

Disclosures for the month of Oct-2026

A. Snapshot			
A1. Pool snapshot			
Originator	PNB HOUSING FINANCE LIMITED	Total billing during the month	2,73,69,067.00
SPDE	INDIA RESIDENTIAL MORTGAGE TRUS	Total collections during the month	2,73,05,243.00
Asset class (es)	Home Loan Receivables	Cumulative collections efficiency ratio	99.77%
Deal structure (Par/Premium)	Par	Excess Spread percentage	1.42%
Original Pool size	2,07,18,67,323.16	Change in reserve account balance	0.00
Current Pool size	1,93,27,03,064.64	Number of loans prepaid or foreclosed	8
Original Weighted Average Life	0 Months	Amount of loans prepaid or foreclosed	1,25,31,654.38
Current weighted average life	58 Months	Original weighted average LTV	54.88%
Door-to-door maturity	223 Months	Current weighted average LTV	44.51%
Initial weighted average seasoning	59 Months	Total number of overdue loans	2

A2. Tranche snapshot					
	Series A PTCs	A2 Tranche	A3 Tranche	A4 Tranche	A5 Tranche
Tranche Class Name	Series A PTCs				
ISIN	INE2XAN15011				
Stock exchange	NSE				
Legal Maturity of tranche	18-Dec-99				
Rating agency	Credit Analysis & Research Ltd. (CARE), ICRA LIMITED				
Original Rating	CARE AAA BY CARE, [ICRA]AAA BY ICRA				
Current Rating	CARE AAA BY CARE, [ICRA]AAA BY ICRA				
Record Date	01-Oct-26				
Payment Date	15-Oct-26				
Coupon rate	8.10%				
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	924	2,07,18,67,323.16			924	2,07,18,67,323.16
Loans- opening balance	901	1,96,49,04,405.02			901	1,96,49,04,405.02
Loans Naturally terminated	0	0.00			0	0.00
Loans Prepaid						
Loans Foreclosed	8	1,25,31,654.38			8	1,25,31,654.38
Loans- Closing balance	893	1,93,27,03,064.64			893	1,93,27,03,064.64
B2. Yield, maturity & LTV details						
Particulars	Asset Class-1	Asset Class-2	Total			
Original Weighted Average Yield or Co	8.10%		8.10%			
Current Weighted Average Yield or Co	8.10%		8.10%			
Original Weighted Average Maturity	0 Months		0 Months			
Current Weighted Average Maturity	58 Months		58 Months			
Original Loan to Value (LTV) Ratio	54.88%		54.88%			
Current Loan to Value (LTV) Ratio	44.51%		44.51%			
Door-to-door maturity	223 Months		223 Months			

B3. Credit enhancement details	
Excess Spread Percentage	0.00%
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	0.00
c. Second Loss facility	9,00,00,000.00
Liquidity facility	
a. Opening Balance / Guarantee availa	0.00
b. Closing Balance / Guarantee availab	0.00
First Loss facility	
a. Opening Balance / Guarantee availa	0.00
b. Closing Balance / Guarantee availab	0.00
Second Loss facility	
a. Opening Balance / Guarantee availa	9,00,00,000.00
b. Closing Balance / Guarantee availab	9,00,00,000.00
Change in reserve account balance	0.00

B4. Waterfall mechanism	
Receipts	
Collections pertaining to current billing	2,73,05,243.00
Collections pertaining to previous over	0.00
Prepayment collection	2,05,07,859.38
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	4,78,13,102.38
Payments	
Statutory/ regulatory dues	13,91,455.00
Costs/ charges incurred by Trustee	0.00
Costs/ charges incurred by Designated Bank	
Liquidity Facility Fee/ Interest	0.00
Collection and Processing Agent	3,48,837.62
Miscellaneous	
Payment to Senior Contributors	4,25,93,652.66
A1 Tranche	
A2 Tranche	
A3 Tranche	
Payment of excess to Residual Contrib	34,79,157.10
Payments to Liquidity Facility	0.00
Payments to Second Loss Facility	0.00
Payments to First Loss facility / CRF	0.00
Total Payments	4,78,13,102.38

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	11,06,56,434.00		11,06,56,434.00
Cumulative collections	11,06,37,654.00		11,06,37,654.00
Current billing	2,73,53,743.00		2,73,53,743.00
Billing pertaining to > 90 DPD contract	15,324.00		15,324.00
Billing pertaining to repossessed contracts	0.00		0.00
Current collections [excluding prepaym	2,73,05,243.00		2,73,05,243.00
Collections pertaining to > 90 DPD con	0.00		0.00
Collections pertaining to repossessed contracts	0.00		0.00
Collection pertaining to < 90 DPD	0.00		0.00
Prepayment collection	2,05,07,859.38		2,05,07,859.38
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	20,475.00		20,475.00
Profit / Loss on Repossession Contracts			
Cumulative collection efficiency ratio f	0.00%		0.00%

