

INDICATIVE TERM SHEET

The terms and conditions given below are indicative only and are not exhaustive and subject to change.

PARTIES INVOLVED IN THE TRANSACTION	
Company	Kogta Financial (India) Limited
Debenture Trustee	Catalyst Trusteeship Limited ("Catalyst")
Debenture Holders	Means the persons who are, for the time being and from time to time, the holders of the Debentures and, whose names appear in the register of beneficial owners of the Debentures maintained in the records of the Depository.
Depository	NSDL or CDSL
Registrar and Transfer Agent	Karvy Computershare Pvt Ltd
Guarantor	NA
Rating Agency	ICRA
Structurer and Arranger	Northern Arc Capital Limited ("NACL")
Legal Counsel	Wadia Ghandy
Transaction Name	Northern Arc 2019 CoBon Wayne
Securitisation Trust / SPV	Northern Arc 2019 Cocoon Bruce
Securitisation Trustee	Catalyst Trusteeship Limited
PTC Holders	Means the individuals, banking companies, financial institutions, mutual funds, insurance companies, companies and bodies corporate and primary dealers, who will subscribe to or be the holders of the PTCs from time to time.
Residual Beneficiary	Kogta Financial (India) Limited
Servicer	Kogta Financial (India) Limited
First Loss Credit Enhancer	Kogta Financial (India) Limited
Third Party Credit Enhancer(s)	NA
Other obligor(s)	NA

For KOGTA FINANCIAL (I) LTD.


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TRANSACTION STRUCTURE

Debentures (as defined in **Part – A** (*Terms of Issue of Debentures*)) will be issued by the Company as per the terms set out in Part A below.

On the Deemed Date of Allotment, the Company will secure the amounts payable under the Debentures and the Transaction Documents by way of hypothecation / mortgage of the Receivables (as defined under the heading '*Security Creation*' in **Part – A** below) in favour of the Debenture Trustee for the benefit of the Debenture Holders on a first ranking exclusive charge basis.

The Company will be entitled to and will assign the said Receivables in favour of the Securitisation Trustee acting in its capacity as the trustee of the Securitisation Trust without adversely impacting the security interest created in favour of the Debenture Trustee for the benefit of the Debenture Holders subject to the assignee executing a deed of adherence cum payment undertaking in favour of the Debenture Trustee in the form and manner satisfactory to the Debenture Trustee. / execution of a novation agreement amongst the Company, Debenture Trustee and the assignee (i.e. the trustee of the securitisation trust)] such that the beneficial interest of the PTC Holders in the Receivables (constituting the trust property of the Securitisation Trust) will be subordinated to the security interest of the Debenture Trustee (acting for the benefit of the Debenture Holders).

It is clarified that the First Loss Credit Enhancement (as defined in Part – B below) made available to the Securitisation Trustee will be for the sole benefit of PTC holders and the Debenture Trustee (and the Debenture Holders) will not have any right or interest over the same. Similarly, the Cash Collateral made available to the Debenture Trustee will, until the Debentures are redeemed in full, be for the sole benefit of the Debenture Holders and the Securitisation Trustee (and the PTC Holders) will not have any right or interest over the same.

In the event of any default on part of the Company in making scheduled expected payments to the Debenture Trustee of any instalment as per **Schedule 1** (*Redemption Schedule*) of Part – A by 4 pm IST, 3 (Three) Business Days prior the relevant due date(s) ("**Shortfall Amount**"), the Debenture Trustee shall be entitled to and shall demand payment of such Shortfall Amount out of the monies lying with the Securitisation Trustee realised from the receivables under the Hypothecated Assets by issuing a notice in writing to the Securitisation Trustee ("**Demand Notice**") and the Securitisation Trustee shall, subject to the availability of monies collected towards the Receivables, be obligated to pay the Debenture Trustee such Shortfall Amount on the relevant due date.

Without prejudice to the foregoing, upon occurrence of any Credit Event (as defined in Part – A below), the Debenture Trustee (acting under the instructions of such number of Debenture Holders collectively holding more than 50% (Fifty percent) of the value of the outstanding principal amounts of the Debentures ("**Majority Debenture Holders**")) shall be entitled to require the Securitisation Trustee to stop making any payouts to the Residual Beneficiary of the amounts that otherwise would have been paid to the Residual Beneficiary in accordance with the Waterfall Mechanism (as defined in Part – B below) and to accumulate such amounts as part of the Trust Property and place them in the form of fixed deposit(s) with any scheduled commercial bank by issuing a notice in writing to the Securitisation Trustee ("**Trapping Notice**") and the Securitisation Trustee shall be obligated to refrain from making any payouts to Residual Beneficiary and place such amounts in the fixed deposits as aforesaid.

