

January 2020

CRISIL Performance Report

ABS & MBS Pools



CRISIL Performance Report

Structured Finance Ratings

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The performance update presented in this publication is based on payouts made till September 2019. The ratings/credit opinions mentioned in this publication are outstanding as on December 31, 2019.

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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

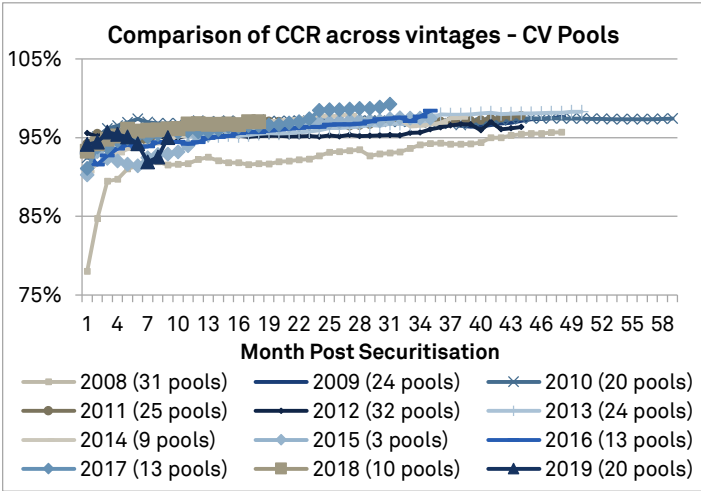


Chart 2

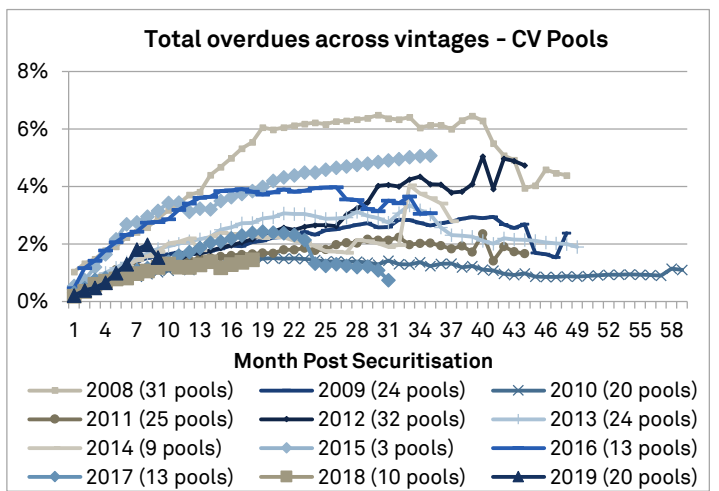


Chart 3

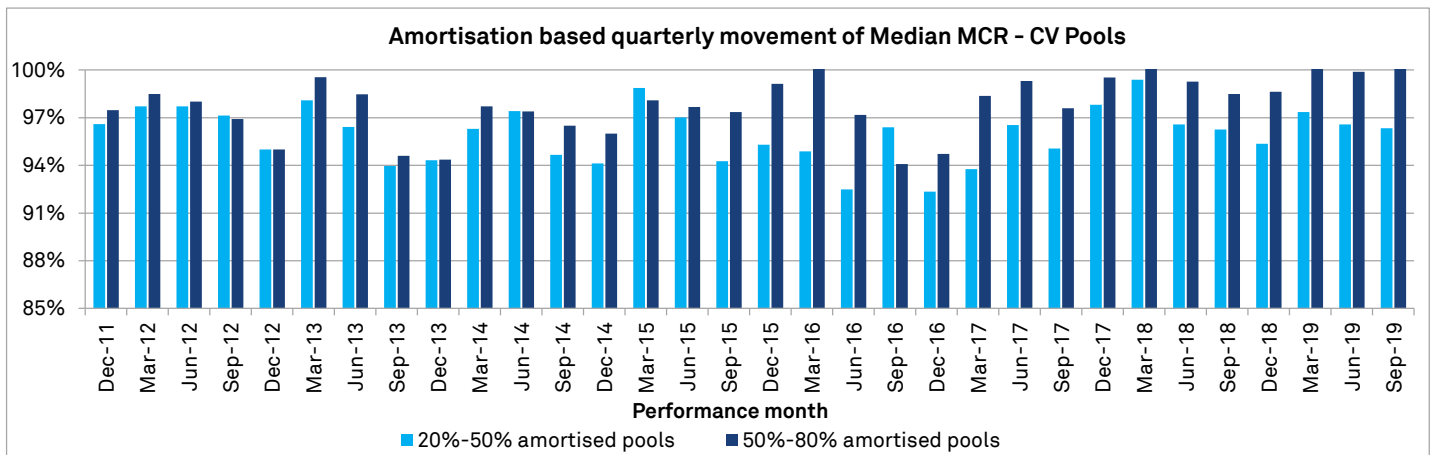
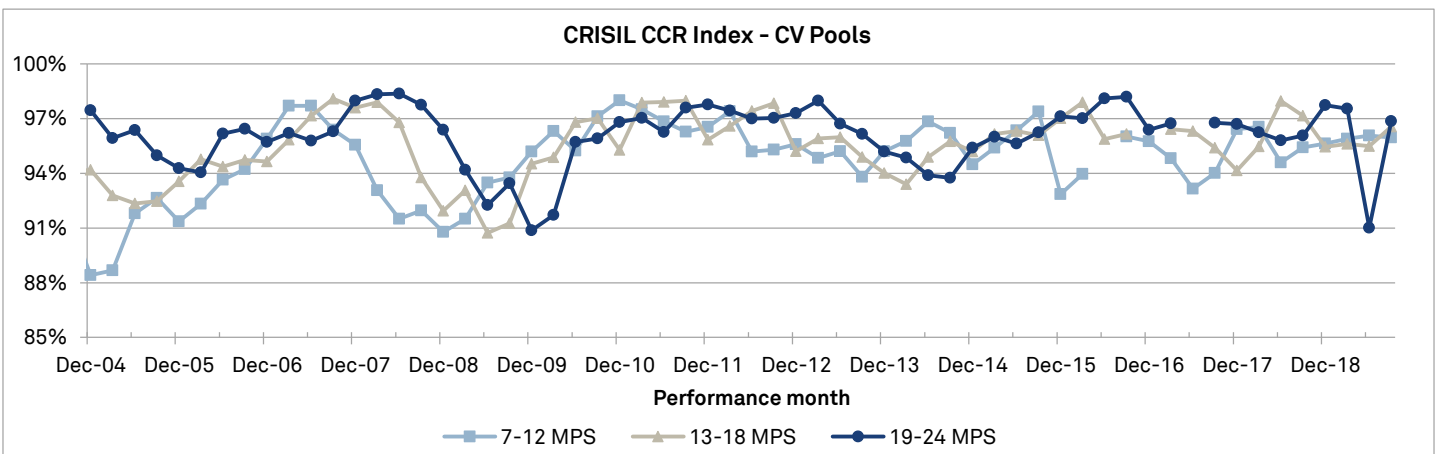


Chart 4



Performance Update – MBS Pools

Chart 5

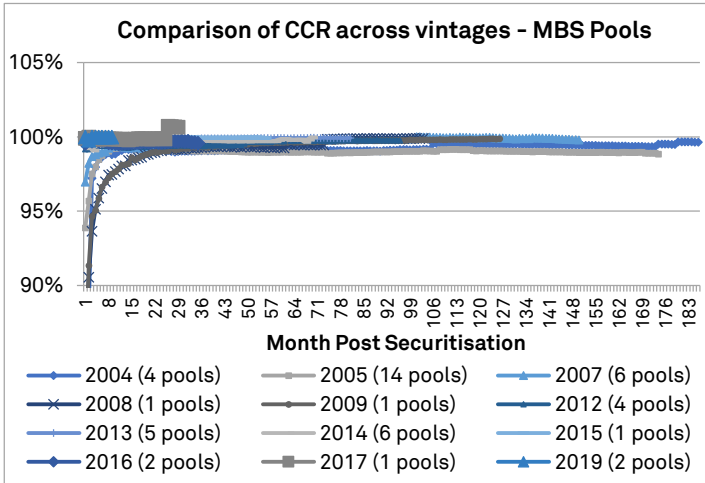


Chart 6

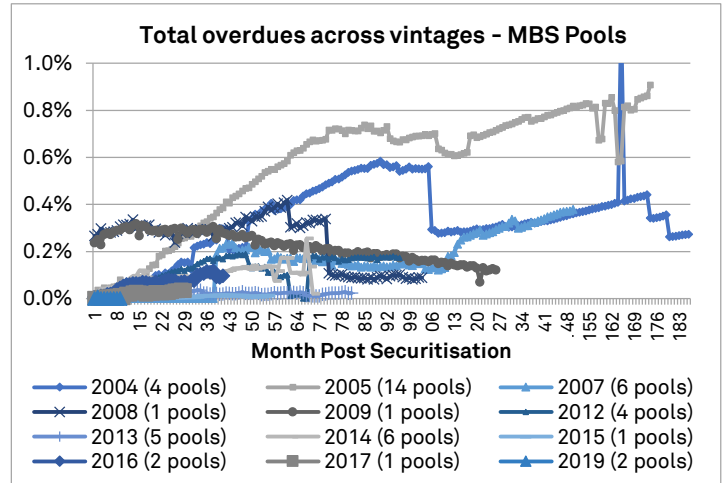
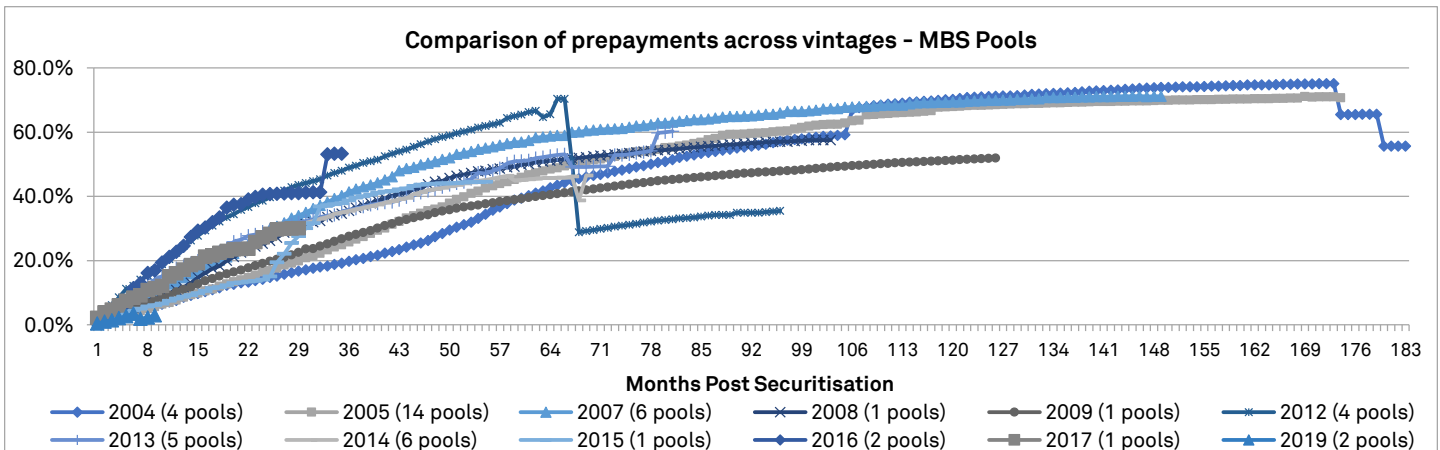


Chart 7



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Rating Actions

New transactions - Table 1 provides the details of the new pools that were securitised between October and December, 2019.

Table 1: New pools rated during the period

Sr. no	Originator/ Seller	Transaction name	Asset class	Instrument details	Door-to-door tenure* (months)	Rated amount (Rs. Million)	Rating/Credit Opinion assigned
1	Asirvad Microfinance Limited	Northern Arc 2019 MFI Chomsky	Microfinance	Series A PTCs	22	777.30	Provisional CRISIL AA-(SO)
2	Asirvad Microfinance Limited	Vivriti Leia 10 2019	Microfinance	Series A1 PTCs	22	849.80	Provisional CRISIL AA-(SO)
3	AU Small Finance Bank Limited	India Standard Loan Trust LVI	CV & Car	Liquidity facility	53	19.60	Provisional CRISIL AAA(SO)
4	AU Small Finance Bank Limited	India Standard Loan Trust LVI	CV & Car	Second loss facility	53	69.40	Provisional CRISIL BBB+(SO)
5	AU Small Finance Bank Limited	India Standard Loan Trust LVI	CV & Car	Series A PTCs	53	1,964.00	Provisional CRISIL AAA(SO)
6	Cholamandalam Investment and Finance Company Limited	Platinum Trust September 2019 - Tranche II	CV	Second loss facility	54	214.00	Provisional CRISIL BBB+(SO)
7	Cholamandalam Investment and Finance Company Limited	Platinum Trust September 2019 - Tranche II	CV	Series A PTCs	54	5,752.90	Provisional CRISIL AAA(SO)
8	Edelweiss Housing Finance Limited	HL-1	HL	Acquirer Payouts	341	1,135.20	Provisional CRISIL AA(SO)
9	Edelweiss Housing Finance Limited	ML-5	LAP	Acquirer Payouts	177	1,231.10	Provisional CRISIL AA(SO)
10	Ess Kay Fincorp Limited	A. K. Manya September 2019	CV	Series A1 PTCs	36	400.40	Provisional CRISIL AA(SO)
11	Ess Kay Fincorp Limited	Ankur Oct 2019	CV	Series A1 PTCs	48	177.40	Provisional CRISIL AA(SO)
12	Ess Kay Fincorp Limited	EARTH 2019	CV	Series A1 PTCs	36	494.50	Provisional CRISIL A(SO)
13	Ess Kay Fincorp Limited	Vivriti Neal 09 2019	CV	Series A1 PTCs	52	490.00	Provisional CRISIL AA(SO)
14	Ess Kay Fincorp Limited	Vivriti Neal 09 2019	CV	Series A2 PTCs	52	10.90	Provisional CRISIL A+(SO)
15	First Business Receivables Trust	First Business Receivables Trust	Operational Receivables	PTC	24 (Quarterly)	1,56,000.00	Provisional CRISIL AAA(SO)
16	Home Credit India Finance Private Limited	Northern Arc 2019 CDL Callisto	Consumer durables	Series A1 PTCs	12	596.20	Provisional CRISIL A1(SO)
17	Home Credit India Finance Private Limited	Northern Arc 2019 CDL Callisto	Consumer durables	Series A2 PTCs	12	13.20	Provisional CRISIL A2(SO)

