

Disclosures for the month of Oct-2026

A. Snapshot			
A1. Pool snapshot			
Originator	LIC HOUSING FINANCE LTD	Total billing during the month	10,73,01,485.19
SPDE	INDIA RESIDENTIAL MORTGAGE TRUS	Total collections during the month	10,60,54,413.19
Asset class (es)	Home Loan Receivables	Cumulative collections efficiency ratio	98.84%
Deal structure (Par/Premium)	Turbo Structure	Excess Spread percentage	1.93%
Original Pool size	11,12,05,18,806.70	Change in reserve account balance	0.00
Current Pool size	8,77,89,83,376.86	Number of loans prepaid or foreclose	38
Original Weighted Average Life	67 Months	Amount of loans prepaid or foreclose	5,51,20,290.12
Current weighted average life	55 Months	Original weighted average LTV	43.00%
Door-to-door maturity	355 Months	Current weighted average LTV	39.78%
Initial weighted average seasoning	55 Months	Total number of overdue loans	34

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-Oct-26				
Payment Date	15-Oct-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	4139	8,90,96,61,823.94			4139	8,90,96,61,823.94	
Loans Naturally terminated	0	0.00			0	0.00	
Loans Prepaid							
Loans Foreclosed	38	5,51,20,290.12			38	5,51,20,290.12	
Loans- Closing balance	4101	8,77,89,83,376.86			4101	8,77,89,83,376.86	
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	39.78%		39.78%				
Door-to-door maturity	355 Months		355 Months				

B3. Credit enhancement details	
Excess Spread Percentage	9.51%
Excess Spread Amount	76,23,09,006.19
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	91,01,43,023.78
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	91,01,43,023.78
b. Closing Balance / Guarantee availab	91,01,43,023.78
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	10,53,62,851.19
Collections pertaining to previous over	6,91,562.00
Prepayment collection	9,29,55,739.93
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	19,90,10,153.12
Payments	
Statutory/ regulatory dues	1,46,460.00
Costs/ charges incurred by Trustee	0.00
Costs/ charges incurred by Designated Bank	
Liquidity Facility Fee/ Interest	0.00
Collection and Processing Agent	15,81,770.29
Miscellaneous	
Payment to Senior Contributors	19,72,81,922.84
A1 Tranche	
A2 Tranche	
A3 Tranche	
Payment of excess to Residual Contrib	-0.01
Payments to Liquidity Facility	0.00
Payments to Second Loss Facility	0.00
Payments to First Loss facility / CRF	0.00
Total Payments	19,90,10,153.12

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	2,04,50,23,050.16		2,04,50,23,050.16
Cumulative collections	2,03,19,11,232.93		2,03,19,11,232.93
Current billing	10,60,74,848.19		10,60,74,848.19
Billing pertaining to > 90 DPD contract	12,26,637.00		12,26,637.00
Billing pertaining to repossessed contracts			
Billing pertaining to < 90 DPD	0.00		0.00
Current collections [excluding prepaym	10,53,62,851.19		10,53,62,851.19
Collections pertaining to > 90 DPD con	6,91,562.00		6,91,562.00
Collections pertaining to repossessed contracts			
Collection pertaining to < 90 DPD	0.00		0.00
Prepayment collection	9,29,55,739.93		9,29,55,739.93
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	4,38,265.58		4,38,265.58
Profit / Loss on Repossession Contracts			
Cumulative collection efficiency ratio f	56.38%		56.38%

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	34.00	33.00	0.00	1.00	
Principal overdue	4,38,265.58	3,27,663.64	0.00	1,10,601.94	
Interest overdue	8,08,806.42	7,15,486.36	0.00	93,320.06	
Future principal due of overdue loans	9,05,10,976.18	8,93,86,542.51	0.00	11,24,433.67	
Future interest due of overdue loans	6,68,44,883.64	6,64,84,181.94	0.00	3,60,701.70	
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	34.00	33.00	0.00	1.00	
Principal overdue	4,38,265.58	3,27,663.64	0.00	1,10,601.94	
Interest overdue	8,08,806.42	7,15,486.36	0.00	93,320.06	
Future principal due of overdue loans	9,05,10,976.18	8,93,86,542.51	0.00	11,24,433.67	
Future interest due of overdue loans	6,68,44,883.64	6,64,84,181.94	0.00	3,60,701.70	