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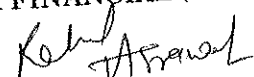

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TERMS OF ISSUE OF DEBENTURES

DETAILS OF THE INSTRUMENT				
Type of instrument	Non-convertible debentures			
Nature of instrument	Rated Unsubordinated Transferable Redeemable Non-convertible Debentures (" Debentures ").			
Ranking	Unsubordinated			
Security requirements	The Debentures shall be secured on the Deemed Date of Allotment as per the terms and conditions stipulated under the heading ' Security Creation ' hereunder. ¹			
Listing requirements	Listed			
Rating	AA- (SO)			
ISSUE DETAILS				
Mode of Issue	Private Placement			
Form of issue	Debentures will be issued in dematerialized form			
Issue size	500 (Five Hundred) Debentures of the face value of INR. 500,000/- (Indian Rupees Five Lakh only) each aggregating to INR. 250,000,000/- (Indian Rupees Twenty Five Crores only)			
Expected Tenor	25 (Twenty Five) months			
Legal Final Maturity Date	May 17, 2022			
[Note:- This date will be the same as the LFMD under the securitisation transaction.]				
Face value	INR. 5,00,000/- (Indian Rupees Five Lakhs only)			
Issue price	Debentures will be issued at par			
Issue Schedule		Issue Opening Date	January 10, 2019	
		Issue Payin Date	January 10, 2019	
		Issue Closing Date	January 10, 2019	
		Deemed Date of Allotment	January 11, 2019	
Objects of the issue	Raise funds for on-lending and for general corporate purposes in its ordinary course of business			
Utilization of issue proceeds	The proceeds of the Issue will be utilized for on-lending and for general corporate purposes in its ordinary course of business			
	No part of the proceeds shall be utilized directly/indirectly towards capital markets (debt and equity), land acquisition or usages that are restricted for bank financing.			
REDMPTION				
Redemption Amount	Each Debenture shall be redeemed at par.			
Scheduled Redemption	Debentures shall be fully redeemed by the Legal Final Maturity Date. Without prejudice to the foregoing, the Debentures shall be redeemed on a pro rata basis as set out in Schedule 1 (Redemption Schedule)			

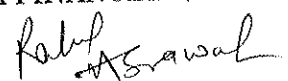
¹ It is clarified that the Debentures shall be treated as unsecured for the purposes of the Companies Act, 2013, as the Receivables will be transferred to the SPV.

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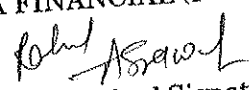
	hereto. In the event that there are prepayments in relation to the Receivables, which will result in the PTC being prepaid, the amounts due on the Debentures will also be accelerated to ensure that the amounts outstanding in relation to the Debentures is not exceeding the amounts outstanding in relation to the Receivables. For the purposes of capturing the same, the repayment schedule on the Debentures will be revised by the debenture trustee on a monthly basis, as per the mechanism set out under the definitive documents. Further, at the time of determining the actual PTC schedule, the Debenture schedule may also have to be revised.
Expected Final Redemption Date	February 17, 2021
Early Redemption	Subject to the consent of the Debenture Trustee (acting with the approval of the Majority Debenture Holders) and payment of Early Redemption Premium, the Company may redeem all or any Debentures prior to the Final Redemption Date, but after the completion of at least 90 (Ninety) days from the allotment date. The Company shall give the Debenture Trustee and the Debenture Holders at least 15 (Fifteen) Business Days written notice prior to the Early Redemption Date.
Early Redemption Premium	2% (Two Percent) on the principal amount prepaid.
Early Redemption Date	Means the date prior to the Final Redemption Date on which the Debentures are required to be redeemed in terms of the Transaction Documents.
Prepayment Option	
Prepayment Option Date	Shall be the date falling on the completion of 6 months, 12 months and 18 months from the Deemed Date of Allotment being July 17, 2019, January 17, 2020 and July 17, 2020 respectively.
Prepayment Option	The Debenture Trustee (acting under the instructions of the Majority Debenture Holders) shall have the right but not the obligation to require the Company to mandatorily prepay the Debentures held by them on the Prepayment Option Date by issuing a 30 (thirty) days prior written notice to the Company. Upon issuance of such notice, the Company will have to mandatorily prepay such Debentures on the Prepayment Option Date. There will not be any prepayment penalty in case of prepayments under the Prepayment Option.
COUPON PAYMENT	
Coupon Type	Fixed
Coupon Rate	11.75% (Eleven decimal point seven five percent) YTM payable at such frequency as set out below against the heading 'Coupon Payment Frequency' and on such dates as set out below against the heading 'Coupon Payment Dates'.
Coupon Payment Frequency	Monthly
Coupon Payment Dates	As per the schedule
Default Interest	Coupon Rate plus 5.00 % (Five point Zero Zero percent)
CONVENTIONS	
Day Count Basis	Actual/Actual
Business Day	Means any day, other than a public holiday under Section 25 of the Negotiable Instruments Act, 1881 or a Sunday, on which banks are open for general business in Mumbai;

