

October 2020

# CRISIL Performance Report

## ABS & MBS Pools



# CRISIL Performance Report

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# CRISIL Performance Report

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## DISCLAIMER

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**The performance update presented in this publication is based on payouts made till September 2020. The ratings/credit opinions mentioned in this publication are outstanding as on October 15, 2020.**

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## CRISIL COMPLEXITY LEVELS

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

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

Performance Update – Commercial Vehicle Pools

Chart 1

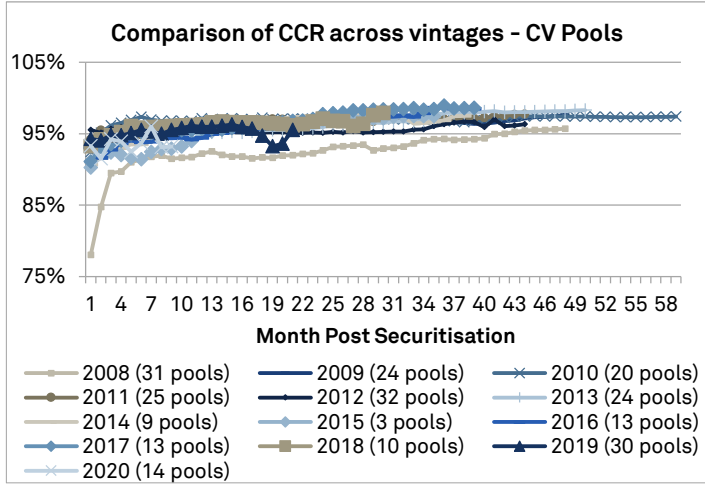


Chart 2

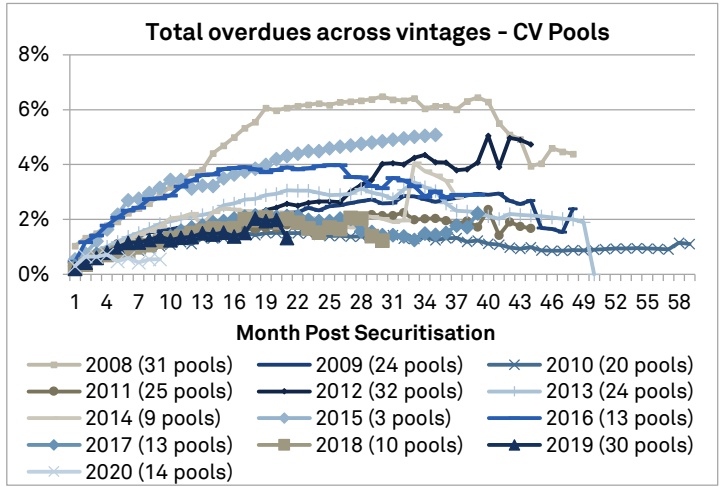


Chart 3

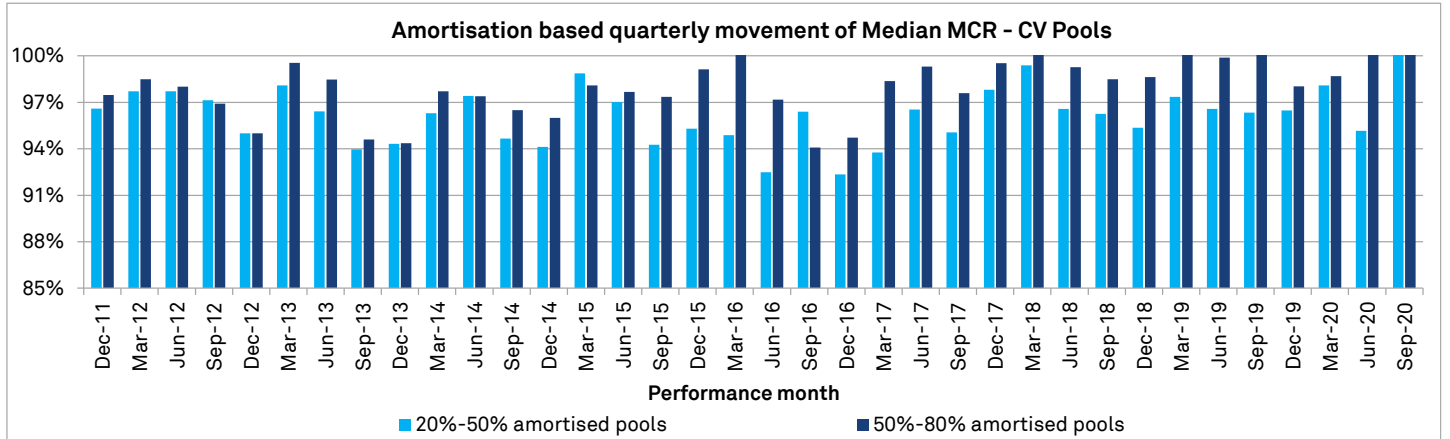
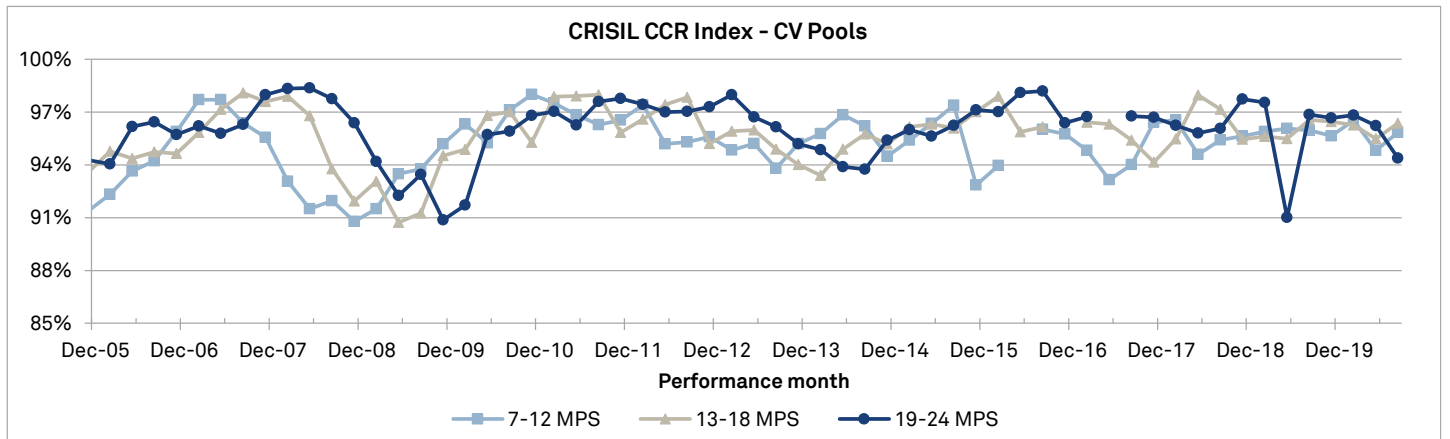
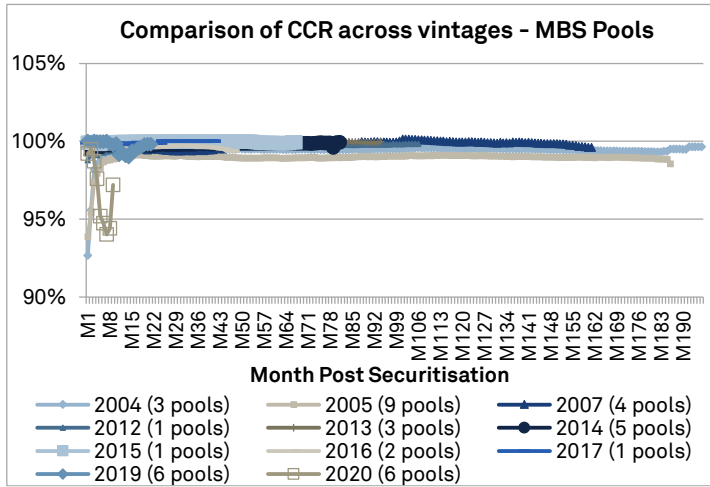


Chart 4

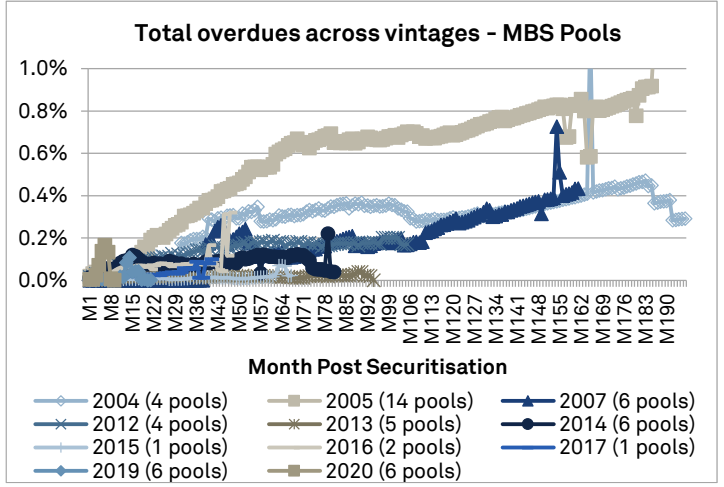


## Performance Update – MBS Pools

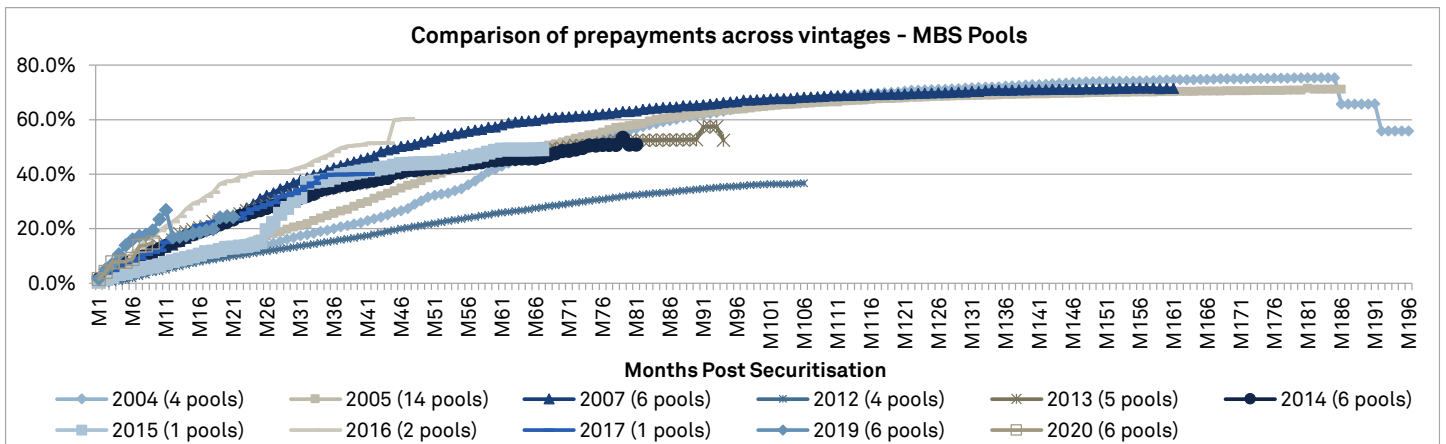
**Chart 5**



**Chart 6**



**Chart 7**





# CRISIL Performance Report

## Rating Actions

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

**Table 1: New pools rated during the period**

Sr. no	Originator/ Seller	Transaction name	Asset class	Instrument details	Rated amount (Rs. Million)	Rating/Credit Opinion assigned
1	Ess Kay Fincorp Limited	Viola 09 2020	CV, Car & Tractor	Series A1 PTCs	414.6	Provisional CRISIL AA (SO)
2	Shriram City Union Finance Limited	Mobil Trust Series 12	TW	Series A PTCs	746.4	Provisional CRISIL AAA (SO)
3	Ess Kay Fincorp Limited	Sparks 09 2020	CV & Car	Series A1 PTCs	494.2	Provisional CRISIL AA (SO)
4	Muthoot Capital Services Ltd.	VC Enko 09 2020	TW	Series A1 PTCs	299.7	Provisional CRISIL AA+ (SO)



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

**Table 2: Transactions where ratings / credit opinions were withdrawn**

Sr. no	Originator/Seller	Transaction name	Asset Class
1	ICICI Bank Limited	Indian RMBS Trust Series VIII	HL
2	Annapurna Finance Private Limited	Vivriti Hilton 12 2018	MFI
3	Muthoot Capital Services Limited	Travis March 2019	TW
4	Tata Motors Finance Limited	Indian Receivable Trust Mar 2018 A	CV
5	Asirvad Microfinance Limited	Mercury Feb 2019	MFI

# CRISIL Performance Report

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

**Table 3: Pools that have witnessed rating conversions**

Sr. no	Originator/ Seller	Transaction name	Asset class	Instrument details	Previous Rating/Credit Opinion assigned	Revised rating/Credit Opinion assigned
1	HDB Financial Services Limited	Venus Trust March 2020	CV & CE	Series A PTCs	Provisional CRISIL AAA (SO)	CRISIL AAA (SO)
2	Muthoot Fincorp Limited	Vivrit Theta Trust III	GL	PP MLD	Provisional CRISIL PP-MLD AA+r(CE)/Stable	CRISIL PP-MLD AA+r(CE)/Stable
3	Muthoot Capital Services Limited	Northern Arc 2020 2W Tribbiani	TW	Series A1 (a) PTCs, Series A1 (b) PTCs	Provisional CRISIL AAA (SO)	CRISIL AAA (SO)

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

**Table 4: Pools that have witnessed rating transition**

Sr. no	Originator/ Seller	Transaction name	Asset class	Instrument details	Previous Rating/Credit Opinion assigned	Revised rating/Credit Opinion assigned
-	-	-	-	-	-	-

# CRISIL Performance Report

## Glossary of Terms Used

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Current rating/credit opinion:** The current rating assigned by CRISIL to pass-through certificates (PTCs) issued by the SPV, or the opinion provided by CRISIL on the credit profile of the acquirer payouts in transactions under the assignment of receivables programme. The ratings/credit opinions mentioned represent CRISIL's view on the transactions as on October 15th, 2020

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

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

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

**3 month average monthly collection ratio (MCR):** The average of the ratio of monthly collections to monthly billings for the last 3 months. These billings and collections do not include prepayments. The monthly billings have been revised to the extent of RBI permitted moratorium; wherever applicable

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

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

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

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

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

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

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

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

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

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

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

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

## Abbreviations used

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

# **Asset – backed Securities**

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**Annapurna Finance Private Limited- Initial Pool Details**

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	Vivriti Ray 10 2018	645	666	750	Par with EIS	MFI (100%)	-	TIUP-Series A1 PTCs; TIUP-Series A2 PTCs	4	-	21.7%	100%, 0%, 0%	5.2%	-	-	-	-	-	Series A1 - 15.3%; Series A2 - 11.1%	Ratings Withdrawn
2	Vivriti Hilton 12 2018	222	214	260	Par with EIS	MFI (100%)	-	TIUP-Series A1 PTCs	3	-	21.9%	100%, 0%, 0%	4.3%	-	-	-	-	17.5%	Ratings Withdrawn	
3	Northern Arc 2018 MFI Shiller	911	925	1,051	Par with EIS	MFI (100%)	-	TIUP-Series A1 PTCs; TIUP-Series A2 PTCs	5	-	21.9%	100%, 0%, 0%	4.3%	-	-	-	-	Series A1 - 17.0%; Series A2 - 12.3%	Ratings Withdrawn	
4	Vivriti Logan 06 2019	790	771	910	Par with EIS	MFI (100%)	-	TIUP-Series A1 PTCs; TIUP-Series A2 PTCs	5	-	21.9%	100%, 0%, 0%	4.3%	-	-	-	-	Series A1 - 16.3%; Series A2 - 15.2%	CRISIL A (SO) - Series A1 PTCs; CRISIL A- (SO) - Series A2 PTCs	
5	Vivriti Lehnsherr 06 2019	752	715	869	Par with EIS	MFI (100%)	-	TIUP-Series A1 PTCs	5	-	21.9%	100%,0%,0%	4.3%	-	-	-	-	17.6%	CRISIL A(SO) - Series A1 PTCs	

**Annapurna Finance Private Limited- Pool Performance**

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter	Current quarter	Previous quarter	Current quarter	Previous quarter										
		90+	180+	90+	180+	1+				90+	1+		90+														
1	Vivriti Ray 10 2018*	645	Par with EIS	MFI (100%)	5.2%	20	100.0%	100.0%	-	-	9.2%	0.6%	0.5%	1.0%	0.8%	0.0%	0.0%	0.5%	0.4%	-	0.0%	-	-	-	-	-	-s
2	Vivriti Hilton 12 2018	222	Par with EIS	MFI (100%)	4.3%	20	90.1%	99.1%	100.0%	-	6.1%	1.4%	0.8%	1.4%	0.8%	0.7%	0.5%	0.7%	0.5%	-	0.0%	-	Fully covered	Fully covered	0.0%	Not Relevant	
3	Northern Arc 2018 MFI Shiller*	911	Par with EIS	MFI (100%)	4.3%	18	100.0%	99.9%	-	-	11.2%	0.0%	0.0%	2.0%	0.9%	0.0%	0.0%	1.1%	0.8%	-	0.0%	-	Fully covered	Fully covered	0.0%	Not Relevant	
4	Vivriti Logan 06 2019	790	Par with EIS	MFI (100%)	4.3%	15	74.3%	98.8%	99.4%	-	3.9%	1.5%	0.1%	2.0%	0.2%	1.0%	0.6%	0.9%	0.6%	-	0.0%	-	24.8%	37.8%	54.6%	14.0	
5	Vivriti Lehnsherr 06 2019	752	Par with EIS	MFI (100%)	4.3%	14	73.9%	98.7%	-	-	3.5%	1.8%	0.3%	2.4%	0.5%	1.1%	0.7%	1.0%	0.7%	-	0.0%	-	33.3%	87.6%	35.6%	7.8	

