भारतीय प्रतिभूति और विनिमय बोर्ड
Securities and Exchange Board of India

CIRCULAR

CIR/IMD/DF1/ 10 /2015   **November 27, 2015**

All Listed Entities
All the Recognized Stock Exchanges

Dear Sir/Madam,

ANNEXURE I

Note- Explanation for the terms used in the tables is given at the end

Disclosures for the month of _____

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

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

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

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

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

Door-to-door maturity			

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

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

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

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B6. Collection efficiency report			
	Asset Class-1	**Asset Class-2**	**Total**
Cumulative billing			
Cumulative collections			
Current billing			
Billing pertaining to > 90 DPD contracts			
Billing pertaining to repossessed contracts			
Billing pertaining to < 90 DPD			
Current collections [excluding prepayments and other collections]			
Collections pertaining to > 90 DPD contracts			
Collections pertaining to repossessed contracts			
Collection pertaining to < 90 DPD			
Prepayment collection			

Collection of prepayment premium

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

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

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

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

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

C5. Future cash flows schedule till maturity	A1 Tranche		A2 Tranche	
Month (Starting from next month)	Principal	Interest	Principal	Interest

D. Loan level details

D1. Loan level data																
Sr No	Asset Class	Original Principal balance	Current Principal balance	Interest rate-Fixed or Floating*	Current Interest Rate (in p.a.)	Original maturity of loan (in months)	Holding period by originator prior to securitization(in months)	Remaining maturity as on date(in months)	Principal payments due till date	Principal payments made till date	*Principal payment due for the month*	Interest payments due till date	Interest payments made till date	*Interest payment due for the month*	Overdue status - 1. Not overdue 2. <90 days 3. 90-180 days 4. > 180 days	If overdue, principal overdue till date	If overdue, interest overdue till date
1																	
2																	
3																	
4																	
5																	
6																	
7																	
8																	
9																	
10																	

*In case interest rate if fixed but maturity changes according to interest rate-mention as 'floating maturity'

Notes- For every asset class, loan level details in the above format shall be furnished for top 20 loans in descending order of value of principal outstanding.

Explanation of Terms

	Particulars	Data format	Description	Nature
			A. Snapshot	
A1. Pool snapshot	Originator	Text	Name of the originator including the group to which it belongs, if applicable	Static
	SPDE	Text	Special Purpose Distinct Entity as defined in SEBI (Public Offer and Listing of Securitized Debt Instruments) Regulations, 2008	Static
	Asset class	Text	The asset class(es) underlying the securities e.g. Home loans/Auto loans,etc. Nomenclature and classification of asset classes shall be as defined by the issuer in the offer document	Static
	Deal Structure	Text	Whether the structure of the deal is par/premium structure	Static
	Original Pool size	Numeric	Value of the loans in the pool at the time of issuance	Static
	Current Pool size	Numeric	Value of the loans in the pool as on date	Dynamic
	Original Weighted Average life	Numeric	The original weighted average maturity of the loans collateralizing the pool in months weighted by their original principal balance	Static
	Current Weighted Average Life	Numeric	The current weighted average maturity date of the loans collateralizing the pool in months weighted by their current principal balance	Dynamic
	Door-to-door maturity	Numeric	The number of months since the date of disbursement till the date of collection of final prinicipal/interest	Dynamic
	Total billing during the month	Numeric	Total amount due from all the loans underlying the pool for the month	Dynamic
	Total collections during the month	Numeric	Total collections pertaining to the dues for the current month	Dynamic
	Cumulative collection efficiency ratio (CCER)	Numeric	Total collections until the current month excluding pre payments/ Total overdues as on date	Dynamic
	Excess Spread Percentage	Numeric	The amount of funds remaining as a percentage (%) of the Current Loan Principal Balance after the period's collections have been fully applied to cover the issuer's obligations (i.e. senior fees, bond interest due, swap pay 5(a)-3(p)-3(p)-5(a)-3()-6(n)-3(t)9(h)-3(e)-3(o)7(-4(y)7(i)-t)-3(n)-3(t-6(f)9(283.75 13	