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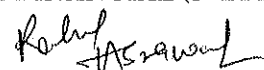
Date Convention	<p>(a) If the date of payment of any interest in respect of the Debentures falls on a day that is not a Business Day, such payment of interest shall be made on the next occurring Business Day; and</p> <p>(b) If the date of payment of any redemption amount falls on a day that is not a Business Day, such payment of redemption shall be made on the immediately preceding Business Day; and</p> <p>(c) If the Maturity Date or the Early Redemption Date, as the case may be, falls on a day that is not a Business Day, such payment of interest and redemption amount shall be made on the immediately preceding Business Day.</p>
THIRD PARTY OBLIGATIONS	
Guarantor(s)	NA
Credit Enhancer(s)	NA
Other Obligor(s)	NA
SECURITY CREATION	
Negotiable instruments	NA
Hypothecation / Mortgage	<p>All amounts payable in relation to the Debentures and the Transaction Documents shall be secured by way of hypothecation / mortgage of (i) identified receivables with aggregate value not less than 1.16x (One point One Six times) the Issue Size that meets the eligibility criteria set out below with ("Hypothecated Receivables") and (ii) cash collateral of an amount equal to Rs. 14,618,245, placed in the form of fixed deposit(s) with any scheduled commercial bank ("Cash Collateral") on a first ranking, exclusive and continuing charge basis. Hypothecated Receivables and Cash Collateral shall together be referred to as the 'Hypothecated Assets'.</p> <p>The Debentures will also be secured by mortgage over immoveable property, as identified by the issuer, which mortgage will be registered and the Debentures shall be issued pursuant to such mortgage deed. This property is being provided completely at the option of the issuer.</p> <p>Eligibility criteria for Hypothecated Receivables</p> <ul style="list-style-type: none"> • No more than 10.0% of the Pool can be in one branch. • Weighted Average LTV of 75% or less
Pledge	NA
Mortgage	As per DTMD
OTHER COVENANTS	
Debenture Redemption Reserve	If so applicable for the Issue, the Company shall create debenture redemption reserve in accordance with the Companies Act, 2013 (and Rules thereunder) and in terms thereof earmark an amount not less than 15% of the amount maturing during the year ending on the 31 st day of March of the next year by way of investment and deposits in specified securities on or before the 30 th day of April in each year.
Related Party Transactions	Company shall not enter into any transaction(s) with a related party without the prior written consent of the Debenture Trustee.
Affirmative Covenants	<ol style="list-style-type: none"> 1. Equity shareholding of promoter, being Varun Kogta and Arun Kogta, on a fully diluted basis to be above 40% at all times.

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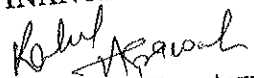
	<ol style="list-style-type: none"> 2. Varun Kogta and Arun Kogta to hold Key Managerial Position 3. To comply with corporate governance, fair practices code prescribed by the RBI 4. Notification of any potential Event of Default or Event of Default; 5. Obtain, comply with and maintain all licenses / authorizations 6. Provide details of any material litigation, arbitration or administrative proceedings (materiality threshold to be finalized during documentation) 7. Maintain internal control for the purpose of (i) preventing fraud on monies lent by the Company; and (ii) preventing money being used for money laundering or illegal purposes 8. Permit visits and inspection of books of records, documents and accounts to debenture holders as and when required by them. 9. Comply with any monitoring and/or servicing requests from Debenture Holders 10. To having a public long term rating view from either ICRA, CARE, IndRA or CRISIL
Negative Covenants	<p>The Company shall not without the prior written permission of the Debenture Holders and Debenture Trustee, do or undertake to do any of the following:</p> <ol style="list-style-type: none"> 1. M&A, acquisition, restructuring, amalgamation without approval of Debenture Holders over and above 10% of the Net worth of the Company in a financial year 2. The Company shall not, without the prior approval of Debenture Holders, enter into any transaction of merger, de-merger, consolidation, re-organization, scheme of arrangement or compromise with its creditors or shareholders or effect any scheme of amalgamation or reconstruction; provided however that this restriction shall not apply in the event that the compliance with this restriction would result in the Company defaulting in relation to any of its payment obligations in relation to the Debentures. 3. The Company will not purchase or redeem any of its issued shares or reduce its share capital without the Debenture Holders' prior written consent; 4. Company shall not amend or modify clauses in its Memorandum of Association and Article of Association, where such amendment would have a Material Adverse Effect, without prior consent of the Debenture Trustee 5. Any sale of assets/business/division that has the effect of exiting the business or re-structuring of the existing business, to be with the prior consent of the debenture holder 6. No dividend, if an Event of Default has occurred and is subsisting 7. Not undertake any new major new business outside financial services or any diversification of its business outside financial services, without approval of the Debenture Holders
Credit Event	<p>Customary for financings of this nature and others appropriate in the judgment of the Debenture Trustee, including but not limited to:</p> <ol style="list-style-type: none"> i) Any payment default on part of the Company in relation to the Issue including all prepayment options mentioned in this term sheet. ii) Rating of the Company is downgraded below BBB- by any of the rating agency. iii) Rating of the Bond is downgraded by 2 notches or more iv) Failure to perform any obligations in relation to this transaction, including non-transfer of collections under the servicing agreement, compliance with Financial Covenants and reporting obligations v) Misrepresentation

