

Disclosures for the month of Aug-2026

A. Snapshot	
A1. Pool	
Originator	KAABIL FINANCE PRIVATE LIMITED
SPDE	LOANX KALMIA FEB-2026
Asset class (es)	Microfinance loans
Deal structure (Par/Premium)	Par
Original Pool size	13,50,67,594.00
Current Pool size	9,40,47,954.69
Original Weighted Average Life	
Current weighted average life	
Door-to-door maturity	
Initial weighted average seasoning	

Series A1	
Tranche Class Name	Series A1
ISIN	INE2R5P15014
Stock exchange	BSE
Legal Maturity of tranche	27-Apr-32
Rating agency	ICRA
Original Rating	A(SO)
Current Rating	A(SO)
Record Date	25-Aug-26
Payment Date	27-Aug-26
Coupon rate	12.40%
Principal excess/shortfalls	0
Interest excess/shortfalls	0

Note: - The asset classes are defined as Asset class-1, Asset Class-2 etc. for illustration	
Asset Class-1	
Particulars	Number of loans
Original Number/ value of Loans	444
Loans- opening balance	396
Loans Naturally terminated	0
Loans Prepaid	
Loans Foreclosed	4
Loans- Closing balance	392
Asset Class-1	
Particulars	Asset Class-1
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	
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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	
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 available	0.00
b. Closing Balance / Guarantee available	0.00
First Loss facility	
a. Opening Balance / Guarantee available	67,53,380.00
b. Closing Balance / Guarantee available	67,53,380.00
Second Loss facility	
a. Opening Balance / Guarantee available	0.00
b. Closing Balance / Guarantee available	0.00
Change in reserve account balance	0.00

B4. Waterfall mechanism	
Receipts	
Collections pertaining to current billing	40,78,502.00
Collections pertaining to previous overdues	1,13,549.00
Prepayment collection	11,20,010.00
Collection of prepayment premium	0.00
Other collections net of deductions	0.00
Liquidity facility - Utilization for current period	0.00
First Loss facility - Utilization for current period	0.00
Second Loss facility- Utilization for current period	0.00
Total Receipts	53,12,061.00
Payments	
Statutory/ regulatory dues	1,28,248.00
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	47,54,363.97
Equity Tranche	4,29,449.03
Payment of excess to Residual Contributor	0.00
Payments to Liquidity Facility	0.00
Payments to Second Loss Facility	0.00
Payments to First Loss facility	0.00
Total Payments	53,12,061.00

B5	
Month (Starting from next month)	Asset C
	Principle
Aug-26	20,67,064.00
Sep-26	21,14,375.00
Oct-26	21,62,786.00
Nov-26	22,12,307.00
Dec-26	22,62,954.00
Jan-27	23,14,766.00
Feb-27	23,67,774.00
Mar-27	24,21,995.00
Apr-27	24,77,455.00
May-27	25,34,193.00
Jun-27	25,92,245.00
Jul-27	26,51,599.00
Aug-27	27,12,333.00
Sep-27	27,74,468.00
Oct-27	28,38,021.00
Nov-27	29,03,036.00
Dec-27	29,69,510.00
Jan-28	29,57,633.00
Feb-28	29,02,290.00
Mar-28	28,07,818.00
Apr-28	27,51,707.00
May-28	26,86,697.00
Jun-28	27,12,459.00
Jul-28	27,44,113.00
Aug-28	27,73,420.00
Sep-28	28,12,080.00
Oct-28	28,76,195.00
Nov-28	29,33,112.00
Dec-28	29,54,603.00
Jan-29	29,37,330.00
Feb-29	28,41,529.00
Mar-29	26,82,755.00
Apr-29	24,29,138.00
May-29	22,32,917.00
Jun-29	22,10,831.00
Jul-29	21,32,906.00
Aug-29	20,57,434.00
Sep-29	21,04,074.00
Oct-29	21,51,783.00
Nov-29	21,33,147.00
Dec-29	21,53,058.00
Jan-30	20,53,913.00
Feb-30	19,12,640.00
Mar-30	18,08,992.00
Apr-30	14,42,072.00
May-30	11,05,795.00

