Disclosures for the month of Sep-2026

A. Snapshot

A1. Pool snapshot

Originator	KAABIL FINANCE PRIVATE LIMITED	Total billing during the month	41,71,652.00
SPDE	LOANX KALMIA FEB-2026	Total collections during the month	48,10,514.00
Asset class (es)	Microfinance loans	Cumulative collections efficiency ratic	16300.66%
Deal structure (Par/Premium)	Par	Excess Spread percentage	0.00%
Original Pool size	13,50,67,594.00	Change in reserve account balance	0.00
Current Pool size	9,04,75,270.08	Number of loans prepaid or foreclose	2
Original Weighted Average Life		Amount of loans prepaid or foreclose	6,40,318.00
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	12

A2. Tranche snapshot

	Series A1	Equity Tranche	A3 Tranche	A4 Tranche	A5 Tranche
Tranche Class Name	Series A1	Equity Tranche			
ISIN	INE2R5P15014				
Stock exchange	NSE				
Legal Maturity of tranche	27-Apr-32	27-Apr-32			
Rating agency	ICRA	ICRA			
Original Rating	A(SO)	UNRATED			
Current Rating	A(SO)	UNRATED			
Record Date	25-Sep-26	25-Sep-26			
Payment Date	28-Sep-26	28-Sep-26			
Coupon rate	12.40%	12.40%			
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

	Asset Class-1		Asset Class-2		Total	
Particulars	Number of loans	Value of loans	Number of loans	Value of loans	Number of loans	Value of loans
Original Number/ value of Loans	444	13,50,67,594.00			444	13,50,67,594.00
Loans- opening balance	392	9,40,47,954.69			392	9,40,47,954.69
Loans Naturally terminated	0	29,32,366.61			0	29,32,366.61
Loans Prepaid						
Loans Foreclosed	2	6,40,318.00			2	6,40,318.00
Loans- Closing balance	390	9,04,75,270.08			390	9,04,75,270.08

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	67,53,380.00
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	67,53,380.00
b. Closing Balance / Guarantee availa	67,53,380.00
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 billir	40,63,923.00
Collections pertaining to previous due	1,06,273.00
Prepayment collection	6,40,318.00
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	48,10,514.00
Payments	
Statutory/ regulatory dues	1,23,783.00
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	42,59,270.59
Equity Tranche	4,27,460.41
Payment of excess to Residual Contril	0.00
Payments to Liquidity Facility	0.00
Payments to Second Loss Facility	0.00
Payments to First Loss facility	0.00
Total Payments	48,10,514.00