\* Performance after July 2020 Payout

## Asirvad Microfinance Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Mercury Feb 2019	1,328	1,282	1,514	Par with EIS	MFI (100%)	-	TIUP - Series A PTCs	7	-	22.1%	100%,0%,0%	4.4%	-	-	-	-	15.5%	Ratings Withdrawn
2	Venus March 2019	3,060	2,970	3,585	Par with EIS	MFI (100%)	-	TIUP - Series A PTCs	6	-	22.0%	100%,0%,0%	4.3%	-	-	-	-	17.1%	CRISIL A (SO) - Series A PTCs
3	Vivriti Baggins 02 2019	1,112	1,073	1,340	Par with EIS	MFI (100%)	-	TIUP - Series A1 PTCs; TIUP - Series A2 PTCs	4	-	21.9%	100%,0%,0%	5.0%	-	-	-	-	Series A1 - 20.9%; Series A2 - 19.9%	CRISIL AA- (SO) - Series A1 PTCs CRISIL A+(SO) - Series A2 PTCs
4	Northern Arc 2019 MFI Yon	2,031	1,986	2,420	Par with EIS	MFI (100%)	-	TIUP - Series A PTCs	5	-	21.0%	100%,0%,0%	4.2%	-	-	-	-	17.9%	CRISIL A (SO) - Series A PTCs
5	Vivriti Xavier 03 2019	655	636	793	Par with EIS	MFI (100%)	-	TIUP - Series A1 PTCs; TIUP - Series A2 PTCs	4	-	21.9%	100%,0%,0%	6.6%	-	-	-	-	Series A1 - 20.8%; Series A2 - 19.8%	CRISIL AA- (SO) - Series A1 PTCs CRISIL A+ (SO) - Series A2 PTCs
6	Northern Arc 2019 MFI Poorna	1,102	1,085	1,329	Par with EIS	MFI (100%)	-	TIUP - Series A PTCs	4	-	21.9%	100%,0%,0%	4.1%	-	-	-	-	18.4%	CRISIL A (SO) - Series A PTCs
7	Vivriti Leia 10 2019	966	907	1,147	Par with EIS	MFI (100%)	-	TIUP - Series A PTCs	5	-	21.8%	100%,0%,0%	4.4%	-	-	-	-	20.9%	CRISIL AA- (SO) - Series A PTCs
8	Northern Arc 2019 MFI Chomsky	850	824	1,000	Par with EIS	MFI (100%)	-	TITP - Series A1 PTCs	3	-	21.8%	100%,0%,0%	6.4%	-	-	-	-	17.5%	CRISIL A+ (SO) / 'Rating Watch with Negative Implications' - Series A1 PTCs
9	Northern Arc 2019 MFI Artemis	854	832	1,010	Par with EIS	MFI (100%)	-	TITP - Series A PTCs	6	-	21.9%	100%,0%,0%	5.1%	-	-	-	-	17.6%	CRISIL A- (SO) / 'Rating Watch with Negative Implications' - Series A PTCs
10	Northern Arc 2019 MFI Bruges	843	804	998	Par with EIS	MFI (100%)	-	TIUP - Series A PTCs	6	-	21.9%	100%,0%,0%	5.1%	-	-	-	-	19.4%	CRISIL A+ (SO) - Series A PTCs

## Asirvad Microfinance Limited - Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter		Current quarter		Previous quarter										
											90+		180+	90+	180+	1+	90+	1+	90+								
1	Mercury Feb 2019	1,328	Par with EIS	MFI (100%)	4.4%	19	91.5%	93.3%	97.2%	8.5%	14.1%	4.0%	3.9%	3.8%	3.1%	2.1%	2.1%	1.8%	1.8%	-	0.0%	-	-	-	-	-	-
2	Venus March 2019	3,060	Par with EIS	MFI (100%)	4.3%	18	82.6%	98.4%	96.4%	-	9.9%	3.3%	3.1%	2.9%	2.2%	1.6%	1.6%	1.3%	1.2%	-	0.0%	-	58.6%	Fully Covered	19.7%	8.9	
3	Vivriti Baggins 02 2019	1,112	Par with EIS	MFI (100%)	5.0%	18	71.4%	98.0%	40.1%	33.8%	18.9%	3.7%	3.5%	3.1%	2.2%	1.8%	1.8%	1.3%	1.2%	-	0.0%	-	33.1%	63.5%	40.9%	9.1	
4	Northern Arc 2019 MFI Yon	2,031	Par with EIS	MFI (100%)	4.2%	18	76.7%	98.2%	95.7%	34.5%	7.5%	3.7%	3.4%	3.1%	2.1%	1.8%	1.8%	1.3%	1.3%	-	0.0%	-	34.2%	64.8%	39.9%	8.1	
5	Vivriti Xavier 03 2019	655	Par with EIS	MFI (100%)	6.6%	17	69.9%	98.7%	97.3%	-	7.4%	1.3%	1.1%	1.7%	1.1%	1.1%	1.1%	0.8%	0.7%	-	0.0%	-	39.0%	52.7%	40.0%	Above 20 times	
6	Northern Arc 2019 MFI Poorna	1,102	Par with EIS	MFI (100%)	4.1%	14	50.5%	98.0%	96.0%	33.6%	1.3%	3.1%	2.0%	2.7%	1.7%	1.4%	1.4%	1.0%	0.9%	-	0.0%	-	12.0%	27.2%	69.2%	Above 20 times	
7	Vivriti Leia 10 2019	966	Par with EIS	MFI (100%)	4.4%	11	40.5%	99.4%	96.6%	-	9.0%	1.1%	0.9%	0.6%	0.1%	0.4%	0.4%	0.3%	0.2%	-	0.0%	-	10.8%	34.9%	66.1%	Above 20 times	
8	Northern Arc 2019 MFI Chomsky	850	Par with EIS	MFI (100%)	6.4%	11	44.1%	99.1%	97.3%	-	6.9%	0.5%	0.5%	0.2%	0.0%	0.4%	0.4%	0.1%	0.1%	-	0.0%	-	15.2%	22.3%	69.3%	Above 20 times	
9	Northern Arc 2019 MFI Artemis	854	Par with EIS	MFI (100%)	5.1%	13	53.1%	98.1%	97.0%	33.4%	2.9%	3.1%	2.9%	2.7%	1.9%	1.3%	1.3%	1.0%	0.9%	-	4.0%	-	14.7%	26.8%	67.3%	9.1	
10	Northern Arc 2019 MFI Bruges	843	Par with EIS	MFI (100%)	5.1%	13	53.0%	99.7%	101.9%	-	3.2%	1.6%	1.4%	1.2%	0.6%	0.7%	0.6%	0.4%	0.4%	-	0.0%	-	16.2%	39.0%	60.3%	Above 20 times	

**AU Small Finance Bank- Initial Pool Details**

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	India Standard Loan Trust LV	3,960	4,470	4,903	Par with EIS	CV (59%), PV (41%)	95%, 5%	TITP - Series A PTCs	11	92%	12.8%	100%, 0%, 0%	7.9%	2.4%	5.5%	0.8%	8.4%	-	CRISIL AAA (SO) - Series A PTCs, CRISIL AAA (SO) Equivalent - Liquidity Facility, CRISIL BBB+ (SO) Equivalent - Second Loss Facility
2	India Standard Loan Trust LVI	1,964	2,165	2,363	Par with EIS	CV (34%), PV (59%), CE (4%), Tractor (3%)	97%, 3%	TITP - Series A PTCs	14	84%	13.0%	92%, 8%, 0%	5.4%	2.5%	2.9%	0.8%	8.3%	-	CRISIL AAA (SO) - Series A PTCs, CRISIL AAA (SO) Equivalent - Liquidity Facility, CRISIL BBB+ (SO) Equivalent - Second Loss Facility

**AU Small Finance Bank - Pool Performance**

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
		90+	180+	90+	180+	1+				90+	1+		90+														
1	India Standard Loan Trust LV	3,960	Par with EIS	CV (59%), PV (41%)	7.9%	13	31.5%	99.6%	112.8%	115.6%	10.1%	0.3%	0.2%	0.2%	0.0%	0.1%	0.1%	0.3%	0.0%	N.A	0.0%	6.0%	12.6%	7.7%	81.2%	Above 20 times	
2	India Standard Loan Trust LVI	1,964	Par with EIS	CV (34%), PV (59%), CE (4%), Tractor (3%)	5.4%	9	28.6%	99.5%	109.0%	116.2%	15.7%	0.2%	0.1%	0.1%	0.0%	0.1%	0.0%	0.2%	0.0%	N.A	0.0%	5.8%	8.3%	10.5%	83.0%	Above 20 times	

**Avanse Financial Services Limited- Initial Pool Details**

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	Vivriti Victor 002 2018	1,084	1,320	1,639	Par with EIS	EL (100%)	-	TIUP - Series A1 PTCs; TIUP - Series A2 PTCs	27	-	13.2%	100%,0%,0%	2.6%	-	-	-	-	-	Series A1 PTCs - 19.4%; Series A2 PTCs - 17.1%	CRISIL AA- (SO)-Series A1 PTCs, CRISIL A+ (SO)-Series A2 PTCs
2	Vivriti Uxie 12 2018	592	758	921	Par with EIS	EL (100%)	-	TIUP - Series A1 PTCs; TIUP - Series A2 PTCs	23	-	14.6%	100%,0%,0%	2.6%	-	-	-	-	-	Series A1 PTCs - 18.8%; Series A2 PTCs - 17.6%	CRISIL AA- (SO)-Series A1 PTCs, CRISIL A+ (SO)-Series A2 PTCs
3	Vivriti Toronto 12 2019	807	991	1,394	Par with turbo amortization	EL (100%)	-	TIUP - Series A1 PTCs	22	-	14.5%	100%,0%,0%	2.3%	-	-	-	-	-	29.1%	CRISIL AA- (SO)-Series A1 PTCs

**Avanse Financial Services Limited - Pool Performance**

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
		90+	180+	90+	180+						1+		90+	1+	90+												
1	Vivriti Victor 002 2018	1,084	Par with EIS	EL (100%)	2.6%	31	62.4%	99.6%	98.7%	99.0%	38.3%	0.9%	0.9%	0.9%	0.9%	0.3%	0.3%	0.2%	0.2%	-	0.0%	-	11.0%	39.6%	63.7%	Above 20 times	
2	Vivriti Uxie 12 2018	592	Par with EIS	EL (100%)	2.6%	21	48.9%	99.6%	99.6%	99.9%	31.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%	-	7.4%	21.6%	76.2%	Above 20 times	
3	Vivriti Toronto 12 2019	807	Par with turbo amortization	EL (100%)	2.3%	9	21.2%	100.0%	99.9%	100.0%	14.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%	-	4.1%	33.9%	71.6%	Not relevant	

**Belstar Microfinance Limited- Initial Pool Details**

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Vivriti Helga 03 2019	568	527	665	Par with EIS	MFI (100%)	-	TIUP - Series A PTCs	8	-	23.9%	100%,0%,0%	4.3%	-	-	-	-	20.7%	Ratings withdrawn
2	Vivriti Rovena 03 2019	505	460	590	Par with EIS	MFI (100%)	-	TIUP - Series A1 PTCs	8	-	23.9%	100%, 0%, 0%	6.8%	-	-	-	-	22.0%	Ratings withdrawn
3	Northern Arc 2019 Leclerc	438	424	518	Par with EIS	MFI (100%)	-	TIUP - Series A PTCs	7	-	27.5%	100%,0%,0%	6.8%	-	-	-	-	18.1%	CRISIL A+(SO) - Series A PTCs
4	Northern Arc 2019 MFI Kodaira	967	914	1,136	Par with EIS	MFI (100%)	-	TIUP - Series A PTCs	7	-	23.6%	100%, 0%, 0%	5.1%	-	-	-	-	19.5%	CRISIL A+ (SO) - Series A PTCs

**Belstar Microfinance Limited - Pool Performance**

Sr. no	Transaction name	Initial pool details										Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC	
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter									
									Current quarter	Previous quarter		90+	180+	90+	180+	1+	90+	1+	90+								
1	Vivriti Helga 03 2019*	568	Par with EIS	MFI (100%)	4.3%	17	100.0%	99.6%	114.0%	33.9%	11.1%	2.0%	2.0%	1.4%	0.9%	1.0%	0.9%	0.6%	0.5%	-	0.0%	-	-	-	-	-	-
2	Vivriti Rovena 03 2019*	505	Par with EIS	MFI (100%)	6.8%	17	100.0%	99.4%	86.3%	65.9%	7.5%	1.7%	1.6%	1.2%	0.7%	0.7%	0.7%	0.3%	0.3%	-	0.0%	-	-	-	-	-	-
3	Northern Arc 2019 Leclerc	438	Par with EIS	MFI (100%)	6.8%	18	87.4%	99.0%	96.7%	47.2%	12.9%	1.2%	1.2%	1.2%	0.8%	0.5%	0.4%	0.6%	0.5%	-	0.0%	-	Fully covered	Fully covered	0.0%	Above 20 times	
4	Northern Arc 2019 MFI Kodaira	967	Par with EIS	MFI (100%)	5.1%	13	65.5%	98.7%	113.1%	63.8%	15.5%	0.6%	0.5%	0.5%	0.0%	0.2%	0.2%	0.2%	0.1%	-	0.0%	-	24.9%	51.2%	49.6%	Above 20 times	

\*Performance as of Aug-20 payouts



**Cholamandalam Investment and Finance Company Limited- Initial Pool Details**

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Platinum Trust September 2018 - Tranche II	3,505	3,935	4,153	Par with EIS	CV (93%), PV (1%), Tractor (6%)	94%,6%	TITP - Series A PTCs	13	87%	12.7%	100%, 0%, 0%	6.9%	2.5%	4.4%	-	4.8%	-	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second Loss Facility
2	Platinum Trust December 2018	6,177	6,964	7,486	Par with EIS	CV (70%), PV (10%), Tractor (20%)	94%,6%	TITP - Series A PTCs	11	82%	13.6%	100%, 0%, 0%	6.8%	2.5%	4.3%	-	6.6%	-	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second Loss Facility
3	Platinum Trust March 2019	1,580	1,774	1,885	Par with EIS	CV (98%), PV (2%)	100%.0%	TITP - Series A PTCs	12	86%	12.1%	100%, 0%, 0%	6.8%	4.0%	2.8%	-	5.5%	-	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second Loss Facility
4	Platinum Trust June 2019 - Tranche II	2,347	2,623	2,845	Par with EIS	CV (95%), PV (5%)	100%, 0%	TITP - Series A PTCs	12	86%	13.9%	100%,0%,0%	6.5%	2.5%	4.0%	-	7.4%	-	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second Loss Facility
5	Platinum Trust September 2019 - Tranche II	5,753	6,436	6,946	Par with EIS	CV (95%), PV (5%)	84%, 16%	TITP - Series A PTCs	11	82%	13.5%	100%,0%,0%	5.6%	2.5%	3.1%	-	6.9%	-	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second Loss facility
6	Platinum Trust December 2019	3,286	3,707	3,937	Par with EIS	CV (99%), PV (1%)	100%, 0%	TITP - Series A PTCs	12	94%	11.6%	100%,0%,0%	8.0%	2.6%	5.4%	-	5.5%	-	CRISIL AAA (SO) - Series A PTCs CRISIL BBB (SO) Equivalent - Second Loss facility
7	Platinum Trust March 2020 - Tranche II	2,780	2,980	3,406	Par with EIS	Tractor (55%), CV (43%), PV (2%)	100%, 0%	TITP - Series A PTCs	12	78%	14.7%	100%,0%,0%	7.9%	2.4%	5.4%	-	12.1%	-	Provisional CRISIL AAA (SO) - Series A PTCs Provisional CRISIL BBB+ (SO) Equivalent - Second Loss facility

**Cholamandalam Investment and Finance Company Limited - Pool Performance**

Sr. no	Transaction name	Initial pool details				MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows				Current quarter	Previous quarter		Current quarter		Previous quarter		1+	90+	1+	90+							
												90+	180+	90+	180+											
1	Platinum Trust September 2018 - Tranche II	3,505	Par with EIS	CV (93%), PV (1%), Tractor (6%)	6.9%	24	63.5%	96.9%	124.5%	75.5%	8.0%	1.5%	1.0%	1.7%	1.2%	1.1%	0.7%	1.5%	0.7%	N.A	16.8%	-	19.0%	12.6%	72.0%	Above 20 times
2	Platinum Trust December 2018	6,177	Par with EIS	CV (70%), PV (10%), Tractor (20%)	6.8%	21	51.4%	97.5%	115.6%	85.0%	6.4%	0.8%	0.6%	1.0%	0.8%	0.6%	0.3%	1.0%	0.3%	N.A	5.9%	-	15.5%	11.2%	75.9%	Above 20 times
3	Platinum Trust March 2019	1,580	Par with EIS	CV (98%), PV (2%)	6.8%	18	38.1%	96.6%	124.2%	76.5%	4.7%	1.1%	0.3%	1.1%	0.0%	0.6%	0.3%	0.9%	0.2%	N.A	4.1%	-	12.0%	8.8%	80.9%	Above 20 times
4	Platinum Trust June 2019 - Tranche II	2,347	Par with EIS	CV (95%), PV (5%)	6.5%	15	31.1%	96.8%	111.3%	84.9%	3.8%	0.8%	0.2%	0.7%	0.1%	0.4%	0.2%	0.7%	0.2%	N.A	3.3%	-	10.6%	11.5%	80.3%	Above 20 times
5	Platinum Trust September 2019 - Tranche II	5,753	Par with EIS	CV (95%), PV (5%)	5.6%	12	22.2%	95.9%	110.1%	86.2%	2.7%	0.5%	0.1%	0.3%	0.0%	0.3%	0.1%	0.6%	0.1%	N.A	0.0%	-	8.0%	9.8%	83.8%	Above 20 times
6	Platinum Trust December 2019	3,286	Par with EIS	CV (99%), PV (1%)	8.0%	9	8.2%	92.6%	115.5%	79.7%	1.0%	0.7%	0.0%	0.2%	0.0%	0.2%	0.1%	0.4%	0.0%	N.A	0.3%	-	9.8%	12.0%	80.6%	Not relevant
7	Platinum Trust March 2020 - Tranche II	2,780	Par with EIS	Tractor (55%), CV (43%), PV (2%)	7.9%	6	8.6%	93.6%	114.4%	73.4%	1.0%	0.7%	0.0%	1.3%	0.0%	0.5%	0.2%	1.4%	0.3%	N.A	0.2%	-	10.4%	19.5%	75.1%	Above 20 times

\* No moratorium adjustment factored for March 2020 payouts

## Digamber Capfin Ltd- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	Poor Trust Aug 2019	1,111	1,075	1,360	Par with EIS	MFI (100%)	-	TIUP - Series A PTCs	7	-	24.9%	100%, 0%, 0%	6.5%	-	-	-	-	-	20.9%	CRISIL A (SO)-Series A PTCs

## Digamber Capfin Ltd - Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
		90+	180+	90+	180+	1+				90+	1+		90+														
1	Poor Trust Aug 2019	1,111	Par with EIS	MFI (100%)	6.5%	13	60.1%	99.2%	96.6%	-	8.1%	0.2%	0.0%	0.1%	0.0%	0.2%	0.1%	0.1%	0.0%	-	0.0%	-	25.7%	38.9%	53.5%	Above 20 times	

**Digikredit Finance Private Ltd. - Initial Pool Details**

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Vivriti Garth 08 2019	126	114	151	Par with EIS	SME (100%)	-	TIUP - Series A1 PTCs ; TIUP - Series A2 PTCs	11	-	22.0%	100%,0%,0%	5.4%	-	-	-	-	Series A1 PTCs - 23.2% , Series A2 PTCs -18.0%	CRISIL A-(SO) - Series A1 PTCs ; CRISIL BBB(SO) - Series A2 PTCs
2	Northern Arc 2019 SBL Vipatra	192	194	238	Par with EIS	SME (100%)	-	TIUP - Series A1 PTCs ; TIUP - Series A2 PTCs	11	-	22.9%	100%,0%,0%	4.0%	-	-	-	-	Series A1 PTCs- 20.8% , Series A2 PTCs-18.7%	CRISIL BBB+ (SO) - Series A1 PTCs ; CRISIL BBB(SO) - Series A2 PTCs

**Digikredit Finance Private Ltd. - Pool Performance**

Sr. no	Transaction name	Initial pool details				MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows				Current quarter	Previous quarter		Current quarter		Previous quarter												
		90+	180+	90+	180+				1+	90+		1+	90+													
1	Vivriti Garth 08 2019	126	Par with EIS	SME (100%)	2.6%	12	55.8%	95.3%	94.8%	82.6%	4.5%	4.4%	4.4%	4.3%	4.3%	4.2%	3.3%	3.6%	2.6%	-	0.0%	-	17.8%	34.3%	61.2%	16.1
2	Northern Arc 2019 SBL Vipatra	192	Par with EIS	SME (100%)	4.0%	9	33.6%	99.2%	100.0%	101.5%	6.7%	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.3%	0.0%	-	0.0%	-	8.5%	31.1%	69.8%	Not relevant