Jun-30	10,39,677.00
Jul-30	7,77,581.00
Aug-30	5,51,590.00
Sep-30	5,63,435.00
Oct-30	5,75,525.00
Nov-30	5,87,887.00
Dec-30	6,00,570.00
Jan-31	5,57,325.00
Feb-31	5,44,637.00
Mar-31	5,22,436.00
Apr-31	4,52,744.00
May-31	3,65,313.00
Jun-31	3,37,799.00
Jul-31	2,97,092.00
Aug-31	1,89,841.00
Sep-31	1,93,778.00
Oct-31	1,97,794.00
Nov-31	2,01,894.00
Dec-31	2,06,086.00
Jan-32	1,65,975.00
Feb-32	1,28,222.00
Mar-32	1,00,378.00

B6. Collection e	
	Asset Class-1
Cumulative billing	3,17,75,808.00
Cumulative collections	5,11,89,277.00
Current billing	42,11,102.00
Billing pertaining to > 90 DPD contract	0.00
Billing pertaining to repossessed contracts	
Billing pertaining to < 90 DPD	42,11,102.00
Current collections [excluding prepayments and other collections]	
Collections pertaining to > 90 DPD con	0.00
Collections pertaining to repossessed contracts	
Collection pertaining to < 90 DPD	0.00
Prepayment collection	11,20,010.00
Collection of prepayment premium	0.00
Other collections net of deductions	
Closing overdues	2,17,727.00
Closing pertaining to repossessed contracts	
Overdues pertaining to other contract	0.00
Profit / Loss on Repossession Contracts	
Cumulative collection efficiency ratio (	0.00%

Particulars	Total
Number of loans	0.00
Principal overdue	0.00
Interest overdue	0.00

Future principal due of overdue loans	0.00
Future interest due of overdue loans	0.00
Particulars	Total
Number of loans	
Principal overdue	
Interest overdue	
Future principal due of overdue loans	
Future interest due of overdue loans	
Particulars	Total
Number of loans	
Principal overdue	
Interest overdue	
Future principal due of overdue loans	
Future interest due of overdue loans	

Note: - The tranches are defined as A1 Tranche, A2 tranche, etc. for illustration	
Particulars	Series A1
Number of PTCs	10790
Original collateral	67,53,380.00
Current collateral	67,53,380.00
Particulars	Series A1
Original Principal Outstanding	11,34,56,850.00
Opening Principal outstanding	7,64,66,795.08
Principal payments made	40,29,584.39
Principal payments received	40,29,584.39
Principal excess/ Shortfall	
Closing outstanding Principal	7,24,37,210.69
Cumulative Principal Shortfalls	
Previous factor (principal)	67.40%
Current factor (principal)	63.85%
Particulars	Series A1
Original Interest Outstanding	
Opening interest outstanding	
Interest payments due	8,05,310.58
Interest payments received	8,05,310.58
closing interest Outstanding	
Previous factor (interest)	
Current factor (interest)	
Current Coupon rate	
Coupon amount	8,05,310.58
Current Interest Shortfall	
Cumulative Interest Shortfall	
Particulars	Series A1

Original Rating	A(SO)
Rating change (Upgraded/ Downgraded/ No change)	
1st change	
2nd change	
3rd change	
Current Rating	A(SO)
C5	
Month (Starting from next month)	Series
	Principle
27-Sep-26	34,70,275.61
27-Oct-26	35,26,452.88
27-Nov-26	35,50,572.48
27-Dec-26	36,06,321.73
27-Jan-27	36,33,383.89
27-Feb-27	36,75,713.00
27-Mar-27	37,55,079.42
27-Apr-27	37,62,661.91
27-May-27	38,17,372.83
27-Jun-27	38,52,201.74
27-Jul-27	39,06,526.46
27-Aug-27	39,44,621.31
27-Sep-27	39,91,921.48
27-Oct-27	40,45,684.74
27-Nov-27	40,88,881.55
27-Dec-27	41,42,289.15
27-Jan-28	41,88,985.09
27-Feb-28	41,60,379.72
27-Mar-28	29,02,290.00
27-Apr-28	4,15,595.70
27-May-28	0.00
27-Jun-28	0.00
27-Jul-28	0.00
27-Aug-28	0.00
27-Sep-28	0.00
27-Oct-28	0.00
27-Nov-28	0.00
27-Dec-28	0.00
27-Jan-29	0.00
27-Feb-29	0.00
27-Mar-29	0.00
27-Apr-29	0.00
27-May-29	0.00
27-Jun-29	0.00
27-Jul-29	0.00
27-Aug-29	0.00
27-Sep-29	0.00
27-Oct-29	0.00
27-Nov-29	0.00
27-Dec-29	0.00