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	2.00	2.00	0.00	0.00	
Principal overdue	20,475.00	20,475.00	0.00	0.00	
Interest overdue	43,349.00	43,349.00	0.00	0.00	
Future principal due of overdue loans	53,08,934.00	53,08,934.00	0.00	0.00	
Future interest due of overdue loans	37,35,713.00	37,35,713.00	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	2.00	2.00	0.00	0.00	
Principal overdue	20,475.00	20,475.00	0.00	0.00	
Interest overdue	43,349.00	43,349.00	0.00	0.00	
Future principal due of overdue loans	53,08,934.00	53,08,934.00	0.00	0.00	
Future interest due of overdue loans	37,35,713.00	37,35,713.00	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 A PTCs	A2 Tranche	A3 Tranche	A4 Tranche	A5 Tranche
Number of PTCs	18000				
Original collateral	5,21,08,27,317.00				
Current collateral	5,21,08,27,317.00				
C2. Principle payments					
Particulars	Series A PTCs	A2 Tranche	A3 Tranche	A4 Tranche	A5 Tranche
Original Principal Outstanding	1,80,00,00,000.00				
Opening Principal outstanding	1,70,70,72,595.58				
Principal payments made	2,79,75,928.79				
Principal payments received	2,79,75,928.79				
Principal excess/ Shortfall					
Closing outstanding Principal	1,67,90,96,666.79				
Cumulative Principal Shortfalls					
Previous factor (principal)	94.84%				
Current factor (principal)	93.28%				
C3. Interest payments					
Particulars	Series A PTCs	A2 Tranche	A3 Tranche	A4 Tranche	A5 Tranche
Original Interest Outstanding	1,00,62,59,386.00				
Opening interest outstanding	97,64,69,301.60				
Interest payments due	1,13,64,894.27				
Interest payments received	1,13,64,894.27				
closing interest Outstanding	96,51,04,407.33				
Previous factor (interest)	97.04%				
Current factor (interest)	1.13%				
Current Coupon rate	8.10%				
Coupon amount	1,13,64,894.27				
Current Interest Shortfall					
Cumulative Interest Shortfall					

UK Credit rating				
Particulars	Series A PFD	A1 Tranche	A1 Tranche	A1 Tranche
Original Rating	CASE AAA BY CASE, S&P AAA BY S&P			
Default/Default Watched	NA			
Downgraded/Not changed	NA			
Upgraded	NA			
Just one up	NA			
Just one down	CASE AAA BY CASE, S&P AAA BY S&P			
Current Rating	CASE AAA BY CASE, S&P AAA BY S&P			
UK Future cash flow schedule still maturity				
Cash flow attached in "UK Cashflow" sheet				

UK Interest Details									
UK Interest Details									

UK Date	Loan Account Number	Interest Date	Overdue Principle Interest	Current Principle Interest	Interest Rate	Fixed or Floating	Current Interest Rate (p.a.)	Original maturity of Loan (Mth)	Repayment Period by Disbursement	Repayment Maturity as at date	Principal Payments due (€)	Principal Payments made (€)	Principal Payments due (€)	Principal Payments made (€)	Interest Payments due (€)	Interest Payments made (€)	Interest Payments due (€)	Interest Payments made (€)	Overdue Status 1	Not Overdue	Overdue	Principal Overdue	Overdue Interest	Overdue 1st date
Attached separately in sheet "UK Loan Interest Details"																								

