Disclosures for the month of Jul-2026

A. Snapshot

A1. Pool snapshot

Originator	WHIZDM FINANCE PVT LTD	Total billing during the month	3,45,48,175.00
SPDE	FORTIS 01 2026	Total collections during the month	53,100.00
Asset class (es)	Commercial vehicle loans (CV)	Cumulative collections efficiency rati	139733703.31%
Deal structure (Par/Premium)	Par	Excess Spread percentage	1.66%
Original Pool size	59,62,19,383.00	Change in reserve account balance	0.00
Current Pool size	46,50,12,985.00	Number of loans prepaid or foreclose	0
Original Weighted Average Life		Amount of loans prepaid or foreclose	0.00
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	180

A2. Tranche snapshot

	SERIES A1	EQUITY TRANCHE	A3 Tranche	A4 Tranche	A5 Tranche
Tranche Class Name	SERIES A1	EQUITY TRANCHE			
ISIN	INE2QF015012	INE2QF015020			
Stock exchange	NSE				
Legal Maturity of tranche	21-Jan-29	21-Jan-29			
Rating agency	CARE	CARE			
Original Rating	A+(SO)	UNRATED			
Current Rating	A+(SO)	UNRATED			
Record Date	21-Aug-26	21-Aug-26			
Payment Date	21-Aug-26	21-Aug-26			
Coupon rate	11.75%	0.00%			
Principal excess/shortfalls	0	0			
Interest excess/shortfalls	0	0			

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

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	4062	59,62,19,383.00			4062	59,62,19,383.00
Loans- opening balance	2716	32,01,04,391.00			2716	32,01,04,391.00
Loans Naturally terminated	144	1,37,15,130.00			144	1,37,15,130.00
Loans Prepaid	1	1,64,32,861.00			1	1,64,32,861.00
Loans Foreclosed					0	-
Loans- Closing balance	2571	28,99,56,400.00			2571	28,99,56,400.00

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	0.00
Over collateral, if any	
Nature of credit enhancement facilities – whether guarantee/ deposit/ overdraft/ others. If others, please specify	
a. Liquidity facility	0.00
b. First Loss facility	1,78,86,581.00
c. Second Loss facility	0.00
Liquidity facility	
a. Opening Balance / Guarantee avai	0.00
b. Closing Balance / Guarantee availa	0.00
First Loss facility	
a. Opening Balance / Guarantee avai	1,78,86,581.00
b. Closing Balance / Guarantee availa	1,78,86,581.00
Second Loss facility	
a. Opening Balance / Guarantee avai	0.00
b. Closing Balance / Guarantee availa	0.00
Change in reserve account balance	0.00

B4. Waterfall mechanism

Receipts	
Collections pertaining to current billi	2,19,84,423.00
Collections pertaining to previous due	3,84,844.00
Prepayment collection	1,36,86,096.00
Collection of prepayment premium	0.00
Other collections net of deductions	0.00
Liquidity facility - Utilization for curre	0.00
First Loss facility - Utilization for curre	0.00
Second Loss facility- Utilization for cu	0.00
Total Receipts	3,60,55,363.00
Payments	
Statutory/ regulatory dues	5,91,543.00
Costs/ charges incurred by Trustee	0.00
Costs/ charges incurred by Designated Bank	
Liquidity Facility Fee/ Interest	0.00
Collection and Processing Agent	0.00
Miscellaneous	
Payment to Senior Contributors	
SERIES A1	3,20,64,376.11
EQUITY TRANCHE	0.00
Payment of excess to Residual Contri	33,99,443.90
Payments to Liquidity Facility	0.00
Payments to Second Loss Facility	0.00
Payments to First Loss facility	0.00
Total Payments	3,60,55,363.01