27-Jan-30	0.00
27-Feb-30	0.00
27-Mar-30	0.00
27-Apr-30	0.00
27-May-30	0.00
27-Jun-30	0.00
27-Jul-30	0.00
27-Aug-30	0.00
27-Sep-30	0.00
27-Oct-30	0.00
27-Nov-30	0.00
27-Dec-30	0.00
27-Jan-31	0.00
27-Feb-31	0.00
27-Mar-31	0.00
27-Apr-31	0.00
27-May-31	0.00
27-Jun-31	0.00
27-Jul-31	0.00
27-Aug-31	0.00
27-Sep-31	0.00
27-Oct-31	0.00
27-Nov-31	0.00
27-Dec-31	0.00
27-Jan-32	0.00
27-Feb-32	0.00
27-Mar-32	0.00
27-Apr-32	0.00



Sr. no.	Asset Class

* In case interest rate is fixed but maturity changes according to interest rate

Notes- For every asset class, loan level details in the above format shall be fu

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Snapshot	
Snapshot	
Total billing during the month	42,11,102.00
Total collections during the month	53,12,061.00
Cumulative collections efficiency ratio	14494.34%
Excess Spread percentage	0.00%
Change in reserve account balance	0.00
Number of loans prepaid or foreclosed	4
Amount of loans prepaid or foreclosed	11,20,010.00
Original weighted average LTV	
Current weighted average LTV	
Total number of overdue loans	13

A2. Tranche snapshot	
Equity Tranche	A3 Tranche
Equity Tranche	
BSE	
27-Apr-32	
ICRA	
UNRATED	
UNRATED	
25-Aug-26	
27-Aug-26	
12.40%	
0	
0	

[illegible]

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raft/ others. If others, please specify

Future cash flows schedule till maturity	
Class-1	To
Interest	Principle
27,67,461.00	20,67,064.00
27,20,150.00	21,14,375.00
26,71,739.00	21,62,786.00
26,22,218.00	22,12,307.00
25,71,571.00	22,62,954.00
25,19,759.00	23,14,766.00
24,66,751.00	23,67,774.00
24,12,530.00	24,21,995.00
23,57,070.00	24,77,455.00
23,00,332.00	25,34,193.00
22,42,280.00	25,92,245.00
21,82,926.00	26,51,599.00
21,22,192.00	27,12,333.00
20,60,057.00	27,74,468.00
19,96,504.00	28,38,021.00
19,31,489.00	29,03,036.00
18,64,981.00	29,69,510.00
17,96,967.00	29,57,633.00
17,29,238.00	29,02,290.00
16,62,799.00	28,07,818.00
15,98,615.00	27,51,707.00
15,35,708.00	26,86,697.00
14,74,399.00	27,12,459.00
14,12,518.00	27,44,113.00
13,49,914.00	27,73,420.00
12,86,645.00	28,12,080.00
12,22,532.00	28,76,195.00
11,56,938.00	29,33,112.00
10,90,027.00	29,54,603.00
10,22,638.00	29,37,330.00
9,55,653.00	28,41,529.00
8,90,855.00	26,82,755.00
8,29,717.00	24,29,138.00
7,74,516.00	22,32,917.00
7,23,830.00	22,10,831.00
6,73,556.00	21,32,906.00
6,25,201.00	20,57,434.00
5,78,561.00	21,04,074.00
5,30,856.00	21,51,783.00
4,82,066.00	21,33,147.00
4,33,753.00	21,53,058.00
3,84,814.00	20,53,913.00
3,38,254.00	19,12,640.00
2,95,035.00	18,08,992.00
2,54,015.00	14,42,072.00
2,21,305.00	11,05,795.00

1,96,610.00	10,39,677.00
1,73,414.00	7,77,581.00
1,56,367.00	5,51,590.00
1,44,522.00	5,63,435.00
1,32,432.00	5,75,525.00
1,20,070.00	5,87,887.00
1,07,445.00	6,00,570.00
94,546.00	5,57,325.00
82,601.00	5,44,637.00
70,940.00	5,22,436.00
59,682.00	4,52,744.00
50,037.00	3,65,313.00
42,247.00	3,37,799.00
35,035.00	2,97,092.00
28,710.00	1,89,841.00
24,773.00	1,93,778.00
20,757.00	1,97,794.00
16,657.00	2,01,894.00
12,466.00	2,06,086.00
8,193.00	1,65,975.00
4,807.00	1,28,222.00
2,141.00	1,00,378.00

[illegible]

B7. Details of overdue loans	
Assets Class-1	
Overdue up to 90 days	Overdue 91 to 180 days
0.00	0.00
0.00	0.00
0.00	0.00

