

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	60,09,38,267.55	Asset Class	Personal Loan		

Monthly Report for Payout Jul-2026

Collection Month : Jun-2026

Payout Date : 20-Jul-2026

Collection Efficiency				
Billings				
		Servicer Billing		Payout Billing
Current Billing		5,25,97,166.00		5,19,09,912.69
Opening Overdues for current month		7,20,891.00		
Opening advances for current month		0.00		
Total		5,33,18,057.00		5,19,09,912.69
Recovery				
		Amount (Rs.)		
Current Dues		5,12,55,886.00		
Overdues		3,09,770.00		
Total		5,15,65,656.00		
Efficiency				
		Percent %		
		Servicer eff.		
Current Dues		97.45%		
Overdues		42.97%		
Overall		96.71%		

Collections		
		Amount (Rs.)
Current Month Collection		5,12,55,886.00
Collection against overdues		3,09,770.00
Prepayment for current month		3,68,84,100.00
Penal(Interest / others)		0.00
Advance(Collection)		0.00
Reposition Loss		0.00
Total		8,84,49,756.00

Payment Waterfall			
			Amount(Rs.)
1. Any statutory or regulatory dues			3,30,358.00
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)			18,29,866.07
5. Payouts to Series A1(a) Principle			4,83,27,809.66
6. Prepayment to Series A1(a) Principle			3,65,39,843.87
7. Payouts to Series A1(b) Interest (Net)			10,78,095.70
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)			3,43,988.26
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

Aggregate Payout					
		Total	Series A1(a)	Series A1(b)	Series A2
		Amount(Rs.)	Amount(Rs.)	Amount(Rs.)	Amount(Rs.)
Scheduled payout due on 20-Jul-2026		635779198	391248737	188100355	56430106
Principle		4,83,27,809.66	4,83,27,809.66	0.00	0.00
Interest		35,82,103.03	20,01,287.07	11,98,173.70	3,82,642.26
DDT/TDS		3,30,153.00	1,71,421.00	1,20,078.00	38,654.00
Additional DDT for 20-Jul-2026		0.00	0.00	0.00	0.00
PTC Prepayments		3,65,39,843.87	3,65,39,843.87	0.00	0.00
Total payable to PTC holders		8,81,19,603.56	8,66,97,519.60	10,78,095.70	3,43,988.26

PAYOUT TO INVESTORS				
		Total	Series A1(a)	Series A1(b)
		Amount(Rs.)		
No of PTC's		635779198	391248737	188100355
Scheduled payout due on 20-Jul-2026				
Principle		4,83,27,809.66	4,83,27,809.66	0.00
Interest (Gross)		35,82,103.03	20,01,287.07	11,98,173.70
DDT/TDS		3,30,153.00	1,71,421.00	1,20,078.00
PTC Prepayments		3,65,39,843.87	3,65,39,843.87	0.00
Total payable to PTC holders		8,81,19,603.56	8,66,97,519.60	10,78,095.70

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	2.50%
	Investment in Series		0.00	0.00%
	Total		1,50,48,028.00	2.50%

Prepayment and Foreclosures Report - data contract wise (Principle + Interest)				
	Particulars		No.	Value (Rs)
	Initial POS		10538	75,24,01,418.00
	% remaining			79.87%
	Prepayment %			5.33%
	No of contracts at the beginning of month		10222	68,58,05,920.47
	Contracts Part Foreclosed during current month		726	3,65,39,844.00
	Normal Capital reduction during the month		0	4,83,27,808.92
	Advance EMI adjusted against Forclosed Contracts			
	No of contracts at the end of the month		9496	60,09,38,267.55

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	9249	0.00	0.00	61,10,94,192.00	0.00
0-30 Days	168	6,11,313.00	3,09,455.00	1,22,54,168.00	
31-60 Days	79	5,51,179.00	2,77,163.00	54,74,308.00	
61-90 Days					
91-120 Days					
121-150 Days					
151-180 Days					
181-365 Days					
> 365 Days					
Total	9496	11,62,492.00	5,86,618.00	62,88,22,668.00	-