B5. Future cash flows schedule till maturity

Month (Starting from next month)	Asset Class-1		Total	
	Principle	Interest	Principle	Interest
Sep-26	2,44,16,419.00	1,01,31,756.00	2,44,16,419.00	1,01,31,756.00
Oct-26	2,49,65,996.00	95,82,179.00	2,49,65,996.00	95,82,179.00
Nov-26	2,58,19,133.00	87,29,042.00	2,58,19,133.00	87,29,042.00
Dec-26	2,61,09,622.00	84,38,553.00	2,61,09,622.00	84,38,553.00
Jan-27	2,69,51,165.00	75,97,010.00	2,69,51,165.00	75,97,010.00
Feb-27	2,73,05,189.00	72,42,986.00	2,73,05,189.00	72,42,986.00
Mar-27	2,78,29,502.00	66,27,430.00	2,78,29,502.00	66,27,430.00
Apr-27	2,75,70,416.00	54,19,348.00	2,75,70,416.00	54,19,348.00
May-27	2,32,04,455.00	53,80,009.00	2,32,04,455.00	53,80,009.00
Jun-27	2,37,84,269.00	47,06,926.00	2,37,84,269.00	47,06,926.00
Jul-27	2,36,53,056.00	43,34,816.00	2,36,53,056.00	43,34,816.00
Aug-27	2,29,55,578.00	36,86,301.00	2,29,55,578.00	36,86,301.00
Sep-27	2,27,77,964.00	33,01,003.00	2,27,77,964.00	33,01,003.00
Oct-27	2,06,34,995.00	27,97,495.00	2,06,34,995.00	27,97,495.00
Nov-27	1,48,87,702.00	22,69,460.00	1,48,87,702.00	22,69,460.00
Dec-27	1,50,22,926.00	20,26,182.00	1,50,22,926.00	20,26,182.00
Jan-28	1,40,53,248.00	16,49,239.00	1,40,53,248.00	16,49,239.00
Feb-28	1,05,45,327.00	14,03,908.00	1,05,45,327.00	14,03,908.00
Mar-28	1,07,61,702.00	11,80,515.00	1,07,61,702.00	11,80,515.00
Apr-28	1,10,00,662.00	8,91,012.00	1,10,00,662.00	8,91,012.00
May-28	1,10,71,784.00	7,19,342.00	1,10,71,784.00	7,19,342.00
Jun-28	1,07,98,463.00	4,69,082.00	1,07,98,463.00	4,69,082.00
Jul-28	73,35,695.00	2,55,940.00	73,35,695.00	2,55,940.00
Aug-28	9,25,987.00	98,415.00	9,25,987.00	98,415.00
Sep-28	9,28,356.00	83,968.00	9,28,356.00	83,968.00
Oct-28	9,42,156.00	66,167.00	9,42,156.00	66,167.00
Nov-28	9,60,850.00	46,549.00	9,60,850.00	46,549.00
Dec-28	9,15,149.00	29,666.00	9,15,149.00	29,666.00
Jan-29	6,39,773.00	11,731.00	6,39,773.00	11,731.00
Feb-29	0.00	0.00	0.00	0.00
Mar-29	0.00	0.00	0.00	0.00
Apr-29	0.00	0.00	0.00	0.00
May-29	0.00	0.00	0.00	0.00
Jun-29	0.00	0.00	0.00	0.00
Jul-29	0.00	0.00	0.00	0.00
Aug-29	0.00	0.00	0.00	0.00
Sep-29	0.00	0.00	0.00	0.00
Oct-29	0.00	0.00	0.00	0.00
Nov-29	0.00	0.00	0.00	0.00
Dec-29	0.00	0.00	0.00	0.00
Jan-30	0.00	0.00	0.00	0.00
Feb-30	0.00	0.00	0.00	0.00
Mar-30	0.00	0.00	0.00	0.00
Apr-30	0.00	0.00	0.00	0.00
May-30	0.00	0.00	0.00	0.00