	Tranche Class Name	Alpha-numeric	The designation (letter(s) and/or number(s)) given to the tranche	Static
	ISIN	Numeric	The security identification code assigned to the class/tranche of security pursuant to the securities code established by an exchange	Static
	Stock exchange	Text	The identified stock exchange/s where the security is listed	Static
	Legal Maturity of the tranche	Date	The date before which a specific tranche of the security must be repaid in order not to be in default	Static
	Rating agency	Text	Name of the rating agency or agencies as stated in the prospectus	Static
	Original Rating (Indicate all ratings assigned)	Alpha-numeric	The original rating assigned by the rating agency or agencies for each tranche of the pool issued as defined in the prospectus	Static
A2. Tranche snapshot	Current Rating	Alpha-numeric	The rating assigned by the rating agency or agencies for the tranche as on date	Dynamic
	Record Date	Date	The date on which registered holders of the security are determined for the purpose of making payments to such registered holders on the next succeeding payment date	Static
	Payment Date	Date	The periodic date on which the recurring payment of the tranche is scheduled to occur; the period between the 2 payment dates referred to as 'the month'	Static
	Coupon rate	Numeric	The coupon rate for the tranche whether fixed or floating - In case of fixed interest, specify the coupon rate - In case of floating interest specify as benchmark + ____bps E.g. 10 year G-Sec Rate+ 300 bps= ____ % (current rate)	Dynamic
	Principal excess/ Shortfall	Numeric	The difference between the amount of Total Scheduled Principal distribution and the amount of principal paid to the tranche during the month Specify excess or shortfall in parenthesis alongside the figure	Dynamic
	Interest excess/shortfall	Numeric	The difference between the Coupon Amount and the amount of the interest paid or accrued for the month on the tranche	Dynamic

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

B2. Yield, maturity & LTV details	Original Weighted Average Yield or Coupon	Numeric	The original weighted average rate of interest (coupon or contract rate) and/or other income on the loans collateralizing the pool weighted by the original principal balance of the loans	Static
	Current Weighted Average Yield or Coupon	Numeric	The current weighted average rate of interest (coupon or contract rate) and/or other income on the loans collateralizing the pool weighted by the current principal balance of the loans	Dynamic
	Original Weighted Average Life	Numeric	The original weighted average maturity date of the loans collateralizing the pool weighted by their original principal balance	Static
	Current Weighted Average Life	Numeric	The current weighted average maturity date of the loans collateralizing the pool weighted by their current principal balance	Dynamic

	Original Loan to Value (LTV)	Numeric	The ratio obtained by dividing the Original Total Value of the Loans by the weighted average market value of the underlying assets securing the loans	Static
	Current Loan to Value (LTV)	Numeric	The ratio obtained by dividing the current Total Value of the Loans by the weighted average market value of the underlying assets securing the loans based on the latest available valuations	Dynamic
	Door-to-door maturity	Numeric	The number of months since the date of disbursement till the date of collection of final principal/interest	Dynamic
B3. Details of Credit enhancement/liquidity facilities	Excess Spread Percentage	Numeric	The amount of funds remaining as a percentage (%) of Current Loan Principal Balance after the period's collections have been fully applied to cover the issuer's obligations (i.e. senior fees, bond interest due, swap payments) as per priority of payments given in the transaction documentation	Dynamic
	Excess Spread Amount	Numeric	The amount of funds remaining in absolute terms of the Current Loan Principal Balance after the period's collections have been fully applied to cover the issuer's obligations (i.e. senior fees, bond interest due, swap payments) as per priority of payments given in the transaction documentation	Dynamic
	Over-collateral	Numeric	The difference between the principal balance on the loans in the pool and the principal balance on the outstanding PTCs	Dynamic
	Nature of credit enhancement facilities	Text	Whether the credit enhancement facility is in the nature of a guarantee/ deposit/ overdraft/ others. If others, please specify	Dynamic
	Liquidity Facility- Opening Balance / Guarantee available at beginning of the month	Numeric	Liquidity facilities' enable SPVs to assure investors of timely payments. These include smoothening of timing differences between payment of interest and principal on pooled assets and payments due to investors. Provide the balance of funds on deposit in the Liquid facilities account at the beginning of the month/ Guarantee available at beginning of the month	Dynamic
	Liquidity Facility- - Closing Balance / Guarantee available at end of the month	Numeric	The balance of funds on deposit in the Liquid facilities account at the end of the month/ Guarantee available at end of the month	Dynamic
	First Loss facility- Opening Balance / Guarantee available at beginning of the month	Numeric	A 'first loss facility' represents the first level of financial support to a SPV as part of the process in bringing the securities issued by the SPV to investment grade. Provide the balance of funds on deposit in the First Loss Facility account at the beginning of the month/ Guarantee available at beginning of the month	Dynamic
	First Loss Facility - Closing Balance / Guarantee available at end of the month	Numeric	Balance of funds on deposit in the First Loss Facility account at the end of the month/ Guarantee available at end of the month	Dynamic
	Second Loss Facility - Opening Balance / Guarantee available at beginning of the month	Numeric	A "second loss facility" represents a credit enhancement providing a second (or subsequent) tier of protection to an SPV against potential losses. Provide the balance of funds on deposit in the Second Loss facility account at the beginning of the month/ Guarantee available at beginning of the month	Dynamic
	Second Loss facility- Closing Balance / Guarantee available at end of the month	Numeric	The balance of funds on deposit in the Second Loss facility account at the end of the month/ Guarantee available at end of the month	Dynamic
	Change in reserve account balance	Numeric	The difference between the Ending Account Balance and the Beginning Account Balance of the month in all credit enhancement accounts taken together such that a positive amount represents a net deposit to the account and a negative quantity represents a net withdrawal from the account	Dynamic