**Epimoney Private Limited- Initial Pool Details**

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	Vivriti Ralph 12 2019	80	75	95	Par with EIS	Unsecured SME (100%)	-	TIUP - Series A1 PTCs	7	-	26.2%	100%,0%,0%	8.4%	-	-	-	-	-	20.8%	Series A1 PTCs - CRISIL A- (SO)

**Epimoney Private Limited - Pool Performance**

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
		90+	180+	90+	180+	1+				90+	1+		90+														
1	Vivriti Ralph 12 2019	80	Par with EIS	Unsecured SME (100%)	8.4%	9	60.3%	100.0%	107.7%	101.6%	17.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.0%	-	0.0%	-	26.4%	45.0%	50.8%	Not relevant	

**Equitas Finance Limited- Initial Pool Details**

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	SME Pool - Series V- August 2016	1,782	2,213	2,800	Par with EIS	SME (100%)	-	TITP - Series A PTCs	10	31%	23.8%	100%, 0%, 0%	6.8%	-	-	-	-	-	20.7%	Ratings Withdrawn

**Equitas Finance Limited - Pool Performance**

Sr. no	Transaction name	Initial pool details										Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter								
									Current quarter	Previous quarter		90+	180+	90+	180+	1+	90+	1+	90+							
1	SME Pool - Series V- August 2016*	1,782	Par with EIS	SME (100%)	6.8%	47	99.3%	95.2%	38.7%	30.1%	23.3%	3.4%	3.3%	5.7%	5.4%	3.4%	3.4%	6.3%	3.3%	NA	26.9%	-	-	-	-	-

\*Performance as of July 20 Payout

## Ess Kay Fincorp Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Northern Arc 2019 CV Voldemort	322	359	421	Par with EIS	CV (65%), PV (17%), Tractor (18%)	13%, 87%	TIUP - Series A1 PTCs; TIUP - Series A2 PTCs	8	82%	20.0%	100%,0%,0%	7.6%	-	-	-	-	Series A1 - 16.8%; Series A2 - 14.7%	CRISIL AA- (SO) - Series A1 PTCs; CRISIL A (SO) - Series A2 PTCs
2	Northern Arc 2019 CV Valyria	660	681	863	Par with EIS	CV (71%), PV (29%)	8%, 92%	TIUP - Series A1 PTCs; TIUP - Series A2 PTCs	8	81%	20.1%	100%,0%,0%	4.6%	-	-	-	-	Series A1 - 24.6%; Series A2 - 21.5%	CRISIL AA (SO) - Series A1 PTCs; CRISIL A+ (SO) - Series A2 PTCs
3	A. K. Manya September 2019	431	451	548	Par with EIS	CV (80%), PV (20%)	0%, 100%	TIUP - Series A1 PTCs	9	82%	22.0%	100%,0%,0%	7.9%	-	-	-	-	17.7%	CRISIL AA (SO) - Series A1 PTCs
4	Vivriti Neal 09 2019	544	543	694	Par with EIS	CV (51%), PV (6%), Tractor (43%)	0%, 100%	TITP - Series A1 PTCs; TIUP - Series A2 PTCs	9	76%	21.8%	100%,0%,0%	7.8%	-	-	-	-	Series A1 - 21.8%; Series A2 - 19.8%	CRISIL AA (SO) - Series A1 PTCs; CRISIL A+ (SO) - Series A2 PTCs
5	Ankur Oct 2019	209	195	254	Par with EIS	CV (42%), PV (19%), Tractor (39%)	67%, 33%	TIUP - Series A PTCs	10	76%	15.2%	100%,0%,0%	7.6%	-	-	-	-	23.3%	CRISIL AA (SO) - Series A PTCs
6	Earth 2019	556	551	693	Par with EIS	CV (80%), PV (20%)	0%, 100%	TIUP - Series A1 PTCs	6	79%	22.2%	100%,0%,0%	2.4%	-	-	-	-	20.6%	CRISIL A (SO) - Series A1 PTCs
7	Northern Arc 2020 CV Salva	555	572	719	Par with EIS	CV (71%), PV (10%), Tractor (19%)	1%, 99%	TITP - Series A1 PTCs; TIUP - Series A2 PTCs	7	83%	21.5%	100%,0%,0%	3.1%	-	-	-	-	Series A1 - 21.4%; Series A2 - 20.4%	CRISIL A+ (SO) - Series A1 PTCs; CRISIL A- (SO) - Series A2 PTCs
8	VC Marvin 01 2020	284	276	364	Par with EIS	CV (57%), PV (43%)	0%, 100%	TIUP - Series A1 PTCs; TIUP - Series A2 PTCs	10	75%	20.6%	100%,0%,0%	2.3%	-	-	-	-	Series A1 - 27.1%; Series A2 - 24.1%	CRISIL AA (SO) - Series A1 PTCs; CRISIL A+ (SO) - Series A2 PTCs



**Ess Kay Fincorp Limited - Pool Performance**

Sr. no	Transaction name	Initial pool details				MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows				Current quarter	Previous quarter		Current quarter		Previous quarter		1+	90+	1+	90+							
												90+	180+	90+	180+											
1	Northern Arc 2019 CV Voldemort	322	Par with EIS	CV (65%), PV (17%), Tractor (18%)	7.6%	14	38.3%	97.7%	101.5%	102.7%	8.0%	0.4%	0.6%	1.1%	0.5%	0.9%	0.2%	1.3%	0.3%	N.A	0.0%	-	17.0%	26.9%	65.4%	Above 20 times
2	Northern Arc 2019 CV Valyria	660	Par with EIS	CV (71%), PV (29%)	4.6%	14	38.3%	96.9%	102.1%	97.1%	9.2%	0.2%	0.2%	1.1%	0.2%	1.2%	0.1%	1.4%	1.1%	N.A	0.0%	-	11.6%	44.8%	61.0%	Above 20 times
3	A. K. Manya September 2019	431	Par with EIS	CV (80%), PV (20%)	7.9%	12	38.8%	95.8%	97.8%	104.7%	7.2%	0.4%	0.5%	2.1%	0.3%	1.1%	0.2%	1.7%	0.4%	N.A	0.0%	-	18.7%	36.9%	59.4%	Above 20 times
4	Vivriti Neal 09 2019	544	Par with EIS	CV (51%), PV (6%), Tractor (43%)	7.8%	12	44.7%	96.9%	102.0%	100.4%	8.6%	0.6%	0.7%	0.7%	0.6%	1.4%	0.3%	1.3%	0.3%	N.A	0.0%	-	22.2%	48.1%	52.5%	Above 20 times
5	Ankur Oct 2019	209	Par with EIS	CV (42%), PV (19%), Tractor (39%)	7.6%	11	39.9%	99.1%	98.3%	99.2%	4.6%	0.0%	0.0%	0.0%	0.0%	0.8%	0.0%	0.4%	0.0%	N.A	0.0%	-	20.5%	54.2%	51.6%	Not relevant
6	Earth 2019	556	Par with EIS	CV (80%), PV (20%)	2.4%	9	32.7%	98.2%	100.9%	100.8%	5.9%	0.1%	0.0%	0.1%	0.0%	0.5%	0.1%	0.7%	0.0%	N.A	0.0%	-	5.5%	46.6%	64.5%	Not relevant
7	Northern Arc 2020 CV Salva	555	Par with EIS	CV (71%), PV (10%), Tractor (19%)	3.1%	7	18.7%	97.6%	99.7%	101.5%	3.3%	0.1%	0.0%	0.0%	0.0%	0.4%	0.0%	0.5%	0.0%	N.A	0.0%	-	5.4%	39.2%	68.0%	Not relevant
8	VC Marvin 01 2020	284	Par with EIS	CV (57%), PV (43%)	2.3%	7	18.2%	97.0%	100.9%	99.9%	3.6%	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.7%	0.0%	N.A	0.0%	-	4.3%	47.7%	64.8%	Not relevant

**Five-Star Business Finance Limited- Initial Pool Details**

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	FSBF PCG DA MAR 2020 I	1,137	1,263	2,042	Par with EIS	SME(100%)	-	TIUP - Acquirer Payout	18	34%	24.8%	100%,0%,0%	3.1%	-	-	-	38.2%	-	CRISIL AA(SO) Equivalent - Acquirer Payout
2	FSBF PCG DA Mar 2020 II	1,070	1,309	1,807	Par with EIS	SME(100%)	-	TIUP - Acquirer Payout	17	34%	25.1%	100%,0%,0%	9.2%	-	-	-	27.0%	-	CRISIL AA-(SO) Equivalent - Acquirer Payout

**Five-Star Business Finance Limited - Pool Performance**

Sr. no	Transaction name	Initial pool details								Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC				
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Current quarter		Previous quarter		Current quarter									Previous quarter			
									Current quarter	Previous quarter		90+	180+	90+	180+	1+	90+								1+	90+		
1	FSBF PCG DA MAR 2020 I	1,137	Par with EIS	SME(100%)	3.1%	5	15.4%	100.0%	100.0%	100.0%	14.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%	-	5.8%	65.8%	56.8%	Not relevant
2	FSBF PCG DA Mar 2020 II	1,070	Par with EIS	SME(100%)	9.2%	3	18.9%	100.0%	100.0%	-	17.6%	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-	-	0.0%	-	17.0%	58.5%	52.3%	Not relevant

## HDB Financial Services Ltd- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Venus Trust November 2018 Series 2	5,991	6,586	7,025	Par with EIS	CV (63%), CE (37%)	82%, 18%	TITP - Series A PTCs	13	84%	12.9%	88%, 12%, 0%	5.7%	-	-	-	6.3%	-	CRISIL AAA (SO) - Series A PTCs
2	Venus Trust November 2018 Series 1	5,991	6,594	7,019	Par with EIS	CV (59%), CE (41%)	82%, 18%	TITP - Series A PTCs	12	84%	12.8%	100%, 0%, 0%	5.0%	-	-	-	6.1%	-	CRISIL AAA (SO) - Series A PTCs
3	Venus Trust March 2019	4,022	4,449	4,786	Par with EIS	CV (60%), CE (40%)	79%, 21%	TITP - Series A PTCs	10	85%	13.0%	100%, 0%, 0%	5.6%	-	-	-	7.0%	-	CRISIL AAA (SO) - Series A PTCs
4	Venus Trust June 2019	10,899	11,884	12,585	Par with EIS	CV (93%), CE (7%)	64%, 36%	TITP - Series A PTCs	15	91%	12.8%	100%, 0%, 0%	4.9%	-	-	-	5.6%	-	CRISIL AAA (SO) - Series A PTCs
5	Venus Trust December 2019	4,479	4,841	5,260	Par with EIS	CV (87%), CE (13%)	54%, 46%	TIUP - Series A PTCs	11	87%	13.5%	100%, 0%, 0%	6.9%	-	-	-	8.0%	-	CRISIL AAA (SO) - Series A PTCs
6	Venus Trust March 2020	9,544	10,441	11,341	Par with EIS	CV (86%), CE (14%)	64%, 36%	TITP - Series A PTCs	11	90%	12.9%	100%, 0%, 0%	7.2%	-	-	-	7.9%	-	CRISIL AAA (SO) - Series A PTCs

## HDB Financial Services Ltd - Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS/Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
		90+	180+	90+	180+	1+				90+	1+		90+														
1	Venus Trust November 2018 Series 2	5,991	Par with EIS	CV (63%), CE (37%)	5.7%	22	65.7%	93.9%	69.8%	117.7%	9.7%	5.3%	3.7%	6.3%	2.6%	3.1%	1.5%	2.5%	1.5%	N.A	19.4%	-	17.6%	24.4%	66.2%	4.5	
2	Venus Trust November 2018 Series 1	5,991	Par with EIS	CV (59%), CE (41%)	5.0%	22	65.9%	94.8%	73.7%	104.5%	8.4%	3.3%	2.3%	4.1%	1.4%	2.3%	0.9%	1.8%	0.9%	N.A	0.0%	-	17.7%	9.4%	75.3%	5.3	
3	Venus Trust March 2019	4,022	Par with EIS	CV (60%), CE (40%)	5.6%	18	48.4%	95.2%	87.4%	103.7%	6.1%	4.2%	2.6%	4.6%	1.5%	1.9%	0.9%	0.9%	0.6%	N.A	0.0%	-	13.0%	14.3%	76.1%	6.5	
4	Venus Trust June 2019	10,899	Par with EIS	CV (93%), CE (7%)	4.9%	15	51.8%	96.4%	91.2%	93.3%	8.8%	1.7%	0.7%	1.7%	0.4%	1.3%	0.4%	1.3%	0.3%	N.A	0.0%	-	11.5%	12.8%	78.5%	Above 20 times	
5	Venus Trust December 2019	4,479	Par with EIS	CV (87%), CE (13%)	6.9%	9	28.7%	95.4%	94.4%	88.3%	4.4%	0.5%	0.0%	0.5%	0.0%	0.9%	0.1%	1.1%	0.1%	N.A	0.0%	-	11.5%	13.9%	77.7%	Above 20 times	
6	Venus Trust March 2020	9,544	Par with EIS	CV (86%), CE (14%)	7.2%	6	7.9%	91.1%	92.3%	82.9%	1.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.0%	0.8%	0.0%	N.A	0.0%	-	8.9%	12.2%	81.1%	Not relevant	

## Home Credit India Finance Pvt Ltd- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Credit Support							
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY	Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	Avyaya SBL Northern Arc 2018	1,047	1,164	1,593	Par with IOS	Cash loans (100%)	-	TIUP - Series A1 PTCs; TIUP - Series A2 PTCs	11	-	25.7%	100%, 0%, 0%	4.3%	-	-	-	-	Series A1 PTCs - 31.4% Series A2 PTCs - 26.7%	CRISIL A- (SO) - Series A1 PTCs CRISIL BB+ (SO) - Series A2 PTCs
2	CSL Europa 2020	784	771	1,086	Par with turbo amortisation	Cash loans (91%),CDL (9%)	-	TIUP - Series A PTCs	12 - CL & 6 - CDL	80.2% - CDL	23.0% - CL & 8.3% - CDL	100%, 0%, 0%	6.6%	-	-	-	-	29.0%	Provisional CRISIL A (SO) - Series A PTCs

## Home Credit India Finance Pvt Ltd - Pool Performance

Sr. no	Transaction name	Initial pool details						Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC				
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Current quarter		Previous quarter									Current quarter		Previous quarter	
									Current quarter	Previous quarter		90+	180+	90+	180+								1+	90+	1+	90+
1	Avyaya SBL Northern Arc 2018	1,047	Par with IOS	Cash loans (100%)	4.3%	27	89.5%	87.8%	50.2%	48.2%	23.7%	17.2%	0.0%	16.6%	14.7%	12.9%	9.0%	10.0%	8.0%	-	0.0%	-	Fully covered	58.8%	0.0%	Not relevant
2	CSL Europa 2020	784	Par with turbo amortisation	Cash loans (91%),CDL (9%)	6.6%	2	18.7%	98.8%	98.8%	-	2.6%	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	1.2%	43.3%	69.0%	Not relevant

**India Infoline Finance Limited- Initial Pool Details**

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	Secure Trust April 2020	1,667	1,582	1,847	Par with turbo amortisation	GL (100%)	-	UIUP - Series A PTCs	4	61%	20.0%	100%,0%,0%	4.5%	-	-	-	-	-	14.4%	CRISIL A1+(SO) - Series A PTCs
2	IIFL ROBUST CV TRUST NOV 2018	2,365	2,746	2,916	Par with EIS	CV (100%)	81%, 19%	TITP - Series A PTCs	9	80%	14.3%	100%, 0%, 0%	10.0%	-	-	-	5.7%	-	CRISIL AAA (SO) - Series A PTCs	
3	Aurous Trust Jan 2020	3,672	3,687	4,164	Par with turbo amortisation	GL (100%)	-	TIUP - Series A PTCs	3	67%	21.3%	100%,0%,0%	6.7%	-	-	-	-	11.7%	CRISIL A1+ (SO) - Series A PTCs	
4	Orelia Trust Jan 2020	724	692	787	Par with turbo amortisation	GL (100%)	-	TIUP - Series A PTCs	6	57%	22.2%	100%,0%,0%	6.6%	-	-	-	-	12.1%	CRISIL A1+ (SO) - Series A PTCs	

**India Infoline Finance Limited - Pool Performance**

Sr. no	Transaction name	Initial pool details										Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter								
									Current quarter	Previous quarter		90+	180+	90+	180+	1+	90+	1+	90+							
1	Secure Trust April 2020	1,667	Par with turbo amortisation	GL (100%)	4.5%	5	24.2%	40.5%	75.9%	-	22.3%	0.0%	0.0%	0.0%	0.0%	10.4%	0.0%	1.7%	0.0%	NA	0.0%	-	7.6%	27.7%	72.4%	Not relevant
2	IIFL ROBUST CV TRUST NOV 2018	2,365	Par with EIS	CV (100%)	10.0%	22	55.4%	92.4%	86.5%	95.0%	9.7%	4.1%	3.7%	4.4%	3.1%	3.0%	2.0%	3.0%	2.1%	NA	0.0%	-	25.2%	4.4%	71.6%	7.1
3	Aurous Trust Jan 2020	3,672	Par with turbo amortisation	GL (100%)	6.7%	7	30.6%	60.0%	68.1%	33.4%	30.3%	0.0%	0.0%	0.0%	0.0%	4.5%	0.0%	3.1%	0.0%	NA	0.6%	-	12.2%	22.6%	71.6%	Not relevant
4	Orelia Trust Jan 2020	724	Par with turbo amortisation	GL (100%)	6.6%	7	64.9%	54.5%	967.2%	17.8%	23.8%	0.0%	0.0%	0.0%	0.0%	37.8%	0.0%	34.4%	0.0%	NA	0.0%	-	30.3%	59.4%	43.7%	Not relevant

**Indiabulls Consumer Finance Limited- Initial Pool Details**

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	BL Securitization Trust	1,279	1,427	1,542	Par with EIS	MSME (100%)	-	TITP - Series A PTCs	9	-	18.9%	100%, 0%, 0%	11.6%	-	-	-	7.0%	-	CRISIL AAA (SO) - Series A PTCs
2	BL Securitization Trust I Jan 2019	2,364	2,648	2,845	Par with EIS	MSME (100%)	-	TITP - Series A PTCs	9	-	18.8%	100%, 0%, 0%	11.7%	-	-	-	7.3%	-	CRISIL AAA (SO) - Series A PTCs
3	BL Securitization Trust II Mar 2019	669	736	792	Par with EIS	MSME (100%)	-	TITP - Series A PTCs	11	-	18.8%	100%, 0%, 0%	12.7%	-	-	-	6.3%	-	CRISIL AAA (SO) - Series A PTCs

**Indiabulls Consumer Finance Limited - Pool Performance**

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
		90+	180+	90+	180+	1+				90+	1+		90+														
1	BL Securitization Trust	1,279	Par with EIS	MSME (100%)	11.6%	20	75.8%	96.9%	101.5%	100.5%	6.2%	2.7%	2.2%	3.9%	2.8%	1.9%	1.7%	2.6%	2.2%	-	0.0%	-	54.7%	3.3%	43.8%	Above 20 times	
2	BL Securitization Trust I Jan 2019	2,364	Par with EIS	MSME (100%)	11.7%	19	73.6%	97.1%	104.1%	99.5%	8.2%	2.9%	2.1%	0.6%	0.5%	1.8%	1.4%	2.4%	0.4%	-	0.0%	-	50.7%	2.9%	47.9%	19.5	
3	BL Securitization Trust II Mar 2019	669	Par with EIS	MSME (100%)	12.7%	17	71.8%	97.9%	103.2%	100.9%	8.8%	1.9%	1.9%	2.7%	3.7%	1.9%	1.9%	1.8%	1.4%	-	0.0%	-	50.2%	3.0%	48.3%	Above 20 times	