0.00	0.00
0.00	0.00
Assets Class-2	
Overdue up to 90 days	Overdue 91 to 180 days
Total	
Overdue up to 90 days	Overdue 91 to 180 days

C. Tranche level details (Provide details for every tranche under the pool)

on purposes. The tranches are required to be named as in the offer document

C1. General details	
Equity Tranche	A3 Tranche
6753380	
67,53,380.00	
67,53,380.00	
C2. Principle payments	
Equity Tranche	A3 Tranche
67,53,380.00	
67,53,380.00	
0.00	
0.00	
67,53,380.00	
100.00%	
100.00%	
C3. Interest payments	
Equity Tranche	A3 Tranche
4,77,166.03	
4,77,166.03	
4,77,166.03	
C4. Credit rating	
Equity Tranche	A3 Tranche

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[illegible]

D. Loan Level Details

Original Principal Balance	Current Principal balance
- mention as *floating maturity	

urnished for top 20 loans in descending order of value of principal outstanding.

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Interest
27,67,461.00
27,20,150.00
26,71,739.00
26,22,218.00
25,71,571.00
25,19,759.00
24,66,751.00
24,12,530.00
23,57,070.00
23,00,332.00
22,42,280.00
21,82,926.00
21,22,192.00
20,60,057.00
19,96,504.00
19,31,489.00
18,64,981.00
17,96,967.00
17,29,238.00
16,62,799.00
15,98,615.00
15,35,708.00
14,74,399.00
14,12,518.00
13,49,914.00
12,86,645.00
12,22,532.00
11,56,938.00
10,90,027.00
10,22,638.00
9,55,653.00
8,90,855.00
8,29,717.00
7,74,516.00
7,23,830.00
6,73,556.00
6,25,201.00
5,78,561.00
5,30,856.00
4,82,066.00
4,33,753.00
3,84,814.00
3,38,254.00
2,95,035.00
2,54,015.00
2,21,305.00

1,96,610.00
1,73,414.00
1,56,367.00
1,44,522.00
1,32,432.00
1,20,070.00
1,07,445.00
94,546.00
82,601.00
70,940.00
59,682.00
50,037.00
42,247.00
35,035.00
28,710.00
24,773.00
20,757.00
16,657.00
12,466.00
8,193.00
4,807.00
2,141.00

Overdue> 180 days
0.00
0.00
0.00

0.00
0.00
Overdue> 180 days
Overdue> 180 days

A4 Tranche	A5 Tranche
A4 Tranche	A5 Tranche
A4 Tranche	A5 Tranche
A4 Tranche	A5 Tranche

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franche

Interest
6,01,376.41
6,05,176.23
5,94,765.63
5,97,434.88
5,87,327.10
5,83,263.00
5,94,559.46
5,74,571.53
5,74,250.50
5,64,860.89
5,63,263.48
5,54,152.42
5,48,395.06
5,44,807.18
5,36,083.09
5,31,108.49
5,22,632.18
5,15,462.88
16,96,550.01
40,50,644.45
43,50,322.00
42,22,405.00
41,86,858.00
41,56,631.00
41,23,334.00
40,98,725.00
40,98,727.00
40,90,050.00
40,44,630.00
39,59,968.00
37,97,182.00
35,73,610.00
32,58,855.00
30,07,433.00
29,34,661.00
28,06,462.00
26,82,635.00
26,82,635.00
26,82,639.00
26,15,213.00

25,86,811.00
24,38,727.00
22,50,894.00
21,04,027.00
16,96,087.00
13,27,100.00
12,36,287.00
9,50,995.00
7,07,957.00
7,07,957.00
7,07,957.00
7,07,957.00
7,08,015.00
6,51,871.00
6,27,238.00
5,93,376.00
5,12,426.00
4,15,350.00
3,80,046.00
3,32,127.00
2,18,551.00
2,18,551.00
2,18,551.00
2,18,551.00
2,18,552.00
1,74,168.00
1,33,029.00
1,02,519.00

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Interest Rate - Fixed or Floating	Current Interest Rate (in p.a.)



Original Maturity of loan (in months)	Holding period by Originator prior to

D1. Loan Level Data	
Remaining maturity as on date (in months)	Principal payments due till date

Principal payments made till date	Principal payments due to for the mo

Interest payments due till date	Interest payments made till date

Interest payments due to for the mor	Overdue status - 1. Not Overdue 2. <9

If overdue, principal overdue till date	If overdue, interest overdue till date