Disclosures for the month of Aug-2026

A. Snapshot			
A1. Pool snapshot			
Originator	NAVADHAN CAPITAL PRIVATE LIMITEI	Total billing during the month	1,57,08,716.00
SPDE	KRATOS TRUST FEB 2026	Total collections during the month	1,52,60,644.00
Asset class (es)	Unsecured Business Loans	Cumulative collections efficiency ratio	97.15%
Deal structure (Par/Premium)	Turbo Structure	Excess Spread percentage	0.00
Original Pool size	28,18,47,577.00	Change in reserve account balance	1,12,73,903.00
Current Pool size	22,31,77,475.68	Number of loans prepaid or foreclosec	35
Original Weighted Average Life	0	Amount of loans prepaid or foreclosec	30,42,009.00
Current weighted average life	11	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	66

A2. Tranche snapshot					
	SERIES A1	**EQUITY TRANCHE**	**A3 Tranche**	**A4 Tranche**	**A5 Tranche**
Tranche Class Name	SERIES A1	EQUITY TRANCHE			
ISIN	INE2ROL15018				
Stock exchange	NSE				
Legal Maturity of tranche	19-Jul-28	19-Jul-28			
Rating agency	INDIA RATINGS & RESEARCH	INDIA RATINGS & RESEARCH			
Original Rating	A- (SO)	NA			
Current Rating	A- (SO)	NA			
Record Date	12-Aug-26	12-Aug-26			
Payment Date	19-Aug-26	19-Aug-26			
Coupon rate	12.15%	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 Business 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	2558	28,18,47,577.00			2558	28,18,47,577.00
Loans- opening balance	2474	23,59,94,798.26			2474	23,59,94,798.26
Loans Naturally terminated	0	96,61,925.00			0	96,61,925.00
Loans Prepaid						
Loans Foreclosed	37	31,55,398.24			37	31,55,398.24
Loans- Closing balance	2437	22,31,77,475.02			2437	22,31,77,475.02

B2. Yield, maturity & LTV details						
Particulars	**Unsecured Business Loans**	**Asset Class-2**	**Total**			
Original Weighted Average Yield or Co	10.21%		10.21%			
Current Weighted Average Yield or Co	9.70%		9.70%			
Original Weighted Average Maturity	0		0			
Current Weighted Average Maturity	11		11			
Original Loan to Value (LTV) Ratio	100.00%		100.00%			
Current Loan to Value (LTV) Ratio	79.18%		79.18%			
Door-to-door maturity	0		0			

B3. Credit enhancement details	
Excess Spread Percentage	0.00%
Excess Spread Amount	0.00
Over collateral, if any	
Nature of credit enhancement facilitie	Fixed Deposit
a. Liquidity facility	0.00
b. First Loss facility	1,12,73,903.00
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	1,12,73,903.00
b. Closing Balance / Guarantee availab	1,12,73,903.00
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 billing	1,52,60,644.00
Collections pertaining to previous ove	97,017.00
Prepayment collection	32,06,688.50
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	1,85,64,349.50
Payments	
Statutory/ regulatory dues	2,06,900.00
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	1,44,98,115.52
EQUITY TRANCHE	38,59,333.18
Payment of excess to Residual Contrib	0.80
Payments to Liquidity Facility	0.00
Payments to Second Loss Facility	0.00
Payments to First Loss facility / CRF	0.00
Total Payments	1,85,64,349.50

B5. Future cash flows schedule till maturity		
	Asset Class-1	
Month (Starting from next month)	**Principle**	**Interest**
19-Sep-26	97,73,625.40	57,27,743.60
19-Oct-26	1,00,25,206.93	54,76,162.07
19-Nov-26	1,02,83,324.04	52,18,044.96

19-Dec-26	1,05,48,034.10	49,53,334.90
19-Jan-27	1,08,19,643.02	46,81,725.98
19-Feb-27	1,10,98,226.22	44,03,142.78
19-Mar-27	1,13,84,137.83	41,17,231.17
19-Apr-27	1,16,77,059.94	38,24,309.05
19-May-27	1,19,27,615.50	35,23,492.46
19-Jun-27	1,21,70,940.84	32,15,933.16
19-Jul-27	1,23,65,815.11	29,03,616.88
19-Aug-27	1,16,17,972.32	25,85,427.68
19-Sep-27	1,04,79,778.92	22,86,540.07
19-Oct-27	95,48,012.06	20,18,086.93
19-Nov-27	85,87,765.47	17,72,659.49
19-Dec-27	87,61,495.69	15,54,130.27
19-Jan-28	89,10,955.06	13,31,568.80
19-Feb-28	89,51,785.03	11,04,428.83
19-Mar-28	89,98,993.70	8,76,654.18
19-Apr-28	90,16,379.53	6,51,637.38
19-May-28	79,80,552.00	4,28,455.00
19-Jun-28	55,11,564.00	2,25,040.00
19-Jul-28	27,38,593.00	82,270.00

