Disclosures for the month of Oct-2026

A. Snapshot			
A1. Pool snapshot			
Originator	ASCEND BIZCAP PRIVATE LIMITED	Total billing during the month	53,54,623.00
SPDE	MAGNATRON NOVEMBER 2025	Total collections during the month	47,56,159.00
Asset class (es)	Unsecured Individual Loans	Cumulative collections efficiency ratio	88.82%
Deal structure (Par/Premium)	Par	Excess Spread percentage	4,88,123.00
Original Pool size	11,46,63,244.00	Change in reserve account balance	34,39,897.00
Current Pool size	7,07,36,830.00	Number of loans prepaid or foreclose	0
Original Weighted Average Life	0	Amount of loans prepaid or foreclose	0.00
Current weighted average life	9.18	Original weighted average LTV	0.00%
Door-to-door maturity	0	Current weighted average LTV	0.00%
Initial weighted average seasoning	0 Months	Total number of overdue loans	50

A2. Tranche snapshot					
	SERIES A1	**EQUITY TRANCHE**	**A3 Tranche**	**A4 Tranche**	**A5 Tranche**
Tranche Class Name	SERIES A1	EQUITY TRANCHE			
ISIN	INE2MZB15016	INE2MZB15024			
Stock exchange	NSE				
Legal Maturity of tranche	25-Sep-28	25-Apr-30			
Rating agency	ICRA LIMITED	ICRA LIMITED			
Original Rating	A - (SO)	UNRATED			
Current Rating	A - (SO)	UNRATED			
Record Date	16-Oct-26	16-Oct-26			
Payment Date	23-Oct-26	23-Oct-26			
Coupon rate	11.50%	0.00%			
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						
	Unsecured Individual Loans		**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	451	11,46,63,244.00			451	11,46,63,244.00
Loans- opening balance	436	7,48,03,804.00			436	7,48,03,804.00
Loans Naturally terminated	0	39,46,974.00			0	39,46,974.00
Loans Prepaid						
Loans Foreclosed	0	1,20,000.00			0	1,20,000.00
Loans- Closing balance	436	7,07,36,830.00			436	7,07,36,830.00

B2. Yield, maturity & LTV details						
Particulars	**Unsecured Individual Loans**	**Asset Class-2**	**Total**			
Original Weighted Average Yield or Co	9.54%		9.54%			
Current Weighted Average Yield or Co	8.33%		8.33%			
Original Weighted Average Maturity	0		0			
Current Weighted Average Maturity	9.18		9.18			
Original Loan to Value (LTV) Ratio	100.00%		100.00%			
Current Loan to Value (LTV) Ratio	61.69%		61.69%			
Door-to-door maturity	0		0			

B3. Credit enhancement details	
Excess Spread Percentage	0.69%
Excess Spread Amount	4,88,123.00
Over collateral, if any	
Nature of credit enhancement facilitie	Fixed Deposit
a. Liquidity facility	0.00
b. First Loss facility	34,39,897.00
c. Second Loss facility	0.00
Liquidity facility	
a. Opening Balance / Guarantee availa	0.00
b. Closing Balance / Guarantee availab	0.00
First Loss facility	
a. Opening Balance / Guarantee availa	34,39,897.00
b. Closing Balance / Guarantee availab	34,39,897.00
Second Loss facility	
a. Opening Balance / Guarantee availa	0.00
b. Closing Balance / Guarantee availab	0.00
Change in reserve account balance	0.00

B4. Waterfall mechanism	
Receipts	
Collections pertaining to current billin	47,56,159.00
Collections pertaining to previous ove	2,25,255.00
Prepayment collection	1,20,000.00
Collection of prepayment premium	0.00
Other collections net of deductions	5,000.00
Liquidity facility - Utilization for currer	0.00
First Loss facility - Utilization for curre	0.00
Second Loss facility- Utilization for cur	0.00
Total Receipts	51,06,414.00
Payments	
Statutory/ regulatory dues	1,04,368.00
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	45,13,924.53
EQUITY TRANCHE	0.00
Payment of excess to Residual Contrib	4,88,121.47
Payments to Liquidity Facility	0.00
Payments to Second Loss Facility	0.00
Payments to First Loss facility / CRF	0.00
Total Payments	51,06,414.00

B5. Future cash flows schedule till maturity		
	Asset Class-1	
Month (Starting from next month)	**Principle**	**Interest**
25-Nov-26	40,23,500.00	13,31,123.00
25-Dec-26	40,99,187.00	12,55,430.00
25-Jan-27	41,36,867.00	11,78,299.00

25-Feb-27	41,87,019.00	11,00,493.00
25-Mar-27	42,40,864.00	10,21,745.00
25-Apr-27	42,99,140.00	9,41,990.00
25-May-27	42,64,687.00	8,61,144.00
25-Jun-27	41,78,385.00	7,80,981.00
25-Jul-27	39,88,259.00	7,02,404.00
25-Aug-27	39,86,214.00	6,27,310.00
25-Sep-27	39,83,769.00	5,52,303.00
25-Oct-27	39,73,493.00	4,77,295.00
25-Nov-27	39,13,596.00	4,02,487.00
25-Dec-27	38,44,844.00	3,28,796.00
25-Jan-28	37,94,148.00	2,56,394.00
25-Feb-28	36,42,835.00	1,84,967.00
25-Mar-28	28,51,689.00	1,16,397.00
25-Apr-28	18,93,474.00	62,727.00
25-May-28	10,37,010.00	27,107.00
25-Jun-28	1,25,729.00	7,452.00
25-Jul-28	1,28,127.00	5,089.00
25-Aug-28	1,08,467.00	2,676.00
25-Sep-28	35,527.00	649.00