Sr. no	Originator/ Seller	Transaction name	Asset class	Instrument details	Door-to-door tenure# (months)	Rated amount (Rs. Million)	Rating/Credit Opinion assigned
18	IIFL Home Finance Limited	IIFHL PCG Sep 2019	HL	Acquirer Payouts	360	5,542.00	Provisional CRISIL AA(SO)
19	IndoStar Capital Finance Limited	Star CV Trust September 2019	CV, Car, Tractor and CE	Series A PTCs	54	1,322.80	Provisional CRISIL AAA(SO)
20	Lendingkart Finance Limited	Northern Arc 2019 SBL Miles	SME	Series A1 PTCs	29	458.10	Provisional CRISIL A+(SO)
21	Lendingkart Finance Limited	Northern Arc 2019 SBL Miles	SME	Series A2 PTCs	29	25.30	Provisional CRISIL BBB+(SO)
22	Magma Fincorp Limited	MFL SECURITISATION TRUST XCIV	CV, Car and CE	Second loss facility	41	30.95	Provisional CRISIL BBB+(SO)
23	Magma Fincorp Limited	MFL SECURITISATION TRUST XCIV	CV, Car and CE	Series A1 PTCs	41	947.40	Provisional CRISIL AAA(SO)
24	Magma Fincorp Limited	MFL SECURITISATION TRUST XCIV	CV, Car and CE	Series A2 PTCs	41	19.30	Provisional CRISIL AAA(SO)
25	Marigold Trust 2019	Marigold Trust 2019	HL & LAP	Certificates	530	7,994.00	Provisional CRISIL AAA(SO)
26	Muthoot Capital Services Limited	Northern Arc 2019 VF Aristotle	TW	Series A1 PTCs	38	756.60	Provisional CRISIL AA-(SO)
27	Muthoot Capital Services Limited	Northern Arc 2019 VF Aristotle	TW	Series A2 PTCs	38	17.20	Provisional CRISIL A(SO)
28	Muthoot Capital Services Limited	Vivriti Patroclus 10 2019	TW	Series A1 PTCs	30	733.40	Provisional CRISIL AA+(SO)
29	Muthoot Fincorp Limited	Vivriti Poseidon 09 2019	Gold Loan	Series A1 PTCs	11	1,030.00	Provisional CRISIL A1+(SO)
30	Shriram City Union Finance Limited	Mobil Trust Series - 04	TW	Series A PTCs	24	481.10	Provisional CRISIL AAA(SO)
31	Shriram City Union Finance Limited	Mobil Trust Series 07	TW	Series A PTCs	30	2,198.20	Provisional CRISIL AAA(SO)
32	Shriram City Union Finance Limited	Mobil Trust Series 08	TW	Series A PTCs	30	1,357.30	Provisional CRISIL AAA(SO)
33	Shriram Transport Finance Company Limited	Sansar Trust November 2019 II	CV	Second loss facility	60	317.90	Provisional CRISIL BBB+(SO)
34	Shriram Transport Finance Company Limited	Sansar Trust November 2019 II	CV	Series A PTCs	60	5,372.90	Provisional CRISIL AAA(SO)
35	Shriram Transport Finance Company Limited	Sansar Trust November 2019 III	CV	Second loss facility	52	92.40	Provisional CRISIL BBB+(SO)
36	Shriram Transport Finance Company Limited	Sansar Trust November 2019 III	CV	Series A PTCs	52	1,415.60	Provisional CRISIL AAA(SO)

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Sr. no	Originator/ Seller	Transaction name	Asset class	Instrument details	Door-to-door tenure#(months)	Rated amount (Rs. Million)	Rating/Credit Opinion assigned
37	Shriram Transport Finance Company Limited	Sansar Trust September 2019 IV	CV	Second loss facility	60	396.40	Provisional CRISIL BBB+(SO)
38	Shriram Transport Finance Company Limited	Sansar Trust September 2019 IV	CV	Series A PTCs	60	5,467.90	Provisional CRISIL AAA(SO)
39	SREI Equipment Finance Limited	IILART-I Trust	IT, Healthcare & CE	Series A PTCs	54	1,752.50	Provisional CRISIL AA(SO)
40	Sundaram Finance Limited	SHRI TRUST AB 2020	CV	Series A PTCs	54	5,009.70	Provisional CRISIL AAA(SO)

Indicates door-to-door tenure. Actual tenure will depend on the level of prepayments in the pools and the exercise of clean-up call option (if available) in the underlying transactions.

Rating withdrawals Table 2 provides the details of the transactions whose ratings / credit opinions were withdrawn between October and December, 2019.

Table 2: Transactions where ratings / credit opinions were withdrawn

Sr. no	Originator/Seller	Transaction name	Asset Class
1	Small Business Fincredit India Private Limited	Aura Trust March 2019	Gold Loan

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Rating conversions Table 3 provides the details of the pools that have witnessed rating conversions between October and December 2019.

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	Annapurna Finance Private Limited	Vivriti Lehnsherr 06 2019	Microfinance	Series A1 PTCs	Provisional CRISIL A(SO)	CRISIL A(SO)
2	Annapurna Finance Private Limited	Vivriti Logan 06 2019	Microfinance	Series A1 PTCs	Provisional CRISIL A(SO)	CRISIL A(SO)
3	Annapurna Finance Private Limited	Vivriti Logan 06 2019	Microfinance	Series A2 PTCs	Provisional CRISIL A-(SO)	CRISIL A-(SO)
4	Asirvad Microfinance Limited	Northern Arc 2019 MFI Bruges	Microfinance	Series A PTCs	Provisional CRISIL A-(SO)	CRISIL A+(SO)
5	Asirvad Microfinance Limited	Northern Arc 2019 MFI Artemis	Microfinance	Series A PTCs	Provisional CRISIL A+(SO)	CRISIL A(SO)
6	Asirvad Microfinance Limited	Northern Arc 2019 MFI Poorna	Microfinance	Series A PTCs	Provisional CRISIL A(SO)	CRISIL A(SO)
7	Belstar Microfinance Private Limited	Northern Arc 2019 MFI Kodaira	Microfinance	Series A PTCs	Provisional CRISIL A(SO)	CRISIL A+(SO)
8	Cholamandalam Investment and Finance Company Limited	Platinum Trust June 2019 - Tranche II	CV	Second Loss Facility	Provisional CRISIL A+(SO)	CRISIL BBB+(SO)
9	Cholamandalam Investment and Finance Company Limited	Platinum Trust June 2019 - Tranche II	CV	Series A PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
10	Ess Kay Fincorp Limited	Northern Arc 2019 CV Valyria	CV & Car	Series A1 PTCs	Provisional CRISIL AAA(SO)	CRISIL AA(SO)
11	Ess Kay Fincorp Limited	Northern Arc 2019 CV Valyria	CV & Car	Series A2 PTCs	Provisional CRISIL AA(SO)	CRISIL A+(SO)
12	HDB Financial Services Limited	Venus Trust June 2019	CV & CE	Series A PTCs	Provisional CRISIL AA(SO)	CRISIL AAA(SO)
13	IndoStar Capital Finance Limited	Star CV Trust June 2019	CV, Car & CE	Series A PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
14	IndoStar Capital Finance Limited	Star CV Trust May 2019	CV, Car & CE	Series A PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
15	Magma Fincorp Limited	MFL Securitisation Trust LXXXI	CV, Car & CE	Second loss facility	Provisional CRISIL AAA(SO)	CRISIL BBB+(SO)
16	Magma Fincorp Limited	MFL Securitisation Trust LXXXI	CV, Car & CE	Series A1 PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
17	Magma Fincorp Limited	MFL Securitisation Trust LXXXI	CV, Car & CE	Series A2 PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
18	Magma Fincorp Limited	MFL Securitisation Trust LXXXIII	CV	Second loss facility	Provisional CRISIL AAA(SO)	CRISIL BBB+(SO)

Sr. no	Originator/ Seller	Transaction name	Asset class	Instrument details	Previous Rating/Credit Opinion assigned	Revised rating/Credit Opinion assigned
19	Magma Fincorp Limited	MFL Securitisation Trust LXXXIII	CV	Series A1 PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
20	Magma Fincorp Limited	MFL Securitisation Trust LXXXIII	CV	Series A2 PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
21	Magma Fincorp Limited	MFL Securitisation Trust LXXXIX	CV & Car	Series A1 PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
22	Magma Fincorp Limited	MFL Securitisation Trust LXXXIX	CV & Car	Series A2 PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
23	Magma Fincorp Limited	MFL Securitisation Trust LXXXIX	CV & Car	Series A3 PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
24	Magma Fincorp Limited	MFL Securitisation Trust XC	CV, Tractor & CE	Series A1 PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
25	Magma Fincorp Limited	MFL Securitisation Trust XC	CV, Tractor & CE	Series A2 PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
26	Magma Fincorp Limited	MFL Securitisation Trust XC	CV, Tractor & CE	Series B PTCs	Provisional CRISIL AAA(SO)	CRISIL BBB-(SO)
27	Muthoot Capital Services Limited	Vivriti Bast 05 2019	TW	Series A1 PTCs	Provisional CRISIL AAA(SO)	CRISIL AA(SO)
28	Muthoot Capital Services Limited	Vivriti Freya 08 2019	TW	Series A1 PTCs	Provisional CRISIL AA(SO)	CRISIL AA(SO)
29	Muthoot Fincorp Limited	Vivriti Apollo 08 2019	Gold Loan	Series A1 PTCs	Provisional CRISIL AA(SO)	CRISIL A1+(SO)
30	Muthoot Fincorp Limited	Vivriti Medusa 07 2019	Gold Loan	Series A1 PTCs	Provisional CRISIL A1+(SO)	CRISIL A1+(SO)
31	Shriram City Union Finance Limited	MOBIL TRUST SERIES - 01	TW	Series A1 PTCs	Provisional CRISIL A1+(SO)	CRISIL AAA(SO)
32	Shriram Transport Finance Company Limited	Sansar Trust June 2019 III	CV & CE	Second loss facility	Provisional CRISIL AAA(SO)	CRISIL BBB+(SO)
33	Shriram Transport Finance Company Limited	Sansar Trust June 2019 III	CV & CE	Series A PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
34	Shriram Transport Finance Company Limited	Sansar Trust June 2019 IV	CV & CE	Series A PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
35	Small Business Fincredit India Private Limited	Prime Trust March 2019	LAP	Series A PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
36	Tata Motors Finance Limited	Indian Receivable Trust Jun 19 A	CV	Second loss facility	Provisional CRISIL AAA(SO)	CRISIL BBB+(SO)
37	Tata Motors Finance Limited	Indian Receivable Trust Jun 19 A	CV	Series A PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)
38	Tata Motors Finance Limited	INDIAN RECEIVABLE TRUST JUNE19 B	CV & Car	Second loss facility	Provisional CRISIL AAA(SO)	CRISIL BBB+(SO)
39	Tata Motors Finance Limited	INDIAN RECEIVABLE TRUST JUNE19 B	CV & Car	Series A PTCs	Provisional CRISIL AAA(SO)	CRISIL AAA(SO)

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Rating transition Table 4 provides the details of the pools that have witnessed rating transition between October and December, 2019.

Table 4: Pools that have witnessed rating transition

Sr. no	Originator/ Seller	Transaction name	Asset class	Instrument details	Previous Rating/Credit Opinion assigned	Revised rating/Credit Opinion assigned
1	Dewan Housing Finance Corporation Limited	Nirmaan RMBS Trust - Series II - 2014	HL	Series A1 PTCs	CRISIL BB+(SO)	CRISIL B-(SO)
2	Dewan Housing Finance Corporation Limited	Nirmaan RMBS Trust - Series II - 2014	HL	Series A2 PTCs	CRISIL BB+(SO)	CRISIL B-(SO)
3	SREI Equipment Finance Limited	IIERT August 2017	CE & Health Care	Series A PTCs	CRISIL AAA(SO)	CRISIL AA(SO)
4	SREI Equipment Finance Limited	IIERT Oct 2018 - II	CE & Health Care	Series A PTCs	CRISIL AAA(SO)	CRISIL AA(SO)
5	Tata Motors Finance Limited	Indian Receivable Trust Mar 2018 A	CV	Second-loss facility	CRISIL BBB+(SO)	CRISIL A+(SO)
6	Tata Motors Finance Limited	Indian Receivable Trust Mar 2018 A	CV	Series A PTCs	CRISIL BBB+(SO)	CRISIL AAA(SO)
7	Tata Motors Finance Limited	INDIAN RECEIVABLE TRUST SEP18 A	CV	Second Loss Facility	CRISIL BBB+(SO)	CRISIL A+(SO)
8	Tata Motors Finance Limited	INDIAN RECEIVABLE TRUST SEP18 A	CV	Series A PTCs	CRISIL BBB+(SO)	CRISIL AAA(SO)

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.

Pool duration: The weighted average balance maturity of cashflows in months. Pool cashflows are taken as weights for the purpose of calculating the average. In Mortgage-backed securities (MBS) transactions, principal amounts are used as weights.

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

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Asset – backed Securities

Annappurna 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)	Pool duration (months)	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	644.7	666.0	750.1	Par with EIS	Microfinance (100%)	-	9	4	-	21.7%	100%, 0%, 0%	5.2%	-	-	-	-	-	Series A1 - 15.3% Series A2 - 11.1%	CRISIL A(SO)-Series A1 PTCs CRISIL BBB- (SO) - Series A2 PTCs
2	Northern Arc 2018 MFI Romer	816.9	826.8	935.2	Par with EIS	Microfinance (100%)	-	7	7	-	22.2%	100%, 0%, 0%	5.2%	-	-	-	-	-	Series A1 - 17.7% Series A2 - 11.5%	CRISIL A(SO)-Series A1 PTCs CRISIL BBB (SO) - Series A2 PTCs
3	Vivriti Hilton 12 2018	222.0	213.7	259.6	Par with EIS	Microfinance (100%)	-	9	3	-	21.9%	100%, 0%, 0%	4.3%	-	-	-	-	-	17.5%	CRISIL A(SO)-Series A1 PTCs
4	Northern Arc 2018 MFI Shiller	911.0	921.5	1,051.0	Par with EIS	Microfinance (100%)	-	8	5	-	21.9%	100%, 0%, 0%	4.3%	-	-	-	-	-	Series A1 - 17.0% Series A2 - 12.3%	CRISIL A(SO)-Series A1 PTCs CRISIL BBB (SO) - Series A2 PTCs
5	Vivriti Logan 06 2019	789.7	770.9	909.9	Par with EIS	Microfinance (100%)	-	9	5	-	21.9%	100%, 0%, 0%	4.3%	-	-	-	-	-	15.2%	CRISIL A (SO) - Series A1 PTCs; CRISIL A- (SO) - Series A2 PTCs
6	Vivriti Lehnsherr 06 2019	752.0	715.4	869.4	Par with EIS	Microfinance (100%)	-	8	5	-	21.9%	100%,0%,0%	4.3%	-	-	-	-	-	17.6%	CRISIL A(SO) - Series A PTCs

Annappurna Finance Private Limited - Pool Performance

Sr. no	Transaction name	Initial pool details						Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS 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 Ray 10 2018	644.7	Par with EIS	Microfinance (100%)	5.2%	10	63.3%	99.8%	99.7%	99.8%	3.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	-	0.0%	-	17.7%	17.7%	69.9%	Above 20 times
2	Northern Arc 2018 MFI Romer	816.9	Par with EIS	Microfinance (100%)	5.2%	9	67.1%	99.8%	99.5%	99.7%	5.2%	0.3%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.0%	-	0.0%	-	20.5%	23.1%	64.6%	Above 20 times
3	Vivriti Hilton 12 2018	222.0	Par with EIS	Microfinance (100%)	4.3%	8	51.9%	99.7%	99.5%	99.7%	2.5%	0.7%	0.4%	0.1%	0.0%	0.2%	0.1%	0.1%	0.0%	-	0.0%	-	12.8%	36.8%	63.7%	Above 20 times
4	Northern Arc 2018 MFI Shiller	911.0	Par with EIS	Microfinance (100%)	4.3%	8	55.1%	99.7%	99.4%	99.7%	2.8%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%	-	0.0%	-	12.1%	18.4%	74.3%	Not relevant
5	Vivriti Logan 06 2019	789.7	Par with EIS	Microfinance (100%)	4.3%	3	18.6%	99.9%	99.9%	-	0.5%	0.0%	0.0%	-	-	0.1%	0.1%	-	-	-	0.0%	-	6.5%	19.9%	78.0%	Not relevant
6	Vivriti Lehnsherr 06 2019	752.0	Par with EIS	Microfinance (100%)	4.3%	2	17.7%	99.9%	99.5%	-	0.3%	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	0.0%	-	6.6%	23.8%	75.4%	Not relevant