B5. Future cash flows schedule till maturity

	Asset Class-1		Total	
Month (Starting from next month)	Principle	Interest	Principle	Interest
Sep-26	21,14,375.00	27,20,150.00	21,14,375.00	27,20,150.00
Oct-26	21,62,786.00	26,71,739.00	21,62,786.00	26,71,739.00
Nov-26	22,12,307.00	26,22,218.00	22,12,307.00	26,22,218.00
Dec-26	22,62,954.00	25,71,571.00	22,62,954.00	25,71,571.00
Jan-27	23,14,766.00	25,19,759.00	23,14,766.00	25,19,759.00
Feb-27	23,67,774.00	24,66,751.00	23,67,774.00	24,66,751.00
Mar-27	24,21,995.00	24,12,530.00	24,21,995.00	24,12,530.00
Apr-27	24,77,455.00	23,57,070.00	24,77,455.00	23,57,070.00
May-27	25,34,193.00	23,00,332.00	25,34,193.00	23,00,332.00
Jun-27	25,92,245.00	22,42,280.00	25,92,245.00	22,42,280.00
Jul-27	26,51,599.00	21,82,926.00	26,51,599.00	21,82,926.00
Aug-27	27,12,333.00	21,22,192.00	27,12,333.00	21,22,192.00
Sep-27	27,74,468.00	20,60,057.00	27,74,468.00	20,60,057.00
Oct-27	28,38,021.00	19,96,504.00	28,38,021.00	19,96,504.00
Nov-27	29,03,036.00	19,31,489.00	29,03,036.00	19,31,489.00
Dec-27	29,69,510.00	18,64,981.00	29,69,510.00	18,64,981.00
Jan-28	29,57,633.00	17,96,967.00	29,57,633.00	17,96,967.00
Feb-28	29,02,290.00	17,29,238.00	29,02,290.00	17,29,238.00
Mar-28	28,07,818.00	16,62,799.00	28,07,818.00	16,62,799.00
Apr-28	27,51,707.00	15,98,615.00	27,51,707.00	15,98,615.00
May-28	26,86,697.00	15,35,708.00	26,86,697.00	15,35,708.00
Jun-28	27,12,459.00	14,74,399.00	27,12,459.00	14,74,399.00
Jul-28	27,44,113.00	14,12,518.00	27,44,113.00	14,12,518.00
Aug-28	27,73,420.00	13,49,914.00	27,73,420.00	13,49,914.00
Sep-28	28,12,080.00	12,86,645.00	28,12,080.00	12,86,645.00
Oct-28	28,76,195.00	12,22,532.00	28,76,195.00	12,22,532.00
Nov-28	29,33,112.00	11,56,938.00	29,33,112.00	11,56,938.00
Dec-28	29,54,603.00	10,90,027.00	29,54,603.00	10,90,027.00
Jan-29	29,37,330.00	10,22,638.00	29,37,330.00	10,22,638.00
Feb-29	28,41,529.00	9,55,653.00	28,41,529.00	9,55,653.00
Mar-29	26,82,755.00	8,90,855.00	26,82,755.00	8,90,855.00
Apr-29	24,29,138.00	8,29,717.00	24,29,138.00	8,29,717.00
May-29	22,32,917.00	7,74,516.00	22,32,917.00	7,74,516.00
Jun-29	22,10,831.00	7,23,830.00	22,10,831.00	7,23,830.00
Jul-29	21,32,906.00	6,73,556.00	21,32,906.00	6,73,556.00
Aug-29	20,57,434.00	6,25,201.00	20,57,434.00	6,25,201.00
Sep-29	21,04,074.00	5,78,561.00	21,04,074.00	5,78,561.00
Oct-29	21,51,783.00	5,30,856.00	21,51,783.00	5,30,856.00
Nov-29	21,33,147.00	4,82,066.00	21,33,147.00	4,82,066.00
Dec-29	21,53,058.00	4,33,753.00	21,53,058.00	4,33,753.00
Jan-30	20,53,913.00	3,84,814.00	20,53,913.00	3,84,814.00
Feb-30	19,12,640.00	3,38,254.00	19,12,640.00	3,38,254.00
Mar-30	18,08,992.00	2,95,035.00	18,08,992.00	2,95,035.00
Apr-30	14,42,072.00	2,54,015.00	14,42,072.00	2,54,015.00
May-30	11,05,795.00	2,21,305.00	11,05,795.00	2,21,305.00
Jun-30	10,39,677.00	1,96,610.00	10,39,677.00	1,96,610.00
Jul-30	7,77,581.00	1,73,414.00	7,77,581.00	1,73,414.00
Aug-30	5,51,590.00	1,56,367.00	5,51,590.00	1,56,367.00
Sep-30	5,63,435.00	1,44,522.00	5,63,435.00	1,44,522.00
Oct-30	5,75,525.00	1,32,432.00	5,75,525.00	1,32,432.00
Nov-30	5,87,887.00	1,20,070.00	5,87,887.00	1,20,070.00
Dec-30	6,00,570.00	1,07,445.00	6,00,570.00	1,07,445.00
Jan-31	5,57,325.00	94,546.00	5,57,325.00	94,546.00
Feb-31	5,44,637.00	82,601.00	5,44,637.00	82,601.00
Mar-31	5,22,436.00	70,940.00	5,22,436.00	70,940.00
Apr-31	4,52,744.00	59,682.00	4,52,744.00	59,682.00
May-31	3,65,313.00	50,037.00	3,65,313.00	50,037.00
Jun-31	3,37,799.00	42,247.00	3,37,799.00	42,247.00
Jul-31	2,97,092.00	35,035.00	2,97,092.00	35,035.00
Aug-31	1,89,841.00	28,710.00	1,89,841.00	28,710.00
Sep-31	1,93,778.00	24,773.00	1,93,778.00	24,773.00
Oct-31	1,97,794.00	20,757.00	1,97,794.00	20,757.00
Nov-31	2,01,894.00	16,657.00	2,01,894.00	16,657.00
Dec-31	2,06,086.00	12,466.00	2,06,086.00	12,466.00
Jan-32	1,65,975.00	8,193.00	1,65,975.00	8,193.00
Feb-32	1,28,222.00	4,807.00	1,28,222.00	4,807.00
Mar-32	1,00,378.00	2,141.00	1,00,378.00	2,141.00