B6. Collection efficiency report

	Unsecured Individual Loans	Asset Class-2	Total
Cumulative billing	6,00,35,137.00		6,00,35,137.00
Cumulative collections	5,70,64,827.00		5,70,64,827.00
Current billing	53,54,623.00		53,54,623.00
Billing pertaining to > 90 DPD contract	1,40,015.00		1,40,015.00
Billing pertaining to repossessed contracts			
Billing pertaining to < 90 DPD	52,14,608.00		52,14,608.00
Current collections [excluding prepayr	47,56,159.00		47,56,159.00
Collections pertaining to > 90 DPD cor	0.00		0.00
Collections pertaining to repossessed contracts			
Collection pertaining to < 90 DPD	47,56,159.00		47,56,159.00
Prepayment collection	1,20,000.00		1,20,000.00
Collection of prepayment premium	0.00		0.00
Other collections net of deductions			
Closing overdues	14,55,871.00		14,55,871.00
Closing pertaining to repossessed contracts			
Overdues pertaining to other contracts			
Profit / Loss on Repossession Contracts			
Cumulative collection efficiency ratio (CCER)			

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	50.00	39.00	9.00	2.00
Principal overdue	10,45,245.00	5,25,431.00	3,98,288.00	1,21,526.00
Interest overdue	4,10,626.00	1,87,431.00	1,63,892.00	59,303.00
Future principal due of overdue loans	77,90,753.00	61,84,812.00	13,97,704.00	2,08,237.00
Future interest due of overdue loans	13,45,957.00	10,61,835.00	2,52,789.00	31,333.00

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	50.00	39.00	9.00	2.00
Principal overdue	10,45,245.00	5,25,431.00	3,98,288.00	1,21,526.00
Interest overdue	4,10,626.00	1,87,431.00	1,63,892.00	59,303.00
Future principal due of overdue loans	77,90,753.00	61,84,812.00	13,97,704.00	2,08,237.00
Future interest due of overdue loans	13,45,957.00	10,61,835.00	2,52,789.00	31,333.00

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 A1	EQUITY TRANCHE	A3 Tranche	A4 Tranche	A5 Tranche
Number of PTCs	9517	19493244			
Original collateral	9,51,70,000.00	1,94,93,244.00			
Current collateral	5,12,43,586.00	1,94,93,244.00			

C2. Principle payments

Particulars	SERIES A1	EQUITY TRANCHE	A3 Tranche	A4 Tranche	A5 Tranche
Original Principal Outstanding	9,51,70,000.00	1,94,93,244.00			
Opening Principal outstanding	5,53,10,560.00	1,94,93,244.00			
Principal payments made	40,66,974.00	0.00			
Principal payments received	40,66,974.00	0.00			
Principal excess/ Shortfall					
Closing outstanding Principal	5,12,43,586.00	1,94,93,244.00			
Cumulative Principal Shortfalls					
Previous factor (principal)	58.12%	100.00%			
Current factor (principal)	53.84%	100.00%			

C3. Interest payments

Particulars	SERIES A1	EQUITY TRANCHE	A3 Tranche	A4 Tranche	A5 Tranche
Original Interest Outstanding	1,12,59,734.70	0.00			
Opening interest outstanding	40,15,946.29	0.00			
Interest payments due	4,97,080.48	0.00			
Interest payments received	4,97,080.48	0.00			
closing interest Outstanding	35,18,865.81	0.00			
Previous factor (interest)	35.67%	0.00%			
Current factor (interest)	31.25%	0.00%			
Current Coupon rate	11.50%	0.00%			
Coupon amount	4,97,080.48	0.00			
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
25-Nov-26	40,23,500.00	5,06,810.30	0.00	0.00
25-Dec-26	40,99,187.00	4,24,370.73	0.00	0.00
25-Jan-27	41,36,867.00	4,00,508.51	0.00	0.00
25-Feb-27	41,87,019.00	3,62,085.14	0.00	0.00
25-Mar-27	42,40,864.00	2,91,788.17	0.00	0.00
25-Apr-27	42,99,140.00	2,83,806.65	0.00	0.00
25-May-27	42,64,687.00	2,35,973.86	0.00	0.00
25-Jun-27	41,78,385.00	2,04,265.51	0.00	0.00
25-Jul-27	39,88,259.00	1,60,095.29	0.00	0.00
25-Aug-27	39,86,214.00	1,28,413.41	0.00	0.00
25-Sep-27	39,83,769.00	91,389.31	0.00	0.00
25-Oct-27	39,73,493.00	52,625.60	0.00	0.00
25-Nov-27	18,82,202.00	17,481.96	20,31,394.00	0.00
25-Dec-27	0.00	0.00	38,44,844.00	0.00
25-Jan-28	0.00	0.00	37,94,148.00	0.00
25-Feb-28	0.00	0.00	36,42,835.00	0.00
25-Mar-28	0.00	0.00	28,51,689.00	0.00
25-Apr-28	0.00	0.00	18,93,474.00	0.00
25-May-28	0.00	0.00	10,37,010.00	0.00
25-Jun-28	0.00	0.00	1,25,729.00	0.00
25-Jul-28	0.00	0.00	1,28,127.00	0.00
25-Aug-28	0.00	0.00	1,08,467.00	0.00
25-Sep-28	0.00	0.00	35,527.00	0.00

D. Loan Level Details

D1. Loan Level Data

S.No.	Loan Account Number	Asset Class	Opening Principle Balance	Current Principle balance	Interet Rate- Fixed or Floating	Current Interest Rate (p.a)

* 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