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)	Pool duration (months)	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 2018 MFI Hunza	2,777.8	2,607.5	3,101.9	Par with EIS	Microfinance (100%)	-	6	8	-	22.3%	100%,0%,0%	4.5%	-	-	-	7.0%	15.9%	CRISIL A(SO)-Series A PTCs
2	Vivriti Drake 12 2018	380.4	370.4	437.8	Par with EIS	Microfinance (100%)	-	8	6	-	22.1%	100%,0%,0%	7.0%	-	-	-	8.3%	15.3%	CRISIL A(SO)-Series A1 PTCs
3	Mercury Feb 2019	1,327.6	1,281.8	1,513.5	Par with EIS	Microfinance (100%)	-	8	7	-	22.1%	100%,0%,0%	4.4%	-	-	-	8.0%	15.3%	CRISIL A(SO)-Series A PTCs
4	Northern Arc 2019 MFI Artemis	854.0	777.1	1,009.6	Par with EIS	Microfinance (100%)	-	9	6	-	21.9%	100%,0%,0%	5.1%	-	-	-	9.9%	17.6%	CRISIL A(SO)-Series A PTCs
5	Venus March 2019	3,060.2	2,970.2	3,584.5	Par with EIS	Microfinance (100%)	-	9	6	-	22.0%	100%,0%,0%	4.3%	-	-	-	-	16.5%	Provisional CRISIL A (SO)
6	Northern Arc 2019 MFI Bruges	842.7	750.0	997.8	Par with EIS	Microfinance (100%)	-	10	6	-	21.9%	100%,0%,0%	5.1%	-	-	-	9.3%	19.4%	CRISIL A+(SO)-Series A PTCs
7	Northern Arc 2019 MFI Yon	2,031.1	1,986.5	2,419.5	Par with EIS	Microfinance (100%)	-	11	5	-	21.0%	100%,0%,0%	4.2%	-	-	-	-	17.9%	Provisional CRISIL A (SO)
8	Vivriti Baggins 02 2019	1,111.7	1,072.5	1,339.5	Par with EIS	Microfinance (100%)	-	11	4	-	21.9%	100%,0%,0%	5.0%	-	-	-	-	19.9%	Provisional CRISIL AA- (SO) - Series A1 PTCs, Provisional CRISIL A+ (SO) Series A2 PTCs
9	Vivriti Xavier 03 2019	655.0	635.6	792.6	Par with EIS	Microfinance (100%)	-	10	4	-	21.9%	100%,0%,0%	6.6%	-	-	-	-	19.6%	Provisional CRISIL AA- (SO) - Series A1 PTCs, Provisional CRISIL A+ (SO) Series A2 PTCs
10	Northern arc 2019 MFI Poorna	1,101.9	1,084.9	1,329.2	Par with EIS	Microfinance (100%)	-	11	4	-	21.9%	100%,0%,0%	4.1%	-	-	-	18.4%	-	Provisional 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	EIS 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 2018 MFI Hunza	2,777.8	Par with EIS	Microfinance (100%)	4.5%	9	82.8%	98.8%	101.6%	98.8%	12.0%	1.2%	0.6%	0.7%	0.0%	0.9%	0.5%	1.2%	0.2%	-	0.0%	-	68.4%	154.2%	12.4%	Above 20 times	
2	Vivriti Drake 12 2018	380.4	Par with EIS	Microfinance (100%)	7.0%	9	65.8%	98.5%	97.4%	98.5%	6.7%	1.7%	0.9%	0.8%	0.0%	1.0%	0.7%	0.6%	0.3%	-	0.0%	-	29.7%	9.6%	50.5%	Above 20 times	
3	Mercury Feb 2019	1,327.6	Par with EIS	Microfinance (100%)	4.4%	7	59.9%	98.0%	96.9%	98.6%	7.4%	1.4%	0.2%	0.0%	0.0%	1.2%	0.6%	0.5%	0.0%	-	0.0%	-	15.3%	9.8%	62.3%	Above 20 times	
4	Northern Arc 2019 MFI Artemis	854.0	Par with EIS	Microfinance (100%)	5.1%	1	5.1%	99.9%	99.9%	-	0.9%	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	0.0%	-	6.8%	26.0%	74.0%	Not relevant	
5	Venus March 2019	3,060.2	Par with EIS	Microfinance (100%)	4.3%	6	38.2%	99.3%	98.9%	99.6%	3.1%	0.4%	0.0%	0.0%	0.0%	0.3%	0.1%	0.1%	0.0%	-	0.0%	-	9.3%	30.1%	69.7%	Above 20 times	
6	Northern Arc 2019 MFI Bruges	842.7	Par with EIS	Microfinance (100%)	5.1%	1	5.1%	99.9%	99.9%	-	0.9%	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	0.0%	-	6.8%	26.0%	74.0%	Not relevant	
7	Northern Arc 2019 MFI Yon	2,031.1	Par with EIS	Microfinance (100%)	4.2%	6	30.5%	99.6%	99.3%	99.8%	1.4%	0.2%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%	-	0.0%	-	8.0%	25.9%	73.1%	Above 20 times	
8	Vivriti Baggins 02 2019	1,111.7	Par with EIS	Microfinance (100%)	5.0%	6	27.7%	99.7%	99.4%	99.9%	2.0%	0.2%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	9.4%	29.3%	70.1%	Not relevant	
9	Vivriti Xavier 03 2019	655.0	Par with EIS	Microfinance (100%)	6.6%	5	29.8%	99.7%	99.5%	99.9%	1.5%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	12.7%	28.7%	67.8%	Above 20 times	
10	Northern Arc 2019 MFI Poorna	1,101.9	Par with EIS	Microfinance (100%)	4.1%	2	8.9%	99.7%	99.5%	-	0.2%	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	0.0%	-	5.7%	23.1%	76.6%	Not relevant	

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)	Pool duration (months)	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	3,959.7	4,470.0	4,903.2	Par with EIS	CV (78%) Car (22%)	94.5%, 4.5%	54	11	92%	12.8%	100%, 0%, 0%	7.9%	2.4%	5.5%	0.8%	8.4%	4.8%	Provisional CRISIL AAA (SO) - Series A PTCs, Provisional CRISIL AAA (SO) Equivalent - Liquidity Facility, Provisional 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	EIS 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	3,959.7	Par with EIS	CV (78%) Car (22%)	7.9%	1	2.4%	81.4%	81.4%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	8.9%	9.3%	91.1%	Not relevant

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)	Pool duration (months)	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	1,084.3	1,320.0	1,638.6	Par with EIS	Education loan (100%)	-	46	27	-	13.2%	100%,0%,0%	2.6%	-	-	-	-	19.4%	CRISIL AA- (SO)-Series A1 PTCs, CRISIL A+ (SO)-Series A2 PTCs
2	Vivriti Uxie 12 2018	592.4	758.1	920.6	Par with EIS	Education loan (100%)	-	40	23	-	14.6%	100%,0%,0%	2.6%	-	-	-	-	18.8%	CRISIL AA- (SO)-Series A1 PTCs, CRISIL A+ (SO)-Series A2 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	EIS 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	1,084.3	Par with EIS	Education loan (100%)	2.6%	19	44.8%	99.8%	101.0%	99.5%	28.2%	0.6%	0.2%	0.8%	0.0%	0.1%	0.1%	0.1%	0.1%	N.A	0.0%	-	6.9%	23.7%	69.5%	Above 20 times
2	Vivriti Uxie 12 2018	592.4	Par with EIS	Education loan (100%)	2.6%	9	26.1%	99.6%	99.3%	99.9%	17.5%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	N.A	0.0%	-	4.5%	4.7%	85.6%	Not relevant

Belstar Investment and 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)	Pool duration (months)	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 Daryl 11 2018	432.7	380.8	517.9	Par with EIS	Microfinance (100%)	-	9	6	-	24.2%	100%, 0%, 0%	4.6%	-	-	-	-	Series A1 - 22.1% Series A2 - 21.1%	CRISIL A+(SO)-Series A1 PTCs CRISIL A(SO) - Series A2 PTCs
2	Vivriti Dawnstar 12 2018	450.0	409.5	533.2	Par with EIS	Microfinance (100%)	-	9	7	-	24.2%	100%, 0%, 0%	6.8%	-	-	-	-	18.1%	CRISIL A(SO)-Series A1 PTCs
3	Northern Arc 2018 MFI Deaton	1,111.1	1,000.0	1,313.3	Par with EIS	Microfinance (100%)	-	9	8	-	24.2%	100%, 0%, 0%	4.2%	-	-	-	-	18.8%	CRISIL A- (SO)-Series A PTCs
4	Vivriti Helga 03 2019	567.6	526.9	664.8	Par with EIS	Microfinance (100%)	-	9	8	-	23.9%	100%,0%,0%	4.3%	-	-	-	-	20.7%	Provisional CRISIL A+ (SO) - Series A PTC
5	Vivriti Rovena 03 2019	504.9	459.8	590.4	Par with EIS	Microfinance (100%)	-	9	8	-	23.9%	100%, 0%, 0%	6.8%	-	-	-	-	22.0%	CRISIL AA- (SO)-Series A1 PTCs
6	Northern Arc 2019 Leclerc	438.0	423.9	518.1	Par with EIS	Microfinance (100%)	-	9	7	-	27.5%	100%,0%,0%	6.8%	-	-	-	-	18.1%	Provisional CRISIL A+(SO) - Series A PTCs
7	Northern Arc 2019 MFI Kodaira	966.6	914.4	1,136.1	Par with EIS	Microfinance (100%)	-	9	7	-	23.6%	100%, 0%, 0%	5.1%	-	-	-	-	19.5%	Provisional CRISIL A+ (SO) - Series A PTC

Belstar Investment and Finance Private 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	EIS as % of future payouts	TCR	TCC		
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	MPS	Amortisation			CCR	Current quarter		Previous quarter		Current quarter		Previous quarter									
											90+	180+	90+	180+	1+	90+	1+								90+	
1	Vivriti Daryl 11 2018	432.7	Par with EIS	Microfinance (100%)	4.6%	10	54.9%	99.1%	98.8%	99.1%	2.2%	1.1%	0.6%	0.6%	0.2%	0.6%	0.3%	0.3%	0.1%	-	0.0%	-	16.1%	44.8%	58.0%	Above 20 times
2	Vivriti Dawnstar 12 2018	450.0	Par with EIS	Microfinance (100%)	6.8%	9	53.8%	99.4%	98.9%	99.3%	2.4%	0.7%	0.2%	0.2%	0.0%	0.4%	0.2%	0.2%	0.0%	-	0.0%	-	21.9%	9.7%	56.1%	Above 20 times
3	Northern Arc 2018 MFI Deaton	1,111.1	Par with EIS	Microfinance (100%)	4.2%	9	54.3%	98.9%	98.9%	98.1%	1.8%	0.9%	0.4%	0.3%	0.0%	0.8%	0.3%	0.5%	0.1%	-	0.0%	-	14.0%	9.4%	61.4%	Above 20 times
4	Vivriti Helga 03 2019	567.6	Par with EIS	Microfinance (100%)	4.3%	6	38.5%	99.2%	98.9%	99.5%	1.4%	0.5%	0.0%	0.0%	0.0%	0.4%	0.3%	0.1%	0.0%	-	0.0%	-	10.0%	36.8%	65.8%	Not relevant
5	Vivriti Rovena 03 2019	504.9	Par with EIS	Microfinance (100%)	6.8%	6	41.4%	99.4%	99.2%	99.6%	1.1%	0.4%	0.0%	0.4%	0.0%	0.3%	0.1%	0.1%	0.0%	-	0.0%	-	17.3%	41.6%	58.4%	Not relevant
6	Northern Arc 2019 Leclerc	438.0	Par with EIS	Microfinance (100%)	6.8%	7	36.1%	99.6%	99.5%	99.7%	1.1%	0.3%	0.0%	0.0%	0.0%	0.2%	0.1%	0.1%	0.0%	-	0.0%	-	14.2%	27.7%	67.2%	Not relevant
7	Northern Arc 2019 MFI Kodaira	966.6	Par with EIS	Microfinance (100%)	5.1%	1	5.8%	99.8%	99.8%	-	0.1%	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	0.0%	-	6.8%	24.6%	74.8%	Not relevant

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)	Pool duration (months)	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 March 2017 - Tranche III	3,193.0	3,487.6	3,816.1	Par with EIS	CV (100%)	100%,0%	17	13	89%	13.3%	100%, 0%, 0%	7.3%	4.2%	3.1%	-	8.3%	-	CRISIL AAA(SO) - Series A PTCs CRISIL A+ (SO) Equivalent - Second Loss Facility
2	Platinum Trust March 2017 - Tranche IV	2,517.6	2,766.9	3,048.7	Par with EIS	CV (100%)	91%,9%	18	12	89%	13.8%	100%, 0%, 0%	7.8%	4.1%	3.7%	-	8.8%	-	Rating Withdrawn- Series A1 PTCs, Rating Withdrawn - Series A2 PTCs, CRISIL AAA (SO) - Series A3 PTCs, CRISIL A+ (SO) Equivalent - Second Loss Facility
3	Platinum Trust June 2017 - Tranche III	4,898.4	5,347.8	5,921.8	Par with EIS	CV (100%)	89%,11%	17	10	80%	13.9%	93%, 7%, 0%	6.6%	4.1%	2.5%	-	9.3%	-	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second Loss Facility
4	Platinum Trust September 2018 Tranche II	3,504.9	3,934.9	4,152.7	Par with EIS	CV (94%), Tractor (6%)	94%,6%	18	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
5	Platinum Trust December 2018	6,176.7	6,964.0	7,486.4	Par with EIS	CV (100%)	94%,6%	18	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
6	Platinum Trust March 2019	1,580.1	1,774.0	1,884.6	Par with monthly subordinated EIS	CV (100%)	100%,0%	19	12	86%	12.1%	100%, 0%, 0%	6.8%	4.0%	2.8%	-	5.5%	-	CRISIL AAA (SO) - Series A PTCs
7	Platinum trust June 2019 Tranche II	2,347.4	2,623.0	2,844.8	Par with EIS	CV (100%)	100%, 0%	19	12	86%	13.9%	100%,0%,0%	6.5%	2.5%	4.0%	-	7.4%	-	CRISIL AAA (SO) - Series A PTCs

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	EIS 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 March 2017 - Tranche III	3,193.0	Par with EIS	CV (100%)	7.3%	30	89.3%	99.0%	100.0%	100.4%	11.5%	0.4%	0.3%	0.5%	0.2%	1.0%	0.3%	1.0%	0.3%	N.A	0.0%	-	51.3%	3.2%	47.2%	Above 20 times	
2	Platinum Trust March 2017 - Tranche IV	2,517.6	Par with EIS	CV (100%)	7.8%	30	86.1%	98.7%	98.0%	99.8%	10.7%	0.7%	0.5%	0.6%	0.4%	1.2%	0.4%	1.1%	0.3%	N.A	0.0%	-	66.0%	3.4%	32.8%	Above 20 times	
3	Platinum Trust June 2017 - Tranche III	4,898.4	Par with EIS	CV (100%)	6.6%	27	80.8%	98.5%	98.7%	100.0%	9.4%	0.7%	0.6%	0.6%	0.5%	1.3%	0.4%	1.2%	0.3%	N.A	0.0%	-	40.4%	4.4%	57.1%	Above 20 times	
4	Platinum Trust September 2018 Tranche II	3,504.9	Par with EIS	CV (94%), Tractor (6%)	6.9%	12	39.9%	97.3%	97.4%	96.6%	3.3%	0.9%	0.3%	0.3%	0.0%	1.3%	0.2%	1.0%	0.1%	N.A	0.0%	-	12.5%	4.4%	83.8%	Above 20 times	
5	Platinum Trust December 2018	6,176.7	Par with EIS	CV (100%)	6.8%	9	27.9%	97.6%	97.5%	98.8%	2.3%	0.6%	0.4%	0.2%	0.2%	0.8%	0.1%	0.5%	0.0%	N.A	0.0%	-	10.3%	6.6%	84.2%	Above 20 times	
6	Platinum Trust March 2019	1,580.1	Par with EIS	CV (100%)	6.8%	6	17.1%	97.3%	96.5%	98.2%	1.2%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.4%	0.0%	N.A	0.0%	-	8.8%	4.8%	87.1%	Not relevant	
7	Platinum trust June 2019 Tranche II	2,347.4	Par with EIS	CV (100%)	6.5%	3	8.7%	96.9%	96.9%	-	0.5%	0.0%	0.0%	-	-	0.4%	0.0%	-	-	N.A	0.0%	-	7.7%	7.2%	86.1%	Not relevant	

Digamber Capfin- 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)	Pool duration (months)	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	1,110.8	999.7	1,359.7	Par with EIS	Microfinance (100%)	-	9	7	-	24.9%	100%, 0%, 0%	6.5%	-	-	-	12.8%	20.9%	CRISIL A(SO)-Series A PTCs

