Disclosures for the month of Sep-2026

A. Snapshot

A1. Pool snapshot

Originator	WHIZDM FINANCE PVT LTD	Total billing during the month	4,72,00,328.00
SPDE	TOPAZ 04 2026	Total collections during the month	6,86,10,378.00
Asset class (es)	Personal Loan	Cumulative collections efficiency ratio	38.55%
Deal structure (Par/Premium)	Par	Excess Spread percentage	0.00%
Original Pool size	75,24,01,418.00	Change in reserve account balance	0.00
Current Pool size	46,21,04,239.09	Number of loans prepaid or foreclose	486
Original Weighted Average Life		Amount of loans prepaid or foreclose	2,31,39,011.00
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	8466

A2. Tranche snapshot

	Series A1(a)	Series A1(b)	Series A2	A4 Tranche	A5 Tranche
Tranche Class Name	Series A1(a)	Series A1(b)	Series A2		
ISIN	INE2V4Q15019	INE2V4Q15027	INE2V4Q15035		
Stock exchange	NSE	NSE	NSE		
Legal Maturity of tranche	20-Jan-27	20-May-27	20-Jun-27		
Rating agency	INDIA RATING	INDIA RATING	INDIA RATING		
Original Rating	A1+(SO)	AA- (SO)	A (SO)		
Current Rating	A1+(SO)	AA- (SO)	A (SO)		
Record Date	15-Sep-26	15-Sep-26	15-Sep-26		
Payment Date	20-Sep-26	20-Sep-26	20-Sep-26		
Coupon rate	7.50%	7.75%	8.25%		
Principal excess/shortfalls	0	0	0		
Interest excess/shortfalls	0	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

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	10538	75,24,01,418.00			10538	75,24,01,418.00
Loans- opening balance	8952	52,80,18,196.75			8952	52,80,18,196.75
Loans Naturally terminated	0	4,27,74,946.66			0	4,27,74,946.66
Loans Prepaid						
Loans Foreclosed	486	2,31,39,011.00			486	2,31,39,011.00
Loans- Closing balance	8466	46,21,04,239.09			8466	46,21,04,239.09

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	66.40
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	1,50,48,028.00
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	1,50,48,028.00
b. Closing Balance / Guarantee availa	1,50,48,028.00
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	4,45,59,742.00
Collections pertaining to previous ove	7,15,426.00
Prepayment collection	2,33,35,210.00
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	6,86,10,378.00
Payments	
Statutory/ regulatory dues	2,71,187.00
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(a)	6,68,70,217.98
Series A1(b)	11,13,383.72
Series A2	3,55,522.90
Payment of excess to Residual Contril	66.40
Payments to Liquidity Facility	0.00
Payments to Second Loss Facility	0.00
Payments to First Loss facility	0.00
Total Payments	6,86,10,378.00

B5. Future cash flows schedule till maturity

Month (Starting from next month)	Asset Class-1		Total	
	Principle	Interest	Principle	Interest
Sep-26	3,80,19,461.00	1,60,45,111.00	3,80,19,461.00	1,60,45,111.00
Oct-26	3,95,12,557.00	1,45,52,015.00	3,95,12,557.00	1,45,52,015.00
Nov-26	4,00,75,009.00	1,39,89,563.00	4,00,75,009.00	1,39,89,563.00
Dec-26	4,15,54,852.00	1,25,09,720.00	4,15,54,852.00	1,25,09,720.00
Jan-27	4,22,40,100.00	1,18,24,472.00	4,22,40,100.00	1,18,24,472.00
Feb-27	4,33,60,559.00	1,07,04,013.00	4,33,60,559.00	1,07,04,013.00
Mar-27	4,54,35,838.00	86,28,734.00	4,54,35,838.00	86,28,734.00
Apr-27	4,57,16,935.00	83,47,637.00	4,57,16,935.00	83,47,637.00
May-27	4,68,55,976.00	69,04,065.00	4,68,55,976.00	69,04,065.00
Jun-27	4,38,49,926.00	58,90,638.00	4,38,49,926.00	58,90,638.00
Jul-27	3,16,09,387.00	45,76,752.00	3,16,09,387.00	45,76,752.00
Aug-27	3,15,21,647.00	39,00,510.00	3,15,21,647.00	39,00,510.00
Sep-27	3,09,79,383.00	30,74,730.00	3,09,79,383.00	30,74,730.00
Oct-27	2,74,17,090.00	21,90,879.00	2,74,17,090.00	21,90,879.00
Nov-27	2,49,24,994.00	15,50,372.00	2,49,24,994.00	15,50,372.00
Dec-27	2,08,99,172.00	8,74,105.00	2,08,99,172.00	8,74,105.00
Jan-28	27,60,067.00	3,61,946.00	27,60,067.00	3,61,946.00
Feb-28	24,95,909.00	2,94,038.00	24,95,909.00	2,94,038.00
Mar-28	21,63,416.00	2,17,510.00	21,63,416.00	2,17,510.00
Apr-28	15,32,910.00	1,79,177.00	15,32,910.00	1,79,177.00
May-28	15,28,460.00	1,36,985.00	15,28,460.00	1,36,985.00
Jun-28	13,85,443.00	1,04,009.00	13,85,443.00	1,04,009.00
Jul-28	12,39,385.00	67,969.00	12,39,385.00	67,969.00
Aug-28	9,65,399.00	40,168.00	9,65,399.00	40,168.00
Sep-28	6,74,736.00	16,555.00	6,74,736.00	16,555.00
Oct-28	10,148.00	175.00	10,148.00	175.00