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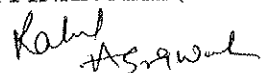
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	<ul style="list-style-type: none"> vi) Cross default vii) Bankruptcy, insolvency and analogous events viii) Unlawfulness ix) Repudiation of any Transaction Documents x) Material litigation xi) Revocation of operating licences and other authorisations xii) Change or cessation of business xiii) Material adverse effect xiv) Any of the Transaction Documents ceases to be in full force and effect or is terminated prior to the Maturity Date xv) Failure by the Company to meet standards with respect to collection quality, management, governance, internal systems and processes, and data integrity, as may be required by the Debenture Trustee in respect of its Gross Loan Portfolio (including Hypothecated Assets) xvi) The outstanding cashflows and amounts in overdues of the performing loans (under the Hypothecated Assets) with performing loans being defined as all the facilities which are not overdue for more than 90 days and the Cash Collateral is less than the outstanding cashflows under the Debentures.
Consequence of Credit Event	<ol style="list-style-type: none"> 1. The Debenture Trustee will issue Demand Notice to the Securitisation Trustee in the event any Shortfall Amount receivable by the Debenture Trustee is overdue. Any excess collections left after making scheduled payouts to the Debenture Trustee and the PTC investors will be used to prepay the Debentures. 2. The Debenture Trustee shall be entitled to issue Trapping Notice to the Securitisation Trustee. 3. The Debenture Trustee's approval shall be required for the Company to declare any dividends, or make any other distributions to the holders of common equity. 4. The Debenture Trustee shall be entitled to appoint a nominee director on the board of the Company. 5. Any receivables constituting Hypothecated Receivables collected by the Company shall be held by it in trust and remitted to the Securitisation Trustee within 7 (Seven) Business Days therefrom. 6. The Debenture Trustee (acting with the approval of the Majority Debenture Holders) will have the option to ask the Company to prepay the debentures. The Company will have 15 days to prepay the same. In case the Company is not able to make this payment then the same will be recovered under point 1 of this section. However, if the Company is unable to prepay the full amount and continues to pay as per schedule after being asked to prepay, then the pool cashflows will be trapped until the NCD holders are completely paid, post which the same can be used for the purposes of meeting payments in relation to the PTCs. 7. In case of insolvency related events mentioned in point 7 of credit events, all collections including Cash Collateral will be used to redeem the Debentures. Additionally, the investor will have the right to liquidate the Hypothecated Assets to redeem the NCDs. <p>In the interest of clarity, the Shortfall Amount will refer to only the difference between scheduled expected payments (as per Schedule 1 (Redemption Schedule) of Part – A) and the actual payments made by the Company.</p>
Events of Default	<ol style="list-style-type: none"> 1. Debentures are not redeemed in full, along with accrued but unpaid interest, and other costs, charges and expenses incurred

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	<p>under or in connection with the Transaction Documents by the Legal Final Maturity Date.</p> <p>2. The Issuer has defaulted in making scheduled expected payments (as per Schedule 1 (Redemption Schedule) of Part – A) and the sum of</p> <ul style="list-style-type: none"> • The outstanding cashflows and amounts in overdues of the performing loans (under the Hypothecated Assets) with performing loans being defined as all the facilities which are not overdue for more than 90 days • And the Cash Collateral <p>is less than the outstanding cashflows under the Debentures.</p> <p>3. Insolvency related events and if amounts are outstanding after using Hypothecated Assets as mentioned in point 7 of consequence of credit event.</p>
Consequence of Events of Default	<p>Upon occurrence of any Event of Default, the Debenture Trustee shall be entitled to initiate the following course of action:</p> <ol style="list-style-type: none"> 1. all collections from the Hypothecated Assets, including Cash Collateral will be used to redeem the debentures 2. require the Company to mandatorily redeem the Debentures and repay the outstanding principal amount on the Debentures, along with accrued but unpaid interest, and other costs, charges and expenses incurred under or in connection with the Transaction Documents; 3. declare all or any part of the Debentures to be immediately (or on such dates as the Debenture Trustee may specify) due and payable, whereupon it shall become so due and payable; 4. enforce the charge over the Hypothecated Assets (in the interest of clarity including Cash Collateral) in terms of the transaction documents; and 5. exercise any other right that the Debenture Trustee and / or Debenture Holder(s) may have under the Transaction Documents or under applicable law.
Reporting Covenants	<ol style="list-style-type: none"> 1. Quarterly Reports – within 45 (Forty-Five) calendar days from the end of each financial quarter <ol style="list-style-type: none"> a) Information on financials b) Financial covenant compliance certificate signed by a Director or the Chief Financial Officer 2. Annual Reports – within 120 (One Hundred and Twenty) calendar days from the end of each financial year <ol style="list-style-type: none"> a) Audited financial statements 3. Event Based Reports – within 15 (Fifteen) Business Days of the event occurring <ol style="list-style-type: none"> a) Change in Shareholding structure b) Change in the constitutional documents of the Company c) Material Adverse Effect d) Any dispute, litigation, investigation or other proceeding which could result in a Material Adverse Effect. e) Winding up proceedings