B6. Collection efficiency report

	Asset Class-1	Asset Class-2	Total
Cumulative billing	3,59,47,460.00		3,59,47,460.00
Cumulative collections	5,59,99,791.00		5,59,99,791.00
Current billing	41,71,652.00		41,71,652.00
Billing pertaining to > 90 DPD contrac	0.00		-
Billing pertaining to repossessed contracts			-
Billing pertaining to < 90 DPD	0.00		-
Current collections [excluding prepayments and other collections]			-
Collections pertaining to > 90 DPD co	0.00		-
Collections pertaining to repossessed contracts			-
Collection pertaining to < 90 DPD	0.00		-
Prepayment collection	6,40,318.00		6,40,318.00
Collection of prepayment premium	0.00		-
Other collections net of deductions			-
Closing overdues			-
Closing pertaining to repossessed con	2,19,183.00		2,19,183.00
Overdues pertaining to other contracts			-
Profit / Loss on Repossession Contracts			-
Cumulative collection efficiency ratio	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	12.00	11.00	1.00	0.00
Principal overdue	1,06,036.00	77,059.00	28,977.00	0.00
Interest overdue	1,13,147.00	79,392.00	33,755.00	0.00
Future principal due of overdue loans	31,22,842.00	27,50,511.00	3,72,331.00	0.00
Future interest due of overdue loans	16,22,004.00	14,45,408.00	1,76,596.00	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	12.00	11	1	0
Principal overdue	106036	77059	28977	0
Interest overdue	113147	79392	33755	0
Future principal due of overdue loans	3122842	2750511	372331	0
Future interest due of overdue loans	1622004	1445408	176596	0

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	10790	6753380			
Original collateral	67,53,380.00	67,53,380.00			
Current collateral	67,53,380.00	67,53,380.00			

C2. Principle payments

Particulars	Series A1	Equity Tranche	A3 Tranche	A4 Tranche	A5 Tranche
Original Principal Outstanding	11,34,56,850.00	67,53,380.00			
Opening Principal outstanding	7,24,37,210.69	67,53,380.00			
Principal payments made	35,72,684.61	0.00			
Principal payments received	35,72,684.61	0.00			
Principal excess/ Shortfall					
Closing outstanding Principal	6,88,64,526.08	67,53,380.00			
Cumulative Principal Shortfalls					
Previous factor (principal)	63.85%	100.00%			
Current factor (principal)	60.70%	100.00%			

C3. Interest payments

Particulars	Series A1	Equity Tranche	A3 Tranche	A4 Tranche	A5 Tranche
Original Interest Outstanding					
Opening interest outstanding	76,41,117.65				
Interest payments due	7,62,872.98	4,74,956.41			
Interest payments received	7,62,872.98	4,74,956.41			
closing interest Outstanding	68,78,244.67				
Previous factor (interest)					
Current factor (interest)					
Current Coupon rate					
Coupon amount	7,62,872.98	4,74,956.41			
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

