Disclosures for the month of Oct 2020

A. Issuance

A1. Pool issuance

Originator	SAHOUSING FINANCE PVT LTD	Total inflow during the month	₹ 77,50,119.00
Month	FEBRUARY 2021	Total collections during the month	₹ 99,17,778.00
Pool Size	Rupee Loans	Total collections till date (Principal)	₹ 0.00
Pool structure (Pay Through/ Par)	PTC	Assets Under Management	₹ 0.00
Original Pool size	₹ 94,00,00,118.00	Change in principal outstanding between	0.00%
Current Pool size	₹ 94,00,00,118.00	Number of loans prepaid or foreclosed	0
Original Weighted Average PH		Amount of loans prepaid or foreclosed	₹ 93,99,91.00
Current weighted average PH		Original weighted average LTV	
Loans to new customers		Current weighted average LTV	
Original weighted average seasoning		Total number of Customer loans	1,000

A2. Tranche breakdown

	Series A1(a)	Series A1(b)	Series A2	A3 Tranche	A4 Tranche
Name of the Tranche	Class A	Class A	Class A		
ISIN	INE0HSS07BH9	INE0HSS07BI7	INE0HSS07BJ5		
Stock Exchange	NSE	NSE	NSE		
Initial Maturity of tranche	20-Sep-27	20-Mar-28	20-Sep-28		
Rating agency	CARE & Ratings	CARE & Ratings	CARE & Ratings		
Original Rating	AA+(SO)	AA- (SO)	A (SO)		
Current Rating	AA+(SO)	AA- (SO)	A (SO)		
Secured/ Rank	S	S	S		
Original tenor	20-Oct-20	20-Oct-20	20-Oct-20		
Residual tenor	20-Oct-26	20-Oct-26	20-Oct-26		
Coupon rate	9.00%	9.00%	9.00%		
Principal Invoice Date/ Mth	15	15	15		
Interest Invoice Date/ Mth	15	15	15		

B. Pool level details

Note - The asset classes are defined as Asset class 1, Asset Class 2 etc. for illustration purposes. The asset class # , Home loans/Auto/vehicle loans etc., shall be entered

B1. Issue Details

Particulars	Asset Class 1		Asset Class 2		Total	
	Number of loans	Value of loans	Number of loans	Value of loans	Number of loans	Value of loans
Original Number/ Value of Loans	1000	₹ 94,00,00,118.00			1000	₹ 94,00,00,118.00
Loans' opening balance	1000	₹ 77,47,70,500.00			1000	₹ 77,47,70,500.00
Loans Partially terminated	0	₹ 99,90,954.00			0	₹ 99,90,954.00
Loans Prepaid	0	₹ 0.00			0	₹ 0.00
Loans Foreclosed	0	₹ 93,99,991.00			0	₹ 93,99,991.00
Loans' closing balance	1000	₹ 76,53,79,555.00			1000	₹ 76,53,79,555.00

B2. Yield, maturity & CY details

Particulars	Asset Class A	Asset Class B	Total
Original Weighted Average Yield at Inception			
Current Weighted Average Yield at Inception			
Original Weighted Average Maturity			
Current Weighted Average Maturity			
Current spread to G-Sec Rate			
Current spread to MCLR Rate			

B3. Credit enhancement details

Excess Spread Percentage	
Excess Spread Amount	49,00,000
Over collateral - Loans	
Nature of credit enhancement facility - whether pari-passu/ Waterfall/ Overlap/ etc/ others. If others, please specify	
a. Liquidity Facility	0.00
b. Cash Collateral	3,50,00,018.00
c. Reinvestment facility	0.00
Overdraft facility	0.00
a. Opening Balance / Origination date	
b. Closing Balance / Origination date	0.00
c. Utilization	
Corporate Guarantee	3,50,00,018.00
a. Opening Balance / Origination date	3,50,00,018.00
b. Closing Balance / Origination date	
Second Loss facility	
a. Opening Balance / Origination date	0.00
b. Closing Balance / Origination date	0.00
Overcollateralization	0.00

B4. Waterfall Mechanism

Receipts	-
Collections pertaining to current MPA	8,16,79,569.00
Collections pertaining to previous MPA	70,99,209.00
Prepayment collections	1,99,90,954.00
Collection net of defaulted loans	0.00
Liquidity facility - Utilization for month	0.00
Liquidity facility - Replenishment	0.00
Corporate Guarantee Invocation Amount	0.00
Total Receipts	8,99,69,569.00
	-
Payments	-
Payment of Interest to SPV	4,93,72,500.00
Payment of Principal to SPV	0.00
Costs/ Charges incurred by Originator/ Bank	0.00
Liquidity Facility Fees/ Interest	0.00
Collection and Processing Agent	0.00
Miscellaneous	0.00
Payment to Senior Creditor/Lenders	-
Senior A1(a)	3,99,69,569.00
Senior A1(b)	0.00
Senior A2	3,50,00,018.00
Payment of expense to Residual Claimant	0.00
Payment to Subordinate Debt	0.00
Payment to Liquidity Facility	0.00
Payments to Third party facility	0.00
Total Payments	8,99,69,569.00