Digamber Capfin- 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 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	Poor Trust Aug 2019	1,110.8	Par with EIS	Microfinance (100%)	6.5%	1	5.2%	99.9%	99.9%	-	0.1%	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	0.0%	-	8.8%	26.2%	72.3%	Not relevant

Equitas Finance Bank 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)	Pool duration (months)	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 II - October 2015	826.4	963.4	1,312.4	Par with EIS	Secured business loans (100%)	-	29	10	30%	24.3%	100%, 0%, 0%	3.2%	-	-	-	-	-	26.3%	Rating Withdrawn
2	SME POOL-SERIES III-FEBRUARY 2016	1,162.4	1,340.7	1,855.4	Par with EIS	Secured Business Loans (100%)	-	26	9	27%	24.0%	100%, 0%, 0%	1.9%	-	-	-	-	-	27.5%	CRISIL AA- (SO) - Series A1 PTCs
3	SME Pool - Series IV- March 2016	552.6	639.5	888.7	Par with EIS	Secured business loans (100%)	-	31	8	26%	23.8%	100%, 0%, 0%	3.2%	-	-	-	-	-	27.8%	CRISIL A (SO) - Series A PTCs
4	SME Pool - Series V- August 2016	1,781.9	2,212.8	2,800.0	Par with EIS	Secured business loans (100%)	-	29	10	31%	23.8%	100%, 0%, 0%	6.8%	-	-	-	-	-	20.7%	CRISIL A (SO) - Series A PTCs

Equitas Finance Bank Limited- Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS 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	SME Pool - Series II - October 2015	826.4	Par with EIS	Secured business loans (100%)	3.2%	45	100.0%	96.9%	94.5%	93.4%	22.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	3.6%	3.5%	0.0%	0.0%	-	Fully covered	Fully covered	0.0%	Not relevant	
2	SME POOL-SERIES III-FEBRUARY 2016	1162.4	Par with EIS	Secured Business Loans (100%)	1.9%	43	86.0%	97.6%	77.9%	94.9%	22.2%	6.2%	5.9%	5.7%	5.3%	2.9%	2.8%	2.5%	2.5%	0.0%	0.0%	-	47.1%	14.5%	25.6%	3.1	
3	SME Pool - Series IV- March 2016	552.6	Par with EIS	Secured business loans (100%)	3.2%	42	82.4%	97.2%	98.0%	93.4%	22.4%	6.6%	6.3%	6.2%	5.7%	3.4%	3.4%	3.0%	3.0%	0.0%	0.0%	-	49.3%	12.7%	30.5%	3.6	
4	SME Pool - Series V- August 2016	1781.9	Par with EIS	Secured business loans (100%)	6.8%	37	77.6%	97.7%	94.9%	95.4%	21.3%	4.2%	3.8%	4.4%	4.0%	1.7%	1.6%	2.0%	1.9%	0.0%	0.0%	-	41.5%	6.8%	58.1%	4.0	

ESAF Small Finance Bank 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)	Pool duration (months)	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	Cedar Inclusive Finance Trust 6	1,204.9	1,226.7	1,369.7	Par with EIS	Microfinance loans (100%)	-	7	7	-	23.5%	100%, 0%, 0%	4.6%	-	-	-	-	-	Series A1- 20.5%, Series A2- 15.6%, Series A3- 10.4%	CRISIL AA- (SO) - Series A1 PTCs, CRISIL A (SO)- Series A2 PTCs, CRISIL BBB (SO)- Series A3 PTCs

ESAF Small Finance Bank Limited - Pool Performance

Sr. no	Transaction name	Initial pool details				MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS 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	Cedar Inclusive Finance Trust 6	1204.9	Par with EIS	Microfinance loans (100%)	4.6%	15	93.7%	98.6%	99.3%	97.8%	9.7%	0.0%	0.0%	1.2%	0.8%	1.4%	0.0%	1.4%	0.5%	-	0.0%	-	Fully covered	Fully covered	0.0%	Not relevant

Ess Kay Fincorp - 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)	Pool duration (months)	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 Valyria	660.2	680.7	862.5	Par with EIS	CV, Car (71%,29%)	8%,92%	19	8	81%	20.1%	100%,0%,0%	4.6%	-	-	-	-	24.6%	CRISIL AA (SO) - Series A1 PTCs, CRISIL A+ (SO) - Series A2 PTCs
2	Northern Arc 2019 CV Voldemort	322.4	315.7	421.2	Par with EIS	CV, Tractor, Car (65%,18%,17%)	13%,87%	18	8	82%	20.0%	100%,0%,0%	7.7%	-	-	-	-	16.8%	CRISIL AA- (SO) - Series A1 PTCs, CRISIL A (SO) - Series A2 PTCs

Ess Kay Fincorp - 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 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 CV Valyria	660.2	Par with EIS	CV, Car (71%,29%)	4.6%	2	3.7%	94.2%	94.6%	-	0.8%	0.0%	0.0%	-	-	0.4%	0.0%	-	-	-	0.0%	-	6.2%	28.2%	73.2%	Not relevant	
2	Northern Arc 2019 CV Voldemort	322.4	Par with EIS	CV, Tractor, Car (65%,18%,17%)	7.7%	2	4.6%	93.5%	93.5%	-	1.5%	0.0%	0.0%	-	-	0.5%	0.0%	-	-	-	0.0%	-	9.7%	19.7%	75.4%	Not relevant	

Fincare Small Finance Bank 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)	Pool duration (months)	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	Jasmine Trust 2018	554.0	578.0	669.2	Par with EIS	Microfinance (100%)	-	21	6	-	24.7%	100%, 0%, 0%	8.7%	-	-	-	-	-	13.6%	CRISIL A- (SO)-Series A1 PTCs

Fincare Small Finance Bank 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 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	Jasmine Trust 2018	554.0	Par with EIS	Microfinance (100%)	8.7%	9	49.2%	98.5%	98.1%	97.4%	3.0%	0.7%	0.0%	0.2%	0.0%	0.4%	0.2%	0.1%	0.1%	-	0.0%	-	10.3%	15.2%	77.9%	Not relevant	

HDB Financial Services Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Pool duration (months)	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 February 2017	9,440.0	10,303.9	11,158.3	Par with EIS	CV (100%)	76%, 24%	16	12	87%	13.2%	100%, 0%, 0%	6.0%	-	-	-	7.7%	-	CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs
2	Venus Trust March 2017	4,974.0	5,420.4	5,841.1	Par with EIS	CV (76%) & CE (24%)	89%, 11%	16	13	86%	12.7%	100%, 0%, 0%	5.8%	-	-	-	7.2%	-	CRISIL AAA (SO) - Series A PTCs
3	Venus Trust November 2018 Series 1	5,991.4	6,594.4	7,019.4	Par with EIS	CV (59%) & CE (41%)	82%, 18%	16	12	84%	12.8%	100%, 0%, 0%	5.0%	-	-	-	6.1%	-	CRISIL AAA (SO) - Series A PTCs
4	Venus Trust November 2018 Series 2	5,990.5	6,585.6	7,024.8	Par with EIS	CV (63%) & CE (37%)	82%, 18%	16	13	84%	12.9%	88%, 12%, 0%	5.7%	-	-	-	6.1%	-	CRISIL AAA (SO) - Series A PTCs
5	Venus Trust March 2019	4,021.5	4,448.6	4,785.7	Par with EIS	CV (60%) & CE (40%)	79%, 21%	18	10	85%	13.0%	100%, 0%, 0%	5.6%	-	-	-	7.0%	-	CRISIL AAA (SO) - Series A PTCs
6	Venus Trust June 2019	10,898.6	11,884.0	12,584.9	Par with EIS	CV 93%. CE 7%	(64%, 36%)	15	15	91%	12.8%	100%, 0%	4.9%	-	-	-	5.6%	-	CRISIL AAA (SO) - Series A PTCs

HDB Financial Services Limited- Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS 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 February 2017	9,440.0	Par with EIS	CV (100%)	6.0%	31	92.6%	99.2%	98.0%	99.9%	13.7%	0.8%	0.6%	0.7%	0.5%	0.7%	0.3%	0.7%	0.3%	N.A	0.0%	-	93.6%	22.3%	5.2%	Above 20 times	
2	Venus Trust March 2017	4,974.0	Par with EIS	CV (76%) & CE (24%)	5.8%	30	92.2%	98.6%	99.0%	101.2%	13.3%	1.6%	0.8%	1.3%	0.8%	1.3%	0.6%	1.2%	0.5%	N.A	0.0%	-	85.7%	2.5%	13.9%	17.8	
3	Venus Trust November 2018 Series 1	5,991.4	Par with EIS	CV (59%) & CE (41%)	5.0%	10	37.4%	97.3%	96.4%	97.4%	4.2%	1.1%	0.2%	0.3%	0.0%	1.1%	0.2%	0.7%	0.0%	N.A	0.0%	-	8.7%	4.6%	87.2%	Above 20 times	
4	Venus Trust November 2018 Series 2	5,990.5	Par with EIS	CV (63%) & CE (37%)	5.7%	10	38.1%	96.0%	95.6%	97.3%	5.0%	1.8%	0.5%	0.8%	0.1%	1.7%	0.4%	1.2%	0.1%	N.A	0.0%	-	10.0%	4.7%	86.0%	Above 20 times	
5	Venus Trust March 2019	4,021.5	Par with EIS	CV (60%) & CE (40%)	5.6%	6	20.9%	96.5%	96.3%	96.7%	2.1%	0.4%	0.0%	0.0%	0.0%	0.9%	0.1%	0.4%	0.0%	N.A	0.0%	-	7.7%	6.4%	86.7%	Not relevant	
6	Venus Trust June 2019	10,898.6	Par with EIS	CV (93%) & CE (7%)	4.9%	3	14.2%	97.8%	97.8%	-	2.4%	0.0%	0.0%	-	-	0.3%	0.0%	-	-	N.A	0.0%	-	6.0%	5.3%	89.3%	Not relevant	

Home Credit India 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)	Pool duration (months)	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	Ameyaa IFMR Capital 2018	1,102.4	1,178.7	1646.6	Par with EIS	Cash Loans (100%)	-	14	10	-	26.5%	100%,0%,0%	3.3%	-	-	-	-	-	Series A1 PTCs- 32.8% Series A2 PTCs -28.1%	CRISIL A- (SO) - Series A1, CRISIL BB+ (SO) - Series A2 PTCs
2	Avyaya SBL Northern Arc 2018	1,047.4	1,015.9	1,592.5	Par with EIS	Cash Loans (100%)	-	16	11	-	25.7%	42%, 56%,2%	3.5%	-	-	-	-	-	Series A1 PTCs- 31.6% Series A2 PTCs -26.9%	CRISIL A- (SO) - Series A1, CRISIL BB+ (SO) - Series A2 PTCs
3	Northern Arc 2019 CDL Samarambh	638.7	605.7	638.7	Par with EIS	Consumer Durable Loans(100%)	-	2	3	76%	-	100%,0%,0%	5.0%	-	-	-	7.2%	-	Ratings Withdrawn	

Home Credit India 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	EIS 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	Ameyaa IFMR Capital 2018	1,102.4	Par with EIS	Cash Loans (100%)	3.3%	20	89.9%	91.4%	82.2%	87.9%	23.1%	17.7%	16.2%	15.4%	13.3%	8.8%	8.4%	7.5%	6.5%	-	0.0%	-	95.0%	37.8%	2.2%	2.8	
2	Avyaya SBL Northern Arc 2018	1,047.4	Par with EIS	Cash Loans (100%)	4.3%	15	67.1%	94.7%	90.6%	92.4%	22.5%	10.4%	8.0%	6.4%	4.4%	4.5%	4.0%	3.4%	2.7%	-	0.0%	-	20.5%	31.6%	60.4%	Not relevant	
3	Northern Arc 2019 CDL Samarambh	638.7	Par with EIS	Consumer Durable Loans(100%)	5.0%	3	89.8%	94.5%	94.5%	-	2.7%	3.2%	0.0%	-	-	3.7%	1.6%	-	-	-	0.0%	-	152.6%	211.1%	0.0%	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)	Pool duration (months)	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	Robust CV Trust Nov 2018	2,365.5	2,745.7	2,915.7	Par with EIS	CV (99%), CE (1%)	81%, 19%	20	9	80%	14.3%	100%, 0%, 0%	10.0%	10.0%	-	-	5.7%	-	CRISIL AAA (SO) / Rating Watch with Developing Implications

India Infoline Finance Limited - Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS 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	Robust CV Trust Nov 2018	2,365.5	Par with EIS	CV (99%), CE (1%)	10.0%	10	31.7%	91.5%	94.9%	89.6%	4.9%	3.8%	1.6%	3.3%	0.2%	3.1%	0.9%	2.6%	0.6%	-	0.0%	-	16.0%	5.2%	79.8%	15.5	

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)	Pool duration (months)	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	1,278.7	1,427.4	1,541.8	Par with EIS	MSME (100%)	-	12.0	9.0	-	18.9%	100%, 0%, 0%	11.6%	-	-	-	7.0%	-	CRISIL AAA(SO) - Series A PTCs
2	BL Securitization Trust I Jan 2019	2,363.7	2,648.4	2,844.9	Par with EIS	MSME (100%)	-	42.0	9.0	-	18.8%	100%, 0%, 0%	11.7%	-	-	-	7.3%	-	CRISIL AAA(SO) - Series A PTCs
2	BL Securitization Trust II Mar 2019	668.8	736.2	791.6	Par with EIS	MSME (100%)	-	11.7	11.3	-	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	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
						90+				180+	1+		90+	1+	90+												
1	BL Securitization Trust	1,278.7	Par with EIS	MSME (100%)	11.6%	8.0	37.2%	98.0%	96.8%	0.0%	3.8%	1.8%	0.4%	0.4%	0.0%	0.8%	0.6%	0.3%	0.1%	0.0%	0.0%	0.0%	20.7%	6.0%	74.8%	0.5	
2	BL Securitization Trust I Jan 2019	2,363.7	Par with EIS	MSME (100%)	11.7%	7.0	33.3%	98.2%	97.1%	0.0%	4.0%	1.3%	0.3%	0.3%	0.0%	0.6%	0.4%	0.2%	0.1%	0.0%	0.0%	0.0%	19.5%	6.3%	75.8%	0.8	
2	BL Securitization Trust II Mar 2019	668.8	Par with EIS	MSME (100%)	12.7%	5.0	29.1%	98.5%	98.0%	0.0%	5.0%	1.0%	0.0%	0.0%	0.0%	0.5%	0.3%	0.1%	0.1%	0.0%	0.0%	0.0%	19.5%	6.3%	75.8%	Not relevant	

IndoStar Capital 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)	Pool duration (months)	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	1,815.5	1,928.9	Par with EIS	HCV (44%), LCV (29%), CAR (9%), MUV (7%), CE (3%) others (7%)	57.3%, 42.7%	19	9	81%	14.7%	100%,0%,0%	13.1%	-	-	-	5.9%	-	CRISIL AAA (SO) - Series A PTC
2	Star CV Trust June 2019	824.2	902.1	1,303.2	Par with EIS	CV(76%),CE(4%),CAR(7%),MUV(6%), others(7%)	40.0%, 60.0%	18	9	81%	15.7%	100%,0%,0%	13.2%	-	-	-	7.5%	-	CRISIL AAA (SO) - Series A PTCs