B6. Collection efficiency report			
	Unsecured Business Loans	Asset Class-2	Total
Cumulative billing	7,97,16,588.00		7,97,16,588.00
Cumulative collections	7,83,63,764.00		7,83,63,764.00
Current billing	1,57,08,716.00		1,57,08,716.00
Billing pertaining to > 90 DPD contract	1,58,986.00		1,58,986.00
Billing pertaining to repossessed contracts			
Billing pertaining to < 90 DPD	1,55,49,730.00		1,55,49,730.00
Current collections [excluding prepayr	1,52,60,644.00		1,52,60,644.00
Collections pertaining to > 90 DPD con	0.00		0.00
Collections pertaining to repossessed contracts			
Collection pertaining to < 90 DPD	1,52,60,644.00		1,52,60,644.00
Prepayment collection	31,55,398.24		31,55,398.24
Collection of prepayment premium	51,290.26		51,290.26
Other collections net of deductions			
Closing overdues	11,48,801.00		11,48,801.00
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	66.00	41.00	25.00	0.00
Principal overdue	6,73,714.66	2,80,551.57	3,93,163.09	0.00
Interest overdue	4,75,086.34	1,86,870.43	2,88,215.91	0.00
Future principal due of overdue loans	67,96,113.14	43,12,005.50	24,84,107.64	0.00
Future interest due of overdue loans	19,69,493.85	12,63,757.50	7,05,736.35	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	66.00	41.00	25.00	0.00
Principal overdue	6,73,714.66	2,80,551.57	3,93,163.09	0.00
Interest overdue	4,75,086.34	1,86,870.43	2,88,215.91	0.00
Future principal due of overdue loans	67,96,113.14	43,12,005.50	24,84,107.64	0.00
Future interest due of overdue loans	19,69,493.85	12,63,757.50	7,05,736.35	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 A1	EQUITY TRANCHE	A3 Tranche	A4 Tranche	A5 Tranche
Number of PTCs	23676	1			
Original collateral	23,67,60,000.00	4,50,87,577.00			
Current collateral	17,80,89,898.02	4,50,87,577.00			

C2. Principle payments					
Particulars	SERIES A1	EQUITY TRANCHE	A3 Tranche	A4 Tranche	A5 Tranche
Original Principal Outstanding	23,67,60,000.00	4,50,87,577.00			
Opening Principal outstanding	19,09,07,221.26	4,50,87,577.00			
Principal payments made	1,28,17,323.24	0.00			
Principal payments received	1,28,17,323.24	0.00			
Principal excess/ Shortfall					
Closing outstanding Principal	17,80,89,898.02	4,50,87,577.00			
Cumulative Principal Shortfalls					
Previous factor (principal)	80.63%	100.00%			
Current factor (principal)	75.22%	100.00%			

C3. Interest payments					
Particulars	SERIES A1	EQUITY TRANCHE	A3 Tranche	A4 Tranche	A5 Tranche
Original Interest Outstanding	2,82,11,574.37	7,15,29,693.94			
Opening interest outstanding	1,81,83,465.45	5,52,96,445.26			
Interest payments due	18,68,299.08	38,78,727.18			
Interest payments received	18,68,299.08	38,78,727.18			
closing interest Outstanding	1,63,15,166.37	5,14,17,718.08			
Previous factor (interest)	64.45%	77.31%			
Current factor (interest)	57.83%	71.88%			
Current Coupon rate	12.15%	0.00%			
Coupon amount	18,68,299.08	38,78,727.18			
Current Interest Shortfall					
Cumulative Interest Shortfall					

C4. Credit rating					
Particulars	SERIES A1	EQUITY TRANCHE	A3 Tranche	A4 Tranche	A5 Tranche
Original Rating	A- (SO)	NA			
Rating change (Upgraded/ Downgraded/ No change)					
1st change					
2nd change					
3rd change					

Current Rating	A- (SO)	NA			

C5. Future cash flows schedule till maturity

	SERIES A1		EQUITY TRANCHE	
Month (Starting from next month)	Principle	Interest	Principle	Interest
19-Sep-26	97,73,625.40	17,42,863.32	0.00	39,84,880.28
19-Oct-26	1,00,25,206.93	15,93,827.75	0.00	38,82,334.32
19-Nov-26	1,02,83,324.04	15,49,103.54	0.00	36,68,941.42
19-Dec-26	1,05,48,034.10	14,01,521.32	0.00	35,51,813.58
19-Jan-27	1,08,19,643.02	13,45,239.03	0.00	33,36,486.95
19-Feb-27	1,10,98,226.22	12,39,353.41	0.00	31,63,789.37
19-Mar-27	1,13,84,137.83	10,20,832.96	0.00	30,96,398.21
19-Apr-27	1,16,77,059.94	10,19,331.46	0.00	28,04,977.59
19-May-27	1,19,27,615.50	8,75,721.69	0.00	26,47,770.77
19-Jun-27	1,21,70,940.84	7,88,326.09	0.00	24,27,607.07
19-Jul-27	1,23,65,815.11	6,47,526.60	0.00	22,56,090.28
19-Aug-27	1,16,17,972.32	5,48,198.98	0.00	20,37,228.70
19-Sep-27	1,04,79,778.92	4,34,500.57	0.00	18,52,039.50
19-Oct-27	95,48,012.06	3,21,182.70	0.00	16,96,904.23
19-Nov-27	85,87,765.47	2,38,500.11	0.00	15,34,159.38
19-Dec-27	87,61,495.69	1,49,450.61	0.00	14,04,679.66
19-Jan-28	70,21,244.63	68,712.88	18,89,710.43	12,62,855.92
19-Feb-28	0.00	0.00	89,51,785.03	11,04,428.83
19-Mar-28	0.00	0.00	89,98,993.70	8,76,654.18
19-Apr-28	0.00	0.00	90,16,379.53	6,51,637.38
19-May-28	0.00	0.00	79,80,552.00	4,28,455.00
19-Jun-28	0.00	0.00	55,11,564.00	2,25,040.00
19-Jul-28	0.00	0.00	27,38,592.31	82,270.69

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.

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