## IndoStar Capital Finance Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Star CV Trust May 2019	1,577	1,815	1,929	Par with EIS	CV (74%), PV (16%), CE (3%) & Others (7%)	57%, 43%	TITP - Series A PTCs	9	81%	14.7%	100%,0%,0%	13.1%	-	-	-	5.9%	-	CRISIL AAA (SO) - Series A PTC
2	Star CV Trust June 2019	824	902	1,303	Par with EIS	CV (78%), PV (13%), CE (4%), Others (5%)	40%,60%	TITP - Series A PTCs	9	81%	15.7%	100%,0%,0%	13.2%	-	-	-	7.5%	-	CRISIL AAA (SO) - Series A PTCs
3	Star CV Trust September 2019	1,323	1,529	1,663	Par with EIS	CV (76%), Car (19%), CE (3%), Others (2%)	53%,47%	TITP - Series A PTCs	7	79%	15.9%	100%,0%,0%	13.6%	-	-	-	8.0%	-	CRISIL AAA (SO) - Series A PTCs
4	Star PCG CV Series I Oct 19	1,483	1,692	1,823	Par with EIS	CV (72%), PV (21%), CE (5%), Others (2%)	13%,87%	TITP - Acquirer Payouts	10	83%	16.6%	100%,0%,0%	9.6%	-	-	-	7.2%	-	CRISIL AA (SO) Equivalent - Acquirer payouts



## IndoStar Capital Finance Limited - Pool Performance

Sr. no	Transaction name	Initial pool details				MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows				Current quarter	Previous quarter		Current quarter		Previous quarter		Current quarter		Previous quarter								
												90+	180+	90+	180+	1+	90+	1+	90+							
1	Star CV Trust May 2019	1,577	Par with EIS	CV (74%), PV (16%), CE (3%) & Others (7%)	13.1%	16	44.1%	97.7%	134.1%	106.0%	8.5%	1.9%	2.2%	0.5%	0.6%	1.2%	0.6%	1.9%	0.6%	0.0%	4.7%	-	27.7%	13.0%	64.0%	2.8
2	Star CV Trust June 2019	824	Par with EIS	CV (78%), PV (13%), CE (4%), Others (5%)	13.2%	15	38.2%	96.7%	171.3%	135.7%	9.7%	1.0%	0.9%	1.9%	1.2%	1.7%	0.2%	2.5%	1.0%	0.0%	4.5%	-	25.7%	12.4%	66.1%	14.8
3	Star CV Trust September 2019	1,323	Par with EIS	CV (76%), Car (19%), CE (3%), Others (2%)	13.6%	12	26.3%	94.1%	116.6%	110.8%	5.0%	0.1%	0.1%	2.3%	0.1%	3.9%	0.3%	1.6%	0.3%	0.0%	5.1%	-	21.3%	11.9%	70.3%	Above 20 times
4	Star PCG CV Series I Oct 19	1,483	Par with EIS	CV (72%), PV (21%), CE (5%), Others (2%)	9.6%	8	17.5%	99.7%	106.8%	121.5%	4.3%	0.0%	0.0%	0.0%	0.0%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	-	12.7%	9.8%	81.5%	Not relevant

**Lendingkart Finance Limited- Initial Pool Details**

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Northern Arc 2020 SBL Wellington	384	389	465	Par with EIS	Unsecured SME (100%)	(100%,0%)	TIUP	11	-	28.8%	100%,0%,0%	7.4%	-	-	-	-	Series A1 - 18.3% Series A2 - 16.3%	CRISIL A (SO) - Series A1 PTCs; CRISIL A- (SO) - Series A2 PTCs
2	LFL Earth Trust I	546	545	682	Par with EIS	Unsecured SME (100%)	(100%,0%)	TIUP	13	-	26.8%	100%,0%,0%	5.7%	-	-	-	-	20.1%	CRISIL A (SO) - Series A1 PTCs
3	Northern Arc 2019 SBL Miles	527	558	669	Par with EIS	Unsecured SME (100%)	(100%,0%)	TIUP	8	-	18.6%	100%,0%,0%	7.9%	-	-	-	-	Series A1 - 20.0% Series A2 - 17.8%	CRISIL A+ (SO) - Series A1 PTCs; CRISIL BBB+ (SO) - Series A2 PTCs

**Lendingkart Finance Limited - Pool Performance**

Sr. no	Transaction name	Initial pool details										Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter								
									Current quarter	Previous quarter		90+	180+	90+	180+	1+	90+	1+	90+							
1	Northern Arc 2020 SBL Wellington	384	Par with EIS	Unsecured SME (100%)	Par with EIS	7	34.6%	89.3%	100.1%	77.4%	11.7%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	2.3%	2.3%	-	0.0%	-	15.2%	27.8%	66.4%	Not relevant
2	LFL Earth Trust I	546	Par with EIS	Unsecured SME (100%)	Par with EIS	7	26.7%	99.5%	101.7%	108.6%	10.5%	0.0%	0.0%	0.0%	0.0%	0.2%	0.2%	0.2%	0.2%	-	0.0%	-	10.9%	34.1%	66.5%	Not relevant
3	Northern Arc 2019 SBL Miles	527	Par with EIS	Unsecured SME (100%)	Par with EIS	10	34.0%	99.5%	100.7%	105.4%	10.7%	0.0%	0.0%	0.9%	0.0%	0.2%	0.2%	0.3%	0.3%	-	0.0%	-	15.4%	27.3%	65.6%	Not relevant

## Magma Fincorp Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	MFL Securitisation Trust LXXII	1,543	1,752	1,951	Par with EIS	PV (80%), CV (13%), CE (7%)	73%, 27%	TITP - Series A1 PTCs; RITP - Series A2 PTCs	13	77%	16.4%	100%, 0%, 0%	7.8%	2.8%	5.1%	0.8%	10.0%	-	CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs, CRISIL AAA (SO) Equivalent - Liquidity facility, CRISIL BBB+ (SO) Equivalent - Second loss facility
2	MFL Securitisation Trust LXXII	1,920	2,229	2,380	Par with EIS	PV (100%)	57%, 43%	TITP - Series A1 PTCs; RITP - Series A2 PTCs	14	81%	15.7%	100%, 0%, 0%	8.1%	2.8%	5.2%	-	6.1%	-	CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility
3	MFL Securitisation Trust LXXIV	1,560	1,789	1,925	Par with EIS	PV (100%)	74%, 26%	TITP - Series A1 PTCs; RITP - Series A2 PTCs	11	75%	15.1%	100%, 0%, 0%	8.1%	3.5%	4.6%	-	6.7%	-	CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility
4	MFL Securitisation Trust LXXVI	6,003	6,998	7,421	Par with EIS	PV (58%), CV (22%), CE (15%), Tractor (5%)	94%, 6%	TITP - Series A1 PTCs; RITP - Series A2 PTCs	10	79%	14.0%	95%, 5%, 0%	8.3%	4.0%	4.3%	-	5.5%	-	CRISIL AA (SO) - Series A1 PTCs, CRISIL AA (SO) - Series A2 PTCs, CRISIL BBB- (SO) Equivalent - Second loss facility
5	MFL Securitisation Trust LXXVIII	2,002	2,318	2,556	Par with EIS	PV (67%), CV (11%), Tractor (22%)	71%, 29%	TITP: Series A1, A2, B & C PTCs; RITP: Series D PTCs	12	77%	16.7%	100%, 0%, 0%	10.4%	2.7%	7.7%	-	9.0%	-	CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs, CRISIL AAA (SO) - Series B PTCs, CRISIL AAA (SO) - Series C PTCs, CRISIL AAA (SO) - Series D PTCs, CRISIL BBB- (SO) Equivalent - Second loss facility
6	MFL Securitisation Trust LXXIX	606	707	753	Par with EIS	PV (100%)	64%, 36%	TITP: Series A1 PTCs; RITP: Series A2 PTCs	10	76%	14.9%	100%, 0%, 0%	8.9%	4.1%	4.8%	-	5.8%	-	CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs, CRISIL BBB (SO) Equivalent - Second loss facility
7	MFL Securitisation Trust LXXX	2,128	2,381	2,575	Par with EIS	PV(75%), CV(19%), CE(6%)	25%, 75%	TITP: Series A1 PTCs; RITP: Series A2 PTCs	14	74%	17.9%	100%, 0%, 0%	8.5%	2.9%	5.6%	-	7.3%	-	CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility
8	MFL Securitisation Trust LXXXI	1,955	2,210	2,432	Par with EIS	PV (68%), CV (25%), CE (7%)	0%, 100%	TITP: Series A1 PTCs; RITP: Series A2 PTCs	12	81%	18.4%	100%, 0%, 0%	8.4%	2.8%	5.6%	-	8.9%	-	CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
9	MFL Securitisation Trust LXXXIII	1,892	2,215	2,382	Par with EIS	PV (100%)	69%,31%	TITP: Series A1 PTCs; RITP: Series A2 PTCs	9	78%	15.1%	100%,0%,0%	7.9%	4.8%	3.1%	-	6.7%	-	CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility
10	MFL Securitisation Trust LXXXIX	1,910	2,186	2,418	Par with EIS	PV(89%), CV(11%)	52%,48%	TITP: Series A1 & A2 PTCs; RITP: Series A3 PTCs	8	77%	16.0%	100%, 0%, 0%	7.9%	-	-	-	9.7%	-	CRISIL AAA (SO) - Series A1, A2 and A3 PTCs
11	MFL Securitisation Trust XC	3,180	3,513	4,016	Par with EIS	PV (54%), CV (22%), Tractor (17%), CE (7%)	18%, 82%	TIUP: Series A1 & A2 PTCs; RIUP: Series B PTCs	11	79%	18.3%	100%, 0%, 0%	1.9%	-	-	-	12.3%	-	CRISIL AAA (SO) - Series A1 PTC, CRISIL AAA (SO) - Series A2 PTCs, CRISIL BBB- (SO) - Series B PTCs
12	MFL Securitisation Trust XCIV	967	1,077	1,170	Par with EIS	PV (69%), CV (29%), CE (2%)	64%, 36%	TITP: Series A1 PTCs; RITP: Series A2 PTCs	10	79%	15.2%	100%, 0%, 0%	9.3%	6.6%	2.6%	-	7.7%	-	CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility

## Magma Fincorp Limited - Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter		Current quarter		Previous quarter										
											90+		180+	90+	180+	1+	90+	1+	90+								
1	MFL Securitisation Trust LXXII	1,543	Par with EIS	PV (80%), CV (13%), CE (7%)	7.8%	30	79.3%	98.6%	110.4%	147.9%	20.2%	1.4%	1.2%	1.6%	1.2%	1.2%	0.9%	1.4%	0.8%	NA	1.6%	0.0%	41.0%	7.9%	51.8%	Above 20 times	
2	MFL Securitisation Trust LXXII	1,920	Par with EIS	PV (100%)	8.1%	21	66.6%	98.9%	107.0%	132.2%	18.7%	0.8%	0.7%	1.1%	0.7%	0.7%	0.5%	1.0%	0.5%	NA	0.0%	-	26.9%	3.1%	70.9%	Above 20 times	
3	MFL Securitisation Trust LXXIV	1,560	Par with EIS	PV (100%)	8.1%	21	65.1%	99.0%	105.2%	130.2%	17.1%	0.8%	0.7%	1.1%	0.7%	0.6%	0.4%	0.9%	0.4%	NA	0.0%	-	26.0%	3.4%	71.6%	Above 20 times	
4	MFL Securitisation Trust LXXVI	6,003	Par with EIS	PV (58%), CV (22%), CE (15%), Tractor (5%)	8.3%	18	50.3%	98.3%	108.6%	158.4%	11.8%	1.3%	1.0%	1.7%	1.1%	0.9%	0.5%	1.3%	0.6%	NA	7.4%	-	17.6%	4.9%	78.6%	Above 20 times	
5	MFL Securitisation Trust LXXVIII	2,002	Par with EIS	PV (67%), CV (11%), Tractor (22%)	10.4%	18	50.6%	98.5%	106.3%	141.3%	15.5%	1.2%	0.9%	1.4%	0.9%	0.8%	0.5%	1.1%	0.5%	NA	0.0%	-	24.4%	6.0%	71.4%	Above 20 times	
6	MFL Securitisation Trust LXXIX	606	Par with EIS	PV (100%)	8.9%	18	56.2%	99.6%	103.6%	116.4%	16.9%	0.4%	0.3%	0.8%	0.3%	0.2%	0.1%	0.4%	0.2%	NA	0.0%	-	22.4%	2.6%	75.7%	Above 20 times	
7	MFL Securitisation Trust LXXX	2,128	Par with EIS	PV(75%), CV(19%), CE(6%)	8.5%	18	71.3%	99.0%	106.5%	124.5%	20.1%	0.7%	0.5%	1.0%	0.5%	0.7%	0.4%	1.0%	0.4%	NA	0.0%	-	33.4%	4.4%	63.9%	Above 20 times	
8	MFL Securitisation Trust LXXXI	1,955	Par with EIS	PV (68%), CV (25%), CE (7%)	8.4%	17	63.5%	97.9%	105.9%	-	21.1%	1.9%	1.5%	2.3%	1.5%	1.3%	0.9%	1.7%	0.9%	NA	0.0%	-	25.5%	1.1%	73.8%	13.5	
9	MFL Securitisation Trust LXXXIII	1,892	Par with EIS	PV (100%)	7.9%	15	42.3%	99.1%	103.3%	126.3%	11.6%	0.6%	0.5%	0.8%	0.4%	0.4%	0.2%	0.6%	0.2%	NA	3.2%	-	14.8%	4.0%	82.0%	Above 20 times	
10	MFL Securitisation Trust LXXXIX	1,910	Par with EIS	PV(89%), CV(11%)	7.9%	13	37.3%	99.1%	103.5%	125.2%	11.1%	0.4%	0.3%	0.6%	0.2%	0.3%	0.1%	0.5%	0.1%	NA	3.2%	-	13.9%	9.1%	79.0%	Above 20 times	
11	MFL Securitisation Trust XC	3,180	Par with EIS	PV (54%), CV (22%), Tractor (17%), CE (7%)	1.9%	12	40.5%	98.9%	104.7%	160.3%	12.3%	0.5%	0.2%	0.7%	0.1%	0.4%	0.1%	0.8%	0.2%	NA	0.0%	-	3.7%	12.1%	85.9%	Above 20 times	
12	MFL Securitisation Trust XCIV	967	Par with EIS	PV (69%), CV (29%), CE (2%)	9.3%	11	31.9%	99.8%	100.6%	109.9%	5.6%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	NA	0.0%	-	14.9%	6.2%	80.2%	Above 20 times	

**Manappuram Finance Limited- Initial Pool Details**

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Manappuram PCG DA Nov 2019	1,000	1,131	1,240	Par with EIS	CV (51%), CE (42%), PV (7%)	22%,78%	TITP - Acquirers Payout	13	76%	17.7%	100%,0%,0%	8.9%	-	-	-	-	-	CRISIL AA (SO) Equivalent - Acquirers Payout

**Manappuram Finance Limited - Pool Performance**

Sr. no	Transaction name	Initial pool details				MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows				Current quarter	Previous quarter		Current quarter		Previous quarter												
		90+	180+	90+	180+				1+	90+		1+	90+													
1	Manappuram PCG DA Nov 2019	1,000	Par with EIS	CV (51%), CE (42%), PV (7%)	8.9%	8	30.2%	96.9%	100.0%	101.1%	4.0%	0.0%	0.0%	0.0%	0.0%	1.1%	0.0%	1.1%	0.0%	N.A	0.0%	-	17.5%	8.9%	77.3%	Not relevant

## Muthoot Capital Services Ltd. - Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Achilles 02 2020	987	926	1,238	Par with EIS	TW (100%)	(100%, 0%)	TITP - Series A1 PTCs	6	83%	22.5%	100%,0%,0%	4.6%	-	-	-	-	19.4%	CRISIL AA+ (SO)/ 'Rating Watch with Negative Implications' - Series A1 PTCs
2	Northern Arc 2018 CV Carolina	1,173	1,136	1,398	Par with EIS	TW (100%)	(100%, 0%)	TIUP - Series A1 PTCs; TIUP - Series A2 PTCs	8	80%	21.2%	100%,0%,0%	4.3%	-	-	-	-	Series A1 - 22.5%; Series A2 - 18.8%	CRISIL AA- (SO) - Series A1 PTCs; CRISIL A- (SO) - Series A2 PTCs
3	Vivriti Glenn 01 2019	705	692	838	Par with EIS	TW (100%)	(100%, 0%)	TIUP - Series A1 PTCs	8	79%	20.5%	100%,0%,0%	8.4%	-	-	-	-	17.3%	CRISIL AA+ (SO) - Series A1 PTCs
4	Northern Arc 2019 2W PTU	389	367	465	Par with EIS	TW (100%)	(100%, 0%)	TIUP - Series A1 PTCs; TIUP - Series A2 PTCs	13	87%	18.1%	100%,0%,0%	4.2%	-	-	-	-	21.0%	CRISIL AA- (SO) - Series A1 PTCs; CRISIL A (SO) - Series A2 PTCs
5	TRAVIS MARCH 2019	2,364	2,293	2,733	Par with EIS	TW (100%)	(100%, 0%)	TIUP - Series A1 PTCs	8	76%	20.5%	100%,0%,0%	6.5%	-	-	-	-	16.1%	Ratings Withdrawn
6	Vivriti Minerva 03 2019	621	597	783	Par with EIS	TW (100%)	(57%, 43%)	TITP - Series A1 PTCs	9	86%	13.5%	100%,0%,0%	4.5%	-	-	-	-	23.7%	CRISIL AA (SO) - Series A1 PTCs
7	Vivriti Bast 05 2019	1,404	1,317	1,689	Par with EIS	TW (100%)	(100%, 0%)	TITP - Series A1 PTCs	7	81%	28.1%	100%,0%,0%	4.7%	-	-	-	-	21.9%	CRISIL AA (SO) - Series A1 PTCs
8	Vivriti Patroclus 10 2019	830	785	859	Par with EIS	TW (100%)	(100%, 0%)	TITP - Series A1 PTCs	5	75%	21.3%	100%,0%,0%	5.5%	-	-	-	-	19.7%	CRISIL AA+ (SO)/ 'Rating Watch with Negative Implications' - Series A1 PTCs
9	Northern Arc 2019 VF Aristotle	860	838	1,038	Par with EIS	TW (100%)	(100%, 0%)	TIUP - Series A1 PTCs; TIUP - Series A2 PTCs	7	80%	21.7%	100%,0%,0%	4.1%	-	-	-	-	19.3%	CRISIL AA- (SO) - Series A1 PTCs; CRISIL A (SO) - Series A2 PTCs
10	Vivriti Bane 12 2019	1,454	1,352	1,743	Par with EIS	TW (100%)	(100%, 0%)	TIUP - Series A1 (a1) PTCs & Series A1 (a2) PTCs TIUP - Series A1 (b) PTCs	12	86%	22.6%	100%,0%,0%	5.0%	-	-	-	-	Series A1(a1) - 53.2%; Series A1(a2) - 33.3%; Series A1 (b) - 22.4%	CRISIL AAA (SO) - Series A1(a1) & Series A1(a2), CRISIL AA+ (SO) - Series A1(b)
11	COPELAND JAN 2020	1,732	1,312	2,044	Par with EIS	TW (100%)	(100%, 0%)	TIUP - Series A1 (a) PTCs; TIUP - Series A1 (b) PTCs	5	75%	20.4%	100%,0%,0%	5.9%	-	-	-	-	Series A1(a) - 33.6%; Series A1(b) - 18.5%	CRISIL AAA (SO) - Series A1 (a) PTCs; CRISIL AA (SO) - Series A1 (b) PTCs