* In case interest rate of 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

Year	Month	Day	Time	Location	Event	Score
2023	Jan	1	10:00	Stadium A	Game 1	1-0
2023	Jan	2	10:00	Stadium A	Game 2	2-1
2023	Jan	3	10:00	Stadium A	Game 3	1-1
2023	Jan	4	10:00	Stadium A	Game 4	2-0
2023	Jan	5	10:00	Stadium A	Game 5	1-2
2023	Jan	6	10:00	Stadium A	Game 6	0-1
2023	Jan	7	10:00	Stadium A	Game 7	1-0
2023	Jan	8	10:00	Stadium A	Game 8	2-1
2023	Jan	9	10:00	Stadium A	Game 9	1-1
2023	Jan	10	10:00	Stadium A	Game 10	2-0
2023	Jan	11	10:00	Stadium A	Game 11	1-2
2023	Jan	12	10:00	Stadium A	Game 12	0-1
2023	Jan	13	10:00	Stadium A	Game 13	1-0
2023	Jan	14	10:00	Stadium A	Game 14	2-1
2023	Jan	15	10:00	Stadium A	Game 15	1-1
2023	Jan	16	10:00	Stadium A	Game 16	2-0
2023	Jan	17	10:00	Stadium A	Game 17	1-2
2023	Jan	18	10:00	Stadium A	Game 18	0-1
2023	Jan	19	10:00	Stadium A	Game 19	1-0
2023	Jan	20	10:00	Stadium A	Game 20	2-1
2023	Jan	21	10:00	Stadium A	Game 21	1-1
2023	Jan	22	10:00	Stadium A	Game 22	2-0
2023	Jan	23	10:00	Stadium A	Game 23	1-2
2023	Jan	24	10:00	Stadium A	Game 24	0-1
2023	Jan	25	10:00	Stadium A	Game 25	1-0
2023	Jan	26	10:00	Stadium A	Game 26	2-1
2023	Jan	27	10:00	Stadium A	Game 27	1-1
2023	Jan	28	10:00	Stadium A	Game 28	2-0
2023	Jan	29	10:00	Stadium A	Game 29	1-2
2023	Jan	30	10:00	Stadium A	Game 30	0-1
2023	Jan	31	10:00	Stadium A	Game 31	1-0
2023	Feb	1	10:00	Stadium A	Game 32	2-1
2023	Feb	2	10:00	Stadium A	Game 33	1-1
2023	Feb	3	10:00	Stadium A	Game 34	2-0
2023	Feb	4	10:00	Stadium A	Game 35	1-2
2023	Feb	5	10:00	Stadium A	Game 36	0-1
2023	Feb	6	10:00	Stadium A	Game 37	1-0
2023	Feb	7	10:00	Stadium A	Game 38	2-1
2023	Feb	8	10:00	Stadium A	Game 39	1-1
2023	Feb	9	10:00	Stadium A	Game 40	2-0
2023	Feb	10	10:00	Stadium A	Game 41	1-2
2023	Feb	11	10:00	Stadium A	Game 42	0-1
2023	Feb	12	10:00	Stadium A	Game 43	1-0
2023	Feb	13	10:00	Stadium A	Game 44	2-1
2023	Feb	14	10:00	Stadium A	Game 45	1-1
2023	Feb	15	10:00	Stadium A	Game 46	2-0
2023	Feb	16	10:00	Stadium A	Game 47	1-2
2023	Feb	17	10:00	Stadium A	Game 48	0-1
2023	Feb	18	10:00	Stadium A	Game 49	1-0
2023	Feb	19	10:00	Stadium A	Game 50	2-1
2023	Feb	20	10:00	Stadium A	Game 51	1-1
2023	Feb	21	10:00	Stadium A	Game 52	2-0
2023	Feb	22	10:00	Stadium A	Game 53	1-2
2023	Feb	23	10:00	Stadium A	Game 54	0-1
2023	Feb	24	10:00	Stadium A	Game 55	1-0
2023	Feb	25	10:00	Stadium A	Game 56	2-1
2023	Feb	26	10:00	Stadium A	Game 57	1-1
2023	Feb	27	10:00	Stadium A	Game 58	2-0
2023	Feb	28	10:00	Stadium A	Game 59	1-2
2023	Feb	29	10:00	Stadium A	Game 60	0-1
2023	Mar	1	10:00	Stadium A	Game 61	1-0
2023	Mar	2	10:00	Stadium A	Game 62	2-1
2023	Mar	3	10:00	Stadium A	Game 63	1-1
2023	Mar	4	10:00	Stadium A	Game 64	2-0
2023	Mar	5	10:00	Stadium A	Game 65	1-2
2023	Mar	6	10:00	Stadium A	Game 66	0-1
2023	Mar	7	10:00	Stadium A	Game 67	1-0

[illegible]

