TRUST	TOPAZ 04 2026

GENERAL INFORMATION					
Investor Rep.	Catalyst Trusteeship Limited	Originator / Servicer	WHIZDM FINANCE PVT LTD	PAN	AAFTT5184M
IR Contact No.	+91 022 49220506	Credit Rating Agency	INDIA RATING	TAN	MUMT32635B
Yield on Series A1(a)	7.50%	Rating	A1+(SO)	Listed : NO	ISIN : INE2V4Q15019
Yield on Series A1(b)	7.75%	Rating	AA- (SO)	Listed : YES	ISIN : INE2V4Q15027
Yield on Series A2	8.25%	Rating	A (SO)	Listed : YES	ISIN : INE2V4Q15035
Original Pool Size (Rs.)	75,24,01,418.00	Cash Collateral Account	FLCE Bank - AU Small Finance Bank		
PTC + Over Collateral + Equity Tranche POS Outstandir	52,80,18,196.75	Asset Class	Personal Loan		

Monthly Report for Payout Aug-2026

Collection Month : Jul-2026
Payout Date : 20-Aug-2026

Collection Efficiency

Billings			Servicer Billing	Payout Billing
	Current Billing		4,95,97,378.00	4,84,62,799.98
	Opening Overdues for current month		17,49,110.00	
	Opening advances for current month		0.00	
	Total		5,13,46,488.00	4,84,62,799.98
Recovery			Amount (Rs.)	
	Current Dues		4,76,66,746.00	
	Overdues		5,39,720.00	
	Total		4,82,06,466.00	
Efficiency			**Percent %**	
			Servicer eff.	
	Current Dues		96.11%	
	Overdues		30.86%	
	Overall		93.88%	

Collections

			Amount (Rs.)
	Current Month Collection		4,76,66,746.00
	Collection against overdues		5,39,720.00
	Prepayment for current month		2,78,74,516.00
	Penal(Interest / others)		0.00
	Advance(Collection)		0.00
	Reposition Loss		0.00
	Total		7,60,80,982.00

Payment Waterfall

	Nature of Payment			Amount(Rs.)
	1. Any statutory or regulatory dues			3,16,971.00
	2. Any expenses incurred by the Trustee			0.00
	3. Payouts to Overdue Series A1 Investor			0.00
	4. Payouts to Series A1(a) Interest (Net)			13,74,968.79
	5. Payouts to Series A1(a) Principle			4,53,01,888.42
	6. Prepayment to Series A1(a) Principle			2,76,18,182.01
	7. Payouts to Series A1(b) Interest (Net)			11,13,448.87
	8. Payouts to Series A1(b) Principle			0.00
	9. Prepayment to Series A1(b) Principle			0.00
	10. Payouts to Series A2 Interest (Net)			3,55,522.90
	11. Payouts to Series A2 Principle			0.00
	12. Prepayment to Series A2 Principle			0.00
	13. Repayment to Credit Collateral			0.00
	14. Excess Cashflow			0.01

Aggregate Payout

			Total	Series A1(a)	Series A1(b)	Series A2
			Amount(Rs.)	Amount(Rs.)	Amount(Rs.)	Amount(Rs.)
	Scheduled payout due on 20-Aug-2026		635779198	391248737	188100355	56430106
	Principle		4,53,01,888.42	4,53,01,888.42	0.00	0.00
	Interest		31,60,911.56	15,27,401.79	12,38,112.87	3,95,396.90
	DDT/TDS		3,16,971.00	1,52,433.00	1,24,664.00	39,874.00
Less	Additional DDT for 20-Aug-2026		0.00	0.00	0.00	0.00
Add:	PTC Prepayments		2,76,18,182.01	2,76,18,182.01	0.00	0.00
	Total payable to PTC holders		7,57,64,010.99	7,42,95,039.22	11,13,448.87	3,55,522.90

PAYOUT TO INVESTORS

			Total	Series A1(a)	Series A1(b)	Series A2
			Amount(Rs.)			
	No of PTC's		635779198	391248737	188100355	56430106
	Scheduled payout due on 20-Aug-2026					
	Principle		4,53,01,888.42	4,53,01,888.42	0.00	0.00
	Interest (Gross)		31,60,911.56	15,27,401.79	12,38,112.87	3,95,396.90
	DDT/TDS		3,16,971.00	1,52,433.00	1,24,664.00	39,874.00
	PTC Prepayments		2,76,18,182.01	2,76,18,182.01	0.00	0.00
	Total payable to PTC holders		7,57,64,010.99	7,42,95,039.22	11,13,448.87	3,55,522.90

Fees Details

		servicer fees
Fees		0.00
Goods and Service Tax		0.00
TDS		0.00
Net Fees		0.00

Cash Collateral Account

			Total	FLCE
			Amount (Rs.)	**Amount (Rs.)**
	Balance at the beginning of the transaction		1,50,48,028.00	1,50,48,028.00
	Collateral Bank			AU Small Finance Bank
	Form			Fixed Deposit
	CC Reset (if any)		0.00	0.00
	CC Limit		1,50,48,028.00	1,50,48,028.00
Less:	Total amount drawn before present payout date		0.00	0.00
Add:	Total amount deposited before present payout date		0.00	0.00
Less:	**Amount drawn during the current month**		0.00	0.00
Add:	**Amount deposited during the current month**		0.00	0.00
	Available balance in the cash collateral A/C		1,50,48,028.00	1,50,48,028.00

MRR Requirement

			Amount(Rs.)	Percentage
FLCF			1,50,48,028.00	2.85%
Investment in Series			0.00	0.00%
Total			1,50,48,028.00	2.85%

Prepayment and Foreclosures Report - data contract wise (Principle + Interest)

Particulars			No.	Value (Rs)
Initial POS			10538	75,24,01,418.00
% remaining				70.18%
Prepayment %				4.60%
No of contracts at the beginning of month			9496	60,09,38,267.55
Contracts Part Foreclosed during current month			544	2,76,18,182.00
Normal Capital reduction during the month			0	4,53,01,888.80
Advance EMI adjusted against Forclosed Contracts				
No of contracts at the end of the month			8952	52,80,18,196.75

Aging Analysis - data contract wise

No. of days Overdue	**No. of Contracts**	**Sum of Principle Overdue**	**Sum of Interest Overdue**	**Sum of Current Principle Outs.**	**Sum of Current Interest Outs.**
Normal	8595	0.00	0.00	54,41,69,623.00	0.00
0-30 Days	195	7,42,197.00	3,32,577.00	1,34,10,124.00	
31-60 Days	92	6,31,209.00	3,08,043.00	60,65,598.00	
61-90 Days	70	7,54,251.00	3,63,287.00	49,44,419.00	
91-120 Days					
121-150 Days					
151-180 Days					
181-365 Days					
> 365 Days					
Total	**8952**	**21,27,657.00**	**10,03,907.00**	**56,85,89,764.00**	**-**