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
12	MCSL PNB PCG DA MAR 2020	999	958	1,183	Par with EIS	TW (100%)	(100%, 0%)	TIUP - Acquirer Payouts	12	79%	22.2%	100%, 0%, 0%	6.4%	-	-	-	-	19.0%	Acquirer Payouts - CRISIL AA (SO) Equivalent
13	Vivriti Freya 08 2019	1,196	1,116	1,413	Par with EIS	TW (100%)	(100%, 0%)	TITP - Series A1 PTCs	7	77%	21.2%	100%, 0%, 0%	4.7%	-	-	-	-	21.0%	CRISIL AA(SO) 'Rating Watch with Negative Implications' - Series A1 PTCs
14	Northern Arc 2020 2W Tribbiani	1,121	1,009	1,350	Par with EIS	TW (100%)	(100%, 0%)	TIUP - Series A1 (a) PTCs; TIUP - Series A1 (b) PTCs	7	76%	21.7%	100%, 0%, 0%	5.9%	-	-	-	-	Series A1(a) - 33.3%; Series A1(b) - 22.4%	CRISIL AAA (SO) - Series A1 (a) CRISIL AA (SO) - Series A1 (b)



## Muthoot Capital Services Ltd.- Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter		1+	90+	1+	90+									
											90+		180+	90+					180+								
1	Achilles 02 2020	987	Par with EIS	TW (100%)	4.6%	7	19.1%	97.0%	106.0%	94.7%	0.5%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	1.1%	0.0%	N.A	0.0%	-	8.1%	33.0%	69.1%	Not relevant	
2	Northern Arc 2018 CV Carolina	1,173	Par with EIS	TW (100%)	4.3%	22	92.4%	98.2%	98.8%	93.6%	3.0%	1.9%	1.0%	2.1%	1.0%	1.2%	0.9%	1.4%	0.9%	N.A	0.0%	-	Fully Covered	Fully Covered	0.0%	Above 20 times	
3	Vivriti Glenn 01 2019	705	Par with EIS	TW (100%)	8.4%	19	86.8%	97.5%	106.2%	95.5%	2.8%	2.6%	1.1%	2.8%	1.1%	2.2%	1.3%	2.9%	1.3%	N.A	0.0%	-	Fully Covered	Fully Covered	0.0%	Not relevant	
4	Northern Arc 2019 2W PTU	389	Par with EIS	TW (100%)	4.2%	17	85.0%	97.1%	117.0%	95.8%	2.4%	2.7%	1.3%	2.9%	0.9%	2.5%	1.3%	3.7%	1.3%	N.A	0.0%	-	51.2%	Fully Covered	23.4%	Above 20 times	
5	TRAVIS MARCH 2019*	2,364	Par with EIS	TW (100%)	6.5%	17	91.0%	96.7%	102.9%	92.5%	2.3%	5.3%	0.9%	3.1%	1.2%	5.8%	2.2%	2.2%	1.4%	N.A	0.0%	-	-	-	-	-	
6	Vivriti Minerva 03 2019	621	Par with EIS	TW (100%)	4.5%	17	63.7%	98.0%	108.0%	96.4%	2.5%	1.6%	0.6%	1.8%	0.4%	1.5%	0.7%	2.3%	0.7%	N.A	0.0%	-	23.9%	68.3%	60.2%	Above 20 times	
7	Vivriti Bast 05 2019	1,404	Par with EIS	TW (100%)	4.7%	16	69.4%	96.8%	109.1%	90.5%	1.9%	4.4%	2.6%	4.3%	1.6%	3.3%	2.0%	4.1%	1.8%	N.A	1.4%	-	30.3%	80.8%	55.8%	Not relevant	
8	Vivriti Patroclus 10 2019	830	Par with EIS	TW (100%)	5.5%	10	51.8%	99.5%	101.3%	99.1%	1.6%	0.2%	0.0%	0.2%	0.0%	0.3%	0.1%	0.5%	0.1%	N.A	0.0%	-	19.8%	51.3%	65.7%	Not relevant	
9	Northern Arc 2019 VF Aristotle	860	Par with EIS	TW (100%)	4.1%	10	50.3%	99.5%	101.3%	98.9%	2.3%	0.2%	0.0%	0.1%	0.0%	0.2%	0.1%	0.4%	0.0%	N.A	0.0%	-	11.8%	32.5%	66.5%	Not relevant	
10	Vivriti Bane 12 2019	1,454	Par with EIS	TW (100%)	5.0%	9	51.5%	99.3%	109.5%	98.4%	4.9%	0.5%	0.0%	0.5%	0.0%	1.5%	0.0%	2.6%	0.2%	N.A	0.0%	-	12.6%	15.6%	75.6%	Not relevant	
11	COPELAND JAN 2020	1,732	Par with EIS	TW (100%)	5.9%	8	40.7%	99.7%	101.1%	99.2%	1.2%	0.0%	0.0%	0.3%	0.0%	0.1%	0.0%	0.3%	0.0%	N.A	0.0%	-	14.2%	34.1%	64.0%	Not relevant	
12	MCSL PNB PCG DA MAR 2020	999	Par with EIS	TW (100%)	6.4%	6	36.6%	97.7%	105.2%	97.7%	0.8%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	3.2%	0.0%	N.A	0.0%	-	11.9%	14.1%	77.3%	Not relevant	
13	Vivriti Freya 08 2019	1,196	Par with EIS	TW (100%)	4.7%	13	62.9%	98.8%	103.4%	97.3%	1.7%	0.9%	0.2%	0.8%	0.2%	0.8%	0.4%	1.3%	0.3%	N.A	0.0%	-	23.9%	70.0%	60.4%	Above 20 times	
14	Northern Arc 2020 2W Tribbiani	1,121	Par with EIS	TW (100%)	5.9%	2	15.6%	93.9%	93.9%	-	0.5%	0.0%	0.0%	-	-	0.7%	0.0%	-	-	N.A	0.0%	-	9.1%	26.9%	71.6%	Not relevant	

\*Performance as of Aug 2020 payout

## Muthoot Fincorp Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	Vivriti Holloway 05 2020	1,064	1,043	1,149	Par with turbo amortisation	GL (100%)	-	TIUP - Series A1 PTCs	3	53%	19.3%	100%,0%,0%	6.5%	-	-	-	-	-	9.2%	Provisional CRISIL A1+(SO)- Series A1 PTCs

## Muthoot Fincorp Limited - Pool Performance

Sr. no	Transaction name	Initial pool details										Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter								
									Current quarter	Previous quarter		90+	180+	90+	180+	1+	90+	1+	90+							
1	Vivriti Holloway 05 2020	1,064	Par with turbo amortisation	GL (100%)	6.5%	3	56.2%	56.3%	64.1%	-	51.3%	0.0%	0.0%	-	-	3.8%	0.0%	-	-	-	0.0%	-	17.4%	10.6%	64.2%	Not relevant

**Muthoottu Mini Financiers Limited- Initial Pool Details**

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	Northern Arc 2019 GL Aurum	567	499	603	Par with turbo amortisation	Gold loans (100%)	-	TIUP - Series A PTCs	3	69%	20.6%	100%, 0%, 0%	8.2%	-	-	-	-	-	12.2%	Ratings Withdrawn

**Muthoottu Mini Financiers Limited - Pool Performance**

Sr. no	Transaction name	Initial pool details										Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter								
									Current quarter	Previous quarter		90+	180+	90+	180+	1+	90+	1+	90+							
1	Northern Arc 2019 GL Aurum*	567	Par with turbo amortisation	Gold loans (100%)	8.2%	7	100.0%	100.0%	355.5%	248.5%	37.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	28.5%	0.0%	N.A	0.0%	-	-	-	-	-

\*Performance as of Aug-20 payouts

**Northern Arc Capital- Initial Pool Details**

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	Northern Arc 2019 Mosec Brevis	436	431	509	Par with EIS	MFI (100%)	-	TIUP - Series A1 PTCs; TIUP - Series A2 PTCs	6	-	25.9%	100%,0%,0%	5.3%	-	-	-	-	-	Series A1 PTCs - 21.4%; Series A2 PTCs - 15.4%	CRISIL A- (SO)- Series A1 PTCs CRISIL BB+ (SO)- Series A2 PTCs

**Northern Arc Capital - Pool Performance**

Sr. no	Transaction name	Initial pool details									Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS/Subordination as % of future payouts	TCR	TCC	
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter								
									Current quarter	Previous quarter		90+	180+	90+	180+	1+	90+	1+								90+
1	Northern Arc 2019 Mosec Brevis	436	Par with EIS	MFI (100%)	5.3%	18	97.3%	99.2%	100.1%	-	11.2%	0.5%	0.5%	0.5%	0.5%	0.5%	0.2%	0.8%	0.2%	-	0.0%	-	Fully covered	29.9%	0.0%	Above 20 times

**Orange Retail Finance India Private Limited- Initial Pool Details**

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	Northern Arc 2019 2W Triund	261	260	329	Par with EIS	TW (100%)	(100%, 0%)	TIUP - Series A1 PTCs; TIUP - Series A2 PTCs	10	84%	26.9%	100%, 0%, 0%	5.0%	-	-	-	-	-	Series A1 PTCs - 24.9%; Series A2 PTCs - 20.9%	CRISIL A (SO) - Series A1 PTCs ; CRISIL BBB (SO) - Series A2 PTCs

**Orange Retail Finance India Private Limited - Pool Performance**

Sr. no	Transaction name	Initial pool details							3 month average MCR				Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Current quarter		Previous quarter		Current quarter		Previous quarter										
									Current quarter	Previous quarter	90+	180+	90+	180+	1+	90+	1+	90+									
1	Northern Arc 2019 2W Triund	261	Par with EIS	TW (100%)	5.0%	9	35.0%	95.7%	100.2%	76.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.9%	0.0%	1.9%	0.0%	NA	0.0%	-	10.3%	26.4%	70.9%	Not relevant

**Piramal Capital and Housing Finance Ltd & PHL Fininvest- Initial Pool Details**

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Master Trust 2019 Series I	33,889	26,957	45,062	Par with Turbo Amort	Construction Finance (67%), LAP (13%), Others (20%)	Wholesale loans	UIUP – Series A PTCs	20	-	15.7%	100%,0%,0%	10.5%	-	-	-	-	53.1%	CRISIL AA+ (SO) - Series A PTCs

**Piramal Capital and Housing Finance Ltd & PHL Fininvest - Pool Performance**

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
		90+	180+	90+	180+	1+				90+	1+		90+														
1	MASTER TRUST 2019 SERIES I	33,889	Par with turbo amortisation	Construction Finance (67%), LAP (13%), Others (20%)	10.5%	12	18.5%	98.0%	100.0%	135.2%	15.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	N.A	1.9%	-	29.6%	Fully covered	30.9%	Not relevant	

Riviera Investors Private Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support							
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	Northern Arc 2019 SBL Cannes	276	269	323	Par With EIS	SME (100%)	-	TIUP-Series A1 PTCs; TIUP - Series A2 PTCs	7	-	25.6%	(100%,0%,0%)	7.7%	-	-	-	-	-	Series A1 PTCs - 19.3% ; Series A2 PTCs - 17.3%	CRISIL A-(SO) - Series A1 PTCs, CRISIL BBB+(SO) - Series A2 PTCs

Riviera Investors Private Limited - Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
		90+	180+	90+	180+						1+		90+	1+	90+												
1	Northern Arc 2019 SBL Cannes	276	Par With EIS	SME (100%)	7.7%	9	56.2%	77.8%	73.2%	58.4%	11.1%	0.1%	0.1%	4.1%	0.0%	15.2%	0.0%	1.4%	1.4%	0.0%	0.0%	-	24.4%	32.1%	57.2%	Above 20 times	

**Samasta Microfinance Limited- Initial Pool Details**

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	SMFL Sec 1	778	754	930	Par with EIS	MFI (100%)	-	TIUP - Series A PTCs	5	-	22.7%	100%,0%,0%	4.2%	-	-	-	-	-	Series A PTCs - 20.9%	CRISIL A(SO) - Series A PTCs

**Samasta Microfinance Limited - Pool Performance**

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
		90+	180+	90+	180+	1+				90+	1+		90+														
1	SMFL Sec 1	778	Par with EIS	MFI (100%)	4.2%	19	83.5%	92.4%	96.6%	61.4%	6.9%	3.0%	3.0%	2.8%	1.0%	7.4%	1.5%	7.2%	1.2%	-	0.0%	-	76.4%	3.1%	9.2%	12.2	



## Shriram City Union Finance Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Privilege Trust Series 14	4,385	5,001	5,529	Par with EIS	SME (100%)	-	TITP - Series A PTCs	17	30%	21.3%	100%,0%,0%	9.1%	-	-	-	9.6%	-	CRISIL AAA (SO)-Series A PTCs
2	Mobil Trust Series - 01	2,817	3,011	3,258	Par with EIS	TW (100%)	100%,0%	TITP - Series A1 PTCs	7	76%	22.9%	100%,0%,0%	13.6%	-	-	-	7.6%	-	CRISIL AAA(SO) - Series A1 PTCs
3	Mobil Trust Series - 04	481	516	561	Par with EIS	TW (100%)	100%,0%	TIUP - Series A PTCs	14	72%	24.8%	100%,0%,0%	14.0%	-	-	-	8.0%	-	CRISIL AAA(SO) - Series A PTCs
4	Mobil Trust Series-03	1,186	1,257	1,340	Par with EIS	TW (100%)	100%,0%	TITP - Series A1 PTCs	7	71%	22.7%	100%,0%,0%	13.7%	-	-	-	6.2%	-	CRISIL AAA(SO) - Series A1 PTCs
5	Mobil Trust Series-07	2,198	2,347	2,555	Par with EIS	TW (100%)	100%,0%	TITP - Series A1 PTCs	5	73%	22.8%	100%,0%,0%	14.4%	-	-	-	8.1%	-	CRISIL AAA(SO) - Series A1 PTCs
6	Mobil Trust Series-08	1,357	1,455	1,599	Par with EIS	TW (100%)	100%,0%	TITP - Series A1 PTCs	7	76%	23.7%	100%,0%,0%	13.5%	-	-	-	9.0%	-	CRISIL AAA(SO) - Series A1 PTCs
7	Mobil Trust Series-05	3,861	4,191	4,593	Par with EIS	TW (100%)	100%,0%	TITP - Series A PTCs	4	72%	23.3%	100%,0%,0%	14.5%	-	-	-	8.7%	-	CRISIL AAA(SO) - Series A PTCs
8	Mobil Trust Series-09	721	775	854	Par with EIS	TW (100%)	100%,0%	TITP - Series A PTCs	11	75%	24.5%	100%,0%,0%	13.4%	-	-	-	9.3%	-	CRISIL AAA(SO) - Series A PTCs
9	Mobil Trust Series-10	5,427	5,860	6,377	Par with EIS	TW (100%)	100%,0%	TITP - Series A PTCs	4	73%	24.8%	100%,0%,0%	14.3%	-	-	-	8.1%	-	CRISIL AAA(SO) - Series A PTCs

## Shriram City Union Finance Limited - Pool Performance

Sr. no	Transaction name	Initial pool details							3 month average MCR				Cumulative prepayments		Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		90+	180+	Current quarter		Previous quarter														
									Current quarter	Previous quarter			90+	180+	1+	90+	1+	90+											
1	Privilege Trust Series 14	4,385	Par with EIS	SME (100%)	9.1%	20	75.0%	99.6%	100.0%	94.5%	17.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	-	0.7%	-	39.0%	4.4%	58.4%	Not relevant			
2	Mobil Trust Series - 01	2,817	Par with EIS	TW (100%)	13.6%	14	78.7%	99.1%	99.8%	100.3%	3.0%	0.0%	0.0%	0.0%	0.0%	0.8%*	0.0%	0.8%	0.0%	0.0%	0.0%	-	71.3%	4.1%	27.6%	Not relevant			
3	Mobil Trust Series - 04	481	Par with EIS	TW (100%)	14.0%	10	64.4%	99.8%	100.0%	99.9%	2.2%	0.0%	0.0%	0.0%	0.0%	0.1%*	0.0%	0.1%	0.0%	0.0%	0.0%	-	43.5%	7.2%	52.7%	Not relevant			
4	Mobil Trust Series-03	1,186	Par with EIS	TW (100%)	13.7%	12	79.6%	99.9%	100.0%	99.9%	2.3%	0.0%	0.0%	0.0%	0.0%	0.1%*	0.0%	0.1%	0.0%	0.0%	0.0%	-	73.5%	4.0%	25.5%	Not relevant			
5	Mobil Trust Series-07	2,198	Par with EIS	TW (100%)	14.4%	9	53.5%	99.8%	100.0%	99.9%	2.1%	0.0%	0.0%	0.0%	0.0%	0.1%*	0.0%	0.1%	0.0%	0.0%	0.0%	-	34.3%	6.2%	61.8%	Not relevant			
6	Mobil Trust Series-08	1,357	Par with EIS	TW (100%)	13.5%	9	47.3%	99.7%	100.0%	99.9%	3.1%	0.0%	0.0%	0.0%	0.0%	0.2%*	0.2%	0.2%	0.2%	0.0%	0.0%	-	28.7%	7.0%	66.6%	Not relevant			
7	Mobil Trust Series-05	3,861	Par with EIS	TW (100%)	14.5%	9	42.1%	93.8%	100.0%	84.3%	1.5%	0.0%	0.0%	0.0%	0.0%	0.2%*	0.0%	0.2%	0.0%	0.0%	0.0%	-	28.4%	6.4%	67.3%	Not relevant			
8	Mobil Trust Series-09	721	Par with EIS	TW (100%)	13.4%	9	48.1%	99.7%	100.0%	99.9%	2.9%	0.0%	0.0%	0.0%	0.0%	0.2%*	0.0%	0.2%	0.0%	0.0%	0.0%	-	28.6%	10.5%	64.6%	Not relevant			
9	Mobil Trust Series-10	5,427	Par with EIS	TW (100%)	14.3%	6	32.3%	99.7%	100.0%	99.5%	0.7%	0.0%	0.0%	0.0%	0.0%	0.1%*	0.0%	0.1%	0.0%	0.0%	0.0%	-	23.5%	7.5%	71.2%	Not relevant			

\*Data as after Mar-20 payouts (no moratorium adjustment factored in)