B5. Future cash flows schedule till maturity

Month (Starting from next month)	Asset Class A				Total	
	Principle	Interest	Principle	Interest	Principle	Interest
Oct-20	₹ 99,19,111.00	₹ 1,00,25,133.00	₹ 99,19,111.00	₹ 1,00,25,133.00	₹ 99,19,111.00	₹ 1,00,25,133.00
Nov-20	₹ 99,52,932.00	₹ 99,91,312.00	₹ 99,52,932.00	₹ 99,91,312.00	₹ 1,99,72,043.00	₹ 2,00,16,445.00
Dec-20	₹ 99,73,002.00	₹ 99,70,242.00	₹ 99,73,002.00	₹ 99,70,242.00	₹ 2,99,45,045.00	₹ 3,00,86,687.00
Jan-27	₹ 99,93,072.00	₹ 99,49,172.00	₹ 99,93,072.00	₹ 99,49,172.00	₹ 3,99,38,117.00	₹ 4,00,35,859.00
Feb-27	₹ 99,93,072.00	₹ 99,27,102.00	₹ 99,93,072.00	₹ 99,27,102.00	₹ 4,99,31,189.00	₹ 5,00,62,961.00
Mar-27	₹ 99,93,072.00	₹ 99,04,962.00	₹ 99,93,072.00	₹ 99,04,962.00	₹ 5,99,24,261.00	₹ 6,01,67,923.00
Apr-27	₹ 99,93,072.00	₹ 98,82,752.00	₹ 99,93,072.00	₹ 98,82,752.00	₹ 6,99,17,333.00	₹ 7,00,50,675.00
May-27	₹ 99,93,072.00	₹ 98,60,472.00	₹ 99,93,072.00	₹ 98,60,472.00	₹ 7,99,10,405.00	₹ 8,01,33,147.00
Jun-27	₹ 99,93,072.00	₹ 98,38,122.00	₹ 99,93,072.00	₹ 98,38,122.00	₹ 8,99,03,477.00	₹ 9,01,71,269.00
Jul-27	₹ 99,93,072.00	₹ 98,15,702.00	₹ 99,93,072.00	₹ 98,15,702.00	₹ 9,98,96,549.00	₹ 10,01,86,971.00
Aug-27	₹ 99,93,072.00	₹ 97,93,212.00	₹ 99,93,072.00	₹ 97,93,212.00	₹ 10,98,89,621.00	₹ 11,01,80,183.00
Sep-27	₹ 99,93,072.00	₹ 97,70,652.00	₹ 99,93,072.00	₹ 97,70,652.00	₹ 11,98,82,693.00	₹ 12,01,50,835.00
Oct-27	₹ 99,79,184.00	₹ 97,48,022.00	₹ 99,79,184.00	₹ 97,48,022.00	₹ 12,98,61,877.00	₹ 13,01,16,857.00
Nov-27	₹ 99,79,184.00	₹ 97,25,322.00	₹ 99,79,184.00	₹ 97,25,322.00	₹ 13,98,41,061.00	₹ 14,00,67,179.00
Dec-27	₹ 99,79,184.00	₹ 97,02,552.00	₹ 99,79,184.00	₹ 97,02,552.00	₹ 14,98,20,245.00	₹ 15,00,09,731.00
Jan-28	₹ 99,79,184.00	₹ 96,79,712.00	₹ 99,79,184.00	₹ 96,79,712.00	₹ 15,97,99,429.00	₹ 16,00,02,443.00
Feb-28	₹ 99,79,184.00	₹ 96,56,802.00	₹ 99,79,184.00	₹ 96,56,802.00	₹ 16,97,78,613.00	₹ 16,99,91,245.00
Mar-28	₹ 99,79,184.00	₹ 96,33,822.00	₹ 99,79,184.00	₹ 96,33,822.00	₹ 17,97,57,797.00	₹ 17,99,77,067.00
Apr-28	₹ 99,79,184.00	₹ 96,10,772.00	₹ 99,79,184.00	₹ 96,10,772.00	₹ 18,97,36,981.00	₹ 19,99,62,839.00
May-28	₹ 99,79,184.00	₹ 95,87,652.00	₹ 99,79,184.00	₹ 95,87,652.00	₹ 19,97,16,165.00	₹ 21,99,44,491.00
Jun-28	₹ 99,79,184.00	₹ 95,64,462.00	₹ 99,79,184.00	₹ 95,64,462.00	₹ 20,96,95,349.00	₹ 23,99,22,023.00
Jul-28	₹ 99,79,184.00	₹ 95,41,202.00	₹ 99,79,184.00	₹ 95,41,202.00	₹ 21,96,74,533.00	₹ 25,98,95,435.00
Aug-28	₹ 99,79,184.00	₹ 95,17,872.00	₹ 99,79,184.00	₹ 95,17,872.00	₹ 22,96,53,717.00	₹ 27,98,63,727.00
Sep-28	₹ 99,79,184.00	₹ 94,94,472.00	₹ 99,79,184.00	₹ 94,94,472.00	₹ 23,96,32,901.00	₹ 29,98,26,899.00
Oct-28	₹ 99,79,184.00	₹ 94,71,002.00	₹ 99,79,184.00	₹ 94,71,002.00	₹ 24,96,12,085.00	₹ 31,97,84,951.00