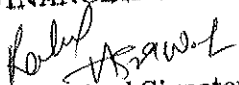
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	<p>f) Any Event of Default or Potential Default, and any steps taken / proposed to remedy the same.</p> <p>g) Any prepayment or notice of any prepayment of any Indebtedness of the Company</p>
Financial Covenants	<ol style="list-style-type: none"> 1. Minimum capital ratio of Tier I Capital and Tier II Capital to aggregate risk weighted assets on-balance sheet and of risk adjusted value of off-balance sheet items shall not be less than 20 % (Twenty per cent) or as per the regulatory minimum prescribed by the Reserve Bank of India under the NBFC Master Directions, whichever is higher. 2. Par 90 shall not exceed 6% of Assets under Management 3. There should be no net loss on an annual basis <p>All covenants would be tested on a quarterly basis for the Company (barring clause of net loss mentioned in point 3 above) i.e. as on 31st March, 30th June, 30th September and 31st December every year starting from 31st March 2019 on a consolidated and standalone balance sheet till the redemption of the Debentures.</p> <p>The covenants shall be certified by the Company within 45 (forty-Five) calendar days from the end of each financial year.</p>
Transaction documents	<p>Mortgage-cum-Debenture Trust Deed, Debenture Trustee Agreement, Undertaking(s), Disclosure Documents, Resolutions, the letters issued by the Rating Agency and the Registrar and all other documents in relation to the issuance of the Debentures.</p> <p>Disclosure Documents means collectively,</p> <ol style="list-style-type: none"> (a) the debt disclosure document to be issued by the Company in terms of sub-regulation (1) of Regulation 21 (<i>Disclosures in respect of Private Placements of Debt Securities</i>) of the Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008 (if applicable); and (b) private placement offer letter to be issued by the Company in terms of section 42 (<i>Offer or invitation for subscription of securities on private placement</i>) of the Companies Act, 2013. <p>Resolutions means collectively,</p> <ol style="list-style-type: none"> (a) special resolution of the shareholders of the Company under Section 180(1)(a) of the Companies Act, 2013; (b) special resolution of the shareholders of the Company under Section 180(1)(c) of the Companies Act, 2013; (c) board resolution of the board of directors of the Company under Section 42 and other applicable provisions of the Companies Act, 2013 and Rules thereunder; (d) special resolution of the shareholders of the Company under the applicable provisions of the Companies Act, 2013 and Rule 14(2) and other applicable provisions of Companies (Prospectus and Allotment of Securities) Rules, 2014.
Confidentiality	<p>The terms and conditions described in this Term Sheet, including its existence, shall be confidential information and shall not be disclosed to any third party except to each Party's advisors and counsel. Provided however that if any of the Parties is required by law to disclose information regarding this Term Sheet or to file this Term Sheet with any regulatory body, it shall, at a reasonable time after making any such disclosure or filing, informing the other Parties.</p>

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Indemnity	<p>The Company shall indemnify the Debenture Holders and the Debenture Trustee from time to time, against any and all losses, liabilities, obligations, damages, judgments, costs, expenses (including, without limitation, advisors' fees), claims, fines, penalties, proceedings, actions or demands, of any kind or nature incurred by the Debenture Trustee/Debenture Holders as a result of:</p> <p>(a) occurrence of any Credit Event or any Event of Default; or</p> <p>(b) any demand for any stamp duty, registration fee or any other duty, fee, costs, or imports received from any Governmental Authority in relation to the transactions contemplated under the Transaction Documents (including without limitation, any demand from stamp duty arising because any Transaction Document has been taken or has been received (whether by way of facsimile, photocopy or electronic record) in any state other than the state in which it has been executed; and</p> <p>(c) a failure by the Company to pay any amount due under any Transaction Document on its due date.</p>
Other Costs & Conditions	<p>The Company shall bear the costs and expenses incurred in connection with the transactions contemplated hereby including stamp duty and registration fee (if applicable) on the Transaction Documents (and the Debentures), appointment of the Debenture trustee, legal advisors' expenses and expenses incurred in the preparation for the Transaction Documents.</p>
Utilisation of funds by the Debenture Trustee	<p>Any amounts paid by the Issuer/ SPV Trustee/ Pool Guarantor to the Debenture Trustee shall be utilised in the following order:</p> <ol style="list-style-type: none"> Penal interest, damages to the Debenture Holders etc. Interest accrued till date on the Debentures Redemption of the Debentures Prepayment of the Debenture Holders
Governing Law and Jurisdiction	<p>Indian Law with jurisdiction of the courts and tribunals of Chennai.</p>

