Disclosures for the month of Sep-2026

A. Snapshot

A1. Pool snapshot

Originator	NAVADHAN CAPITAL PRIVATE LIMITI	Total billing during the month	1,02,03,408.00
SPDE	LOANX NEMESIA NOV 2025	Total collections during the month	1,15,97,464.00
Asset class (es)	Microfinance loans	Cumulative collections efficiency ratic	4267.92%
Deal structure (Par/Premium)	Par	Excess Spread percentage	0.54%
Original Pool size	19,93,72,645.31	Change in reserve account balance	0.00
Current Pool size	7,78,06,512.48	Number of loans prepaid or foreclose	36
Original Weighted Average Life		Amount of loans prepaid or foreclose	18,93,481.02
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	97

A2. Tranche snapshot

	Series A1	A2 Tranche	A3 Tranche	A4 Tranche	A5 Tranche
Tranche Class Name	Series A1				
ISIN	INE2NPD15011				
Stock exchange	NSE				
Legal Maturity of tranche	29-Mar-28				
Rating agency	INDIA RATING				
Original Rating	A- (SO)				
Current Rating	A- (SO)				
Record Date	25-Sep-26				
Payment Date	29-Sep-26				
Coupon rate	11.40%				
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

	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	2074	19,93,72,645.31			2074	199372645.3
Loans- opening balance	1731	8,84,34,458.55			1731	88434458.55
Loans Naturally terminated	0	87,34,465.05			0	8734465.05
Loans Prepaid						
Loans Foreclosed	36	18,93,481.02			36	1893481.02
Loans- Closing balance	1695	7,78,06,512.48			1695	77806512.48

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	4,20,151.12
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	99,68,632.00
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	99,68,632.00
b. Closing Balance / Guarantee availa	99,68,632.00
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	96,05,080.00
Collections pertaining to previous ove	75,790.00
Prepayment collection	19,16,594.00
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	1,15,97,464.00
Payments	
Statutory/ regulatory dues	57,486.00
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	1,11,19,826.88
Payment of excess to Residual Contril	4,20,151.12
Payments to Liquidity Facility	0.00
Payments to Second Loss Facility	0.00
Payments to First Loss facility	0.00
Total Payments	1,15,97,464.00

B5. Future cash flows schedule till maturity

	Asset Class-1		Total	
Month (Starting from next month)	Principle	Interest	Principle	Interest
Sep-26	75,19,538.87	25,04,562.13	75,19,538.87	25,04,562.13
Oct-26	77,13,200.84	23,10,900.16	77,13,200.84	23,10,900.16
Nov-26	79,10,302.04	21,13,798.56	79,10,302.04	21,13,798.56
Dec-26	77,19,182.57	19,09,173.21	77,19,182.57	19,09,173.21
Jan-27	75,26,234.25	17,05,255.51	75,26,234.25	17,05,255.51
Feb-27	72,80,586.45	15,10,095.25	72,80,586.45	15,10,095.25
Mar-27	69,16,713.10	13,29,463.10	69,16,713.10	13,29,463.10
Apr-27	60,46,019.86	11,38,637.75	60,46,019.86	11,38,637.75
May-27	55,07,664.24	9,77,730.52	55,07,664.24	9,77,730.52
Jun-27	43,80,729.59	8,35,615.36	43,80,729.59	8,35,615.36
Jul-27	44,17,625.29	7,25,982.63	44,17,625.29	7,25,982.63
Aug-27	44,71,814.06	6,14,188.94	44,71,814.06	6,14,188.94
Sep-27	45,67,873.78	5,02,247.18	45,67,873.78	5,02,247.18
Oct-27	45,91,811.30	3,90,933.30	45,91,811.30	3,90,933.30
Nov-27	39,64,110.42	2,75,342.20	39,64,110.42	2,75,342.20
Dec-27	34,30,957.73	1,79,705.28	34,30,957.73	1,79,705.28
Jan-28	22,36,002.62	91,675.55	22,36,002.62	91,675.55
Feb-28	11,85,002.34	36,003.81	11,85,002.34	36,003.81