B6. Collection efficiency report

	Asset Class-1	Asset Class-2	Total
Cumulative billing	19,67,05,324.00		19,67,05,324.00
Cumulative collections	36,80,26,066.90		36,80,26,066.90
Current billing	2,34,97,357.00		2,34,97,357.00
Billing pertaining to > 90 DPD contra	0.00		0.00
Billing pertaining to repossessed contracts			0.00
Billing pertaining to < 90 DPD	0.00		0.00
Current collections [excluding prepayments and other collections]			0.00
Collections pertaining to > 90 DPD co	0.00		0.00
Collections pertaining to repossessed contracts			0.00
Collection pertaining to < 90 DPD	0.00		0.00
Prepayment collection	1,36,86,096.00		1,36,86,096.00
Collection of prepayment premium	0.00		0.00
Other collections net of deductions			0.00
Closing overdues	45,38,505.00		45,38,505.00
Closing pertaining to repossessed contracts			0.00
Overdues pertaining to other contrac	0.00		0.00
Profit / Loss on Repossession Contracts			0.00
Cumulative collection efficiency ratio	139728747.81%		13,97,287.48

B7. Details of overdue loans

Assets Class-1

Particulars	Total	Overdue up to 90 days	Overdue 91 to 180 days	Overdue> 180 days
Number of loans	180.00	116.00	51.00	13.00
Principal overdue	31,41,229.00	12,54,578.00	13,85,883.00	5,00,768.00
Interest overdue	13,97,276.00	5,15,357.00	6,88,302.00	1,93,617.00
Future principal due of overdue loans	2,16,00,073.00	1,33,82,209.00	66,29,260.00	15,88,604.00
Future interest due of overdue loans	0.00	0.00	0.00	0.00

Assets Class-2

Particulars	Total	Overdue up to 90 days	Overdue 91 to 180 days	Overdue> 180 days
Number of loans				
Principal overdue				
Interest overdue				
Future principal due of overdue loans				
Future interest due of overdue loans				

Total

Particulars	Total	Overdue up to 90 days	Overdue 91 to 180 days	Overdue> 180 days
Number of loans	180.00	116.00	51.00	13.00
Principal overdue	31,41,229.00	12,54,578.00	13,85,883.00	5,00,768.00
Interest overdue	13,97,276.00	5,15,357.00	6,88,302.00	1,93,617.00
Future principal due of overdue loans	2,16,00,073.00	1,33,82,209.00	66,29,260.00	15,88,604.00
Future interest due of overdue loans	0.00	0.00	0.00	0.00

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	SERIES A1	EQUITY TRANCHE	A3 Tranche	A4 Tranche	A5 Tranche
Number of PTCs	50082	95399383			
Original collateral	1,78,86,581.00	1,78,86,581.00			
Current collateral	1,78,86,581.00	1,78,86,581.00			

C2. Principle payments

Particulars	SERIES A1	EQUITY TRANCHE	A3 Tranche	A4 Tranche	A5 Tranche
Original Principal Outstanding	50,08,20,000.00	9,53,99,383.00			
Opening Principal outstanding	36,96,13,602.00	9,53,99,383.00			
Principal payments made	0.00	0.00			
Principal payments received	0.00	0.00			
Principal excess/ Shortfall					
Closing outstanding Principal	36,96,13,602.00	9,53,99,383.00			
Cumulative Principal Shortfalls					
Previous factor (principal)	73.80%	100.00%			
Current factor (principal)	73.80%	100.00%			

C3. Interest payments

Particulars	SERIES A1	EQUITY TRANCHE	A3 Tranche	A4 Tranche	A5 Tranche
Original Interest Outstanding	4,56,94,956.58				
Opening interest outstanding	97,70,139.04				
Interest payments due	21,30,212.11	0.00			
Interest payments received	21,30,212.11	0.00			
closing interest Outstanding	76,39,926.93				
Previous factor (interest)	21.38%				
Current factor (interest)	16.72%				
Current Coupon rate	11.75%				
Coupon amount	28,39,488.68	0.00			
Current Interest Shortfall					
Cumulative Interest Shortfall					

C4. Credit rating

Particulars	SERIES A1	EQUITY TRANCHE	A3 Tranche	A4 Tranche	A5 Tranche
Original Rating	A+(SO)	UNRATED			
Rating change (Upgraded/					
Downgraded/ No change)					
1st change					
2nd change					
3rd change					
Current Rating	A+(SO)	UNRATED			