	Series A1		Equity Tranche	
Month (Starting from next month)	Principle	Interest	Principle	Interest
27-Oct-26	35,43,560.04	6,78,457.08	0.00	6,12,507.88
27-Nov-26	35,51,453.56	6,87,928.20	0.00	5,95,143.24
27-Dec-26	36,07,180.67	6,29,541.33	0.00	5,97,803.00
27-Jan-27	36,34,277.80	6,12,537.00	0.00	5,87,710.20
27-Feb-27	36,76,613.50	5,74,262.57	0.00	5,83,648.93
27-Mar-27	37,55,898.77	4,83,715.62	0.00	5,94,910.61
27-Apr-27	37,63,575.09	4,95,987.02	0.00	5,74,962.89
27-May-27	38,18,263.06	4,41,629.91	0.00	5,74,632.03
27-Jun-27	38,53,128.21	4,16,138.84	0.00	5,65,257.95
27-Jul-27	39,07,429.66	3,63,444.77	0.00	5,63,650.57
27-Aug-27	39,45,561.27	3,34,408.47	0.00	5,54,555.26
27-Sep-27	39,92,868.36	2,92,855.77	0.00	5,48,800.87
27-Oct-27	40,46,607.84	2,42,714.37	0.00	5,45,202.79
27-Nov-27	40,89,842.22	2,08,187.97	0.00	5,36,494.81
27-Dec-27	41,43,225.68	1,59,789.45	0.00	5,31,509.86
27-Jan-28	41,89,959.75	1,21,481.36	0.00	5,23,049.89
27-Feb-28	41,61,361.56	77,354.77	0.00	5,15,883.67
27-Mar-28	29,02,290.00	31,366.17	0.00	16,97,871.83
27-Apr-28	2,81,429.04	2,963.87	0.00	41,86,224.09
27-May-28	0.00	0.00	0.00	43,50,322.00
27-Jun-28	0.00	0.00	0.00	42,22,405.00
27-Jul-28	0.00	0.00	0.00	41,86,858.00
27-Aug-28	0.00	0.00	0.00	41,56,631.00
27-Sep-28	0.00	0.00	0.00	41,23,334.00
27-Oct-28	0.00	0.00	0.00	40,98,725.00
27-Nov-28	0.00	0.00	0.00	40,98,727.00
27-Dec-28	0.00	0.00	0.00	40,90,050.00
27-Jan-29	0.00	0.00	0.00	40,44,630.00
27-Feb-29	0.00	0.00	0.00	39,59,968.00
27-Mar-29	0.00	0.00	0.00	37,97,182.00
27-Apr-29	0.00	0.00	0.00	35,73,610.00
27-May-29	0.00	0.00	0.00	32,58,855.00
27-Jun-29	0.00	0.00	0.00	30,07,433.00
27-Jul-29	0.00	0.00	0.00	29,34,661.00
27-Aug-29	0.00	0.00	0.00	28,06,462.00
27-Sep-29	0.00	0.00	0.00	26,82,635.00
27-Oct-29	0.00	0.00	0.00	26,82,635.00
27-Nov-29	0.00	0.00	0.00	26,82,639.00
27-Dec-29	0.00	0.00	0.00	26,15,213.00
27-Jan-30	0.00	0.00	0.00	25,86,811.00
27-Feb-30	0.00	0.00	0.00	24,38,727.00
27-Mar-30	0.00	0.00	0.00	22,50,894.00
27-Apr-30	0.00	0.00	0.00	21,04,027.00
27-May-30	0.00	0.00	0.00	16,96,087.00
27-Jun-30	0.00	0.00	0.00	13,27,100.00
27-Jul-30	0.00	0.00	0.00	12,36,287.00
27-Aug-30	0.00	0.00	0.00	9,50,995.00
27-Sep-30	0.00	0.00	0.00	7,07,957.00
27-Oct-30	0.00	0.00	0.00	7,07,957.00
27-Nov-30	0.00	0.00	0.00	7,07,957.00
27-Dec-30	0.00	0.00	0.00	7,07,957.00
27-Jan-31	0.00	0.00	0.00	7,08,015.00
27-Feb-31	0.00	0.00	0.00	6,51,871.00
27-Mar-31	0.00	0.00	0.00	6,27,238.00
27-Apr-31	0.00	0.00	0.00	5,93,376.00
27-May-31	0.00	0.00	0.00	5,12,426.00
27-Jun-31	0.00	0.00	0.00	4,15,350.00
27-Jul-31	0.00	0.00	0.00	3,80,046.00
27-Aug-31	0.00	0.00	0.00	3,32,127.00
27-Sep-31	0.00	0.00	0.00	2,18,551.00
27-Oct-31	0.00	0.00	0.00	2,18,551.00
27-Nov-31	0.00	0.00	0.00	2,18,551.00
27-Dec-31	0.00	0.00	0.00	2,18,551.00
27-Jan-32	0.00	0.00	0.00	2,18,552.00
27-Feb-32	0.00	0.00	0.00	1,74,168.00
27-Mar-32	0.00	0.00	0.00	1,33,029.00
27-Apr-32	0.00	0.00	0.00	1,02,519.00

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 month	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