## Shriram Transport Finance Company Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Sansar Trust March 2017 V	8,497	9,442	10,445	Par with EIS	CV (84%), PV (7%), Others (9%)	4%, 96%	TITP - Series A PTCs	14	68%	15.7%	89%, 11%, 0%	8.2%	4.1%	4.1%	-	9.4%	-	Ratings withdrawn
2	Sansar Trust September 2017	3,004	3,402	3,772	Par with EIS	CV (77%), CE (17%), PV (6%)	14%, 86%	TITP - Series A PTCs	8	69%	13.7%	91%, 9%, 0%	9.2%	4.0%	5.2%	-	9.6%	-	CRISIL AAA (SO) - Series A PTCs; CRISIL BBB+ (SO) Equivalent - Second loss facility
3	Sansar Trust Sep 2017 IV	3,444	3,906	4,370	Par with EIS	CV (67%), CE (17%), PV (16%)	22%, 78%	TITP - Series A PTCs	8	72%	14.3%	93%, 7%, 0%	8.4%	4.0%	4.4%	-	10.4%	-	CRISIL AAA (SO) - Series A PTCs; CRISIL BBB+ (SO) Equivalent - Second loss facility
4	Sansar Trust December 2017 IV	4,090	4,693	5,288	Par with EIS	CV (76%), CE (15%), PV (9%)	16%, 84%	TITP - Series A PTCs	7	71%	14.1%	91%, 9%, 0%	7.8%	3.9%	3.9%	-	11.0%	-	CRISIL AAA (SO) - Series A PTCs; CRISIL BBB+ (SO) Equivalent - Second loss facility
5	Sansar Trust May 2018	682	786	894	Par with EIS	CV (67%), CE (26%), PV (7%)	17%, 83%	TITP - Series A PTCs	7	72%	14.2%	93%, 7%, 0%	8.0%	3.8%	4.2%	-	11.7%	-	CRISIL AA+ (SO) - Series A PTCs / watch negative; CRISIL BBB+ (SO) Equivalent - Second loss facility / watch negative
6	Sansar Trust June 2018 III	7,205	8,320	9,147	Par with EIS	CV (78%), CE (11%), PV (11%)	24%, 76%	TITP - Series A PTCs	15	73%	14.1%	91%, 9%, 0%	8.1%	3.9%	4.2%	-	8.8%	-	CRISIL AAA (SO) - Series A PTCs; CRISIL BBB+ (SO) Equivalent - Second loss facility
7	Sansar Trust September 2018 IV	5,175	6,080	6,598	Par with EIS	CV (76%), Tractor (14%), PV (6%), CE (4%)	70%, 30%	TITP - Series A PTCs	7	82%	14.0%	99%, 1%, 0%	9.6%	3.9%	5.7%	-	8.0%	-	CRISIL AAA (SO) - Series A PTCs; CRISIL BBB+ (SO) Equivalent - Second loss facility
8	Sansar Trust Nov 2018 III	2,999	3,480	3,864	Par with EIS	CV (57%), Tractor (35%), PV (6%), CE (2%)	16%, 84%	TITP - Series A PTCs	8	69%	15.6%	100%, 0%, 0%	8.3%	3.9%	4.4%	-	9.7%	-	CRISIL AAA (SO) - Series A PTCs; CRISIL BBB+ (SO) Equivalent - Second loss facility
9	Sansar Trust Dec 2018 IV	2,587	3,100	3,513	Par with EIS	PV (59%), CV (41%)	18%, 82%	TITP - Series A PTCs	7	71%	17.6%	100%, 0%, 0%	9.0%	3.7%	5.3%	-	11.5%	-	CRISIL AAA (SO) - Series A PTCs; CRISIL BBB+ (SO) Equivalent - Second loss facility
10	Sansar Trust Feb 2019 I	7,392	7,214	10,037	Par with EIS	CV (63%), PV (18%), CE (18%)	13%, 87%	TIUP - Series A PTCs	9	76%	18.4%	93%, 7%, 0%	1.5%	-	-	-	-	26.5%	CRISIL AAA (SO) - Series A PTCs
11	Sansar Trust June 2019 III	4,004	4,763	5,334	Par with EIS	CV (70%), PV (27%), CE (3%)	20%, 80%	TITP - Series A PTCs	11	73%	15.1%	100%, 0%, 0%	7.7%	3.8%	3.9%	-	10.5%	-	CRISIL AAA (SO) - Series A PTCs; CRISIL BBB+ (SO) Equivalent - Second loss facility
12	Sansar Trust June 2019 IV	3,375	3,965	4,345	Par with EIS	CV (94%), PV(6%)	30%, 70%	TIUP - Series A PTCs	14	73%	14.0%	100%, 0%, 0%	8.5%	-	-	-	8.5%	-	CRISIL AAA (SO) - Series A PTCs
13	Sansar Trust August 2019	4,453	5,110	5,466	Par with EIS	CV (83%), CE (10%), PV (7%),	80%, 20%	TITP - Series A PTCs	14	84%	13.6%	100%, 0%, 0%	8.0%	4.1%	3.9%	-	6.3%	-	CRISIL AAA (SO) - Series A PTCs; CRISIL BBB+ (SO) Equivalent - Second loss facility
14	Sansar Trust August 2019 III	5,110	5,990	6,754	Par with EIS	CV (50%), Tractor (38%), PV (11%), CE (1%)	14%, 86%	TITP - Series A PTCs	11	67%	16.6%	100%, 0%, 0%	9.0%	4.6%	4.4%	-	11.1%	-	CRISIL AAA (SO) - Series A PTCs; CRISIL BBB+ (SO) Equivalent - Second loss facility

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
15	Sansar Trust September 2019 IV	5,468	6,319	6,720	Par with EIS	CV (58%), CE (30%), PV (12%)	100%, 0%	TITP - Series A PTCs	18	85%	13.2%	100%, 0%, 0%	10.0%	4.1%	5.9%	-	6.0%	-	CRISIL AAA (SO) - Series A PTCs; CRISIL BBB+ (SO) Equivalent - Second loss facility
16	Sansar Trust November 2019 II	5,373	6,409	7,089	Par with EIS	CV (74%), PV (20%), CE (6%)	14%, 86%	TITP - Series A PTCs	12	77%	14.8%	100%, 0%, 0%	8.3%	3.8%	4.5%	-	9.5%	-	CRISIL AAA (SO) - Series A PTCs; CRISIL BBB+ (SO) Equivalent - Second loss facility
17	Sansar Trust November 2019 III	1,416	1,611	1,767	Par with EIS	PV (52%), CV (45%), CE (3%)	14%, 86%	TITP - Series A PTCs	10	69%	17.9%	100%, 0%, 0%	9.2%	4.0%	5.2%	-	8.6%	-	CRISIL AAA (SO) - Series A PTCs; CRISIL BBB+ (SO) Equivalent - Second loss facility
18	STFC UCO June 2020	6,258	7,599	8,561	Par with monthly subordinated EIS	PV (46%), CV (47%), CE (4%), Tractors (3%)	22%, 78%	TITP - Series A PTCs	16	78%	15.3%	100%, 0%, 0%	7.1%	-	-	-	11.2%	-	Provisional CRISIL AA (SO) - Equivalent - Acquirer payouts

## Shriram Transport Finance Company Limited - Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter		Current quarter		Previous quarter										
											90+		180+	90+	180+	1+	90+	1+	90+								
1	Sansar Trust March 2017 V*	8,497	Par with EIS	CV (84%), PV (7%), Others (9%)	8.2%	39	94.1%	98.6%	285.8%	276.9%	19.2%	2.2%	2.2%	2.2%	2.2%	2.2%	2.1%	2.2%	2.1%	N.A	15.2%	-	Fully covered	96.3%	0.0%	Above 20 times	
2	Sansar Trust September 2017	3,004	Par with EIS	CV (77%), CE (17%), PV (6%)	9.2%	35	83.6%	98.1%	250.1%	237.4%	20.6%	1.4%	1.1%	1.6%	1.3%	1.2%	1.0%	1.4%	1.1%	N.A	3.6%	-	59.6%	4.9%	38.5%	Above 20 times	
3	Sansar Trust Sep 2017 IV	3,444	Par with EIS	CV (67%), CE (17%), PV (16%)	8.4%	35	81.2%	97.7%	295.7%	303.6%	20.5%	2.3%	1.7%	2.7%	1.8%	1.7%	1.4%	1.9%	1.5%	N.A	0.0%	-	53.9%	5.1%	43.8%	Above 20 times	
4	Sansar Trust December 2017 IV	4,090	Par with EIS	CV (76%), CE (15%), PV (9%)	7.8%	32	69.1%	97.2%	369.4%	305.2%	20.8%	2.1%	1.8%	2.6%	2.0%	1.5%	1.2%	1.7%	1.3%	N.A	0.0%	-	30.9%	7.0%	64.5%	17.4	
5	Sansar Trust May 2018	682	Par with EIS	CV (67%), CE (26%), PV (7%)	8.0%	28	60.1%	94.7%	81.2%	126.2%	12.1%	6.3%	3.2%	3.7%	2.5%	2.9%	2.2%	1.6%	1.3%	N.A	44.4%	-	13.7%	6.7%	80.9%	4.6	
6	Sansar Trust June 2018 III	7,205	Par with EIS	CV (78%), CE (11%), PV (11%)	8.1%	26	63.2%	97.4%	158.4%	298.9%	16.4%	1.6%	1.4%	1.9%	1.3%	1.3%	1.0%	1.4%	1.0%	N.A	0.0%	-	25.9%	7.5%	68.9%	Above 20 times	
7	Sansar Trust September 2018 IV	5,175	Par with EIS	CV (76%), Tractor (14%), PV (6%), CE (4%)	9.6%	23	56.5%	94.4%	197.0%	137.4%	19.6%	4.0%	1.8%	4.9%	2.1%	1.8%	1.2%	2.2%	1.3%	N.A	0.0%	-	26.0%	6.3%	69.6%	14.1	
8	Sansar Trust Nov 2018 III	2,999	Par with EIS	CV (57%), Tractor (35%), PV (6%), CE (2%)	8.3%	21	61.1%	93.5%	185.3%	173.8%	28.7%	2.8%	2.3%	3.3%	2.0%	2.1%	1.4%	2.2%	1.3%	N.A	0.0%	-	24.8%	8.4%	69.3%	13.4	
9	Sansar Trust Dec 2018 IV	2,587	Par with EIS	PV (59%), CV (41%)	9.0%	20	53.7%	93.2%	305.2%	99.2%	25.2%	3.8%	2.5%	4.8%	2.8%	2.0%	1.4%	2.3%	1.5%	N.A	0.0%	-	22.8%	8.3%	71.3%	11.1	

Sr. no	Transaction name	Initial pool details										Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter								
									Current quarter	Previous quarter		90+	180+	90+	180+	1+	90+	1+	90+							
10	Sansar Trust Feb 2019 I	7,392	Par with EIS	CV (63%), PV (18%), CE (18%)	1.5%	16	41.5%	96.9%	174.3%	102.7%	15.4%	0.2%	0.2%	0.2%	0.2%	0.4%	0.2%	0.6%	0.2%	N.A	0.0%	-	4.3%	59.0%	60.2%	Not relevant
11	Sansar Trust June 2019 III	4,004	Par with EIS	CV (70%), PV (27%), CE (3%)	7.7%	15	35.7%	91.6%	133.1%	86.9%	15.7%	3.7%	2.6%	4.1%	2.1%	1.7%	1.2%	1.6%	1.0%	N.A	0.0%	-	13.6%	7.9%	80.1%	8.7
12	Sansar Trust June 2019 IV	3,375	Par with EIS	CV (94%), PV (6%)	8.5%	14	28.4%	93.3%	218.0%	121.7%	9.9%	2.2%	0.9%	2.7%	1.3%	0.9%	0.5%	1.0%	0.6%	N.A	1.5%	-	12.3%	10.1%	79.7%	Above 20 times
13	Sansar Trust August 2019	4,453	Par with EIS	CV (83%), CE (10%), PV (7%)	8.0%	12	27.6%	91.5%	377.5%	133.5%	8.7%	1.7%	0.9%	2.6%	0.9%	0.8%	0.4%	1.3%	0.5%	N.A	0.0%	-	12.2%	7.0%	82.1%	Above 20 times
14	Sansar Trust August 2019 III	5,110	Par with EIS	CV (50%), Tractor (38%), PV (11%), CE (1%)	9.0%	12	33.3%	88.3%	128.1%	171.6%	13.7%	2.8%	1.7%	3.2%	0.7%	1.3%	0.7%	1.4%	0.5%	N.A	0.0%	-	15.3%	9.7%	77.1%	14.6
15	Sansar Trust September 2019 IV	5,468	Par with EIS	CV (58%), CE (30%), PV (12%)	10.0%	11	23.6%	93.0%	469.9%	153.1%	7.8%	0.7%	0.4%	0.9%	0.3%	0.3%	0.2%	0.6%	0.2%	N.A	0.0%	-	14.1%	5.4%	81.5%	Above 20 times
16	Sansar Trust November 2019 II	5,373	Par with EIS	CV (74%), PV (20%), CE (6%)	8.3%	9	14.7%	87.1%	96.1%	79.2%	7.8%	1.2%	0.6%	1.2%	0.0%	0.5%	0.3%	0.4%	0.2%	N.A	0.0%	-	10.7%	8.0%	82.7%	Above 20 times
17	Sansar Trust November 2019 III	1,416	Par with EIS	PV (52%), CV (45%), CE (3%)	9.2%	9	25.3%	86.5%	326.6%	185.0%	8.1%	0.7%	0.3%	0.6%	0.0%	0.5%	0.3%	0.4%	0.2%	N.A	0.0%	-	13.9%	10.1%	78.1%	Above 20 times
18	STFC UCO June 2020	5,009	Par with monthly subordinated EIS	PV (59%), CV (34%), CE (4%), Others (3%)	7.1%	2	3.7%	53.7%	53.8%	-	0.0%	0.0%	0.0%	-	-	2.6%	0.0%	-	-	N.A	0.0%	-	8.4%	12.5%	81.5%	Not relevant

\*Performance as of Jul-20 payouts

**SREI Equipment Finance Pvt Ltd- Initial Pool Details**

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	IIERT June 2018-II	3,039	2,415	3,484	Par with EIS	CE (96%) & Health care (4%)	80%, 20%	TITP-Series A PTCs	9	81%	11.0%	100%, 0%, 0%	16.0%	-	-	-	2.2%	-	CRISIL A+ (SO)/Watch with Negative Implications- Series A PTCs
2	IIERT Oct 2018-II	3,154	3,517	3,586	Par with EIS	CE (99%) & Health care (1%)	79%, 21%	TITP-Series A PTCs	12	83%	12.0%	100%, 0%, 0%	13.8%	-	-	-	1.9%	-	CRISIL A+ (SO)/Watch with Negative Implications- Series A PTCs
3	IILART- I Trust	1,753	1,991	1,991	Premium	IT (64%), Healthcare (14%) & CE (22%)	100%, 0%	TIUP-Series A PTCs	17	-	-	100%, 0%, 0%	11.5%	-	-	-	0.0%	-	CRISIL A+ (SO)/Watch with Negative Implications- Series A PTCs

**SREI Equipment Finance Pvt Ltd - Pool Performance**

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
		90+	180+	90+	180+	1+				90+	1+		90+														
1	IIERT June 2018-II	3,039	Par with EIS	CE (96%) & Health care (4%)	16.0%	27	80.6%	99.0%	88.1%	66.7%	0.0%	1.5%*	0.5%*	1.5%	0.5%	1.2%	1.0%	1.2%	1.0%	N.A.	20.4%	-	58.9%	0.0%	41.1%	Above 20 times	
2	IIERT Oct 2018-II	3,154	Par with EIS	CE (99%) & Health care (1%)	13.8%	23	69.9%	98.5%	100.0%	100.0%	0.0%	2.1%*	1.8%*	2.1%	1.8%	1.4%	1.3%	1.4%	1.3%	N.A.	0.0%	-	57.5%	0.0%	42.5%	Above 20 times	
3	IILART- I Trust	1,753	Premium	IT (64%), Healthcare (14%) & CE (22%)	11.5%	14	41.6%	100.0%	100.0%	100.0%	0.0%	0.0%*	0.0%*	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-	20.5%	0.0%	79.5%	Not relevant

\*Data as of Mar-20 payout

## Sundaram Finance Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	SHRI Trust W 2018	5,231	5,764	6,117.0	Par with EIS	CV (93%), Tractor (7%)	81%, 19%	TITP-Series A PTCs	9	81%	11.3%	98%, 2%, 0%	6.2%	-	-	-	4.7%	-	CRISIL AAA (SO)- Series A PTCs
2	SHRI Trust Z 2019	4,118	4,600	4,876.9	Par with EIS	CV (76%), Tractor (24%)	81%, 19%	TITP-Series A PTCs	11	80%	12.7%	93%, 7%, 0%	7.5%	-	-	-	4.7%	-	CRISIL AAA (SO)- Series A PTCs
3	SHRI Trust AA 2019	5,561	6,220	6,456.7	Par with EIS	CV (82%), Tractor (18%)	88%, 12%	TITP-Series A PTCs	14	85%	10.5%	95%, 5%, 0%	7.1%	-	-	-	2.7%	-	CRISIL AAA (SO)- Series A PTCs
4	SHRI TRUST AB 2020	5,010	5,507	5,904.0	Par with EIS	CV (100%)	49%, 51%	TITP-Series A PTCs	9	80%	13.2%	93.5%, 6.5%, 0%	5.0%	-	-	-	5.8%	-	CRISIL AAA (SO)- Series A PTCs
5	SHRI TRUST AD 2020	6,459	7,055	7,618.3	Par with EIS	CV (89%), Tractor (11%)	77%, 23%	TITP-Series A PTCs	13	81%	12.1%	100%, 0%, 0%	7.4%	-	-	-	6.4%	-	Provisional CRISIL AAA (SO)- Series A PTCs

## Sundaram Finance Limited - Pool Performance

Sr. no	Transaction name	Initial pool details										Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter								
									Current quarter	Previous quarter		90+	180+	90+	180+	1+	90+	1+	90+							
1	SHRI Trust W 2018	5,231	Par with EIS	CV (93%), Tractor (7%)	6.2%	30	79.1%	98.5%	112.8%	90.2%	11.1%	0.8%	0.6%	1.3%	0.8%	0.7%	0.5%	1.1%	0.5%	0.0%	0.0%	-	34.0%	3.7%	63.8%	Above 20 times
2	SHRI Trust Z 2019	4,118	Par with EIS	CV (76%), Tractor (24%)	7.5%	18	53.6%	96.8%	110.0%	82.7%	4.8%	1.8%	1.3%	2.3%	1.5%	1.2%	0.6%	1.9%	0.7%	0.0%	0.0%	-	17.8%	7.0%	76.9%	Above 20 times
3	SHRI Trust AA 2019	5,561	Par with EIS	CV (82%), Tractor (18%)	7.1%	17	45.3%	97.4%	104.7%	89.3%	5.8%	0.7%	0.5%	1.0%	0.5%	0.6%	0.2%	0.8%	0.2%	0.0%	0.0%	-	14.0%	2.6%	83.9%	Above 20 times
4	SHRI TRUST AB 2020	5,010	Par with EIS	CV (100%)	5.0%	12	32.9%	96.6%	105.2%	92.1%	3.4%	0.4%	0.2%	0.5%	0.2%	0.4%	0.1%	0.8%	0.1%	0.0%	0.0%	-	12.8%	7.0%	81.6%	Above 20 times
5	SHRI TRUST AD 2020	6,459	Par with EIS	CV (89%), Tractor (11%)	7.4%	6	9.3%	93.7%	101.9%	87.2%	0.4%	0.2%	0.0%	0.2%	0.0%	0.3%	0.0%	0.5%	0.0%	0.0%	0.0%	-	8.8%	8.3%	84.3%	Not relevant



