

Disclosures for the month of Sep-2026

A. Snapshot			
A1. Pool snapshot			
Originator	LIC HOUSING FINANCE LTD	Total billing during the month	10,79,30,209.90
SPDE	INDIA RESIDENTIAL MORTGAGE TRUS	Total collections during the month	10,67,03,572.90
Asset class (es)	Home Loan Receivables	Cumulative collections efficiency ratio	98.86%
Deal structure (Par/Premium)	Turbo Structure	Excess Spread percentage	1.94%
Original Pool size	11,12,05,18,806.70	Change in reserve account balance	0.00
Current Pool size	8,90,96,61,823.94	Number of loans prepaid or foreclosed	28
Original Weighted Average Life	67 Months	Amount of loans prepaid or foreclosed	5,88,78,628.59
Current weighted average life	55 Months	Original weighted average LTV	43.00%
Door-to-door maturity	355 Months	Current weighted average LTV	39.99%
Initial weighted average seasoning	55 Months	Total number of overdue loans	33

A2. Tranche snapshot					
	Series A PTCs	A2 Tranche	A3 Tranche	A4 Tranche	A5 Tranche
Tranche Class Name	Series A PTCs				
ISIN	INE1X1T15018				
Stock exchange	NSE				
Legal Maturity of tranche	15-Feb-45				
Rating agency	CRISIL Limited , Credit Analysis & Research Ltd. (CARE)				
Original Rating	Crisil AAA(SO) BY CRISIL, CARE AAA(SO) BY CARE				
Current Rating	Crisil AAA(SO) BY CRISIL, CARE AAA(SO) BY CARE				
Record Date	01-Sep-26				
Payment Date	15-Sep-26				
Coupon rate	7.26%				
Principal excess/shortfalls	0				
Interest excess/shortfalls	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	4664	11,12,05,18,806.70			4664	11,12,05,18,806.70	
Loans- opening balance	4167	9,03,80,03,783.65			4167	9,03,80,03,783.65	
Loans Naturally terminated	0	0.00			0	0.00	
Loans Prepaid							
Loans Foreclosed	28	5,88,78,628.59			28	5,88,78,628.59	
Loans- Closing balance	4139	8,90,96,61,823.94			4139	8,90,96,61,823.94	
B2. Yield, maturity & LTV details							
Particulars	Asset Class-1	Asset Class-2	Total				
Original Weighted Average Yield or Co	7.26%		7.26%				
Current Weighted Average Yield or Co	7.26%		7.26%				
Original Weighted Average Maturity	67 Months		67 Months				
Current Weighted Average Maturity	55 Months		55 Months				
Original Loan to Value (LTV) Ratio	43.00%		43.00%				
Current Loan to Value (LTV) Ratio	39.99%		39.99%				
Door-to-door maturity	355 Months		355 Months				

B3. Credit enhancement details	
Excess Spread Percentage	9.41%
Excess Spread Amount	76,61,32,346.58
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	93,19,76,395.54
c. Second Loss facility	55,60,25,940.30
Liquidity facility	
a. Opening Balance / Guarantee availa	0.00
b. Closing Balance / Guarantee availab	0.00
First Loss facility	
a. Opening Balance / Guarantee availa	93,19,76,395.54
b. Closing Balance / Guarantee availab	93,19,76,395.54
Second Loss facility	
a. Opening Balance / Guarantee availa	55,60,25,940.30
b. Closing Balance / Guarantee availab	55,60,25,940.30
Change in reserve account balance	0.00

B4. Waterfall mechanism	
Receipts	
Collections pertaining to current billing	10,63,45,025.90
Collections pertaining to previous over	3,58,547.00
Prepayment collection	9,07,61,409.69
Collection of prepayment premium	0.00
Other collections net of deductions	0.00
Liquidity facility - Utilization for curren	0.00
First Loss facility- Utilization for curre	0.00
Second Loss facility- Utilization for cur	0.00
Total Receipts	19,74,64,982.59
Payments	
Statutory/ regulatory dues	1,58,475.00
Costs/ charges incurred by Trustee	0.00
Costs/ charges incurred by Designated Bank	
Liquidity Facility Fee/ Interest	0.00
Collection and Processing Agent	17,11,525.28
Miscellaneous	
Payment to Senior Contributors	19,55,94,982.31
A1 Tranche	
A2 Tranche	
A3 Tranche	
Payment of excess to Residual Contrib	0.00
Payments to Liquidity Facility	0.00
Payments to Second Loss Facility	0.00
Payments to First Loss facility / CRF	0.00
Total Payments	19,74,64,982.59

B5. Future cash flows schedule till maturity						
Month (Starting from next month)	Asset Class-1		Asset Class-2		Total	
	Principle	Interest	Principle	Interest	Principle	Interest
Attached in "B5 cashflow" sheet						

B6. Collection efficiency report			
	Asset Class-1	Asset Class-2	Total
Cumulative billing	1,93,89,48,201.97		1,93,89,48,201.97
Cumulative collections	1,92,65,48,381.74		1,92,65,48,381.74
Current billing	10,70,86,717.90		10,70,86,717.90
Billing pertaining to > 90 DPD contract	8,43,492.00		8,43,492.00
Billing pertaining to repossessed contracts			
Billing pertaining to < 90 DPD	0.00		0.00
Current collections [excluding prepay]	10,63,45,025.90		10,63,45,025.90
Collections pertaining to > 90 DPD con	3,58,547.00		3,58,547.00
Collections pertaining to repossessed contracts			
Collection pertaining to < 90 DPD	0.00		0.00
Prepayment collection	9,07,61,409.69		9,07,61,409.69
Collection of prepayment premium	0.00		0.00
Other collections net of deductions			
Closing overdues			
Closing pertaining to repossessed contracts			
Overdues pertaining to other contract	4,30,956.97		4,30,956.97
Profit / Loss on Repossession Contracts			
Cumulative collection efficiency ratio	42.51%		42.51%

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	33.00	32.00	0.00	1.00	
Principal overdue	4,30,956.97	3,31,630.32	0.00	99,326.65	
Interest overdue	7,95,680.03	7,11,303.68	0.00	84,376.35	
Future principal due of overdue loans	8,16,42,786.50	8,05,07,077.54	0.00	11,35,708.96	
Future interest due of overdue loans	5,91,53,252.69	5,87,83,607.28	0.00	3,69,645.41	
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	33.00	32.00	0.00	1.00	
Principal overdue	4,30,956.97	3,31,630.32	0.00	99,326.65	
Interest overdue	7,95,680.03	7,11,303.68	0.00	84,376.35	
Future principal due of overdue loans	8,16,42,786.50	8,05,07,077.54	0.00	11,35,708.96	
Future interest due of overdue loans	5,91,53,252.69	5,87,83,607.28	0.00	3,69,645.41	