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Redemption Schedule

Redemption Instalments	Redemption Date	Interest Repayment (in INR)	Principal Repayment (in INR)	Total Repayment (in INR)
1	17-Feb-19	2,908,275	10,273,016	13,181,291
2	17-Mar-19	2,051,752	10,445,825	12,497,577
3	17-Apr-19	2,173,594	10,621,608	12,795,202
4	17-May-19	2,005,727	10,724,250	12,729,977
5	17-Jun-19	1,971,235	10,803,977	12,775,212
6	17-Jul-19	1,808,253	10,904,656	12,712,909
7	17-Aug-19	1,765,436	11,041,422	12,806,858
8	17-Sep-19	1,660,763	11,108,213	12,768,976
9	17-Oct-19	1,505,051	11,160,328	12,665,379
10	17-Nov-19	1,449,656	11,243,555	12,693,211
11	17-Dec-19	1,299,544	11,295,654	12,595,198
12	17-Jan-20	1,232,591	11,313,462	12,546,053
13	17-Feb-20	1,125,633	11,394,442	12,520,075
14	17-Mar-20	951,949	11,422,552	12,374,501
15	17-Apr-20	909,921	11,255,920	12,165,841
16	17-May-20	777,470	10,932,497	11,709,967
17	17-Jun-20	700,151	10,563,245	11,263,396
18	17-Jul-20	580,834	10,066,343	10,647,177
19	17-Aug-20	505,119	9,552,753	10,057,872
20	17-Sep-20	414,807	8,868,830	9,283,637
21	17-Oct-20	320,236	7,937,625	8,257,861
22	17-Nov-20	255,919	7,627,627	7,883,546
23	17-Dec-20	177,851	7,344,217	7,522,068
24	17-Jan-21	114,689	6,827,879	6,942,568
25	17-Feb-21	49,961	5,270,104	5,320,065

The schedule will be revised basis the prepayments from the underlying hypothecated pool by the Debenture Trustee

PART – B

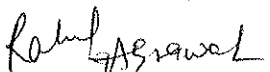
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Rohit Agarwal
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SECURITISATION

Details of the securitisation transaction	
Transaction size	INR 257,281,118
Credit Support	<p>Credit Enhancement shall comprise of First Loss Credit Enhancement.</p> <p>The fixed deposit(s) (identified as Cash Collateral in Part – A above) aggregating to an amount equal to 5.00% of the Pool Principal placed by Company with any scheduled commercial bank, the right, title and interest of which shall be assigned in favour of the Securitisation Trustee to be utilised (if any residual amounts remain after Debentures are redeemed in full) for meeting the payments due of the PTCs in the event Receivables collected are not sufficient to meet the same, and replenished as per the Waterfall Mechanism.</p>
First Loss Credit Enhancement	First Loss Credit Enhancement shall comprise of the overcollateralization.
Pool	<p>An identified pool of vehicle loan Receivables.</p> <p>Receivables shall mean the amount(s) due and payable by the obligors in respect of the Pool and shall include all principal amounts, interest amounts, additional interest, liquidated damages, amounts received on prepayment and/or foreclosure, costs, charges, expenses, fees collected by the Company together with all amounts due and payable on account of delayed payments and all other monies whatsoever stipulated in or payable by the obligors under the terms of the obligor contracts to be assigned by the Company in favour of the SPV through an Assignment Agreement.</p>
Pool Principal	INR 292,364,907
Pool Cutoff Date	December 31, 2018
Settlement Date	January 10, 2019
Final Maturity Date	May 17, 2022
Servicer Fee	INR 100,000 plus applicable taxes and cess, if any payable on the first Investor Payout Date and every year thereafter from the Excess Interest Spread.
Investor Payout Dates/Payout Dates	As set out in Annexure 1
Collection Period	As set out in Annexure 1
Portfolio Criteria	<ul style="list-style-type: none"> No more than 10.0% of the Pool can be in one branch. Average LTV of 75% or less
Receivables Eligibility Criteria	<p>Receivables shall be identified on the basis of the criteria specified below:</p> <ul style="list-style-type: none"> Minimum Holding Period (MHP) of the pool should meet the criteria set under the Securitization Guidelines; Facilities are existing at the time of selection, and have not been terminated or prepaid; Facilities should not have been restructured or rescheduled; Compliance with "know your customer" norms specified by the RBI Facilities are not overdue as on the Pool Cutoff Date.
Portfolio Audit	<p>Chartered Accountants shall carry out a sample audit of contracts included in the Pool to determine their existence, whether they meet with the selection criteria and whether they have adequate documentation.</p> <p>The portfolio audit certificates will be available with the SPV Trustee for inspection.</p>
Costs	Costs shall include stamping, rating fees, legal fees, trusteeship fees, KYC and asset audit, due diligence, monitoring, structuring and arranging fee to be borne by the Company.