IndoStar Capital 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 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	Star CV Trust May 2019	1,577.1	Par with EIS	HCV (44%), LCV (29%), CAR (9%), MUV (7%), CE (3%) others (7%)	13.1%	4	13.6%	95.4%	94.7%	97.5%	2.2%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.1%	0.0%	0.0%	0.0%	-	16.3%	4.6%	80.1%	Not relevant	
2	Star CV Trust June 2019	824.2	Par with EIS	CV(76%),CE(4%),CAR(7%),MUV(6%), others(7%)	13.2%	3	9.9%	92.9%	92.9%	-	2.3%	0.0%	0.0%	-	-	0.8%	0.0%	-	-	0.0%	0.0%	-	16.0%	4.5%	80.4%	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)	Pool duration (months)	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 XLIX	1,784.7	1,984.6	2,171.6	Par with EIS	Car(88%), CV(7%) & CE(5%)	76%, 24%	15	15	76%	16.9%	100%, 0%, 0%	9.5%	2.8%	6.7%	1.2%	8.6%	-	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 LI	800.9	901.4	986.1	Par with EIS	Car (100%)	91%, 9%	17	15	77%	16.0%	100%, 0%, 0%	8.5%	2.8%	5.7%	1.3%	8.3%	-	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
3	MFL Securitisation Trust LII	1,001.2	1,124.6	1,234.9	Par with EIS	Car (100%)	88%, 12%	17	15	76%	16.0%	100%, 0%, 0%	8.2%	2.8%	5.4%	1.2%	8.6%	-	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
4	MFL Securitisation Trust LVII	942.4	1,028.5	1,129.4	Par with EIS	Car (100%)	75%, 25%	14	16	75%	16.5%	100%, 0%, 0%	8.2%	2.9%	5.3%	1.3%	8.7%	-	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
5	MFL Securitisation Trust LXII	1,542.6	1,752.2	1,951.0	Par with EIS	Car(80%), CV(13%) and CE(7%)	73%, 27%	20	13	77%	16.4%	100%, 0%, 0%	7.7%	2.8%	4.9%	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
6	MFL Securitisation Trust LXXII	1,920.2	2,229.3	2,380.0	Par with EIS	Car (100%)	57%, 43%	19	14	81%	15.7%	100%, 0%, 0%	8.1%	2.8%	5.2%	-	6.0%	-	CRISIL AAA (SO) - Series A1 PTCs, CRISIL AAA (SO) - Series A2 PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility
7	MFL Securitisation Trust LXXIV	1,560.4	1,789.1	1,924.6	Par with EIS	Car (100%)	74%, 26%	19	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
8	MFL Securitisation Trust LXXVI	6,003.0	6,997.6	7,420.6	Par with EIS	Car (58%), CV (22%), CE (15%), Tractor (5%)	100%, 0%	20	10	79%	14.0%	94.8%, 5.2%, 0%	8.3%	4.0%	4.3%	-	5.5%	-	CRISIL AA (SO) - Series A1 PTCs and Series A2 PTCs, CRISIL BBB- (SO) Equivalent - Second loss facility
9	MFL Securitisation Trust LXXVIII	2,002.2	2,317.9	2,555.9	Par with EIS	Car (67%), CV (11%), Tractor (22%)	71%, 29%	21	12	77%	16.7%	100%, 0%, 0%	10.4%	2.7%	7.7%	-	9.0%	-	CRISIL AAA (SO) - Series A1 PTCs, Series A2 PTCs, Series B PTCs, Series C PTCs and Series D 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)	Pool duration (months)	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	
10	MFL Securitisation Trust LXXXI	1,955.4	2,086.7	2,431.9	Par with EIS	Car (68%), CV (25%), CE (7%)	0%,100%	16	12	81%	18.4%	100%, 0%, 0%	8.4%	2.8%	5.6%	-	8.9%	-	CRISIL AAA (SO) - Series A1 PTCs and Series A2 PTCs, CRISIL BBB+ (SO) Equivalent - Second loss facility
11	MFL Securitisation Trust LXXXIX	1,910.0	2,185.8	2,417.6	Par with EIS	Car (87%), CV (13%)	51.7%,48.3%	21	8	77%	16.0%	100%, 0%, 0%	7.9%	-	-	-	9.3%	-	CRISIL AAA (SO) - Series A1 PTCs, Series A2 PTCs, Series A3 PTCs
12	MFL Securitisation Trust LXXX	2,128.2	2,242.4	2,575.2	Par with EIS	Car (100%)	49%, 51%	14	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
13	MFL Securitisation Trust LXXIX	606.3	707.2	752.5	Par with EIS	Car (100%)	64%, 36%	20	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
14	MFL Securitisation Trust LXXXIII	1,891.5	2,214.7	2,381.5	Par with EIS	CV (100%)	68.5%,31.5%	21	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

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	EIS 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 XLIX	1,784.7	Par with EIS	Car(88%), CV(7%) & CE(5%)	9.5%	29	90.2%	98.9%	103.1%	101.5%	15.6%	0.8%	0.6%	0.9%	0.5%	1.1%	0.6%	1.2%	0.5%	0.0%	0.0%	38.8%	Fully covered	4.1%	0.0%	Above 20 times	
2	MFL Securitisation Trust LI	800.9	Par with EIS	Car (100%)	8.5%	28	85.3%	98.0%	100.1%	97.3%	15.1%	1.5%	1.1%	1.7%	1.2%	1.7%	1.0%	1.9%	1.0%	0.0%	0.0%	49.2%	68.0%	4.9%	35.1%	Above 20 times	
3	MFL Securitisation Trust LII	1,001.2	Par with EIS	Car (100%)	8.2%	28	85.2%	97.6%	101.2%	103.0%	16.2%	1.9%	1.2%	2.0%	1.4%	2.0%	1.1%	2.2%	1.1%	0.0%	0.0%	60.7%	65.8%	4.0%	38.5%	Above 20 times	
4	MFL Securitisation Trust LVII	942.4	Par with EIS	Car (100%)	8.2%	25	88.7%	98.3%	99.4%	102.5%	16.4%	1.3%	0.7%	1.1%	0.6%	1.5%	0.8%	1.4%	0.6%	0.0%	0.0%	41.7%	83.4%	4.2%	21.1%	Above 20 times	
5	MFL Securitisation Trust LXII	1,542.6	Par with EIS	Car (80%), CV(13%) and CE(7%)	7.7%	19	60.0%	97.5%	98.0%	94.4%	15.1%	1.5%	0.9%	1.4%	0.9%	1.5%	0.6%	1.4%	0.4%	0.0%	0.0%	89.1%	22.7%	7.4%	73.9%	19.6	
6	MFL Securitisation Trust LXXII	1,920.2	Par with EIS	Car (100%)	8.1%	9	36.5%	97.5%	98.2%	97.7%	8.0%	0.6%	0.3%	0.2%	0.0%	0.9%	0.2%	0.7%	0.1%	0.0%	0.0%	-	13.8%	5.7%	81.5%	Above 20 times	
7	MFL Securitisation Trust LXXIV	1,560.4	Par with EIS	Car (100%)	8.1%	9	33.2%	97.9%	96.5%	99.9%	6.5%	0.5%	0.1%	0.6%	0.0%	0.8%	0.1%	0.4%	0.1%	0.0%	0.0%	-	13.3%	6.1%	81.7%	Above 20 times	
8	MFL Securitisation Trust LXXVI	6,003.0	Par with EIS	Car (58%), CV (22%), CE (15%), Tractor (5%)	8.3%	6	18.3%	95.3%	96.7%	95.4%	2.3%	0.6%	0.0%	0.0%	0.0%	1.1%	0.1%	0.7%	0.0%	0.0%	0.0%	-	11.0%	4.9%	84.8%	Not relevant	
9	MFL Securitisation Trust LXXVIII	2,002.2	Par with EIS	Car (67%), CV (11%), Tractor (22%)	10.4%	6	18.6%	96.5%	97.7%	95.4%	3.8%	0.9%	0.2%	0.2%	0.0%	1.0%	0.2%	0.7%	0.0%	0.0%	0.0%	-	14.9%	7.9%	78.9%	Above 20 times	
10	MFL Securitisation Trust LXXXI	1,955.4	Par with EIS	Car (68%), CV (25%), CE (7%)	8.4%	5	23.3%	95.0%	95.9%	93.8%	6.1%	0.4%	0.0%	0.0%	0.0%	1.2%	0.1%	0.6%	0.0%	0.0%	0.0%	-	12.3%	1.2%	86.7%	Not relevant	
11	MFL Securitisation Trust LXXXIX	1,910.0	Par with EIS	Car (87%), CV (13%)	7.9%	2	6.1%	95.8%	95.8%	-	0.9%	0.0%	0.0%	-	-	0.3%	0.0%	-	-	0.0%	0.0%	-	9.4%	10.3%	82.2%	Not relevant	
12	MFL Securitisation Trust LXXX	2,128.2	Par with EIS	Car (100%)	8.5%	6	31.0%	97.4%	97.7%	97.1%	7.3%	0.2%	0.0%	0.0%	0.0%	0.8%	0.0%	0.5%	0.0%	0.0%	0.0%	-	13.4%	5.3%	82.2%	Not relevant	
13	MFL Securitisation Trust LXXIX	606.3	Par with EIS	Car (100%)	8.9%	6	21.1%	98.5%	99.0%	98.0%	4.4%	0.2%	0.0%	0.0%	0.0%	0.4%	0.0%	0.2%	0.0%	0.0%	0.0%	-	12.6%	9.2%	80.1%	Not relevant	
14	MFL Securitisation Trust LXXXIII	1,891.5	Par with EIS	CV (100%)	7.9%	3	9.1%	97.3%	97.3%	-	1.4%	0.0%	0.0%	-	-	0.3%	0.0%	-	-	0.0%	0.0%	-	9.5%	6.8%	84.8%	Not relevant	

Muthoot Capital Services Limited - Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support					Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Pool duration (months)	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 2018 CV Pratap	872.4	824.7	1,027.3	Par with EIS	TW (100%)	100%,0%	10	9	78%	22.0%	100%, 0%, 0%	4.4%	-	-	-	-	Series A1- 22.2%, Series A2- 18.5%	CRISIL AA- (SO) - Series A1 PTCs, CRISIL A- (SO) - Series A2 PTCs
2	Vivriti Rancisis 006 2018	1,690.0	1,650.7	2,076.0	Par with EIS	TW (100%)	100%,0%	12	10	81%	22.0%	100%, 0%, 0%	4.3%	-	-	-	-	Series A1(a) and Series A1(b)- 26.3%, Series A2- 20.2%	CRISIL AA (SO) - Series A1(a) PTCs , CRISIL AA (SO) - Series A1(b) PTCs, Series A- (SO)- Series A2 PTCs
3	Northern Arc 2018 CV Carolina	1,172.9	1,135.9	1,398.4	Par with EIS	TW (100%)	-	11	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
4	Vivriti Glenn 01 2019	705.3	692.0	837.5	Par with EIS	TW (100%)	-	9	8	79%	20.5%	100%, 0%, 0%	8.4%	-	-	-	-	Series A1- 17.3%	CRISIL AA+ (SO) - Series A1 PTCs
5	Northern Arc 2019 CV PTU	388.6	367.2	465.2	Par with EIS	TW (100%)	100%, 0%	10	13	87%	18.1%	100%, 0%, 0%	4.2%	-	-	-	-	21.0%	CRISIL AA- (SO) - Series A1 PTCs and, CRISIL A (SO) - Series A2 PTCs
6	Vivriti Minerva 03 2019	621.1	597.3	783.3	Par with EIS	TW (100%)	57%, 43%	13	9	86%	13.5%	100%,0%,0%	4.5%	-	-	-	-	23.7%	CRISIL AA (SO) - Series A1 PTCs
7	Vivriti Freya 08 2019	1,195.6	1,116.1	1,413.2	Par with EIS	TW (100%)	-	10	7	77%	21.2%	100%,0%,0%	4.7%	-	-	-	-	21.0%	Provisional CRISIL AA(SO) – Series A1 PTCs
8	Travis March 2019	2,363.6	2,292.7	2,732.9	Par with EIS	TW (100%)	-	9	8	76%	20.5%	100%, 0%, 0%	6.5%	-	-	-	-	16.1%	CRISIL AA (SO) - Series A1 PTCs
9	Vivriti Bast 05 2019	1,403.7	1,317.0	1,689.0	Par with EIS	TW (100%)	-	11	7	81%	28.1%	100%, 0%, 0%	4.7%	-	-	-	-	21.9%	CRISIL AA (SO) - Series A1 PTCs

Muthoot Capital Services Limited- Pool Performance

Sr. no	Transaction name	Initial pool details				MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS 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 2018 CV Pratap	872.4	Par with EIS	TW (100%)	4.4%	15	79.8%	98.3%	97.3%	98.2%	2.9%	1.3%	0.6%	0.8%	0.3%	1.4%	0.6%	1.2%	0.3%	0.0%	0.0%	0.0%	65.3%	177.4%	12.5%	Above 20 times
2	Vivriti Rancis 006 2018	1,690.0	Par with EIS	TW (100%)	4.3%	14	63.0%	97.5%	96.1%	97.9%	2.7%	1.5%	0.6%	0.4%	0.0%	1.7%	0.6%	0.5%	0.1%	0.0%	0.0%	0.0%	19.9%	56.0%	51.3%	Above 20 times
3	Northern Arc 2018 CV Carolina	1,172.9	Par with EIS	TW (100%)	4.3%	10	56.7%	98.2%	95.8%	98.5%	1.8%	0.6%	0.1%	0.2%	0.0%	1.0%	0.2%	0.6%	0.1%	0.0%	0.0%	0.0%	14.2%	11.4%	63.8%	Above 20 times
4	Vivriti Glenn 01 2019	705.3	Par with EIS	TW (100%)	8.4%	9	44.8%	97.2%	97.1%	98.2%	1.6%	1.1%	0.4%	0.0%	0.0%	1.5%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	21.2%	34.3%	60.2%	Not relevant
5	Northern Arc 2019 CV PTU	388.6	Par with EIS	TW (100%)	4.2%	5	28.8%	96.0%	93.3%	96.3%	0.9%	0.2%	0.0%	0.0%	0.0%	1.5%	0.1%	0.6%	0.0%	0.0%	0.0%	0.0%	6.6%	34.9%	69.3%	Not relevant
6	Vivriti Minerva 03 2019	621.1	Par with EIS	TW (100%)	4.5%	5	21.3%	97.3%	95.3%	97.5%	0.8%	0.1%	0.0%	0.0%	0.0%	0.8%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	8.0%	26.3%	67.8%	Not relevant
7	Vivriti Freya 08 2019	1,195.6	Par with EIS	TW (100%)	4.7%	1	5.6%	99.1%	99.1%	-	0.2%	0.0%	0.0%	-	-	0.1%	0.0%	-	-	-	0.0%	-	6.4%	27.1%	73.6%	Not relevant
8	Travis March 2019	2,363.6	Par with EIS	TW (100%)	6.5%	6	40.9%	97.2%	97.0%	97.4%	1.2%	0.5%	0.0%	0.0%	0.0%	1.4%	0.2%	0.7%	0.0%	0.0%	0.0%	0.0%	14.8%	30.8%	65.1%	Not relevant
9	Vivriti Bast 05 2019	1,403.7	Par with EIS	TW (100%)	4.7%	4	20.6%	96.9%	97.1%	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%	0.8%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	8.0%	33.6%	68.9%	Not relevant

Muthoot Fincorp Limited - Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion	
						Asset class	Asset type (New, Used)	Pool duration (months)	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 Brett 12 2018	1,546.4	1,576.3	1,665.8	Par with turbo amortisation	Gold Loan(100%)	-	6	3	67%	16.9%	100%, 0%, 0%	6.5%	-	-	-	-	-	5.3%	CRISIL A1+ (SO) - Series A1 PTCs
2	Vivriti Dane 01 2019	773.1	789.3	836.1	Par with turbo amortisation	Gold Loan(100%)	-	6	3	66%	17.1%	100%, 0%, 0%	6.5%	-	-	-	-	-	5.6%	Ratings Withdrawn
3	Vivriti Balin 03 2019	1,639.2	1,667.0	1,786.5	Par with turbo amortisation	Gold Loan(100%)	-	6	3	63%	20.3%	100%, 0%, 0%	6.4%	-	-	-	-	-	6.7%	CRISIL A1+ (SO) - Series A1 PTCs
4	Vivriti Ares 05 2019	629.7	638.1	678.6	Par with turbo amortisation	Gold Loan(100%)	-	6	3	68%	18.5%	100%, 0%, 0%	6.5%	-	-	-	-	-	6.0%	CRISIL A1+ (SO) - Series A1 PTCs