B6. Collection efficiency report

	Asset Class A	Asset Class B	Total
Cumulative Inflow	₹ 77,50,119.00		₹ 77,50,119.00
Cumulative collection	₹ 77,50,119.00		₹ 77,50,119.00
Current Inflow	₹ 99,17,778.00		₹ 99,17,778.00
Inflow pertaining to > 90 MPD overdue	₹ 99,17,778.00		₹ 99,17,778.00
Inflow pertaining to > 180 MPD	₹ 0.00		₹ 0.00
Current collection (Principal)	₹ 99,17,778.00		₹ 99,17,778.00
Current collection (Principal) - pertaining to > 90 MPD	₹ 0.00		₹ 0.00
Current collection (Principal) - pertaining to > 180 MPD	₹ 0.00		₹ 0.00
Current collection (Principal) - prepayments and other collections	₹ 0.00		₹ 0.00
Collection pertaining to > 90 MPD	₹ 99,17,778.00		₹ 99,17,778.00
Collection net of defaulted loans	₹ 99,17,778.00		₹ 99,17,778.00
Cumulative collection	₹ 99,17,778.00		₹ 99,17,778.00
Collection efficiency (%)	100.00%		100.00%
Other collections net of collections	₹ 0.00		₹ 0.00
Closing overdues	₹ 99,79,184.00		₹ 99,79,184.00
Closing overdues to repayment amounts	0.00		0.00
Credit Loss on Repayments	0.00		0.00
Cumulative collection efficiency ratio	55.96%		55.96%

B7. Details of overdue loans

	Asset Class A			
Particulars	Total	Overdue up to 30 days	Overdue 31 to 180 days	Overdue> 180 days
Number of loans	1000.00	1000.00	0.00	0.00
Principal overdue	₹ 99,79,184.00	₹ 99,79,184.00	₹ 0.00	₹ 0.00
Interest overdue	₹ 94,71,002.00	₹ 94,71,002.00	₹ 0.00	₹ 0.00
Future principal due of overdue loans	₹ 76,53,79,555.00	₹ 76,53,79,555.00	₹ 0.00	₹ 0.00
Future interest due of overdue loans	0.00	0.00	0.00	0.00

	Asset Class B			
Particulars	Total	Overdue up to 30 days	Overdue 31 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 30 days	Overdue 31 to 180 days	Overdue> 180 days
Number of loans	1000.00	1000.00	0.00	0.00
Principal overdue	₹ 99,79,184.00	₹ 99,79,184.00	₹ 0.00	₹ 0.00
Interest overdue	₹ 94,71,002.00	₹ 94,71,002.00	₹ 0.00	₹ 0.00
Future principal due of overdue loans	₹ 76,53,79,555.00	₹ 76,53,79,555.00	₹ 0.00	₹ 0.00
Future interest due of overdue loans	0.00	0.00	0.00	0.00

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

Note - The tranches are defined as A1 Tranche, A2 tranche, etc. for illustration purposes. The tranches are ascending for same as in the offer document.

C1. Issuance

Particulars	Series A1(a)	Series A1(b)	Series A2	A3 Tranche	A4 Tranche
Number of PTC	399.00	399.00	399.00		
Original collateral	₹ 99,68,69,569.00		₹ 99,68,69,569.00		
Current collateral	₹ 99,68,69,569.00		₹ 99,68,69,569.00		

C2. Monthly movements

Particulars	Series A1(a)	Series A1(b)	Series A2	A3 Tranche	A4 Tranche
Original Principal Outstanding	₹ 94,00,00,000.00	₹ 0.00	₹ 94,00,00,000.00		
Opening Principal Outstanding	₹ 77,47,70,500.00	₹ 0.00	₹ 77,47,70,500.00		
Principal payments made	₹ 99,19,111.00	₹ 0.00	₹ 0.00		
Principal payments skipped	₹ 99,19,111.00	₹ 0.00	₹ 0.00		
Closing outstanding Principal	₹ 76,48,51,389.00	₹ 0.00	₹ 77,47,70,500.00		
Cumulative Principal Shortfalls	0.00	0.00	0.00		
Previous factor (optional)	82.44%	100.00%	100.00%		
Current factor (optional)	81.39%	100.00%	100.00%		

