric | The rating assigned by the rating agency or agencies for the tranche as on date for all rating agencies | Dynamic |

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| **C5. Future cash flows schedule till maturity** | Details of future cash flows for every tranche | Numeric | Details of the projected cash flows for every tranche subdividing the cash flows into interest and principal payments for every month till maturity | Dynamic |

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| **D. Loan level details** | | | | |
| **D1. Loan level data** | Asset Class | Text | Name of the asset class to which the loan belongs. E.g. (Home loan, 2-wheeler loan, etc.) | Static |
| Original Principal balance | Numeric | Original principal balance of the loan at the time of grant of loan | Static |
| Current Principal balance | Numeric | Principal balance due of the loan at the end of the month | Dynamic |
| Interest rate- Fixed or Floating\* | Text | Whether the interest rate on the loan is fixed/ floating. In case interest rate if fixed but maturity changes according to interest rate-mention as 'floating maturity' | Static |
| Current Interest Rate (in p.a.) | Rate | Mention interest rate currently applicable on the loan | Dynamic |
| Original maturity of loan (in months) | Numeric | Maturity of the loan at the time of grant of loan | Static |
| Holding period by originator prior to securitization (in months) | Numeric | Number of months the loan was in the books of the originator before being securitized | Static |
| Remaining maturity as on date(in months) | Numeric | Maturity of the loan as at the end of the month | Dynamic |
| Principal payments due till date | Numeric | Amount of principal payments due till the end of month as per the agreement whether paid or not | Dynamic |
| Principal payments made till date | Numeric | Amount of principal payments made till the end of month including any prepayments made | Dynamic |
| Principal payment due for the month | Numeric | Amount of principal payments made during the month including any prepayments made | Dynamic |
| Interest payments due till date | Numeric | Amount of interest payments due till the end of month as per the agreement whether paid or not | Dynamic |
| Interest payments made till date | Numeric | Amount of interest payments made till the end of month | Dynamic |
| Interest payment due for the month | Numeric | Amount of interest payments made during the month | Dynamic |
| Overdue status | Text | State the overdue status as either of the following- 1. Not overdue 2. <90 days 3. 90-180 days 4. > 180 days | Dynamic |
| If overdue, principal overdue till date | Numeric | If the loan is overdue, mention the amount of principal payments overdue on the loan at the end of the month | Dynamic |
|  | If overdue, interest overdue till date | Numeric | If the loan is overdue, mention the amount of interest payments overdue on the loan at the end of the month | Dynamic |