Muthoot Fincorp Limited - Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS 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 Brett 12 2018	1,546.4	Par with turbo amortisation	Gold Loan(100%)	6.5%	6	100.0%	33.0%	27.8%	41.6%	48.2%	0.5%	0.0%	0.8%	0.0%	34.7%	0.5%	14.5%	0.8%	0.0%	0.0%	0.0%	Not relevant	Not relevant	0%	Not relevant	
2	Vivriti Dane 01 2019	773.1	Par with turbo amortisation	Gold Loan(100%)	6.5%	7	96.7%	21.3%	61.3%	68.9%	75.2%	0.0%	0.0%	0.0%	0.0%	16.9%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	44.70%	5.20%	40.90%	Not relevant	
3	Vivriti Balin 03 2019	1,639.2	Par with turbo amortisation	Gold Loan(100%)	6.4%	6	71.4%	36.3%	30.2%	46.9%	42.0%	3.3%	0.0%	0.0%	0.0%	18.7%	3.3%	6.2%	0.0%	0.0%	0.0%	0.0%	16.60%	5.10%	70.60%	Not relevant	
4	Vivriti Ares 05 2019	629.7	Par with turbo amortisation	Gold Loan(100%)	6.5%	4	54.2%	30.1%	86.6%	0.0%	41.0%	0.0%	0.0%	0.0%	0.0%	9.2%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	14.00%	3.10%	76.70%	Not relevant	

Future payouts include principal overdue OD and DPD calculations are only on principal

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)	Pool duration (months)	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	436.1	430.7	509.3	Par with EIS	Microfinance (100%)	-	8	6	-	21.2%	100%,0%,0%	5.3%	-	-	-	-	-	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 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	Northern Arc 2019 Mosec Brevis	436.1	Par with EIS	Microfinance (100%)	5.3%	6	48.4%	99.8%	99.7%	99.8%	5.5%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	12.1%	39.2%	63.1%	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)	Pool duration (months)	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	777.8	754.2	929.6	Par with EIS	Microfinance (100%)	-	11	5	-	22.7%	100%, 0%, 0%	4.2%	-	-	-	10.4%	18.8%	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	EIS 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	777.8	Par with EIS	Microfinance (100%)	4.2%	7	34.4%	99.8%	99.7%	99.7%	1.4%	0.2%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	-	0.0%	-	8.6%	9.6%	72.1%	Above 20 times	

Satin Creditcare Network 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)	Pool duration (months)	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	Mint Trust February 2018*	2,248.4	2,489.8	2,630.4	Par with EIS	Microfinance (100%)	-	9	6	-	23.0%	100%, 0%, 0%	5.1%	-	-	-	-	14.8%	Ratings Withdrawn
2	Northern Arc 2018 MFI Carmine	797.7	786.5	931.6	Par with EIS	Microfinance (100%)	-	9	10	-	22.7%	100%, 0%, 0%	3.9%	-	-	-	-	Series A1 PTCs- 17.6%, Series A2 PTCs- 15.6%	CRISIL A- (SO)-Series A1 PTCs, CRISIL BBB (SO)- Series A2 PTCs
3	Vivriti Steve 11 2018	552.7	521.9	628.6	Par with EIS	Microfinance (100%)	-	8	8	-	22.4%	100%, 0%, 0%	4.4%	-	-	-	-	Series A1 PTCs- 17.1%, Series A2 PTCs- 15.2%	CRISIL A (SO)-Series A1 PTCs, CRISIL A- (SO)-Series A2 PTCs
4	Northern Arc 2019 MFI Janani	1,807.2	1,608.4	2,017.4	Par with EIS	Microfinance (100%)	-	6	19	-	22.2%	100%, 0%, 0%	4.5%	-	-	-	-	Series A1 PTCs - 22.5%, Series A2 PTCs - 16.6%	CRISIL AA (SO)-Series A1 PTCs, CRISIL A (SO)-Series A2 PTCs
5	Vivriti Heimdall 03 2019	449.4	423.4	500.6	Par with EIS	Microfinance (100%)	-	14	23	-	22.3%	100%, 0%, 0%	7.2%	-	-	-	-	Series A1 PTCs - 16.3%, Series A2 PTCs - 15.3%	CRISIL AA-(SO) - Series A1 PTCs CRISIL A+(SO) - Series A2 PTCs

*Data after Jul 19 payout

Satin Creditcare Network 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	EIS 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	Mint Trust February 2018	2,248.4	Par with EIS	Microfinance (100%)	5.1%	17	100.0%	98.2%	85.5%	99.1%	13.7%	0.0%	0.0%	1.1%	0.9%	1.8%	0.0%	0.5%	0.5%	-	0.0%	-	Fully covered	Fully covered	0.0%	Above 20 times
2	Northern Arc 2018 MFI Carmine	797.7	Par with EIS	Microfinance (100%)	3.9%	15	89.2%	99.0%	98.7%	98.6%	9.6%	1.3%	1.1%	1.0%	0.8%	0.7%	0.6%	0.5%	0.4%	-	0.0%	-	Fully covered	16.2%	0.0%	Above 20 times
3	Vivriti Steve 11 2018	552.7	Par with EIS	Microfinance (100%)	4.4%	10	71.2%	99.6%	99.5%	99.4%	6.5%	0.7%	0.3%	0.3%	0.1%	0.3%	0.3%	0.2%	0.1%	-	0.0%	-	27.0%	8.4%	43.9%	Above 20 times
4	Northern Arc 2019 MFI Janani	1,807.2	Par with EIS	Microfinance (100%)	4.5%	6	64.7%	100.0%	100.0%	100.0%	8.2%	0.2%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	-	0.0%	-	20.3%	7.3%	52.3%	Above 20 times
5	Vivriti Heimdall 03 2019	449.4	Par with EIS	Microfinance (100%)	7.2%	5	50.6%	99.8%	99.8%	-	3.8%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	-	0.0%	-	19.9%	30.8%	61.2%	Not relevant

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)	Pool duration (months)	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	4,384.8	5,001.5	5,528.9	Par with EIS	MSME (100%)	-	16	17	30%	21.3%	100%,0%,0%	8.8%	-	-	-	10.2%	10.2%	CRISIL AA- (SO)-Series A1 PTCs, CRISIL A+ (SO)-Series A2 PTCs
2	Mobil Trust Series - 01	2,816.7	3,014.6	3,258.0	Par with EIS	TW (100%)	100%,0%	8	7	76%	22.9%	100%,0%,0%	13.6%	-	-	-	-	7.6%	CRISIL AAA(SO) - Series A1 PTCs

Shriram City Union Finance Limited- Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS 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	Privilege Trust Series 14	4,384.8	Par with EIS	MSME (100%)	8.8%	8	41.4%	99.9%	100.0%	99.8%	11.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	-	0.0%	-	17.6%	9.7%	75.0%	Not relevant	
2	Mobil Trust Series - 01	2,816.7	Par with EIS	TW (100%)	13.6%	2	15.1%	96.1%	-	-	0.5%	0.0%	0.0%	-	-	0.7%	0.0%	-	-	-	0.0%	-	17.4%	7.2%	77.1%	Not relevant	

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)	Pool duration (months)	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 Sep 2016 II	2,909.6	3,290.6	3,622.6	Par with EIS	CV (83%), CE (10%) & PV (7%)	42%, 58%	20	8	77%	14.1%	88%, 12%, 0%	9.2%	4.0%	5.2%	-	8.9%	-	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
2	Sansar Trust September 2016 III	4,700.6	5,236.4	5,785.9	Par with EIS	CV (69%), Tractor (14%), PV (9%) & CE (8%)	26%, 74%	17	11	71%	15.6%	91%, 9%, 0%	8.9%	4.1%	4.8%	-	9.2%	-	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
3	Sansar Trust December 2016 II	4,002.4	4,484.7	5,006.3	Par with EIS	CV (81%), PV (15%) & Others (4%)	23%, 77%	19	12	70%	15.7%	90%, 10%, 0%	9.6%	4.0%	5.6%	-	12.7%	-	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
4	Sansar Trust March 2017 II	3,401.9	3,755.9	4,155.2	Par with EIS	CV (66%), PV (25%) & Others (9%)	1%, 99%	16	14	66%	16.1%	91%, 9%, 0%	8.9%	4.1%	4.8%	-	9.4%	-	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
5	Sansar Trust March 2017 V	8,497.2	9,441.7	10,444.7	Par with EIS	CV (84%), PV (7%) & Others (9%)	4%, 96%	17	14	68%	15.7%	89%, 11%, 0%	8.2%	4.1%	4.1%	-	9.4%	-	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
6	Sansar Trust June 2017 III	3,628.4	4,045.0	4,566.8	Par with EIS	CE (9%), THW (4%), Tractor (19%), LCV (15%), HCV (49%) & PV (5%)	14%, 86%	19	11	68%	15.7%	91%, 9%, 0%	9.1%	4.0%	5.1%	-	13.8%	-	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
7	Sansar Trust June 2017 V	4,978.9	5,597.6	6,288.3	Par with EIS	CE (19%), THW (3%), LCV (14%), HCV (56%) & PV (8%)	4%, 96%	19	11	68%	15.1%	91%, 9%, 0%	7.9%	4.0%	3.9%	-	13.4%	-	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
8	Sansar Trust September 2017	3,004.3	3,401.8	3,771.6	Par with EIS	HCV (65%), LCV (10%), THW (2%), PV (6%), CE (17%)	14%, 86%	21	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
9	Sansar Trust September 2017 IV	3,444.2	3,905.8	4,370.2	Par with EIS	HCV (57%), LCV (9%), THW (2%), PV (16%), CE (17%)	22%, 78%	21	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
10	Sansar Trust September 2017 VI	5,940.9	6,601.9	7,718.0	Par with EIS	HCV (10%), LCV (11%), SCV (30%), PV (47%), CE (2%)	20%, 80%	16	13	66%	21.8%	95%, 5%, 0%	8.9%	3.8%	5.1%	-	14.2%	-	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
11	Sansar Trust December 2017 IV	4,089.7	4,693.2	5,288.0	Par with EIS	HCV (58%), LCV (16%), SCV (2%), PV (9%), CE (15%)	16%, 84%	23	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

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)	Pool duration (months)	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	Sansar Trust May 2018	682.1	785.9	894.3	Par with EIS	HCV (54%), LCV (11%), SCV (1%), PV (8%), CE (26%)	17%, 83%	24	7	72%	14.2%	93%, 7%, 0%	8.0%	3.8%	4.2%	-	11.7%	-	CRISIL AAA (SO) - Series A PTCs CRISIL BBB+ (SO) Equivalent - Second loss facility
13	Sansar Trust June 2018 III	7,205.1	8,319.9	9,146.7	Par with EIS	HCV (40%), LCV (31%), SCV (7%), PV (11%), CE (11%)	24%, 76%	23	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
14	Sansar Trust September 2018 IV	5,174.6	6,079.9	6,598.1	Par with EIS	HCV (60%), LCV (14%), SCV (2%), PV (6%), CE (4%), Tractors (14%)	70%, 30%	22	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
15	Sansar Trust November 2018 III	2,998.8	3,480.3	3,864.0	Par with EIS	HCV (27%), LCV (21%), SCV (9%), PV (6%), CE (2%), Tractors (35%)	16%, 84%	21	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
16	Sansar Trust December 2018 IV	2,587.4	3,100.1	3,513.3	Par with EIS	HCV (22%), LCV (11%), SCV (8%), PV (59%)	18%, 82%	23	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
17	Sansar Trust Feb 2019 I	7,392.0	7,214.0	10,037.4	Par with EIS	HCV (43%), LCV (12%), SCV (8%), PV (18%), CE (18%)	13%, 87%	21	9	76%	18.4%	93%, 7%, 0%	1.5%	1.5%	-	-	-	26.5%	CRISIL AAA (SO) - Series A PTCs
18	Sansar Trust June 2019 III	4,003.9	4,762.7	5,333.8	Par with EIS	HCV (28%), LCV (33%), SCV (9%), PV (27%), CE (3%)	20%, 80%	26	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
19	Sansar Trust June 2019 IV	3,375.4	3,965.3	4,344.7	Par with EIS	HCV (55%), LCV (39%), SCV (6%), PV (0%), CE (0%)	30%, 70%	25	14	7300%	14.0%	100%, 0%, 0%	8.5%	7.8%	-	-	8.5%	-	CRISIL AAA (SO) - Series A PTCs

Shriram Transport Finance Company 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	EIS 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	Sansar Trust Sep 2016 II	2,909.6	Par with EIS	CV (83%), CE (10%) & PV (7%)	9.2%	35	89.0%	98.2%	126.1%	107.6%	17.5%	2.7%	1.9%	4.0%	2.0%	3.1%	2.0%	4.0%	2.4%	NA	0.0%	-	Fully covered	3.4%	0.0%	Above 20 times
2	Sansar Trust September 2016 III	4,700.6	Par with EIS	CV (69%), Tractor (14%), PV (9%) & CE (8%)	8.9%	35	93.4%	98.6%	128.3%	111.8%	15.5%	2.9%	2.7%	4.4%	3.3%	3.0%	2.6%	3.9%	3.3%	NA	0.0%	-	Fully covered	3.6%	0.0%	Above 20 times
3	Sansar Trust December 2016 II	4,002.4	Par with EIS	CV (81%), PV (15%) & Others (4%)	9.6%	32	89.0%	98.2%	116.1%	105.4%	17.1%	2.3%	1.9%	4.2%	2.1%	2.5%	1.5%	3.4%	2.2%	NA	0.0%	-	Fully covered	3.6%	0.0%	Above 20 times
4	Sansar Trust March 2017 II	3,401.9	Par with EIS	CV (66%), PV (25%) & Others (9%)	8.9%	29	91.3%	98.5%	117.7%	105.2%	21.6%	2.4%	2.3%	3.6%	2.4%	2.7%	1.6%	3.4%	1.9%	NA	0.0%	-	Fully covered	4.1%	0.0%	Above 20 times
5	Sansar Trust March 2017 V	8,497.2	Par with EIS	CV (84%), PV (7%) & Others (9%)	8.2%	29	87.7%	98.2%	114.5%	102.6%	17.5%	2.6%	2.3%	4.0%	2.4%	2.8%	2.1%	3.4%	2.6%	NA	0.0%	-	78.4%	4.5%	20.7%	Above 20 times
6	Sansar Trust June 2017 III	3,628.4	Par with EIS	CE (9%), THW (4%), Tractor (19%), LCV (15%), HCV (49%) & PV (5%)	9.1%	26	86.9%	97.9%	116.5%	107.8%	36.8%	2.7%	2.2%	4.9%	2.4%	2.5%	1.5%	3.1%	1.9%	NA	0.0%	-	83.2%	5.5%	15.9%	Above 20 times
7	Sansar Trust June 2017 V	4,978.9	Par with EIS	CE (19%), THW (3%), LCV (14%), HCV (56%) & PV (8%)	7.9%	26	78.0%	97.6%	117.1%	98.9%	19.9%	2.3%	1.8%	4.8%	1.9%	2.5%	1.5%	3.6%	2.3%	NA	0.0%	-	43.3%	5.1%	53.9%	Above 20 times
8	Sansar Trust September 2017	3,004.3	Par with EIS	HCV (65%), LCV (10%), THW (2%), PV (6%), CE (17%)	9.2%	23	65.9%	97.7%	108.0%	100.0%	17.5%	1.8%	1.1%	3.9%	1.5%	1.9%	0.5%	2.4%	0.9%	NA	0.0%	-	29.2%	5.8%	66.9%	Above 20 times