B6. Collection efficiency report

	Asset Class-1	Asset Class-2	Total
Cumulative billing	11,27,09,759.00		11,27,09,759.00
Cumulative collections	13,88,53,281.78		13,88,53,281.78
Current billing	1,02,03,408.00		1,02,03,408.00
Billing pertaining to > 90 DPD contrac	1,05,31,907.00		1,05,31,907.00
Billing pertaining to repossessed contracts			
Billing pertaining to < 90 DPD	98,74,909.00		98,74,909.00
Current collections [excluding prepayments and other collections]			
Collections pertaining to > 90 DPD co	96,05,080.00		96,05,080.00
Collections pertaining to repossessed contracts			
Collection pertaining to < 90 DPD	96,05,080.00		96,05,080.00
Prepayment collection	0.00		-
Collection of prepayment premium	0.00		-
Other collections net of deductions			
Closing overdues			
Closing pertaining to repossessed contracts			
Overdues pertaining to other contrac	23,51,873.00		23,51,873.00
Profit / Loss on Repossession Contracts			
Cumulative collection efficiency ratio	493.12%		4.93

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	97.00	34.00	50.00	13.00
Principal overdue	16,55,924.47	2,10,568.82	10,39,096.71	4,06,258.94
Interest overdue	6,95,948.53	95,341.18	3,92,892.29	2,07,715.06
Future principal due of overdue loans	58,63,605.27	25,16,494.30	24,79,939.37	8,67,171.60
Future interest due of overdue loans	11,54,412.24	5,52,055.53	4,30,547.39	1,71,809.32

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	97.00	34.00	50.00	13.00
Principal overdue	16,55,924.47	2,10,568.82	10,39,096.71	4,06,258.94
Interest overdue	6,95,948.53	95,341.18	3,92,892.29	2,07,715.06
Future principal due of overdue loans	58,63,605.27	25,16,494.30	24,79,939.37	8,67,171.60
Future interest due of overdue loans	11,54,412.24	5,52,055.53	4,30,547.39	1,71,809.32

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	A2 Tranche	A3 Tranche	A4 Tranche	A5 Tranche
Number of PTCs	16746				
Original collateral	99,68,632.00				
Current collateral	99,68,632.00				

C2. Principle payments

Particulars	Series A1	A2 Tranche	A3 Tranche	A4 Tranche	A5 Tranche
Original Principal Outstanding	16,74,60,000.00				
Opening Principal outstanding	5,65,21,813.24				
Principal payments made	1,06,27,946.07				
Principal payments received	1,06,27,946.07				
Principal excess/ Shortfall					
Closing outstanding Principal	4,58,93,867.17				
Cumulative Principal Shortfalls					
Previous factor (principal)	33.75%				
Current factor (principal)	27.41%				

C3. Interest payments

Particulars	Series A1	A2 Tranche	A3 Tranche	A4 Tranche	A5 Tranche
Original Interest Outstanding	1,35,40,753.00				
Opening interest outstanding	91,65,117.87				
Interest payments due	5,47,255.04				
Interest payments received	5,47,255.04				
closing interest Outstanding	13,15,616.69				
Previous factor (interest)	5.97%				
Current factor (interest)	9.72%				
Current Coupon rate	11.40%				
Coupon amount	5,47,255.04				
Current Interest Shortfall					
Cumulative Interest Shortfall					

C4. Credit rating

Particulars	Series A1	A2 Tranche	A3 Tranche	A4 Tranche	A5 Tranche
Original Rating	A- (SO)				
Rating change (Upgraded/ Downgraded/ No change)					
1st change					
2nd change					
3rd change					
Current Rating	A- (SO)				

C5. Future cash flows schedule till maturity

	Series A1	
Month (Starting from next month)	Principle	Interest
29-Oct-26	75,19,538.87	4,30,019.25
29-Nov-26	77,13,200.84	3,71,547.61
29-Dec-26	79,10,302.04	2,87,290.56
29-Jan-27	77,19,182.57	2,20,277.85
28-Feb-27	75,26,234.25	1,40,844.43
29-Mar-27	72,80,586.45	67,980.50
29-Apr-27	2,24,822.15	2,176.77
29-May-27	0.00	0.00
29-Jun-27	0.00	0.00
29-Jul-27	0.00	0.00
29-Aug-27	0.00	0.00
29-Sep-27	0.00	0.00
29-Oct-27	0.00	0.00
29-Nov-27	0.00	0.00
29-Dec-27	0.00	0.00
29-Jan-28	0.00	0.00
29-Feb-28	0.00	0.00
29-Mar-28	0.00	0.00

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 months	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.

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