## Tata Motors Finance Ltd- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY		Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows	
1	Indian Receivable Trust March 2018 - A	5,214	5,656	6,018	Par with EIS	CV (100%)	100%, 0%	TITP-Series A PTCs	17	87%	12.6%	100%,0%,0%	11.3%	4.3%	6.9%	-	5.6%	-	Rating withdrawn
2	Indian Receivable Trust Sep18 A	6,665	7,415	7,743	Par with EIS	CV (100%)	100%, 0%	TITP-Series A PTCs	14	89%	13.6%	100%,0%,0%	14.6%	8.6%	6.0%	-	3.8%	-	CRISIL AAA (SO) - Series A PTCs, CRISIL A+ (SO) Equivalent - Second Loss Facility
3	Indian Receivable Trust MAR19 B	1,094	1,202	1,328	Par with EIS	CV (100%)	100%, 0%	TITP-Series A PTCs	9	91%	12.3%	90%,10%,0%	12.6%	5.8%	6.8%	-	-	9.1%	CRISIL AAA (SO) - Series A PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility
4	Indian Receivable Trust MAR19 C	1,999	2,134	2,338	Par with EIS	CV (100%)	100%, 0%	TITP-Series A PTCs	14	88%	11.7%	100%,0%,0%	6.5%	4.7%	1.8%	-	-	8.3%	CRISIL AAA (SO) - Series A PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility
5	Indian Receivable Trust JUN 19 A	3,670	4,139	4,410	Par with EIS	CV (100%)	100%, 0%	TITP-Series A PTCs	12	90%	12.1%	100%,0%,0%	15.0%	10.0%	5.0%	-	5.7%	-	CRISIL AAA (SO) - Series A PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility
6	Indian Receivable Trust JUNE19 B	8,362	9,352	9,868	Par with EIS	PV (65%), CV (35%)	100%, 0%	TITP-Series A PTCs	12	86%	9.8%	100%,0%,0%	8.8%	5.1%	3.7%	-	-	4.8%	CRISIL AAA (SO) - Series A PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility
7	Indian Receivable Trust SEP 19 E	1,563	1,736	1,831	Par with EIS	PV (100%)	100%, 0%	TITP-Series A PTCs	21	78%	10.4%	100%,0%,0%	7.7%	-	-	-	4.8%	-	CRISIL AAA (SO) - Series A PTCs
8	Indian Receivable PGDA DEC19 C	4,841	4,599	5,192	Par with EIS	CV (84%), PV (16%)	100%, 0%	TITP-Acquirer payouts	23	95%	9.7%	100%,0%,0%	7.8%	-	-	-	-	-	CRISIL A (SO) Equivalent/ Rating watch with developing implications- Acquirer payouts

## Tata Motors Finance Ltd - Pool Performance

Sr. no	Transaction name	Initial pool details				MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC	
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows				Current quarter	Previous quarter		Current quarter		Previous quarter		1+	90+	1+	90+								
												90+	180+	90+	180+												
1	Indian Receivable Trust March 2018 - A	5,214	Par with EIS	CV (100%)	11.3%	30	90.1%	97.3%	211.9%	98.1%	12.6%	2.5%	1.4%	2.9%	1.5%	1.7%	1.4%	2.1%	1.6%	N.A	1.5%	-	-	-	-	-	-
2	Indian Receivable Trust Sep18 A	6,665	Par with EIS	CV (100%)	14.6%	24	68.4%	99.0%	176.9%	99.9%	6.2%	2.0%	1.4%	2.5%	1.6%	1.8%	1.0%	1.8%	0.9%	N.A	1.9%	-	48.9%	0.0%	52.4%	Above 20 times	
3	Indian Receivable Trust MAR19 B	1,094	Par with EIS	CV (100%)	12.6%	18	41.8%	94.3%	103.3%	80.7%	4.1%	5.2%	4.2%	6.2%	4.3%	2.9%	2.0%	3.2%	1.8%	N.A	2.3%	-	25.0%	8.0%	69.6%	6.3	
4	Indian Receivable Trust MAR19 C	1,999	Par with EIS	CV (100%)	6.5%	18	50.5%	94.2%	104.9%	84.5%	5.9%	4.2%	1.7%	5.9%	2.3%	3.3%	1.3%	3.7%	1.6%	N.A	6.5%	-	14.4%	8.4%	79.0%	9.7	
5	Indian Receivable Trust JUN 19 A	3,670	Par with EIS	CV (100%)	15.0%	15	34.1%	91.0%	93.0%	62.6%	2.6%	14.2%	2.4%	8.6%	1.0%	3.9%	3.0%	3.6%	1.8%	N.A	9.0%	-	22.5%	0.5%	77.2%	3.0	
6	Indian Receivable Trust JUNE19 B	8,362	Par with EIS	PV (65%), CV (35%)	8.8%	15	35.6%	96.3%	97.8%	84.8%	4.3%	3.3%	0.6%	2.5%	0.6%	1.5%	0.6%	1.4%	0.4%	N.A	0.0%	-	14.6%	0.7%	84.8%	5.5	
7	Indian Receivable Trust SEP 19 E	1,563	Par with EIS	PV (100%)	7.7%	12	30.8%	97.3%	100.8%	91.3%	5.1%	0.9%	0.1%	1.0%	0.1%	0.9%	0.2%	0.9%	0.2%	N.A	0.5%	-	12.0%	2.8%	85.6%	Above 20 times	
8	Indian Receivable PGDA DEC19 C	4,841	Par with EIS	CV (84%), PV (16%)	7.8%	9	44.7%	93.8%	102.5%	82.6%	6.1%	0.3%	0.0%	0.4%	0.0%	2.5%	0.1%	2.6%	0.1%	N.A	8.9%	-	18.3%	36.3%	60.1%	Above 20 times	

**WheelsEMI Private Limited- Initial Pool Details**

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Promised payouts	WAS (months)	WAL	WAY	Credit collateral as % of pool cashflows	First loss facility as % of pool cashflows	Second loss facility as % of pool cashflows	Liquidity facility as % of pool cashflows	Scheduled EIS as % of pool cashflows	Subordinated cashflows as % of pool cashflows		
1	Vivriti Moyer 11 2019	152	133	179	Par with EIS	TW (100%)	76%, 24%	TIUP-Series A1 PTCs	8	74%	23.3%	100%,0%,0%	4.2%	-	-	-	-	20.1%	CRISIL A-(SO) - Series A1 PTCs

**WheelsEMI Private Limited - Pool Performance**

Sr. no	Transaction name	Initial pool details						Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	Subordination as % of future payouts	TCR	TCC				
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Current quarter		Previous quarter												
									Current quarter	Previous quarter		90+	180+	90+	180+								1+	90+	1+	90+
1	Vivriti Moyer 11 2019	152	Par with EIS	TW (100%)	4.2%	9	49.2%	79.0%	63.3%	76.9%	3.2%	0.4%	0.0%	0.0%	0.0%	2.7%	0.1%	0.9%	0.0%	-	0.0%	-	12.3%	39.9%	62.7%	Above 20 times

# Mortgage – backed Securities

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**Dewan Housing Finance Corporation Limited- Initial Pool Details**

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Promised payouts	WAS (months)	WAL	WAY	Credit collateral as % of pool principal	First loss facility as % of pool principal	Second loss facility as % of pool principal	Scheduled EIS as % of pool principal	Current Rating/ Credit Opinion
1	Nirmaan RMBS Trust - Series II - 2014	HL (100%)	Par with EIS	1,169	TITP - Series A1 PTCs, TIUP - Series A2 PTCs	33	57%	11.8%	7.0%	-	-	30.3%	CRISIL B - (SO) / Watch Negative - Series A1 PTCs; CRISIL B - (SO) / Watch Negative - Series A2 PTCs
2	Nirmaan RMBS Trust - Series V - 2014	HL (100%)	Par with EIS	2,969	TITP - Series A1 PTCs, TIUP - Series A2 PTCs	18	76%	11.8%	7.7%	-	-	27.2%	CRISIL D (SO) - Series A1 PTCs; CRISIL D (SO) - Series A2 PTCs

**Dewan Housing Finance Corporation Limited- Pool Performance**

Sr. no	Transaction name	Initial Pool Details				3 month average MCR								Delinquencies				Overdues				Credit collateral utilisation	Current credit collateral as % of principal outstanding	Available EIS as % of principal outstanding	TCR
		Pool principal (Rs. Mn)	Structure	Credit collateral as % of pool principal	MPS	WAM (months)	Average yield	Amortisation	CCR	Current quarter	Previous quarter	TCE	Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter					
														90+	180+	90+	180+	1+	90+	1+	90+				
1	Nirmaan RMBS Trust - Series II - 2014	1,169	Par with EIS	7.0%	79	77	8.1%	77.5%	99.3%	98.4%	96.8%	44.6%	56.0%	1.6%	0.8%	0.8%	0.7%	0.4%	0.3%	0.4%	0.3%	0.0%	31.5%	5.5%	96.5%
2	Nirmaan RMBS Trust - Series V - 2014	2,969	Par with EIS	7.7%	78	84	12.1%	73.4%	99.9%	100.3%	101.2%	85.8%	55.4%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%	0.1%	0.0%	9.0%	26.4%	30.2%	83.7%

**Edelweiss Housing Finance Limited- Initial Pool Details**

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Promised payouts	WAS (months)	WAL	WAY	Credit collateral as % of pool principal	First loss facility as % of pool principal	Second loss facility as % of pool principal	Scheduled EIS as % of pool principal	Current Rating/ Credit Opinion
1	HL 1	HL (100%)	Par with EIS	1,135	TITP - Acquirer Payouts	16	60%	9.8%	19.7%	-	-	14.7%	CRISIL AA (SO) Equivalent- Acquirer Payouts
2	ML-5	LAP (100%)	Par with EIS	1,231	TITP - Acquirer Payouts	15	52%	11.5%	10.0%	-	-	20.4%	CRISIL AA (SO) Equivalent- Acquirer Payouts
3	HL - 3	HL (100%)	Par with EIS	7,54	TITP - Acquirer Payouts	15	58%	9.7%	14.3%	-	-	13.4%	CRISIL AA (SO) Equivalent- Acquirer Payouts
4	ML - 10	LAP (100%)	Par with EIS	6,80	TITP - Acquirer Payouts	20	55%	10.7%	14.8%	-	-	18.4%	CRISIL AA (SO) Equivalent- Acquirer Payouts

**Edelweiss Housing Finance Limited- Pool Performance**

Sr. no	Transaction name	Initial Pool Details				3 month average MCR								Delinquencies				Overdues				Credit collateral utilisation	Current credit collateral as % of principal outstanding	Available EIS as % of principal outstanding	TCR
		Pool principal (Rs. Mn)	Structure	Credit collateral as % of pool principal	MPS	WAM (months)	Average yield	Amortisation	CCR	Current quarter	Previous quarter	TCE	Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter					
														90+	180+	90+	180+	1+	90+	1+	90+				
1	HL 1	1,135	Par with EIS	19.7%	9	180	10.1%	18.9%	97.2%	90.8%	97.8%	100.0%	17.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	14.1%	7.9%	79.6%
2	ML-5	1,231	Par with EIS	10.0%	9	136	10.6%	10.9%	99.6%	124.3%	94.1%	100.0%	9.7%	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	11.2%	14.1%	81.6%
2	HL - 3	754	Par with EIS	15.8%	8	172	10.2%	15.6%	92.2%	83.1%	94.5%	99.2%	14.1%	0.0%	0.0%	0.7%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	16.9%	13.2%	84.4%
2	ML - 10	680	Par with EIS	16.2%	8	168	11.3%	9.6%	93.9%	91.3%	92.6%	99.3%	9.0%	0.0%	0.0%	0.5%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	16.4%	18.3%	82.5%

## Housing Development Finance Corporation Limited- Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Promised payouts	WAS (months)	WAL	WAY	Credit collateral as % of pool principal	First loss facility as % of pool principal	Second loss facility as % of pool principal	Scheduled EIS as % of pool principal	Current Rating/ Credit Opinion
1	HDFC Assignment of Receivables January 2012	HL (100%)	Par with EIS	8,003	TITP - Acquirer payouts	6	76%	10.6%	5.5%	1.5%	4.0%	7.3%	CRISIL AAA (SO) Equivalent -Acquirer payouts CRISIL BBB (SO) Equivalent -Second loss facility
2	HDFC Trust 2014	HL (100%)	Par with EIS	5,439	TITP - Series A PTCs	42	78%	10.7%	6.0%	-	-	22.5%	CRISIL AAA (SO) - Series A PTCs

## Housing Development Finance Corporation Limited- Pool Performance

Sr. no	Transaction name	Initial Pool Details				3 month average MCR								Delinquencies				Overdues				Credit collateral utilisation	Current credit collateral as % of principal outstanding	Available EIS as % of principal outstanding	TCR
		Pool principal (Rs. Mn)	Structure	Credit collateral as % of pool principal	MPS	WAM (months)	Average yield	Amortisation	CCR	Current quarter	Previous quarter	TCE	Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter					
														90+	180+	90+	180+	1+	90+	1+	90+				
1	HDFC Assignment of Receivables January 2012	8,003	Par with EIS	5.5%	106	45	9.1%	79.7%	99.8%	100.2%	100.4%	76.5%	36.7%	0.3%	0.2%	0.3%	0.2%	0.2%	0.1%	0.2%	0.1%	0.0%	27.0%	3.5%	77.3%
2	HDFC Trust 2014	5,439	Par with EIS	6.0%	78	45	9.1%	73.4%	100.1%	100.6%	100.6%	74.5%	32.6%	0.6%	0.4%	0.6%	0.4%	0.3%	0.1%	0.3%	0.1%	0.0%	22.6%	10.9%	74.8%



## ICICI Bank Limited- Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Promised payouts	WAS (months)	WAL	WAY	Credit collateral as % of pool principal	First loss facility as % of pool principal	Second loss facility as % of pool principal	Scheduled EIS as % of pool principal	Current Rating/ Credit Opinion
1	Indian Residential MBS Trust Series XI	HL (100%)	Par with EIS	3,159	TITP - Series A PTCs	15	74%	9.7%	7.0%	-	-	20.9%	CRISIL AAA (SO) - Series A PTCs
2	Indian RMBS Trust Series IV	HL (100%)	Par with EIS	4,000	TITP - Series A PTCs	12	78%	7.6%	1.9%	-	-	17.0%	CRISIL AAA (SO) - Series A PTCs
3	Indian RMBS Trust Series V	HL (100%)	Par with EIS	999	TITP - Series A PTCs	11	76%	8.4%	1.9%	-	-	19.5%	CRISIL AAA (SO) - Series A PTCs
4	Indian RMBS Trust Series IX	HL (100%)	Par with EIS	1,490	TITP - Series A PTCs	8	78%	8.3%	1.6%	-	-	25.6%	CRISIL AAA (SO) - Series A PTCs
5	Indian RMBS Trust Series X	HL (100%)	Par with EIS	4,000	TITP - Series A PTCs	7	76%	8.2%	1.6%	-	-	22.9%	CRISIL AAA (SO) - Series A PTCs
6	Nivas Trust Series V	HL (100%)	Par with EIS	6,000	TITP - Series A PTCs	9	78%	8.3%	2.2%	-	-	23.5%	CRISIL AAA (SO) - Series A PTCs
7	Griha Trust Series II	HL (100%)	Par with EIS	2,000	TITP - Series A PTCs	7	80%	7.8%	2.0%	-	-	23.2%	CRISIL AAA (SO) - Series A PTCs
8	Nivas Trust Series VI	HL (100%)	Par with EIS	4,000	TITP - Series A PTCs	7	78%	9.0%	2.0%	-	-	20.6%	CRISIL AAA (SO) - Series A PTCs
9	Nivas Trust Series VII	HL (100%)	Par with IO Strip	967	TITP - Series A PTCs, TITP - Series IO PTCs	29	73%	10.0%	9.7%	4.9%	4.8%	-	CRISIL AAA (SO) - Series A PTCs, CRISIL AAA (SO) - Series IO PTCs, CRISIL AAA (SO) Equivalent - Second loss facility
10	Mortgage Repack Trust Series I	HL (100%)	Par with IO Strip	6,935	TITP - Series IO-A2 PTCs	-	-	-	17.9%	9.0%	8.9%	-	CRISIL AAA (SO) Equivalent - Series IO-A2 PTCs, CRISIL AAA (SO) Equivalent - Second loss facility
11	Aawas Trust Series VI	HL (100%)	Par with IO Strip	3,446	TITP - Series A2 PTCs, TITP - Series A3 PTCs, TITP - Series B PTCs	10	75%	8.6%	15.3%	5.7%	9.6%	-	CRISIL AAA (SO) Equivalent - Series A2 PTCs, CRISIL AAA (SO) Equivalent - Series A3 PTCs, CRISIL AAA (SO) Equivalent - Series B PTCs, CRISIL AAA (SO) Equivalent - Second loss facility
12	Aawas Trust Series III	HL (100%)	Par with IO Strip	2,565	TITP - Series A1 PTCs, TITP - Series A2 PTCs	12	73%	8.4%	12.8%	4.9%	7.9%	-	CRISIL AAA (SO) Equivalent - Series A1 PTCs, CRISIL AAA (SO) Equivalent - Series A2 PTCs, CRISIL AAA (SO) Equivalent - Second loss facility
13	Indian RMBS Trust Series VIII	HL (100%)	Par with EIS	1,950	TITP - Series A PTCs	13	74%	8.4%	3.8%	-	-	17.7%	Ratings withdrawn

## ICICI Bank Limited- Pool Performance

Sr. no	Transaction name	Initial Pool Details				3 month average MCR								Delinquencies				Overdues				Credit collateral utilisation	Current credit collateral as % of principal outstanding	Available EIS as % of principal outstanding	TCR
		Pool principal (Rs. Mn)	Structure	Credit collateral as % of pool principal	MPS	WAM (months)	Average yield	Amortisation	CCR	Current quarter	Previous quarter	TCE	Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter					
														90+	180+	90+	180+	1+	90+	1+	90+				
1	Indian Residential MBS Trust Series XI	3,159	Par with EIS	7.0%	198	53	15.8%	99.4%	99.6%	85.7%	81.6%	4.6%	55.9%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.0%	Fully covered	42.8%	0.0%
2	Indian RMBS Trust Series IV	4,000	Par with EIS	1.9%	191	56	13.3%	97.6%	99.3%	92.8%	89.3%	8.6%	75.8%	0.8%	0.8%	0.8%	0.7%	0.8%	0.8%	0.5%	0.5%	3.2%	50.6%	13.1%	61.2%
3	Indian RMBS Trust Series V	999	Par with EIS	1.9%	185	67	14.8%	96.3%	98.2%	81.2%	82.6%	3.2%	75.4%	2.3%	2.3%	2.3%	2.1%	2.3%	2.3%	1.4%	1.4%	4.6%	33.8%	15.8%	74.0%
4	Indian RMBS Trust Series IX	1,490	Par with EIS	1.6%	185	57	13.7%	97.1%	99.5%	98.6%	95.1%	12.1%	76.8%	0.6%	0.5%	0.6%	0.5%	0.6%	0.5%	0.4%	0.4%	0.8%	54.4%	13.0%	59.6%
5	Indian RMBS Trust Series X	4,000	Par with EIS	1.6%	186	60	13.5%	97.2%	98.8%	88.9%	85.1%	4.4%	69.1%	1.5%	1.5%	1.5%	1.4%	1.5%	1.5%	0.9%	0.9%	2.5%	56.2%	14.3%	58.8%
6	Nivas Trust Series V	6,000	Par with EIS	2.2%	186	63	13.8%	97.0%	98.2%	87.1%	91.4%	3.0%	71.6%	2.1%	2.1%	2.1%	2.0%	2.1%	2.1%	1.4%	1.4%	4.0%	68.9%	15.3%	52.8%
7	Griha Trust Series II	2,000	Par with EIS	2.0%	186	59	11.8%	97.5%	99.3%	98.7%	98.7%	7.8%	78.2%	0.7%	0.7%	1.0%	0.9%	0.7%	0.7%	0.5%	0.5%	1.6%	79.6%	28.5%	41.3%
8	Nivas Trust Series VI	4,000	Par with EIS	2.0%	186	59	13.1%	97.4%	98.3%	81.3%	80.0%	2.6%	70.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.3%	1.3%	4.7%	75.0%	14.0%	46.8%
9	Nivas Trust Series VII	967	Par with IO Strip	9.7%	181	58	15.2%	96.8%	99.1%	96.5%	78.6%	6.8%	71.9%	1.1%	1.1%	1.1%	1.0%	1.1%	1.1%	0.7%	0.7%	1.3%	Fully covered	14.0%	0.0%
10	Mortgage Repack Trust Series I	6,935	Par with IO Strip	17.9%	179	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Fully covered	Fully covered	0.0%
11	Aawas Trust Series VI	3,446	Par with IO Strip	15.3%	180	44	14.6%	97.4%	98.8%	86.3%	74.5%	3.3%	68.9%	1.6%	1.6%	1.7%	1.6%	1.6%	1.6%	1.1%	1.0%	1.1%	Fully covered	29.0%	0.0%
12	Aawas Trust Series III	2,565	Par with IO Strip	12.8%	180	22	14.7%	99.6%	99.3%	80.6%	83.4%	2.0%	55.0%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.0%	Fully covered	26.5%	0.0%
13	Indian RMBS Trust Series VIII*	1,950	Par with EIS	3.8%	185	64	14.9%	97.7%	98.9%	91.0%	84.2%	3.8%	62.1%	1.3%	1.3%	1.4%	1.2%	0.9%	0.9%	0.9%	0.9%	1.2%	Fully covered	14.0%	31.6%