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 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+								
9	Sansar Trust September 2017 IV	3,444.2	Par with EIS	HCV (57%), LCV (9%), THW (2%), PV (16%), CE (17%)	8.4%	23	63.7%	97.1%	102.8%	100.8%	15.4%	2.9%	1.6%	4.0%	1.3%	2.4%	0.9%	2.5%	1.0%	NA	0.0%	-	27.4%	6.3%	68.2%	17.4	
10	Sansar Trust September 2017 VI	5,940.9	Par with EIS	HCV (10%), LCV (11%), SCV (30%), PV (47%), CE (2%)	8.9%	23	94.2%	95.8%	121.7%	115.4%	42.7%	4.6%	3.8%	4.8%	3.4%	4.5%	3.9%	4.7%	3.8%	NA	0.0%	-	Fully covered	11.7%	0.0%	Above 20 times	
11	Sansar Trust December 2017 IV	4,089.7	Par with EIS	HCV (58%), LCV (16%), SCV (2%), PV (9%), CE (15%)	7.8%	20	52.5%	96.6%	101.2%	98.4%	15.1%	3.7%	1.6%	3.8%	1.2%	2.1%	1.0%	2.1%	0.9%	NA	0.0%	-	19.7%	8.2%	74.2%	14.5	
12	Sansar Trust May 2018	682.1	Par with EIS	HCV (54%), LCV (11%), SCV (1%), PV (8%), CE (26%)	8.0%	16	38.1%	96.4%	98.8%	99.4%	8.6%	3.1%	1.4%	3.5%	1.4%	1.8%	0.1%	1.6%	0.1%	NA	0.0%	-	15.4%	9.7%	77.1%	15.3	
13	Sansar Trust June 2018 III	7,205.1	Par with EIS	HCV (40%), LCV (31%), SCV (7%), PV (11%), CE (11%)	8.1%	14	42.4%	96.7%	101.0%	97.0%	10.3%	2.1%	1.2%	3.4%	0.9%	1.8%	1.1%	1.8%	1.2%	NA	0.0%	-	16.1%	7.3%	78.1%	21.6	
14	Sansar Trust September 2018 IV	5,174.6	Par with EIS	HCV (60%), LCV (14%), SCV (2%), PV (6%), CE (4%), Tractors (14%)	9.6%	11	32.2%	92.3%	89.4%	96.0%	8.6%	5.1%	0.7%	1.5%	0.3%	2.6%	0.8%	1.7%	0.3%	NA	0.0%	-	16.3%	7.1%	78.1%	Above 20 times	

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 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+								
15	Sansar Trust November 2018 III	2,998.8	Par with EIS	HCV (27%), LCV (21%), SCV (9%), PV (6%), CE (2%), Tractors (35%)	8.3%	9	35.3%	92.4%	97.2%	94.3%	15.7%	2.6%	0.7%	1.9%	0.1%	2.3%	0.4%	2.0%	0.2%	NA	0.0%	-	14.7%	9.7%	77.8%	Above 20 times	
16	Sansar Trust December 2018 IV	2,587.4	Par with EIS	HCV (22%), LCV (11%), SCV (8%), PV (59%)	9.0%	8	27.4%	91.7%	95.0%	91.5%	11.6%	2.8%	0.8%	1.8%	0.0%	2.1%	0.3%	1.7%	0.1%	NA	0.0%	-	14.5%	11.8%	76.5%	Above 20 times	
17	Sansar Trust Feb 2019 I	7,392.0	Par with EIS	HCV (43%), LCV (12%), SCV (8%), PV (18%), CE (18%)	1.5%	4	13.0%	97.5%	98.6%	94.4%	5.3%	0.0%	0.0%	0.0%	0.0%	0.4%	0.1%	0.2%	0.0%	NA	0.0%	-	2.5%	42.1%	68.6%	Not relevant	
18	Sansar Trust June 2019 III	4,003.9	Par with EIS	HCV (28%), LCV (33%), SCV (9%), PV (27%), CE (3%)	7.7%	3	9.1%	90.9%	90.9%	-	3.3%	0.0%	0.0%	-	-	0.8%	0.0%	-	-	NA	0.0%	-	9.6%	11.9%	80.8%	Not relevant	
19	Sansar Trust June 2019 IV	3,375.4	Par with EIS	HCV (55%), LCV (39%), SCV (6%), PV (0%), CE (0%)	8.5%	2	5.8%	90.0%	-	-	2.1%	0.0%	0.0%	-	-	0.6%	0.0%	-	-	NA	0.0%	-	9.1%	9.6%	82.9%	Not relevant	

* As of September 2019 payout

Small Business Fincredit- 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)	Pool duration (months)	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	Aura Trust March 2019	655.1	589.5	731.8	Par with Turbo amortization	Gold loan(100%)	-	5	6	66%	24.7%	100%, 0%, 0%	6.9%	-	-	-	8.6%	18.6%	Ratings Withdrawn

Small Business Fincredit- 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 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	Aura Trust March 2019	655.1	Par with Turbo amortization	Gold loan(100%)	6.9%	6	84.1%	100.0%	100.0%	100.0%	7.7%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	Fully covered	30.7%	0.0%	Not relevant

SREI Equipment 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)	Pool duration (months)	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 2017	2,123.7	2,357.6	2,513.6	Par with EIS	CE (89%) & Tractor (11%)	98%, 2%	21	8	78%	11.9%	100%, 0%, 0%	10.4%	-	-	-	6.2%	-	CRISIL AA (SO)- Series A PTCs
2	IIERT – August 2017	2,250.0	2,493.0	2,587.0	Par with EIS	CE (96%) & Health care (4%)	95%, 5%	17	9	82%	11.8%	100%, 0%, 0%	15.2%	-	-	-	2.5%	-	Ratings Withdrawn
3	IIERT- June 2018- II	3,038.5	3,404.6	3,483.8	Par with EIS	CE (97%) & Health care (3%)	80%, 20%	16	9	81%	11.0%	100%, 0%, 0%	14.0%	-	-	-	6.2%	-	CRISIL AA (SO)- Series A PTCs
4	IIERT-Oct 2018 II	3,154.4	3,154.4	3,585.7	Par with EIS	CE (99%) & Health care (1%)	79%, 21%	14	12	83%	12.0%	100%, 0%, 0%	15.8%	-	-	-	1.9%	-	CRISIL AA(SO)- Series A PTCs
5	IILART-I Trust	1,752.5	1,752.5	1,990.7	Par	IT (64%), Healthcare(14%) & CE (22%) backed lease rental receivables	100%, 0%	18	17	-	-	100%, 0%, 0%	11.5%	-	-	-	-	-	Provisional CRISIL AA(SO)- Series A PTCs

SREI Equipment 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	EIS 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 2017	2,123.7	Par with EIS	CE (89%) & Tractor (11%)	10.4%	27	75.8%	98.2%	98.3%	97.2%	0.7%	1.8%	1.1%	1.5%	0.8%	1.6%	0.9%	1.5%	0.6%	0.0%	0.0%	-	49.0%	0.0%	49.7%	Above 20 times	
2	IIERT – August 2017	2,250.0	Par with EIS	CE (96%) & Health care (4%)	15.2%	25	83.6%	97.9%	99.1%	98.0%	0.2%	1.8%	0.6%	2.6%	0.5%	1.8%	1.1%	1.8%	1.1%	0.0%	0.0%	-	Fully covered	0.0%	0.0%	Above 20 times	
3	IIERT – June 2018- II	3,038.5	Par with EIS	CE (80%) & Tractor (20%)	14.0%	15	52.1%	98.8%	98.6%	98.6%	0.0%	2.4%	0.6%	1.3%	0.0%	1.0%	0.9%	0.9%	0.3%	0.0%	0.0%	-	31.1%	0.0%	68.9%	Above 20 times	
4	IIERT - Oct 2018-II	3,154.4	Par with EIS	CE (99.3%) & Health care (0.7%)	15.8%	11	46.0%	98.3%	99.2%	97.7%	0.0%	1.7%	0.6%	1.4%	0.1%	1.1%	0.6%	0.9%	0.4%	0.0%	0.0%	-	30.7%	0.0%	69.3%	Above 20 times	
5	IILART-I Trust	1,752.5	Par	IT (64%), Healthcare(14%) & CE (22%) backed lease rental receivables	11.5%	2	3.3%	100.0%	-	-	0.0%	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	12.0%	0.0%	88.0%	Not relevant	

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)	Pool duration (months)	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	5,230.8	5,763.8	6,117.0	Par with EIS	CV (93%), Tractor (7%)	81%,19%	18	9	81%	11.3%	98%,2%,0%	6.2%	-	-	-	4.7%	-	CRISIL AAA (SO) - Series A PTCs
2	SHRI Trust Z 2019	4,117.7	4,600.3	4,876.9	Par with EIS	CV (76%), Tractor (24%)	81%,19%	17	11	80%	12.7%	93%,7%,0%	7.5%	-	-	-	4.7%	-	CRISIL AAA (SO) - Series A PTCs
3	SHRI Trust AA 2019	5,561.0	6,220.2	6,456.7	Par with EIS	CV (82%), Tractor (18%)	88%, 11.5%	18	14	85%	10.5%	95%,5%,0%	7.1%	-	-	-	2.7%	-	Provisional CRISIL AAA (SO) - Series A PTC

Sundaram Finance Limited- Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS as % of future payouts	TCR	TCC
		Pool principal (Rs. Mn)	Structure	Asset class	Credit collateral as % of pool cashflows	Current quarter				Previous quarter	Current quarter		Previous quarter														
		90+	180+	90+	180+	1+				90+	1+		90+														
1	SHRI Trust W 2018	5,230.8	Par with EIS	CV (93%), Tractor (7%)	6.2%	18	58.7%	97.5%	97.4%	95.9%	8.0%	1.7%	1.1%	1.5%	0.5%	1.4%	0.5%	1.2%	0.4%	N.A	0.0%	-	17.1%	5.2%	78.8%	13.3	
2	SHRI Trust Z 2019	4,117.7	Par with EIS	CV (76%), Tractor (24%)	7.5%	6	21.4%	94.7%	96.4%	96.6%	1.3%	1.6%	0.5%	1.1%	0.0%	1.5%	0.3%	0.9%	0.2%	0.0%	0.0%	0.0%	10.3%	5.9%	84.8%	11.0	
3	SHRI Trust AA 2019	5,561.0	Par with EIS	CV (82%), Tractor (18%)	7.1%	5	16.6%	96.4%	97.4%	95.8%	1.3%	0.6%	0.0%	0.3%	0.0%	0.8%	0.1%	0.4%	0.0%	0.0%	0.0%	0.0%	9.1%	2.9%	88.4%	Above 20 times	

Suryoday 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)	Pool duration (months)	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	Kuno Trust Feb 2019	515.7	481.1	571.5	Par with EIS	Microfinance (100%)	-	18	14	-	24.5%	100%, 0%, 0%	4.5%	-	-	-	-	-	15.7%	CRISIL A(SO)-Series A1 PTCs

Suryoday 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	EIS 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	Kuno Trust Feb 2019	515.7	Par with EIS	Microfinance (100%)	4.5%	7	74.7%	99.5%	100.5%	98.8%	6.8%	1.9%	0.5%	0.3%	0.0%	0.4%	0.9%	0.5%	0.1%	-	0.0%	-	37.4%	9.8%	31.3%	Above 20 times	

Tata Motors Finance Limited- Initial Pool Details

Sr. no	Transaction name	Pool principal (Rs. Mn)	Investor payouts (Rs. Mn)	Pool cashflows (Rs. Mn)	Structure	Pool Characteristics						Overdue composition (0, 1, 2)	Credit Support						Current Rating/ Credit Opinion
						Asset class	Asset type (New, Used)	Pool duration (months)	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	5,213.9	5,656.4	6,017.6	Par with EIS	CV (100%)	100%, 0%	15	17	87%	12.6%	100%, 0%, 0%	11.3%	4.3%	6.9%	-	5.6%	-	CRISIL AAA (SO) - Series A PTCs, CRISIL BBB+ (SO) Equivalent - Second Loss Facility
2	Indian Receivable Trust Sep18 A	6,665.2	7,415.2	7,743.5	Par with EIS	CV (100%)	100%, 0%	17	14	89%	13.6%	100%, 0%, 0%	14.6%	8.6%	6.0%	-	3.8%	-	CRISIL AAA (SO) - Series A PTCs, CRISIL BBB+ (SO) Equivalent - Second Loss Facility
3	Indian Receivable Trust MAR19 B	1,093.5	1,202.5	1,328.3	Par with EIS	CV (100%)	100%, 0%	21	9	91%	12.3%	90%, 10%, 0%	12.6%	5.8%	6.8%	-	-	9.1%	Provisional CRISIL AAA (SO) - Series A1 PTC, Provisional CRISIL BBB+ (SO) Equivalent - Second loss facility
4	Indian Receivable Trust MAR19 C	1,999.2	1,909.2	2,338.0	Par with EIS	CV (100%)	100%, 0%	17	14	88%	11.7%	100%, 0%, 0%	6.5%	4.7%	1.8%	-	-	8.3%	Provisional CRISIL AAA (SO) - Series A1 PTC, Provisional CRISIL BBB+ (SO) Equivalent - Second loss facility
5	Indian Receivable Trust JUN 19 A	3,669.6	4,139.3	4,409.5	Par with EIS	CV (100%)	100%, 0%	20	12	90%	12.1%	100%, 0%, 0%	15.0%	10.0%	5.0%	-	5.7%	-	CRISIL AAA (SO) - Series A1 PTC, CRISIL BBB+ (SO) Equivalent - Second loss facility
6	Indian Receivable Trust JUNE19 B	8,362.3	9,351.7	9,867.7	Par with EIS	CV (100%)	100%, 0%	20	12	86%	9.8%	100%, 0%, 0%	8.8%	5.1%	3.7%	-	-	4.8%	CRISIL AAA (SO) - Series A1 PTC, CRISIL BBB+ (SO) Equivalent - Second loss facility

Tata Motors Finance Limited- Pool Performance

Sr. no	Transaction name	Initial pool details					MPS	Amortisation	CCR	3 month average MCR		Cumulative prepayments	Delinquencies				Overdues				Loss on repossession and sale	Credit collateral utilisation	Liquidity facility utilisation	Current credit collateral as % of future payouts	EIS 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	Indian Receivable Trust March 2018 - A	5,213.9	Par with EIS	CV (100%)	11.3%	18	69.1%	96.5%	94.8%	96.7%	8.8%	1.4%	0.8%	0.9%	0.4%	1.5%	0.6%	1.2%	0.3%	0.0%	0.0%	-	40.1%	3.6%	57.8%	Above 20 times	
2	Indian Receivable Trust Sep18 A	6,665.2	Par with EIS	CV (100%)	14.6%	12	40.6%	96.8%	96.7%	95.4%	2.8%	1.0%	0.4%	0.5%	0.1%	1.0%	0.2%	0.7%	0.1%	0.0%	0.0%	-	26.5%	2.9%	71.5%	Above 20 times	
3	Indian Receivable Trust MAR19 B	1,093.5	Par with EIS	CV (100%)	12.6%	6	16.2%	94.0%	93.6%	96.2%	0.9%	2.0%	0.3%	0.2%	0.0%	1.3%	1.0%	0.6%	0.6%	0.0%	0.0%	-	16.8%	9.1%	76.4%	Above 20 times	
4	Indian Receivable Trust MAR19 C	1,999.2	Par with EIS	CV (100%)	6.5%	6	20.3%	94.4%	93.2%	95.5%	1.6%	1.0%	0.0%	0.0%	0.0%	1.4%	1.2%	0.5%	0.5%	0.0%	0.0%	-	9.1%	8.3%	84.0%	Above 20 times	
5	Indian Receivable Trust JUN 19 A	3,669.6	Par with EIS	CV (100%)	15.0%	3	8.0%	98.5%	98.5%	-	0.7%	0.0%	0.0%	-	-	0.1%	0.1%	-	-	0.0%	0.0%	-	10.2%	4.6%	86.0%	Not relevant	
6	Indian Receivable Trust JUNE19 B	8,362.3	Par with EIS	CV (100%)	8.8%	3	8.3%	95.7%	95.7%	-	0.4%	0.0%	0.0%	-	-	0.5%	0.5%	-	-	0.0%	0.0%	-	17.5%	5.3%	78.4%	Not relevant	