	Receipts			
B4. Waterfall Mechanism	Collections pertaining to current month	Numeric	Total collections pertaining to the dues for the current month	Dynamic
	Collections pertaining to previous overdues	Numeric	Total collections pertaining to the dues for the previous months	Dynamic
	Prepayment collection	Numeric	Collection of principal Prepayments during the month	Dynamic
	Collection of prepayment premium	Numeric	Collection of premiums pertaining to the prepayments made during the month	Dynamic
	Other collections net of deductions	Numeric	Other collections during the month net of deductions not included above	Dynamic
	Liquid facility - Utilization for current payout	Numeric	Amount withdrawn from the Liquid facility for payout to investors during current month	Dynamic
	First Loss facility - Utilization for current payout	Numeric	Amount withdrawn from the First Loss facility for payout to investors during current month	Dynamic
	Second Loss facility- Utilization for current payout	Numeric	Amount utilized from the Second Loss facility for payout to investors during current month	Dynamic
	Total Receipts	Numeric	Total of all receipts during the month	Dynamic
	Statutory / regulatory dues	Numeric	Statutory / regulatory dues paid for the month	Dynamic
	Costs/ charges incurred by Trustee	Numeric	Costs/ charges incurred by Trustee for the month	Dynamic
	Costs/ charges incurred by Designated Bank	Numeric	Costs/ charges incurred by Designated Bank for the month	Dynamic
	Liquidity Facility Fee / Interest	Numeric	Fee / Interest for maintaining liquidity facility the month	Dynamic
	Collection and Processing Agent fees	Numeric	Collection and Processing Agent fees paid out for the month	Dynamic
	Miscellaneous payments	Numeric	Any miscellaneous payments not included above	Dynamic
	Payment to Senior Contributors (A1, A2, A3,etc. tranche holders)	Numeric	Payment made to each class of tranche holders during the month	Dynamic
	Payment of excess to Residual Contributors / Subordinate Payouts	Numeric	Payment of excess made to the residual contributors / subordinate payouts during the month	Dynamic
	Payments to Liquidity facility	Numeric	Transfer to Liquid facility using excess reserves after current payout	Dynamic
	Payments to Second Loss facility	Numeric	Transfer to Second Loss facility using excess reserves after current payout	Dynamic
	Payments to First Loss facility	Numeric	Transfer to First Loss facility using excess reserves after current payout	Dynamic
	Total payments	Numeric	Total of all payments made during the month	Dynamic

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

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

B7. Details of overdue	Number of loans	Numeric	Number of loans overdue as on the last date of the month for upto 90 days, 91-180 days & more than 180 days respectively for every assets class & on a total basis	Dynamic

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

C. Tranche level details (Provide details for every tranche under the pool)				
C1. General Details	Number of PTCs (Pass Through Certificates)	Numeric	The number of Pass Through Certificates under every tranche	Static
	Original collateral	Numeric	Value of the collateral underlying the loans for every tranche at the time of issuance	Static
	Current collateral	Numeric	Value of the collateral underlying the loans for every tranche based on current market valuations. Where valuation is not readily available, estimates/ self-assessments may be used.	Dynamic
C2. Principal payments	Original Principal Outstanding	Numeric	The Original Principal Balance of the tranche at issuance	Static
	Opening Principal outstanding	Numeric	The par, or notional, balance of the prinicpal of the tranche at the beginning of the month	Dynamic
	Principal payments due	Numeric	The total amount of principal payments due during the month	Dynamic
	Principal payments made	Numeric	The total amount of principal payments made during the month	Dynamic
	Principal excess/ Shortfall	Numeric	The par, or notional, balance of the tranche at the end of the month	Dynamic
	Closing outstanding Principal	Numeric	The difference between the amount of Total Scheduled Principal distribution and the amount of principal paid to the tranche during the month Specify excess or shortfall in parenthesis alongside the figure	Dynamic
	Cumulative Principal Shortfalls	Numeric	The cumulative amount of Principal Shortfall as on date	Dynamic
	Previous factor (principal)	Numeric	Total prinicpal Outstanding at beginning of month ÷ Original Principal Outstanding	Dynamic
	Current factor (principal)	Numeric	Total current prinicpal Outstanding at beginning of month ÷ Original Principal Outstanding	Dynamic
C3. Interest payments	Original Interest Outstanding	Numeric	The Original interest Balance of the tranche at issuance	Static
	Opening interest outstanding	Numeric	The balance of the interest of the tranche at the beginning of the month	Dynamic
	Interest payments due	Numeric	The total amount of interest payments due during the month	Dynamic
	Interest payments received	Numeric	The total amount of interest payments made during the month	Dynamic
	closing interest Outstanding	Numeric	The balance of the interest at the end of the month	Dynamic
	Previous factor (interest)	Numeric	Total interest Outstanding at beginning of month ÷ Original interest Outstanding	Dynamic
	Current factor (interest)	Numeric	Total current interest Outstanding at beginning of month ÷ Original interest Outstanding	Dynamic

