

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 Outstanding	46,29,30,585.00	Asset Class	Personal Loan		

Monthly Report for Payout Oct-2026

Collection Month : Sept-2026

Payout Date : 20-Oct-2026

Collection Efficiency			
Billings			
		Servicer Billing	Payout Billing
Current Billing		4,50,45,664.00	4,30,39,021.00
Opening Overdues for current month		50,52,372.00	
Opening advances for current month		0.00	
Total		5,00,98,036.00	4,30,39,021.00
Recovery			
		Amount (Rs.)	
Current Dues		4,18,29,569.00	
Overdues		10,18,028.00	
Total		4,28,47,597.00	
Efficiency			
		Percent %	
		Servicer eff.	
Current Dues		92.86%	
Overdues		20.15%	
Overall		85.53%	

Collections		
		Amount (Rs.)
Current Month Collection		4,18,29,569.00
Collection against overdues		10,18,028.00
Prepayment for current month		2,17,96,908.00
Penal(Interest / others)		0.00
Advance(Collection)		0.00
Reposition Loss		0.00
Total		6,46,44,505.00

Payment Waterfall			
			Amount(Rs.)
1. Any statutory or regulatory dues			2,21,721.00
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)			5,59,722.13
5. Payouts to Series A1(a) Principle			4,08,35,900.88
6. Prepayment to Series A1(a) Principle			2,16,05,484.00
7. Payouts to Series A1(b) Interest (Net)			10,77,688.49
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)			3,43,988.50
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			0.00

6,46,44,505.00

Aggregate Payout					
		Total	Series A1(a)	Series A1(b)	Series A2
		Amount(Rs.)	Amount(Rs.)	Amount(Rs.)	Amount(Rs.)
Scheduled payout due		635769303	391248737	188090460	56430106
Principle		4,08,35,900.88	4,08,35,900.88	0.00	0.00
Interest		22,03,120.12	6,22,304.13	11,98,173.49	3,82,642.50
DDT/TDS		2,21,721.00	62,582.00	1,20,485.00	38,654.00
Additional DDT for		0.00	0.00	0.00	0.00
PTC Prepayments		2,16,05,484.00	2,16,05,484.00	0.00	0.00
Total payable to PTC holders		6,44,22,784.00	6,30,01,107.01	10,77,688.49	3,43,988.50

PAYOUT TO INVESTORS				
		Total	Series A1(a)	Series A1(b)
		Amount(Rs.)		
No of PTC's		635769303	391248737	188090460
Scheduled payout due on				
Principle		4,08,35,900.88	4,08,35,900.88	0.00
Interest (Gross)		22,03,120.12	6,22,304.13	11,98,173.49
DDT/TDS		2,21,721.00	62,582.00	1,20,485.00
PTC Prepayments		2,16,05,484.00	2,16,05,484.00	0.00
Total payable to PTC holders		6,44,22,784.00	6,30,01,107.01	10,77,688.49

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	3.25%
	Investment in Series		0.00	0.00%
	Total		1,50,48,028.00	3.25%

Prepayment and Foreclosures Report - data contract wise (Principle + Interest)				
			No.	Value (Rs)
	Initial POS		10538	75,24,01,418.00
	% remaining			61.42%
	Prepayment %			2.87%
	No of contracts at the beginning of month		8466	51,45,31,983.00
	Contracts Part Foreclosed during current month		455	2,16,05,484.00
	Normal Capital reduction during the month		0	2,99,95,914.00
	Advance EMI adjusted against Forclosed Contracts			
	No of contracts at the end of the month		8011	46,29,30,585.00

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	7418	0.00	0.00	42,51,28,152.00	0.00	
0-30 Days	229	9,24,647.00	3,70,292.00	1,44,75,283.00	0.00	
31-60 Days	132	10,25,454.00	4,16,772.00	83,52,491.00	0.00	
61-90 Days	105	10,70,590.00	4,57,516.00	61,78,568.00	0.00	
91-120 Days	68	10,09,019.00	4,70,848.00	48,17,381.00	0.00	
121-150 Days	47	9,05,361.00	3,97,984.00	34,35,306.00	0.00	
151-180 Days	12	1,32,175.00	65,335.00	5,43,404.00		
181-365 Days						
> 365 Days						
Total	8,011.00	50,67,246.00	21,78,747.00	46,29,30,585.00	-	