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)	Pool duration (months)	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	Housing loans	Par with EIS	1169.3	130	33	57%	11.8%	7.0%	-	-	30.3%	CRISIL B- (SO) - Series A1 PTCs CRISIL B- (SO) - Series A2 PTCs
2	Nirmaan RMBS Trust - Series V - 2014	Housing loans	Par with EIS	2968.9	139	18	76%	11.8%	7.7%	-	-	27.2%	CRISIL C (SO) - Series A1 PTCs CRISIL C (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	1169.3	Par with EIS	7.0%	67	80	9.3%	72.2%	99.4%	96.1%	98.8%	58.0%	52.6%	0.9%	0.7%	0.7%	0.7%	0.3%	0.3%	0.3%	0.2%	0.0%	25.2%	30.4%	70.6%
2	Nirmaan RMBS Trust - Series V - 2014	2968.9	Par with EIS	7.7%	66	76	9.8%	68.5%	99.9%	99.8%	100.0%	90.1%	52.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	24.5%	16.7%	77.4%

Housing Development Finance Corporation Limited- Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Pool duration (months)	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	Housing loans	Par with EIS	8003.1	124	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	Housing loans	Par with EIS	5439.0	96	42	78%	10.7%	6.0%	-	-	22.5%	CRISIL AAA (SO) - Series A PTCs
3	HDFC Assignment of Receivables March 2009	Housing loans	Par with EIS	12804.8	138	12	76%	11.4%	10.0%	2.8%	7.2%	11.0%	CRISIL AAA (SO) Equivalent -Acquirer payouts

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	8003.1	Par with EIS	5.5%	95	51	10.0%	75.3%	99.8%	100.1%	98.5%	76.3%	35.5%	0.5%	0.2%	0.5%	0.3%	0.2%	0.1%	0.2%	0.1%	0.0%	21.9%	5.2%	84.9%
2	HDFC Trust 2014	5439.0	Par with EIS	6.0%	67	51	9.8%	67.6%	99.7%	99.9%	99.3%	75.9%	31.1%	0.6%	0.3%	0.6%	0.3%	0.2%	0.1%	0.2%	0.1%	0.0%	18.1%	12.7%	78.6%
3	HDFC Assignment of Receivables March 2009	12804.8	Par with EIS	10.0%	127	43	10.9%	90.9%	99.9%	99.5%	100.6%	68.5%	51.9%	0.4%	0.1%	0.3%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	Fully covered	7.4%	0.0%

ICICI Bank Limited- Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Pool duration (months)	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	Housing loans	Par with EIS	3159.3	87	15	74%	9.7%	7.0%	-	-	20.9%	CRISIL AAA (SO) - Series A PTCs
2	Indian RMBS Trust Series IV	Housing loans	Par with EIS	4000.0	93	12	78%	7.6%	1.9%	-	-	17.0%	CRISIL AAA (SO) - Series A PTCs
3	Indian RMBS Trust Series V	Housing loans	Par with EIS	999.1	134	11	76%	8.4%	1.9%	-	-	19.5%	CRISIL AAA (SO) - Series A PTCs
4	Indian RMBS Trust Series VIII	Housing loans	Par with EIS	1950.0	95	13	74%	8.4%	3.8%	-	-	17.7%	CRISIL AAA (SO) - Series A PTCs
5	Indian RMBS Trust Series IX	Housing loans	Par with EIS	1490.0	134	8	78%	8.3%	1.6%	-	-	25.6%	CRISIL AAA (SO) - Series A PTCs
6	Indian RMBS Trust Series X	Housing loans	Par with EIS	4000.0	119	7	76%	8.2%	1.6%	-	-	22.9%	CRISIL AAA (SO) - Series A PTCs
7	Nivas Trust Series V	Housing loans	Par with EIS	6000.0	123	9	78%	8.3%	2.2%	-	-	23.5%	CRISIL AAA (SO) - Series A PTCs
8	Griha Trust Series II	Housing loans	Par with EIS	2000.0	110	7	80%	7.8%	2.0%	-	-	23.2%	CRISIL AAA (SO) - Series A PTCs
9	Nivas Trust Series VI	Housing loans	Par with EIS	4000.0	117	7	78%	9.0%	2.0%	-	-	20.6%	CRISIL AAA (SO) - Series A PTCs
10	Nivas Trust Series VII	Housing loans	Par with IO Strip	967.0	92	29	73%	10.0%	9.7%	4.9%	4.8%	-	CRISIL AAA (SO) - Series A PTCs, Series IO PTCs CRISIL AAA (SO) Equivalent - Second loss facility
11	Mortgage Repack Trust Series I	Housing loans	Par with IO Strip	6935.3	133	-	-	-	17.9%	9.0%	8.9%	-	CRISIL AAA (SO) Equivalent - Series IO-A2 PTCs, Second loss facility
12	Aawas Trust Series VI	Housing loans	Par with IO Strip	3446.0	88	10	75%	8.6%	15.3%	5.7%	9.6%	-	CRISIL AAA (SO) Equivalent - Series A2 PTCs, Series A3 PTCs, Series B PTCs, Second loss facility
13	Aawas Trust Series III	Housing loans	Par with IO Strip	2564.7	61	12	73%	8.4%	12.8%	4.9%	7.9%	-	CRISIL AAA (SO) Equivalent - Series A1 PTCs, Series A2 PTCs, Second loss facility

ICICI Bank Limited- Pool Performance

Sr. no	Transaction name	Initial Pool Details				MPS	WAM (months)	Average yield	Amortisation	CCR	3 month average MCR			Cumulative prepayments	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	Current quarter						Previous quarter	TCE	Current quarter		Previous quarter		Current quarter		Previous quarter								
													90+		180+	90+	180+	1+	90+	1+	90+						
1	Indian Residential MBS Trust Series XI	3159.3	Par with EIS	7.0%	186	54	16.5%	99.0%	99.7%	94.0%	94.3%	8.9%	55.7%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.0%	Fully covered	46.9%	0.0%
2	Indian RMBS Trust Series IV	4000.0	Par with EIS	1.9%	179	60	13.8%	96.9%	99.3%	92.9%	101.4%	11.6%	75.6%	0.7%	0.7%	0.7%	0.7%	0.5%	0.4%	0.4%	0.4%	0.1%	42.2%	13.4%	67.8%		
3	Indian RMBS Trust Series V	999.1	Par with EIS	1.9%	173	72	15.5%	95.9%	98.3%	85.8%	86.6%	4.6%	75.1%	2.0%	2.0%	2.0%	2.0%	1.3%	1.3%	1.3%	1.3%	0.9%	30.9%	16.3%	77.0%		
4	Indian RMBS Trust Series VIII	1950.0	Par with EIS	3.8%	174	69	15.5%	97.5%	99.0%	89.4%	89.9%	5.3%	61.8%	1.2%	1.2%	1.2%	1.2%	0.8%	0.8%	0.8%	0.8%	0.1%	96.8%	61.4%	19.1%		
5	Indian RMBS Trust Series IX	1490.0	Par with EIS	1.6%	173	63	14.3%	96.2%	99.5%	97.8%	97.4%	15.4%	76.3%	0.6%	0.6%	0.7%	0.6%	0.4%	0.4%	0.4%	0.4%	0.0%	42.2%	14.0%	68.7%		
6	Indian RMBS Trust Series X	4000.0	Par with EIS	1.6%	174	65	14.1%	96.6%	98.9%	90.6%	98.0%	6.6%	68.8%	1.4%	1.4%	1.4%	1.3%	0.9%	0.9%	0.9%	0.9%	0.3%	48.3%	14.8%	65.2%		
7	Nivas Trust Series V	6000.0	Par with EIS	2.2%	174	68	14.4%	96.5%	98.3%	87.8%	88.2%	4.2%	71.3%	1.9%	1.9%	1.9%	1.9%	1.3%	1.3%	1.3%	1.3%	1.2%	60.3%	Fully covered	6.5%		
8	Griha Trust Series II	2000.0	Par with EIS	2.0%	174	63	12.4%	97.1%	99.4%	98.7%	98.7%	9.8%	78.1%	0.7%	0.7%	0.8%	0.6%	0.5%	0.5%	0.5%	0.5%	0.3%	69.1%	50.2%	84.5%		
9	Nivas Trust Series VI	4000.0	Par with EIS	2.0%	174	64	13.6%	97.0%	98.4%	85.4%	87.0%	3.9%	70.7%	1.9%	1.9%	1.8%	1.8%	1.3%	1.3%	1.3%	1.3%	1.8%	66.1%	14.6%	54.6%		
10	Nivas Trust Series VII	967.0	Par with IO Strip	9.7%	169	61	15.6%	96.2%	99.2%	90.8%	91.8%	9.8%	71.6%	1.1%	1.1%	1.1%	1.1%	0.7%	0.7%	0.7%	0.6%	0.2%	Fully covered	13.2%	0.0%		
11	Mortgage Repack Trust Series I	6935.3	Par with IO Strip	17.9%	167	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Fully covered	Fully covered	0.0%		
12	Aawas Trust Series VI	3446.0	Par with IO Strip	15.3%	168	46	15.2%	96.9%	98.9%	83.6%	87.4%	5.2%	68.6%	1.6%	1.5%	1.5%	1.5%	1.0%	0.6%	1.0%	0.6%	0.0%	Fully covered	33.7%	0.0%		
13	Aawas Trust Series III	2564.7	Par with IO Strip	12.8%	168	20	15.2%	99.4%	99.3%	85.6%	102.5%	3.5%	55.0%	0.7%	0.7%	0.7%	0.7%	0.6%	0.6%	0.6%	0.6%	0.0%	Fully covered	Fully covered	0.0%		

Indiabulls Housing Finance Limited- Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Pool duration (months)	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	Housing loans	Par with EIS	1186.2	168	23	61%	11.6%	11.5%	-	-	41.2%	CRISIL AAA (SO) - Series A PTCs
2	Innovation Trust VII Mar 13	Housing loans	Par with EIS	1070.9	138	17	66%	11.0%	12.1%	-	-	26.5%	CRISIL AAA (SO) - Series A PTCs
3	Innovation Trust XIV Sep 13	Housing loans (82%) & loan against property (18%)	Par with EIS	2864.4	102	18	61%	11.8%	10.5%	-	-	35.2%	CRISIL AAA (SO) - Series A PTCs
4	Innovation Trust – XVI Dec 13	Housing loans	Par with EIS	993.3	113	17	61%	11.4%	8.4%	-	-	28.6%	CRISIL AAA (SO) - Series A PTCs
5	Innovation Trust XXII Feb 2015	Housing loans	Par with EIS	2724.1	128.07287	17.9	63%	10.7%	9.8%	-	-	18.7%	CRISIL AAA (SO) - Series A PTCs
6	Innovation Trust XXIV Sept 2016	Loan against property	Par with EIS	1359.8	89	15.3	51%	12.4%	12.9%	-	-	30.6%	CRISIL AAA (SO) - Series A PTCs
7	Innovation Trust XV Dec 2016	Loan against property (68%), Housing Loans (32%)	Par with EIS	5126.9	86	14.5	61%	11.1%	13.1%	-	-	27.7%	CRISIL AAA (SO) - Series A PTCs
8	Innovation Trust XXVII Mar 2017	Housing Loans (46%), Loan against property (54%)	Par with EIS	2923.5	89	14	59%	10.5%	11.5%	-	-	28.1%	CRISIL AAA (SO) - Series A PTCs
9	Innovation Trust XXX Nov 2018	Housing loans	Par with EIS	892.3	59	20	49%	10.3%	18.0%	-	-	7.0%	CRISIL AAA (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	1186.2	Par with EIS	11.5%	81	23	11.6%	83.2%	99.9%	101.0%	99.1%	93.1%	60.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	40.9%	32.3%	52.6%
2	Innovation Trust VII Mar 13	1070.9	Par with EIS	12.1%	78	17	11.0%	76.4%	100.0%	100.1%	99.7%	95.0%	48.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	51.2%	22.0%	60.9%
3	Innovation Trust XIV Sep 13	2864.4	Par with EIS	10.5%	72	18	11.8%	78.8%	99.9%	99.1%	100.4%	96.5%	49.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	49.5%	26.2%	56.6%
4	Innovation Trust – XVI Dec 13	993.3	Par with EIS	8.4%	69	17	11.4%	77.9%	100.0%	99.9%	99.7%	95.0%	46.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	38.0%	35.1%	60.6%
5	Innovation Trust XXII Feb 2015	2724.1	Par with EIS	9.8%	55	18	10.7%	70.5%	99.9%	98.8%	100.0%	96.1%	44.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	33.9%	22.6%	69.1%
6	Innovation Trust XXIV Sept 2016	1359.8	Par with EIS	12.9%	35	15	12.4%	72.0%	99.6%	98.3%	100.0%	78.9%	53.3%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	46.0%	81.7%	51.5%
7	Innovation Trust XV Dec 2016	5126.9	Par with EIS	13.1%	32	15	11.1%	57.5%	99.8%	99.4%	99.3%	91.4%	29.8%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	30.8%	35.1%	60.6%
8	Innovation Trust XXVII Mar 2017	2923.5	Par with EIS	11.5%	29	14	10.5%	46.4%	100.7%	99.9%	112.9%	95.4%	30.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	21.4%	53.9%	67.4%
9	Innovation Trust XXX Nov 2018	892.3	Par with EIS	18.0%	9	20	10.3%	34.1%	100.0%	100.0%	100.0%	100.0%	2.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	27.3%	20.5%	80.3%

Small Business Fincredit- Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Pool duration (months)	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	Loan against property	Par with EIS	1100.1	106	12	38%	14.2%	10.0%	-	-	46.9%	CRISIL AAA (SO)

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	1100.1	Par with EIS	10.0%	6	12	14.2%	6.8%	100.0%	100.0%	100.0%	100.0%	5.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	6.6%	37.7%	67.9%

Standard Chartered Bank- Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Pool duration (months)	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	Housing loans	Par with EIS	2492.2	137	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	Housing loans	Par with EIS	1435.5	127	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	Housing loans	Par with EIS	2322.6	144	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	Housing loans	Par with EIS	1096.0	138	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	2492.2	Par with EIS	17.2%	149	56	11.4%	94.0%	99.8%	97.6%	96.6%	24.2%	71.2%	0.7%	0.7%	0.0%	0.0%	0.4%	0.4%	0.4%	0.0%	1.0%	Fully covered	49.0%	0.0%
2	Mortgage Loan Pool June 2007 - IV	1435.5	Par with EIS	20.6%	146	50	11.9%	95.5%	99.9%	90.2%	100.3%	26.7%	70.7%	0.5%	0.3%	0.4%	0.3%	0.2%	0.2%	0.2%	0.2%	3.1%	Fully covered	46.1%	0.0%
3	Mortgage Loan Pool June 2007 - V	2322.6	Par with EIS	16.2%	146	67	12.9%	94.7%	98.1%	85.3%	90.1%	6.8%	74.3%	2.4%	2.4%	2.4%	2.3%	1.3%	1.2%	1.2%	1.2%	7.5%	Fully covered	66.6%	0.0%
4	Mortgage Loan Pool July 2007 - VI	1096.0	Par with EIS	20.7%	146	51	11.3%	96.5%	100.0%	93.3%	93.4%	17.7%	71.4%	0.7%	0.7%	0.7%	0.7%	0.4%	0.4%	0.4%	0.3%	2.7%	Fully covered	46.9%	0.0%

Sundaram BNP Paribas Home Finance Limited- Initial Pool Details

Sr. no	Transaction name	Asset class	Structure	Pool principal (Rs. Mn)	Pool duration (months)	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	Santhanam Trust Series I	Housing loan	Par with EIS	1826.1	106	27	62%	11.4%	7.0%	-	-	28.4%	CRISIL AAA (SO) - Series A PTCs

Sundaram BNP Paribas 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	Santhanam Trust Series I	1826.1	Par with EIS	7.0%	66	59	11.6%	69.8%	99.8%	99.7%	100.2%	82.9%	43.1%	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.1%	0.1%	0.0%	14.1%	25.0%	79.6%

CRISIL Rating Scale for Long-term Structured Finance Instruments

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

Note:

1. CRISIL may apply '+' (plus) or '-' (minus) signs for ratings from 'CRISIL AA (SO)' to 'CRISIL C (SO)' to reflect comparative standing within the category.
2. 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.

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3. 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.
4. 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.
5. 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

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

Note:

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

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- 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.

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