	Current Coupon rate	Numeric	The coupon rate for the tranche whether fixed or floating - In case of fixed interest, specify the coupon rate - In case of floating interest specify as benchmark + ____ bps E.g. 10 year G-Sec Rate+ 300 bps= ____ % (current rate)	Dynamic
	Coupon amount	Numeric	Amount of scheduled interest due for the month for the tranche	Dynamic
	Current Interest Shortfall	Numeric	The difference between the Coupon Amount and the amount of the interest paid or accrued for the month on the tranche	Dynamic
	Cumulative Interest Shortfall	Numeric	The cumulative difference between Coupon Amount of interest due and the amount of interest paid or accrued till date for the tranche	Dynamic
C4. Credit Rating	Original Rating (Indicate all ratings assigned)	Alpha-numeric	The original rating assigned by the rating agency or agencies for each tranche of the pool issued as defined in the prospectus	Static
	Rating change (Upgraded/Downgraded/No change)	Text	Whether the rating of the tranche has been upgraded/ downgraded by any rating agency in comparison with the initial rating	Dynamic
	1st change/ 2nd change, etc.	Alpha-numeric	Mention every subsequent changed rating received by the instrument till date	Dynamic
	Current Rating	Alpha-numeric	The rating assigned by the rating agency or agencies for the tranche as on date for all rating agencies	Dynamic
C5. Future cash flows schedule till maturity	Details of future cash flows for every tranche	Numeric	Details of the projected cash flows for every tranche subdividing the cash flows into interest and principal payments for every month till maturity	Dynamic
D. Loan level details				
D1. Loan level data	Asset Class	Text	Name of the asset class to which the loan belongs. E.g. (Home loan, 2-wheeler loan, etc.)	Static
	Original Principal balance	Numeric	Original principal balance of the loan at the time of grant of loan	Static
	Current Principal balance	Numeric	Principal balance due of the loan at the end of the month	Dynamic
	Interest rate- Fixed or Floating*	Text	Whether the interest rate on the loan is fixed/ floating. In case interest rate if fixed but maturity changes according to interest rate-mention as 'floating maturity'	Static
	Current Interest Rate (in p.a.)	Rate	Mention interest rate currently applicable on the loan	Dynamic
	Original maturity of loan (in months)	Numeric	Maturity of the loan at the time of grant of loan	Static
	Holding period by originator prior to securitization (in months)	Numeric	Number of months the loan was in the books of the originator before being securitized	Static
	Remaining maturity as on date(in months)	Numeric	Maturity of the loan as at the end of the month	Dynamic

Principal payments due till date	Numeric	Amount of principal payments due till the end of month as per the agreement whether paid or not	Dynamic
Principal payments made till date	Numeric	Amount of principal payments made till the end of month including any prepayments made	Dynamic
Principal payment due for the month	Numeric	Amount of principal payments made during the month including any prepayments made	Dynamic
Interest payments due till date	Numeric	Amount of interest payments due till the end of month as per the agreement whether paid or not	Dynamic
Interest payments made till date	Numeric	Amount of interest payments made till the end of month	Dynamic
Interest payment due for the month	Numeric	Amount of interest payments made during the month	Dynamic
Overdue status	Text	State the overdue status as either of the following- 1. Not overdue 2. <90 days 3. 90-180 days 4. > 180 days	Dynamic
If overdue, principal overdue till date	Numeric	If the loan is overdue, mention the amount of principal payments overdue on the loan at the end of the month	Dynamic
If overdue, interest overdue till date	Numeric	If the loan is overdue, mention the amount of interest payments overdue on the loan at the end of the month	Dynamic