\*Performance as of Aug-20 payouts

## IIFL Home Finance Limited- Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Promised payouts	WAS (months)	WAL	WAY	Credit collateral as % of pool principal	First loss facility as % of pool principal	Second loss facility as % of pool principal	Scheduled EIS as % of pool principal	Current Rating/ Credit Opinion
1	IIFL PCG Sep 2019	HL (100%)	Par with Turbo Amortisation	5,834	TIUP - Acquirer payouts	6	67%	11.0%	3.6%	-	-	8.1%	CRISIL AA (SO) Equivalent

## IIFL Home Finance Limited- Pool Performance

Sr. no	Transaction name	Initial Pool Details				3 month average MCR				Delinquencies				Overdues				Credit collateral utilisation	Current credit collateral as % of principal outstanding	Available EIS as % of principal outstanding	TCR				
		Pool principal (Rs. Mn)	Structure	Credit collateral as % of pool principal	MPS	WAM (months)	Average yield	Amortisation	CCR	Current quarter	Previous quarter	TCE	Cumulative prepayments	Current quarter		Previous quarter						Current quarter		Previous quarter	
														90+	180+	90+	180+					1+	90+	1+	90+
1	IIFL PCG Sep 2019	5,834	Par with Turbo Amortisation	3.6%	12	73	9.2%	15.7%	99.8%	101.0%	100.6%	97.0%	14.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	4.7%	88.3%	59.5%

## Indiabulls Housing Finance Limited- Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Promised payouts	WAS (months)	WAL	WAY	Credit collateral as % of pool principal	First loss facility as % of pool principal	Second loss facility as % of pool principal	Scheduled EIS as % of pool principal	Current Rating/ Credit Opinion
1	Innovation Trust III Dec 12	HL (100%)	Par with EIS	1,186	TITP - Series A PTCs	23	61%	11.6%	11.5%	-	-	41.2%	CRISIL AAA (SO) - Series A PTCs
2	Innovation Trust VII Mar 13	HL (100%)	Par with EIS	1,071	TITP - Series A PTCs	17	66%	11.0%	12.1%	-	-	26.5%	CRISIL AAA (SO) - Series A PTCs
3	Innovation Trust XIV Sep 13	HL (82%), LAP (18%)	Par with EIS	2,864	TITP - Series A PTCs	18	61%	11.8%	10.5%	-	-	35.2%	CRISIL AAA (SO) - Series A PTCs
4	Innovation Trust - XVI Dec 13	HL (100%)	Par with EIS	993	TITP - Series A PTCs	17	61%	11.4%	8.4%	-	-	28.6%	CRISIL AAA (SO) - Series A PTCs
5	Innovation Trust XXII Feb 2015	HL (100%)	Par with EIS	2,724	TITP - Series A PTCs	18	63%	10.7%	9.8%	-	-	18.7%	CRISIL AAA (SO) - Series A PTCs
6	Innovation Trust XXIV Sept 2016	LAP (100%)	Par with EIS	1,360	TITP - Series A PTCs	15	51%	12.4%	12.9%	-	-	30.6%	CRISIL AAA (SO) - Series A PTCs
7	Innovation Trust XV Dec 2016	LAP (68%), HL (32%)	Par with EIS	5,127	TITP - Series A PTCs	15	61%	11.1%	13.1%	-	-	27.7%	CRISIL AAA (SO) - Series A PTCs
8	Innovation Trust XXVII Mar 2017	HL (46%), LAP (54%)	Par with EIS	2,924	TITP - Series A PTCs	14	59%	10.5%	11.5%	-	-	28.1%	CRISIL AAA (SO) - Series A PTCs
9	Innovation Trust XXX Nov 2018	HL (100%)	Par with EIS	892	TITP - Series A PTCs	20	49%	10.3%	18.0%	-	-	7.0%	CRISIL AAA (SO) - Series A PTCs
10	Innovation Trust XXX	HL (100%)	Par with EIS	481	TITP - Series A PTCs	25	47%	15.6%	21.0%	-	-	16.3%	CRISIL AA (SO) - Series A PTCs; CRISIL AA (SO) - Series B PTCs
11	Innovation Trust XXXVI Feb 20	HL (55%), LAP (45%)	Par with EIS	379	TIUP - Series A PTCs	26	13%	14.0%	11.2%	-	-	29.1%	CRISIL AA (SO) - Series A PTCs

Indiabulls Housing Finance Limited- Pool Performance

Sr. no	Transaction name	Initial Pool Details				3 month average MCR								Delinquencies				Overdues				Credit collateral utilisation	Current credit collateral as % of principal outstanding	Available EIS as % of principal outstanding	TCR	
		Pool principal (Rs. Mn)	Structure	Credit collateral as % of pool principal	MPS	WAM (months)	Average yield	Amortisation	CCR	Current quarter	Previous quarter	TCE	Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter						
														90+	180+	90+	180+	1+	90+	1+	90+					
1	Innovation Trust III Dec 12	1,186	Par with EIS	11.5%	93	112	8.5%	86.3%	99.8%	100.0%	93.6%	81.9%	62.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	50.0%	39.6%	57.8%
2	Innovation Trust VII Mar 13	1,071	Par with EIS	12.1%	90	88	8.6%	82.0%	99.9%	98.2%	99.2%	84.3%	52.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	46.5%	25.1%	61.1%
3	Innovation Trust XIV Sep 13	2,864	Par with EIS	10.5%	84	73	6.5%	83.3%	100.0%	102.6%	98.7%	90.3%	52.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	62.8%	31.7%	43.9%
4	Innovation Trust – XVI Dec 13	993	Par with EIS	8.4%	81	67	7.9%	82.9%	99.9%	105.0%	93.6%	88.8%	50.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	58.0%	49.2%	54.3%
5	Innovation Trust XXII Feb 2015	2,724	Par with EIS	9.8%	67	84	7.3%	76.1%	99.9%	102.9%	99.0%	94.0%	49.2%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	26.5%	27.3%	69.3%
6	Innovation Trust XXIV Sept 2016	1,360	Par with EIS	12.9%	121	99	7.9%	78.0%	99.4%	98.5%	96.5%	63.7%	60.3%	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	33.9%	73.9%	56.2%
7	Innovation Trust XV Dec 2016	5,127	Par with EIS	13.1%	43	111	7.9%	68.1%	99.6%	94.8%	98.5%	78.2%	42.9%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	41.0%	53.5%	59.9%
8	Innovation Trust XXVII Mar 2017	2,924	Par with EIS	11.5%	41	107	7.4%	56.2%	100.8%	72.0%	83.5%	63.1%	40.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	26.2%	51.3%	65.3%
9	Innovation Trust XXX Nov 2018	892	Par with EIS	18.0%	21	123	9.8%	49.2%	99.8%	105.8%	100.0%	99.9%	24.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	35.4%	30.3%	72.2%
10	Innovation Trust XXX	481	Par with EIS	21.0%	9	65	11.0%	21.5%	95.2%	100.0%	92.4%	100.0%	15.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	26.8%	40.8%	63.9%
11	Innovation Trust XXXVI Feb 20	379	Par with EIS	11.2%	6	90	8.2%	3.3%	97.8%	99.4%	98.2%	97.7%	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	11.6%	31.3%	77.5%

## Piramal Capital Housing Finance Limited - Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Promised payouts	WAS (months)	WAL	WAY	Credit collateral as % of pool principal	First loss facility as % of pool principal	Second loss facility as % of pool principal	Scheduled EIS as % of pool principal	Current Rating/ Credit Opinion
1	PCHFL PCG Sep 2019	HL and LAP (100%)	Par with turbo-amortisation	4,770	Series A-TITP	9	71%	9.1%	14.3%	-	-	-	CRISIL AA (SO) Equivalent - Acquirer Payouts
2	Powerplus PTC Series I	HL and LAP (100%)	PAR with EIS	2,740	Series A-TITP	11	57%	9.2%	19.0%	-	-	6.7%	CRISIL AAA (SO) - Series A PTCs
3	Marigold Trust 2019	HL and LAP (100%)	Par with turbo-amortisation	9,351	Certificates - TIUP	8	69%	9.3%	10.6%	-	-	-	Provisional CRISIL AAA (SO) - Series A PTCs

## Piramal Capital Housing Finance Limited- Pool Performance

Sr. no	Transaction name	Initial Pool Details				3 month average MCR				Delinquencies				Overdues				Credit collateral utilisation	Current credit collateral as % of principal outstanding	Available EIS as % of principal outstanding	TCR						
		Pool principal (Rs. Mn)	Structure	Credit collateral as % of pool principal	MPS	WAM (months)	Average yield	Amortisation	CCR	Current quarter	Previous quarter	TCE	Cumulative prepayments	Current quarter		Previous quarter						Current quarter		Previous quarter			
														90+	180+	90+	180+					1+	90+	1+	90+		
1	PCHFL PCG Sep 2019	4,770	Par with turbo-amortisation	14.3%	11	247	9.7%	49.9%	100.0%	100.0%	100.0%	100.0%	48.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	28.5%	3.9%	85.0%
2	Powerplus PTC Series I	2,740	PAR with EIS	19.0%	12	184	9.8%	48.7%	98.6%	92.8%	96.3%	100.0%	45.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.9%	36.7%	38.2%	64.9%		
3	Marigold Trust 2019	9,351	Par with turbo-amortisation	10.6%	11	245	10.2%	25.7%	99.3%	97.0%	100.8%	100.0%	35.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	14.3%	Fully Covered	42.8%		

## Small Business Fincredit- Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Promised payouts	WAS (months)	WAL	WAY	Credit collateral as % of pool principal	First loss facility as % of pool principal	Second loss facility as % of pool principal	Scheduled EIS as % of pool principal	Current Rating/ Credit Opinion
1	Prime Trust March 2019	LAP (100%)	Par with EIS	1,100	Series A PTCs - TITP	12	38%	14.2%	10.0%	-	-	46.9%	CRISIL AAA (SO) – Series A PTCs

## Small Business Fincredit- Pool Performance

Sr. no	Transaction name	Initial Pool Details				3 month average MCR				Delinquencies				Overdues				Credit collateral utilisation	Current credit collateral as % of principal outstanding	Available EIS as % of principal outstanding	TCR				
		Pool principal (Rs. Mn)	Structure	Credit collateral as % of pool principal	MPS	WAM (months)	Average yield	Amortisation	CCR	Current quarter	Previous quarter	TCE	Cumulative prepayments	Current quarter		Previous quarter						Current quarter		Previous quarter	
														90+	180+	90+	180+					1+	90+	1+	90+
1	Prime Trust March 2019	1,100	Par with EIS	10.0%	18	77	9.6%	22.0%	100.0%	102.3%	101.0%	100.0%	15.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	12.8%	77.5%	59.9%

## Standard Chartered Bank- Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Promised payouts	WAS (months)	WAL	WAY	Credit collateral as % of pool principal	First loss facility as % of pool principal	Second loss facility as % of pool principal	Scheduled EIS as % of pool principal	Current Rating/ Credit Opinion
1	Mortgage Loan Pool March 2007 - III	HL (100%)	Par with EIS	2,492	TITP – Acquirer payouts	32	69%	9.8%	17.2%	3.4%	13.8%	0.1%	CRISIL AAA (SO) Equivalent - Acquirer payouts; CRISIL BBB (SO) Equivalent - Second loss facility
2	Mortgage Loan Pool June 2007 IV	HL (100%)	Par with EIS	1,436	TITP – Acquirer payouts	35	55%	11.6%	20.6%	5.1%	15.5%	1.4%	CRISIL AAA (SO) Equivalent - Acquirer payouts; CRISIL BBB (SO) Equivalent - Second loss facility
3	Mortgage Loan Pool June 2007 - V	HL (100%)	Par with EIS	2,323	TITP – Acquirer payouts	31	63%	11.6%	16.2%	4.0%	12.2%	1.4%	CRISIL AAA (SO) Equivalent - Acquirer payouts; CRISIL BBB (SO) Equivalent - Second loss facility
4	Mortgage Loan Pool July 2007 - VI	HL (100%)	Par with EIS	1,096	TITP – Acquirer payouts	30	69%	11.6%	20.7%	5.1%	15.6%	1.5%	CRISIL AAA (SO) Equivalent - Acquirer payouts; CRISIL BBB (SO) Equivalent - Second loss facility

## Standard Chartered Bank- Pool Performance

Sr. no	Transaction name	Initial Pool Details				3 month average MCR								Delinquencies				Overdues				Credit collateral utilisation	Current credit collateral as % of principal outstanding	Available EIS as % of principal outstanding	TCR
		Pool principal (Rs. Mn)	Structure	Credit collateral as % of pool principal	MPS	WAM (months)	Average yield	Amortisation	CCR	Current quarter	Previous quarter	TCE	Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter					
														90+	180+	90+	180+	1+	90+	1+	90+				
1	Mortgage Loan Pool March 2007 - III	2,492	Par with EIS	17.2%	161	50	11.5%	94.9%	99.6%	81.3%	68.7%	15.5%	71.5%	0.8%	0.7%	0.7%	0.7%	0.4%	0.4%	0.4%	0.4%	2.4%	Fully covered	43.0%	0.0%
3	Mortgage Loan Pool June 2007 - V	1,436	Par with EIS	16.2%	158	58	12.9%	96.1%	97.8%	75.7%	63.1%	5.8%	75.1%	1.8%	1.7%	2.0%	1.8%	1.0%	0.9%	1.1%	1.0%	9.9%	Fully covered	56.2%	0.0%
2	Mortgage Loan Pool June 2007 IV	2,323	Par with EIS	20.6%	158	45	12.7%	96.7%	99.7%	87.2%	49.8%	12.1%	71.1%	1.4%	1.3%	1.3%	0.6%	0.3%	0.3%	0.3%	0.3%	4.3%	Fully covered	42.5%	0.0%
4	Mortgage Loan Pool July 2007 - VI	1,096	Par with EIS	20.7%	158	45	11.5%	97.4%	100.0%	90.2%	58.9%	11.1%	72.0%	0.7%	0.7%	0.7%	0.7%	0.4%	0.4%	0.4%	0.4%	3.2%	Fully covered	40.8%	0.0%



## Sundaram Home Finance Ltd - Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Promised payouts	WAS (months)	WAL	WAY	Credit collateral as % of pool principal	First loss facility as % of pool principal	Second loss facility as % of pool principal	Scheduled EIS/Subordination as % of pool principal	Current Rating/ Credit Opinion
1	Santhanam Trust Series I	HL (100%)	Par with EIS	1,826	TITP - Series A PTCs	27	62%	11.4%	7.0%	-	-	28.4%	CRISIL AAA (SO) - Series A PTCs

## Sundaram Home Finance Ltd- Pool Performance

Sr. no	Transaction name	Initial Pool Details				3 month average MCR								Delinquencies				Overdues				Credit collateral utilisation	Current credit collateral as % of principal outstanding	Available EIS as % of principal outstanding	TCR
		Pool principal (Rs. Mn)	Structure	Credit collateral as % of pool principal	MPS	WAM (months)	Average yield	Amortisation	CCR	Current quarter	Previous quarter	TCE	Cumulative prepayments	Current quarter		Previous quarter		Current quarter		Previous quarter					
														90+	180+	90+	180+	1+	90+	1+	90+				
1	Santhanam Trust Series I	1,826	Par with EIS	7.0%	78	57	6.5%	75.7%	99.9%	100.5%	106.0%	88.5%	45.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	17.5%	33.7%	67.1%

## CRISIL Rating Scale for Long-term Structured Finance Instruments

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

### Note:

- CRISIL may apply '+' (plus) or '-' (minus) signs for ratings from 'CRISIL AA (SO)' to 'CRISIL C (SO)' to reflect comparative standing within the category.  
  
CRISIL may assign rating outlooks for ratings from 'CRISIL AAA (SO)' to 'CRISIL B (SO)'. Ratings on Rating Watch will not carry outlooks. A rating outlook indicates the direction in which a rating may move over a medium-term horizon of one to two years. A rating outlook can be 'Positive', 'Stable', or 'Negative'. A 'Positive' or 'Negative' rating outlook is not necessarily a precursor of a rating change.
- CRISIL may place an outstanding rating on Rating Watch if the issuer announces a merger or acquisition, or de-merger of some business that may impact the credit profile of the rated debt instrument. Ratings may also be placed on watch if the issuer's credit profile is impacted on account of an action by regulators, or when the impact of specific events on the credit profile cannot be accurately assessed at the point when they occur, and additional information may be necessary for CRISIL to fully ascertain the creditworthiness of the rated instrument. CRISIL may place a rating on watch, with positive, negative or developing implications. A listing under rating watch does not imply that a rating will necessarily change, nor is it a prerequisite for rating change.
- A suffix of 'r' indicates investments carrying non-credit risk. The 'r' suffix indicates that payments on the rated instrument have significant risks other than credit risk. The terms of the instrument specify that the payments to investors will not be fixed, and could be linked to one or more external variables such as commodity prices, equity indices, or foreign exchange rates. This could result in variability in payments, including possible material loss of principal, because of adverse movement in value of the external variables. The risk of such adverse movement in price/value is not addressed by the rating.
- CRISIL may assign a rating of 'NM' (Not Meaningful) to instruments that have factors present in them, which render the outstanding rating meaningless. These include reorganisation or liquidation of the issuer, the obligation being under dispute in a court of law or before a statutory authority.
- A prefix of 'PP-MLD' indicates that the instrument is a principal-protected market-linked debenture. The terms of such instruments indicate that while the issuer promises to pay back the face value/principal of the instrument, the coupon rates of these instruments will not be fixed, and could be linked to one or more external variables such as commodity prices, equity share prices, indices, or foreign exchange rates.

## CRISIL Performance Report

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

## CRISIL Rating Scale for Short-term Structured Finance Instruments

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

Note:

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

# 1st

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

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It is India's foremost provider of ratings, data, research, analytics and solutions with a strong track record of growth, culture of innovation, and global footprint.

It has delivered independent opinions, actionable insights, and efficient solutions to over 100,000 customers through businesses that operate from India, the US, the UK, Argentina, Poland, China, Hong Kong and Singapore.

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