B6. Collection efficiency report

	Asset Class-1	Asset Class-2	Total
Cumulative billing	20,34,59,444.00		
Cumulative collections	6,86,10,378.00		
Current billing	4,72,00,328.00		
Billing pertaining to > 90 DPD contrac	3,21,762.00		
Billing pertaining to repossessed contracts			
Billing pertaining to < 90 DPD	4,67,81,261.00		
Current collections [excluding prepayments and other collections]			
Collections pertaining to > 90 DPD co	0.00		
Collections pertaining to repossessed contracts			
Collection pertaining to < 90 DPD	4,45,59,742.00		
Prepayment collection	2,33,35,210.00		
Collection of prepayment premium	0.00		
Other collections net of deductions			
Closing overdues	51,45,31,983.00		
Closing pertaining to repossessed contracts			
Overdues pertaining to other contrac	0.00		
Profit / Loss on Repossession Contracts			
Cumulative collection efficiency ratio	13.33%		

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	480.00	418.00	62.00	0.00
Principal overdue	3,22,18,950.00	2,79,51,797.00	42,67,153.00	0.00
Interest overdue	0.00	0.00	0.00	0.00
Future principal due of overdue loans	34,78,563.00	26,00,745.00	8,77,818.00	0.00
Future interest due of overdue loans	15,73,809.00	11,65,129.00	4,08,680.00	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	480.00	418.00	62.00	0.00
Principal overdue	3,22,18,950.00	2,79,51,797.00	42,67,153.00	0.00
Interest overdue	0.00	0.00	0.00	0.00
Future principal due of overdue loans	34,78,563.00	26,00,745.00	8,77,818.00	0.00
Future interest due of overdue loans	15,73,809.00	11,65,129.00	4,08,680.00	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(a)	Series A1(b)	Series A2	A4 Tranche	A5 Tranche
Number of PTCs	391248737	188100355	56430106		
Original collateral	1,50,48,028.00	1,50,48,028.00	1,50,48,028.00		
Current collateral	1,50,48,028.00	1,50,48,028.00	1,50,48,028.00		

C2. Principle payments

Particulars	Series A1(a)	Series A1(b)	Series A2	A4 Tranche	A5 Tranche
Original Principal Outstanding	39,12,48,737.00	18,81,00,355.00	5,64,30,106.00		
Opening Principal outstanding	16,68,65,515.75	18,81,00,355.00	5,64,30,106.00		
Principal payments made	6,59,13,957.66	0.00	0.00		
Principal payments received	6,59,13,957.66	0.00	0.00		
Principal excess/ Shortfall					
Closing outstanding Principal	10,09,51,558.09	18,81,00,355.00	5,64,30,106.00		
Cumulative Principal Shortfalls					
Previous factor (principal)	42.65%	100.00%	100.00%		
Current factor (principal)	25.80%	100.00%	100.00%		

C3. Interest payments

Particulars	Series A1(a)	Series A1(b)	Series A2	A4 Tranche	A5 Tranche
Original Interest Outstanding	93,18,935.51	1,09,07,175.28	43,55,862.67		
Opening interest outstanding	37,80,331.07	79,51,680.67	34,12,011.17		
Interest payments due	10,62,910.48	12,38,112.61	3,95,397.25		
Interest payments received	10,62,910.48	12,38,112.61	3,95,397.25		
closing interest Outstanding	35,25,313.19	77,25,277.32	33,27,936.20		
Previous factor (interest)	40.57%	72.90%	78.33%		
Current factor (interest)	37.83%	70.83%	76.40%		
Current Coupon rate	7.50%	7.75%	8.25%		
Coupon amount	10,62,910.48	12,38,112.61	3,95,397.25		
Current Interest Shortfall					
Cumulative Interest Shortfall					

C4. Credit rating

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

C5. 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-26	3,80,19,461.00	6,22,304.13	0.00	11,98,173.49	0.00	3,82,642.50
20-Nov-26	3,95,12,557.00	4,00,868.84	0.00	12,38,112.61	0.00	3,95,397.25
20-Dec-26	2,34,19,540.09	1,44,367.03	1,66,55,468.91	11,98,173.49	0.00	3,82,642.50
20-Jan-27	0.00	0.00	4,15,54,852.00	11,28,483.12	0.00	3,95,397.25
20-Feb-27	0.00	0.00	4,22,40,100.00	8,54,961.11	0.00	3,95,397.25
20-Mar-27	0.00	0.00	4,33,60,559.00	5,21,096.87	0.00	3,57,133.00
20-Apr-27	0.00	0.00	4,42,89,375.09	2,91,521.16	11,46,462.91	3,95,397.25
20-May-27	0.00	0.00	0.00	0.00	4,57,16,935.00	3,74,868.54
20-Jun-27	0.00	0.00	0.00	0.00	95,66,708.09	67,032.48
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 (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.

End