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 A PTCs	A2 Tranche	A3 Tranche	A4 Tranche	A5 Tranche
Number of PTCs	100000				
Original collateral	28,84,86,76,445.00				
Current collateral	28,84,86,76,445.00				
C2. Principle payments					
Particulars	Series A PTCs	A2 Tranche	A3 Tranche	A4 Tranche	A5 Tranche
Original Principal Outstanding	10,00,00,00,000.00				
Opening Principal outstanding	8,14,35,29,477.36				
Principal payments made	12,68,55,106.69				
Principal payments received	12,68,55,106.69				
Principal excess/ Shortfall					
Closing outstanding Principal	8,01,66,74,370.67				
Cumulative Principal Shortfalls					
Previous factor (principal)	81.44%				
Current factor (principal)	80.17%				
C3. Interest payments					
Particulars	Series A PTCs	A2 Tranche	A3 Tranche	A4 Tranche	A5 Tranche
Original Interest Outstanding	6,44,38,58,884.92				
Opening interest outstanding	5,51,91,96,977.58				
Interest payments due	4,85,93,444.39				
Interest payments received	4,85,93,444.39				
closing interest Outstanding	5,47,06,03,533.19				
Previous factor (interest)	85.65%				
Current factor (interest)	0.75%				
Current Coupon rate	7.26%				
Coupon amount	4,85,93,444.39				
Current Interest Shortfall					
Cumulative Interest Shortfall					

16. Credit rating					
Particulars	Series A PFD	A2 Tranche	A3 Tranche	A4 Tranche	A5 Tranche
Original Rating	COO AMANDL BY CRIK, CARL AMANDL BY CRIK				
Rating change (Unrated) No Change					
Downgraded/ No change					
1st change	NA				
2nd change	NA				
3rd change	NA				
Current Rating	COO AMANDL BY CRIK, CARL AMANDL BY CRIK				
Cash flow attached in "CS CashFlow" sheet		CS Future cash flow schedule 16 maturity			

17. Interest Details

17.1	Loan Account Number	Interest Class	Overdue Principle Interest	Current Principle Interest	Interest Rate	Fixed or Floating	Current Interest Rate (p.a.)	Original maturity of Loan (Mtd)	Repayment Period by Disbursement	Repayment Maturity as per date	Principal Payments due 16.1	Principal Payments made 16.1	Principal Payments due 16.1	Interest Payments due 16.1	Interest Payments made 16.1	Interest Payments due 16.1	Overdue Status 1, Not Overdue	Principal Overdue	Overdue Interest	Overdue 16 date
Attached separately in sheet "17.1 Loan Interest Details"																				

* In case interest rate of fixed but maturity changes according to interest rate - mention as "floating maturity"
Note: 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

