

LoanX Nemesia Nov 2025

S. No.	Nature of disclosure		Details	Amount/ percentage/ / Details years
1	Maturity characteristics of the underlying assets	(i)	Weighted average maturity of the underlying assets (in years)	1.21 Yrs
		(ii)	Maturity-wise distribution of underlying assets:	
		a)	Percentage of assets maturing within one year	31.06%
		b)	Percentage of assets maturing within one to three year	68.94%
		c)	Percentage of assets maturing within three to five years	0.00%
		d)	Percentage of assets maturing after five years	0.00%
2	Minimum Retention Requirement (MRR)	(i)	MRR as a percentage of book value of assets securitised and outstanding on the date of disclosure	The MRR prescribed by the RBI is met via provision of Overcollateralisation (16.00%) and Cash collateral of 5.00 % of Pool principal
		(ii)	Actual retention as a percentage of book value of assets securitised and outstanding on the date of disclosure	Overcollateral & cash collateral remains intact
		(iii)	Types of retained exposure constituting MRR in percentage of book value of assets securitised (percentage of book value of assets securitised and outstanding on the date of disclosure)	
		a)	Credit Enhancement (i.e. whether investment in equity/subordinate tranches, first/second loss guarantees, cash collateral, over collateralisation	Overcollateral & cash collateral remains intact

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			b) Investment in senior tranches	NA
			c) Liquidity support	NA
			d) Any other (pl. specify)	NA
3	Credit quality of the underlying loan / listed debt securities/ credit facility exposures	(i)	Distribution of overdue loan/ listed debt securities/credit facility exposures (post securitisation)	
			a) Percentage of loan / listed debt securities / credit facility exposures overdue up to 30 days	1.77%
			b) Percentage of loan / listed debt securities/ credit facility exposures overdue between 31-60 days	0.99%
			c) Percentage of loan/listed debt securities/ credit facility exposures overdue between 61-90 days	0.45%
			d) Percentage of loan / listed debt securities /credit facility exposures overdue for more than 90 days	4.38%
		(ii)	Details of tangible security available for the portfolio of underlying loan / listed debt securities/ credit facility exposures (vehicles, mortgages, etc.)	NA
		(iii)	Extent of security cover available for the underlying loan / listed debt securities/ credit facility exposures	NA
			a) Percentage of loan / listed debt securities/ credit facility exposures fully secured included in the pool (%)	0.00%

			b) Percentage of partly secured loan / listed debt securities/credit facility exposures included in the pool (%)	0.00%
			c) Percentage of unsecured loan/ listed debt securities/credit facility exposures included in the pool (%)	100.00%
		(iv)	Rating-wise distribution of underlying loan / listed debt securities/credit facility exposures (if these loan / listed debt securities/credit facility exposures are rated)	
			a) Internal grade of the bank/ external grade (highest quality internal/ grade may be indicated as 1)	NA
			b) Weighted average rating of the pool	NA
		(v)	Default rates of similar portfolios observed in the past	
			a) Average default rate per annum during last five years	NA
			b) Average default rate per annum during last year	NA
		(vi)	Upgradation/Recovery/Loss Rates of similar portfolios	
			a) Percentage of non-performing assets (NPAs) upgraded (average of the last five years)	NA

		b) Amount written-off as a percentage of NPAs in the beginning of the year (average of last five years)	NA
		c) Amount recovered during the year as a percentage of incremental NPAs during the year (average of last five year)	NA
	(vii)	Frequency distribution of loan to value (LTV) ratios, in case of housing loans and commercial real estate loan / listed debt securities/ credit facility exposures)	NA
		a) Percentage of loan/listed debt securities/credit facility exposures with LTV ratio less than 60%	NA
		b) Percentage of loan/listed debt securities/credit facility exposures with LTV ratio between 60-75%	NA
		c) Percentage of loan/listed debt securities/credit facility exposures with LTV ratio greater than 75%	NA

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		d) Weighted average LTV ratio of the underlying loan /listed debt securities/credit facility exposures (%)	NA
	(viii)	Frequency distribution of Debt-to-Income (DTI) ratios, as applicable and/or available	NA
		a) Percentage of loan/listed debt securities/credit facility exposures with DTI ratio less than 60%	NA
		b) Percentage of loan/listed debt securities/credit facility exposures with DTI ratio between 60-75%	NA
		c) Percentage of loan/listed debt securities/ credit facility exposures with DTI ratio greater than 75%	NA
		d) Weighted average DTI ratio of the underlying loan/listed debt securities/credit facility exposures (%)	NA
	(ix)	Prepayment Rates	

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		a) Prepayment rate observed in the current portfolio	2.14%
		b) Prepayment rate observed of similar portfolio in the past	NA
		c) Prepayment fee/charges collected since the date of/as/disclosure	NA
	(x)	Top-up/Additional Loans	
		a) Number of top-up loans made available (post securitisation) against same underlying security	NIL
		b) Number of additional loans made available (post securitisation) to same borrower	NIL
	(xi)	Expected Credit Loss	
		a) Any increase in probability of default with respect to underlying loan / listed debt securities/credit facility exposures(from the last disclosure) and the number of loan/listed debt securities/credit facility exposures where this has been observed	NA

			b) Expected credit loss on the underlying loan / listed debt securities /credit facility exposures (and any change thereof from the last disclosure)	NA
		(xii)	Recovery Actions	
			a) Collections made towards overdue loan/listed debt securities/credit facility exposures since the date of last disclosure	NA
		(xiii)	Utilisation of Credit Enhancement	
			a) Excess Interest Spread	-
			b) Cash Collateral	-
			c) Overcollateralisation	-
			d) Subordination	-
			e) Guarantee	-
			f) In any other form	-
		(xiv)	Utilisation of Liquidity facility	
4	Amendments	(i)	Number of underlying loan/listed debt securities/credit facility exposure transactions, where amendments to loan/ listed debt securities/credit facility exposures' documentation has been carried out, post securitisation. If there are any material amendments, brief particulars of the same	-

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		(ii)	Number of underlying loan/listed debt securities/credit facility exposure transactions, where amendments to payment terms of the underlying loan / listed debt securities/credit facility exposures has been carried out, post securitisation	-
5	Other characteristics of the pool	(i)	Industry-wise breakup of the loan/ listed debt securities/credit facility exposures in case of mixed pools (%)	
			Industry 1	NA
			Industry 2	NA
			Industry 3...	NA
		(ii)	Geographical distribution of loan/listed debt securities/credit facility exposure pools (statewise) (%)	
			Madhya Pradesh	62.90%
			Gujarat	11.66%
			Karnataka	6.79%
			Rajasthan	7.83%
			Odisha	10.82%
		(iii)	Other information	
			Any defaults observed in collection and servicing functions being discharged on behalf of the Securitisation Trust	No

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6	Minimum Holding Period (MHP)	(i)	MHP required as per RBI guidelines (years/months)	3 Months from first instalment date for loans with tenor less than or equal to 2 years 6 Months from first instalment date for loans with tenor greater than 2 years
		(ii)	a) Weighted average holding period of securitised assets at the time of securitisation (years/months)	9 months
			b) Minimum and maximum holding period of the securitised assets	Min Holding Period – 3 months Max Holding Period - 22 months

For Navadhan Capital Private Limited
NAVADHAN CAPITAL PVT. LTD.


DIRECTOR

Authorised Signatory
Name: Anirudh Ramakuru
Designation: Director

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