Loan Level Data																				
S.No.	Loan Account Num	Asset Class	Opening Principle	Current Principle	Interest Rate- Fixed	Current Interest R	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	HOU/HYD/0213/6	Housing loan	45,50,081.08	44,50,809.08	Floating Rate	9.60	300	87.08	157	46,729.00	46,729.00	14,771.00	1,27,184.00	1,27,184.00	36,041.00	1. Not Overdue	0.00	0.00		
2	HOU/DEL/1111/93	Housing loan	44,71,604.00	44,63,584.00	Floating Rate	9.30	276	53.44	215	28,868.00	28,868.00	8,020.00	1,26,157.00	1,26,157.00	34,055.00	1. Not Overdue	0.00	0.00		
3	HOU/MDU/0823/1	Housing loan	44,78,447.00	44,60,662.00	Floating Rate	8.90	180	32.52	141	57,345.00	57,345.00	17,785.00	1,27,640.00	1,27,640.00	33,215.00	1. Not Overdue	0.00	0.00		
4	HOU/ERO/0523/12	Housing loan	44,48,198.00	44,35,339.00	Floating Rate	8.90	240	35.87	198	46,015.00	46,015.00	13,250.00	1,20,853.00	1,20,853.00	32,623.00	1. Not Overdue	0.00	0.00		
5	HOU/BAN/0923/1	Housing loan	44,01,888.00	43,93,118.00	Floating Rate	10.60	240	30.92	190	33,848.00	33,848.00	8,870.00	1,49,017.00	1,49,017.00	38,884.00	1. Not Overdue	0.00	0.00		
6	HOU/SIM/0323/16	Housing loan	43,91,519.00	43,81,468.00	Floating Rate	9.25	240	37.25	190	35,777.00	35,777.00	10,051.00	1,25,525.00	1,25,525.00	33,851.00	1. Not Overdue	0.00	0.00		
7	HOU/GRV/0522/6	Housing loan	43,91,140.00	43,78,950.00	Floating Rate	9.20	216	35.25	172	39,414.00	39,414.00	12,190.00	1,17,780.00	1,17,780.00	33,665.00	1. Not Overdue	0.00	0.00		
8	HOU/GRP/0323/16	Housing loan	43,51,897.00	43,32,656.00	Floating Rate	9.00	180	37.8	131	62,025.00	62,025.00	19,241.00	1,21,550.00	1,21,550.00	32,639.00	1. Not Overdue	0.00	0.00		
9	HOU/GRP/0123/16	Housing loan	43,45,311.00	43,31,174.00	Floating Rate	9.75	180	39.54	153	44,882.00	44,882.00	14,137.00	1,23,878.00	1,23,878.00	35,306.00	1. Not Overdue	0.00	0.00		
10	HOU/DLS/0823/16	Housing loan	42,79,229.30	42,69,547.30	Floating Rate	9.50	180	47.02	186	32,573.00	32,573.00	9,980.00	1,19,507.00	1,19,507.00	33,878.00	1. Not Overdue	0.00	0.00		
11	HOU/BVA/0322/6	Housing loan	42,76,506.00	42,67,427.00	Floating Rate	8.80	240	47.34	203	31,693.00	31,693.00	9,079.00	1,18,608.00	1,18,608.00	31,361.00	1. Not Overdue	0.00	0.00		
12	HOU/NOI/0123/16	Housing loan	42,82,668.00	42,61,649.00	Floating Rate	8.70	168	38.43	124	65,839.00	65,839.00	21,019.00	1,15,218.00	1,15,218.00	31,049.00	1. Not Overdue	0.00	0.00		
13	HOU/BJI/2222/08	Housing loan	42,46,192.00	42,33,459.00	Floating Rate	9.10	180	40.19	156	38,857.00	38,857.00	12,123.00	1,34,827.00	1,34,827.00	30,095.00	1. Not Overdue	0.00	0.00		
14	HOU/DEL/0822/16	Housing loan	42,22,226.00	42,10,494.00	Floating Rate	9.80	216	44	167	39,403.00	39,403.00	11,732.00	1,26,185.00	1,26,185.00	34,482.00	1. Not Overdue	0.00	0.00		
15	HOU/HYD/0222/99	Housing loan	42,12,551.00	42,03,348.00	Floating Rate	10.40	180	48.52	184	30,924.00	30,924.00	9,203.00	1,26,842.00	1,26,842.00	36,509.00	1. Not Overdue	0.00	0.00		
16	HOU/COI/0823/11	Housing loan	42,09,358.00	42,01,676.00	Floating Rate	9.10	240	32.1	218	26,035.00	26,035.00	7,680.00	1,29,548.00	1,29,548.00	31,921.00	1. Not Overdue	0.00	0.00		
17	HOU/NOI/0221/6	Housing loan	42,12,291.43	41,99,160.43	Floating Rate	9.00	240	62.16	163	43,240.00	43,240.00	13,131.00	1,14,404.00	1,14,404.00	31,592.00	1. Not Overdue	0.00	0.00		
18	HOU/PR/0723/11	Housing loan	42,10,570.00	41,96,541.00	Floating Rate	9.40	180	32.39	153	49,504.00	49,504.00	14,029.00	1,34,207.00	1,34,207.00	32,983.00	1. Not Overdue	0.00	0.00		
19	HOU/DEL/0523/11	Housing loan	41,44,761.00	41,10,053.00	Floating Rate	9.35	180	25.67	151	49,438.00	49,438.00	14,108.00	1,25,713.00	1,25,713.00	22,129.00	1. Not Overdue	0.00	0.00		
20	HOU/VNS/1121/6	Housing loan	40,32,077.00	40,20,616.00	Floating Rate	7.75	360	52.43	181	39,511.00	39,511.00	11,461.00	98,992.00	98,992.00	26,040.00	1. Not Overdue	0.00	0.00		