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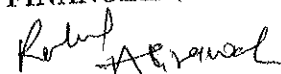
Role of the Securitisation Trustee	Customary for financings of this nature and including but not limited to: 1. Operating the Collection and Payout Account 2. Make payments to the Debenture Trustee, the Series A PTC Holders and the Residual Beneficiary as may be required 3. Provide Monthly Reports to the Debenture Trustee (in an agreed format, providing full details of the collections from the Portfolio etc.)	
Majority Interest	All references to the consent or discretion or agreement of the Securitisation Trustee shall mean the Securitisation Trustee acting on the instructions of the Majority Interest, unless specifically provided otherwise. Majority Interest means the Series A PTC Holders collectively constituting 75% (Seventy Five Percent) of the sum of outstanding amount of the Series A1 PTCs	
Terms of the instruments proposed to be issued.		
Nature of the Instruments	Pass Through Certificates ("PTCs") evidencing their undivided beneficial right, title and interest in the Trust Property. Trust Property shall mean collectively, initial contribution for general purposes of the Trust, and of all other contributions received by the Trustee, including subscription amounts received from the PTC Subscribers for the PTCs issued to them by the Securitisation Trustee, for the specific purpose of acquisition of the Hypothecated Assets and of all amounts deposited with the Securitisation Trustee on realization of the Receivables, from time to time in accordance with the agreed collection and payout mechanism and the Credit Support, and shall include the realisations arising out of any investment made with respect to such monies, and all investments representing the same and all income arising therefrom whether by way of interest, or otherwise.	
Series of PTCs	Series A1 PTCs issued on a fixed yield basis	
Title of Certificate	Series A1 PTCs	Overcollateralisation
Expected Rating	BBB (SO)	Unrated
Status	Senior	Not applicable
PTC Amount	INR 257,281,118 /- (Constituting 88.00% of Pool Principal)	INR 35,083,789 /- (Constituting 12.00% of Pool Principal)
Final Maturity Date	May 17, 2022	Not applicable
Expected Maturity Date	April 17, 2021 Expected door-to-door tenor of 27.22 months and average maturity of 12.27 months	Not applicable
Expected Yield	13% Coupon	Not applicable
Yield Computation	Yield shall be calculated using the formula – Principal Outstanding * Coupon * (time elapsed between current payout date and previous date)/365 for Series A1 PTCs.	
Day count convention	Actual/365	
Rights of PTC Holders	Series A1 PTCs shall rank higher in preference over residual beneficiary.	
Transaction Structure (Securitisation)	1. The Company proposes to sell the Hypothecated Assets secured in favour of the Debenture Trustee to the SPV in accordance with the Transaction Documents. 2. The sale will be by way of a legal "True Sale" involving the assignment of the Hypothecated Assets to the SPV, thereby all the rights, title and interest of the Company in the Hypothecated Receivables. While the Cash Collateral shall continue to be maintained in the form of fixed deposits in the name of the Company, the Company will assign its residual rights in the said Cash Collateral, i.e., rights arising once the Debentures are redeemed in full, to the SPV. The assignment shall be to	

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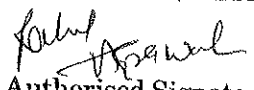
	<p>the end and intent that the SPV shall thereafter be deemed to be the full and absolute legal of the Receivables for the benefit of the PTC holders subject to the security interest of the Debenture Trustee (and the Debenture Holders).</p> <ol style="list-style-type: none"> 3. A single series of certificates in the nature of pass through certificates ("PTCs"), namely the Series A1 PTCs (referred to as the "Series A PTCs") will be issued. 4. The Purchase Consideration to be paid by the Securitisation Trustee to the Company for purchasing the Pool is equal to the Series A1 Issue Price 5. The Pool identified shall be subject to the PTC Holders' due diligence and shall meet the agreed Eligibility Criteria
Servicing obligations of the Servicer	<ol style="list-style-type: none"> 1. An agreement (Servicing Agreement) needs to be executed under which the Servicer will irrevocably and unconditionally agree and undertake (at its own cost and expense) to provide service and assist in collection of the Receivables through its existing branch network. The Servicer will remit the collections from the previous Collection Period on every Pay-in Date. 2. The Servicer agrees to defend and indemnify the SPV against any and all costs, charges, expenses, losses, damages, claims and liabilities, including reasonable fees and expenses of counsel and expenses of litigation arising out of or resulting from a Servicer's Event of Default (as defined in the Servicing Agreement). 3. The Servicer Event of Default will include, inter alia: <ul style="list-style-type: none"> o Failure to pay, bankruptcy and other events of default stated in such documentation. o Failure of two successive discretionary audits testing the ability of the Servicer to meet the standards with respect to collection standards, management, governance, internal systems and processes, and data integrity, as may be required by the SPV Trustee. The SPV Trustee may authorise an independent agency to conduct such discretionary audits on the Servicer on its behalf. 4. The SPV Trustee will retain the right to nominate an alternate collection agent in case of a "Servicer Event of Default".
Clean up call option	<ol style="list-style-type: none"> 1. Subject to Applicable Law and the extant guidelines and the Debentures being redeemed in full, at any time after the residual value i.e., value of outstanding principal of the Facilities comprising the Pool falls below 10% (ten percent) of the aggregate principal of the Facilities comprising the Pool on the Pool Cut Off Date, the Seller will have the option to buy fully performing Facilities. 2. The price payable by the Seller, upon exercise by it of the Clean Up Call Option will be an amount equal to the principal value of such fully performing Facilities as of the date of exercising the Clean Up Call Option. 3. This option can be exercised only if the Cash Collateral available at the time of exercise is larger than the principal balance of non-performing Facilities
Credit Support for the securitisation transaction	<ol style="list-style-type: none"> 1. The Cash Collateral provided by the Company will be utilised to the extent of any shortfalls (whether due to prepayment of default) in the Pool on the Legal Final Maturity Date after the Debentures have been paid in full. 2. Subject to applicable law, after all amounts payable under the Pool sold by the Company are paid and there having been no defaults and/or prepayments on the Pool, the Cash Collateral provided by the Company in relation to the said Pool together with applicable interest thereon may be remitted back to the Company with the approval of the SPV Trustee, approval for which shall be granted after consideration of the final accounts.