C3. Interest payments

Particulars	Series A1(a)	Series A1(b)	Series A2	A3 Tranche	A4 Tranche
Original Interest Outstanding	₹ 99,19,111.00	₹ 0.00	₹ 99,19,111.00		
Opening interest outstanding	₹ 97,48,022.00	₹ 0.00	₹ 97,48,022.00		
Interest payments due	₹ 97,48,022.00	₹ 0.00	₹ 97,48,022.00		
Interest payments skipped	₹ 97,48,022.00	₹ 0.00	₹ 97,48,022.00		
Interest payments made	₹ 97,48,022.00	₹ 0.00	₹ 97,48,022.00		
Closing Interest Outstanding	₹ 0.00	₹ 0.00	₹ 0.00		
Current factor (optional)	0.98%	0.00%	0.00%		
Current Coupon rate	9.00%	9.00%	9.00%		
Coupon amount	₹ 97,48,022.00	₹ 0.00	₹ 97,48,022.00		
Current Interest Shortfall					
Cumulative Interest Shortfall					

C4. Pool Details

Particulars	Series A1(a)	Series A1(b)	Series A2	A3 Tranche	A4 Tranche
Original Name	AU21001	AU- 21001	AU001		
Name change / Cancellation					
Assignee/ SPV Purchaser					
Deal Name					
Pool Closure					
Current Name	AU21001	AU- 21001	AU001		

D. Future cash flows schedule till maturity

Month (Starting from next month)	Series A1(a)		Series A1(b)		Series A2	
	Principle	Interest	Principle	Interest	Principle	Interest
20-Oct-20	₹ 99,19,111.00	₹ 97,48,022.00	0.00	0.00	0.00	₹ 97,48,022.00
20-Nov-20	₹ 99,52,932.00	₹ 97,80,368.00	0.00	0.00	0.00	₹ 97,80,368.00
20-Dec-20	₹ 99,73,002.00	₹ 97,99,974.00	0.00	0.00	0.00	₹ 97,99,974.00
20-Jan-27	0.00	0.00	0.00	₹ 97,99,974.00	0.00	₹ 97,99,974.00
20-Feb-27	0.00	0.00	0.00	₹ 97,99,974.00	0.00	₹ 97,99,974.00
20-Mar-27	0.00	0.00	0.00	₹ 97,99,974.00	0.00	₹ 97,99,974.00
20-Apr-27	0.00	0.00	0.00	₹ 97,99,974.00	0.00	₹ 97,99,974.00
20-May-27	0.00	0.00	0.00	0.00	₹ 97,99,974.00	₹ 97,99,974.00
20-Jun-27	0.00	0.00	0.00	0.00	0.00	0.00
20-Jul-27	0.00	0.00	0.00	0.00	0.00	0.00
20-Aug-27	0.00	0.00	0.00	0.00	0.00	0.00
20-Sep-27	0.00	0.00	0.00	0.00	0.00	0.00
20-Oct-27	0.00	0.00	0.00	0.00	0.00	0.00
20-Nov-27	0.00	0.00	0.00	0.00	0.00	0.00
20-Dec-27	0.00	0.00	0.00	0.00	0.00	0.00
20-Jan-28	0.00	0.00	0.00	0.00	0.00	0.00
20-Feb-28	0.00	0.00	0.00	0.00	0.00	0.00
20-Mar-28	0.00	0.00	0.00	0.00	0.00	0.00
20-Apr-28	0.00	0.00	0.00	0.00	0.00	0.00
20-May-28	0.00	0.00	0.00	0.00	0.00	0.00
20-Jun-28	0.00	0.00	0.00	0.00	0.00	0.00
20-Jul-28	0.00	0.00	0.00	0.00	0.00	0.00
20-Aug-28	0.00	0.00	0.00	0.00	0.00	0.00
20-Sep-28	0.00	0.00	0.00	0.00	0.00	0.00
20-Oct-28	0.00	0.00	0.00	0.00	0.00	0.00
20-Nov-28	0.00	0.00	0.00	0.00	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 for A.o.1	Principal Method as of Report for the month	Overdue method for Principal (days overdue)	Prepayments received for the month for Pool	Principal payments due till date	Principal payments made till date	Principal payments due for the Month	Interest payments due till date	Interest payments made till date	Interest payments due for the Month	Principal arrears - in Mod Phase/Days	If Moratorium, method of treatment for EMI's	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