C5. Future cash flows schedule till maturity

Month (Starting from next month)	SERIES A1		EQUITY TRANCHE	
	Principle	Interest	Principle	Interest
21-Sep-26	2,44,16,419.00	1,01,31,756.00	0.00	0.00
21-Oct-26	2,49,65,996.00	95,82,179.00	0.00	0.00
21-Nov-26	2,58,19,133.00	87,29,042.00	0.00	0.00
21-Dec-26	2,61,09,622.00	84,38,553.00	0.00	0.00
21-Jan-27	2,69,51,165.00	75,97,010.00	0.00	0.00
21-Feb-27	2,73,05,189.00	72,42,986.00	0.00	0.00
21-Mar-27	2,78,29,502.00	66,27,430.00	0.00	0.00
21-Apr-27	2,75,70,416.00	54,19,348.00	0.00	0.00
21-May-27	2,32,04,455.00	53,80,009.00	0.00	0.00
21-Jun-27	2,37,84,269.00	47,06,926.00	0.00	0.00
21-Jul-27	2,36,53,056.00	43,34,816.00	0.00	0.00
21-Aug-27	2,29,55,578.00	36,86,301.00	0.00	0.00
21-Sep-27	2,27,77,964.00	33,01,003.00	0.00	0.00
21-Oct-27	2,06,34,995.00	27,97,495.00	0.00	0.00
21-Nov-27	1,48,87,702.00	22,69,460.00	0.00	0.00
21-Dec-27	1,50,22,926.00	20,26,182.00	0.00	0.00
21-Jan-28	1,40,53,248.00	16,49,239.00	0.00	0.00
21-Feb-28	1,05,45,327.00	14,03,908.00	0.00	0.00
21-Mar-28	1,07,61,702.00	11,80,515.00	0.00	0.00
21-Apr-28	1,10,00,662.00	8,91,012.00	0.00	0.00
21-May-28	1,10,71,784.00	7,19,342.00	0.00	0.00
21-Jun-28	1,07,98,463.00	4,69,082.00	0.00	0.00
21-Jul-28	73,35,695.00	2,55,940.00	0.00	0.00
21-Aug-28	9,25,987.00	98,415.00	0.00	0.00
21-Sep-28	9,28,356.00	83,968.00	0.00	0.00
21-Oct-28	9,42,156.00	66,167.00	0.00	0.00
21-Nov-28	9,60,850.00	46,549.00	0.00	0.00
21-Dec-28	9,15,149.00	29,666.00	0.00	0.00
21-Jan-29	6,39,773.00	11,731.00	0.00	0.00
21-Feb-29	0.00	0.00	0.00	0.00
25-Mar-29	0.00	0.00	0.00	0.00
25-Apr-29	0.00	0.00	0.00	0.00
25-May-29	0.00	0.00	0.00	0.00
25-Jun-29	0.00	0.00	0.00	0.00
25-Jul-29	0.00	0.00	0.00	0.00
25-Aug-29	0.00	0.00	0.00	0.00
25-Sep-29	0.00	0.00	0.00	0.00
25-Oct-29	0.00	0.00	0.00	0.00
25-Nov-29	0.00	0.00	0.00	0.00
25-Dec-29	0.00	0.00	0.00	0.00
25-Jan-30	0.00	0.00	0.00	0.00
25-Feb-30	0.00	0.00	0.00	0.00
25-Mar-30	0.00	0.00	0.00	0.00
25-Apr-30	0.00	0.00	0.00	0.00
25-May-30	0.00	0.00	0.00	0.00
25-Jun-30	0.00	0.00	0.00	0.00

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 t	Remaining maturity as on date (in n	Principal payments due till date	Principal payments made till date	Principal payments due to for the m	Interest payments due till date	Interest payments made till date	Interest payments due to for the m	Overdue status - 1. Not Overdue 2.	If overdue, principal overdue till da	If overdue, interest overdue till date

* 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.

End