Loan Level Data																				
S.No.	Loan Account No.	Asset Class	Opening Principle	Current Principle	Interest Rate- Fixed	Current Interest	Original maturity	Holding Period by	Remaining Matur	Principal Payment	Principal Payment	Principal payment	Interest Payments	Interest Payments	Interest payment	Overdue Status	If Overdue, Princ	If Overdue Interest	Interest	Overdue till date
1	72010000233	Home Loan	3,02,41,009.58	3,01,18,793.19	Floating	9.15	180	25.11	162	20,50,883.27	20,50,883.27	1,72,230.30	42,29,770.73	42,29,770.73	2,30,587.70	1. Not Overdue		0.00	0.00	
2	620200007388	Home Loan	2,75,44,730.01	2,74,52,449.00	Floating	8.75	240	91.57	222	13,95,899.93	13,95,309.93	92,281.01	38,80,404.07	38,80,404.07	2,00,846.99	2. <90 days		590.00	0.00	
3	6103000095111	Home Loan	2,46,53,829.80	2,45,70,315.77	Floating	9.10	180	47.07	162	13,91,380.48	13,91,380.48	83,614.03	34,78,933.52	34,78,933.52	1,86,958.97	1. Not Overdue		0.00	0.00	
4	1136000101045	Home Loan	1,71,16,306.35	1,70,47,313.27	Floating	9.40	228	40.15	210	11,47,836.13	11,47,836.13	68,993.08	25,20,175.87	25,20,175.87	1,34,790.92	1. Not Overdue		0.00	0.00	
5	710000025755	Home Loan	1,71,12,337.32	1,70,36,721.11	Floating	9.90	180	34.7	162	12,55,575.24	12,55,575.24	75,616.21	26,46,698.76	26,46,698.76	1,41,176.78	1. Not Overdue		0.00	0.00	
6	110800011690	Home Loan	1,41,92,775.30	1,41,12,545.29	Floating	8.75	240	81.63	222	12,25,668.89	12,25,487.89	80,230.01	20,81,273.11	20,81,273.11	1,03,488.99	1. Not Overdue		0.00	0.00	
7	111500000657	Home Loan	1,40,10,088.67	1,39,50,490.58	Floating	8.95	240	63.43	222	9,95,602.90	9,96,450.99	59,951.09	19,57,927.10	19,57,928.00	1,04,491.91	1. Not Overdue		0.00	0.00	
8	620200009563	Home Loan	1,38,62,034.08	1,37,78,557.39	Floating	8.15	204	39.1	186	9,95,081.04	9,95,081.04	83,476.69	22,02,132.96	22,02,132.96	94,146.31	1. Not Overdue		0.00	0.00	
9	610400004371	Home Loan	1,32,41,854.06	1,31,87,159.08	Floating	10.15	240	77.47	222	9,05,918.93	9,05,918.93	54,694.98	20,94,663.07	20,94,663.07	1,12,004.02	1. Not Overdue		0.00	0.00	
10	620200009554	Home Loan	1,31,06,170.40	1,30,55,362.77	Floating	9.09	240	39.1	222	6,12,032.47	6,12,032.47	59,907.63	20,83,460.53	20,83,461.53	98,842.37	1. Not Overdue		0.00	0.00	
11	320200007749	Home Loan	1,29,30,660.95	1,28,79,297.24	Floating	9.15	240	72.77	222	8,56,231.99	8,56,231.99	51,363.71	18,43,048.01	18,43,048.01	98,096.28	1. Not Overdue		0.00	0.00	
12	620900002543	Home Loan	1,27,30,228.48	1,26,89,243.29	Floating	9.95	300	92.69	282	6,77,488.09	6,77,488.09	40,985.19	19,60,231.91	19,60,231.91	1,05,054.81	1. Not Overdue		0.00	0.00	
13	110200002182	Home Loan	1,26,65,994.92	1,26,47,891.30	Floating	9.55	240	73.47	222	6,30,906.27	6,30,906.27	38,103.62	18,72,227.73	18,72,227.73	1,00,069.38	1. Not Overdue		0.00	0.00	
14	710300009996	Home Loan	1,24,65,213.77	1,24,43,731.93	Floating	10.70	240	38.2	222	3,48,543.13	3,48,543.13	21,481.84	20,38,796.87	20,38,796.87	1,11,148.16	1. Not Overdue		0.00	0.00	
15	510900006625	Home Loan	1,05,93,558.78	1,05,43,576.07	Floating	9.20	180	46.87	162	8,34,548.42	8,34,548.42	49,982.71	15,27,091.58	15,27,091.58	81,217.29	1. Not Overdue		0.00	0.00	
16	411500009638	Home Loan	1,04,10,945.94	1,03,80,649.04	Floating	9.00	240	37.33	222	4,72,194.26	4,72,194.26	30,296.90	14,78,627.76	14,78,627.76	78,082.10	1. Not Overdue		0.00	0.00	
17	712100001158	Home Loan	1,04,12,807.35	1,03,62,226.06	Floating	8.00	240	96.7	222	7,36,457.78	7,36,457.78	50,581.29	14,23,542.22	14,23,542.22	69,618.71	1. Not Overdue		0.00	0.00	
18	111000007398	Home Loan	99,40,507.90	99,16,721.27	Floating	9.95	240	92.07	222	3,91,112.12	3,67,669.51	23,786.63	15,20,667.88	14,37,662.49	82,423.37	1. Not Overdue		0.00	0.00	
19	621700000373	Home Loan	95,55,732.55	95,43,888.94	Floating	9.45	300	80.19	282	3,60,064.59	3,60,064.59	21,843.61	13,87,645.47	13,87,645.47	75,251.39	1. Not Overdue		0.00	0.00	
20	110200010722	Home Loan	93,83,746.86	93,53,626.52	Floating	8.70	240	89	222	6,75,721.43	6,75,721.43	40,115.34	13,47,668.97	13,47,668.97	68,504.61	1. Not Overdue		0.00	0.00	