For KOGTA FINANCIAL (I) LTD.


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	<p>3. The Company shall adhere to the RBI Guidelines for securitisation on MRR through</p> <ul style="list-style-type: none"> ○ Over-collateralisation; and ○ Investment in the Series A PTCs
Expected payout schedule for the securitisation transaction	<p>For the avoidance of doubt, it is clarified that the schedule of</p> <ul style="list-style-type: none"> • Expected principal and Expected interest payouts for the Series A1 PTCs; <p>will be re-drawn by the SPV Trustee for each Investor Payout Date after taking into consideration any prepayments, delays and overdues during the Collection Period and in previous Collection Periods.</p>
Manner of utilisation of funds by the SPV (Waterfall Mechanism)	<p>Subject to payment of any Shortfall Amount to the Debenture Trustee, due and payable, from the Settlement Date on each Payout Date, proceeds realised by the SPV Trustee from the Receivables in the Collection Period immediately preceding the relevant Payout Date and deposited in the Collection and Payout Account by the Servicer, together with any amounts then available in the Collection and Payout Account and amounts drawn, to the extent necessary after the Debentures have been redeemed in full, from the Cash Collateral and transferred to the Collection and Payout Account in accordance with the Deeds of Securitisation shall be utilized by the SPV Trustee in the orders of priority provided below.</p> <p>A. Till such time as the Series A1 PTCs are outstanding:</p> <ul style="list-style-type: none"> i) For payment of all statutory and regulatory dues; ii) For payment of any fees and expenses incurred by the SPV Trustee or any fees payable to service providers and/or any other amounts expressly provided for in the Deeds of Securitisation; iii) For payment of overdue interest payouts to Series A1 PTCs; iv) For payment of expected interest payouts due to Series A1 PTCs; v) For payment of expected Series A1 Principal (for the avoidance of doubt, it is clarified that Series A1 Principal in this instance will include any unpaid expected Series A1 Principal pertaining to earlier periods, payable to Series A1 PTCs); vi) Any prepayments on the Pool will be utilised for payment of Series A1 Principal; vii) For reimbursement of Cash Collateral (to the extent drawn down on any Payout Date and not reimbursed already); and viii) For payment to the Residual Beneficiary. <p>B. On redemption of the Series A1 PTCs in full:</p> <ul style="list-style-type: none"> i) For payment of all statutory and regulatory dues; ii) For the payment of any fees and expenses incurred by the SPV Trustee or any fees payable to service providers and/or any other amounts expressly provided for in the Deeds of Securitisation; iii) For payment to the Residual Beneficiary <p>Upon receipt of the Demand Notice or the Trapping Notice by the Securitisation Trustee from the Debenture Trustee, the Securitisation Trustee shall be obligated to refrain from making any payouts to Residual Beneficiary as per the Waterfall Mechanism and accumulate such amounts as part of the Trust Property in the form of fixed deposit(s) with any schedule commercial bank.</p>
Deeds of Securitisation	<ul style="list-style-type: none"> 1. Declaration of Trust 2. Power of Attorney (Assignment Agreement) 3. Assignment Agreement 4. Deed of adherence cum undertaking to the Debenture Trust Deed cum Deed of Mortgage

For KOGTA FINANCIAL (I) LTD.


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Accepted and agreed

For the Company
For KOGTA FINANCIAL (I) LTD.

A handwritten signature in black ink, appearing to read "Mohd Asraul". The signature is written in a cursive style with a long horizontal stroke at the end.

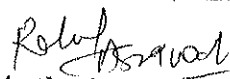
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Annexure I

Cashflows from the Pool

Collection Start Date	Collection End Date	Pay in Date	Pay out Date	Principal	Interest	Cashflows
1-Jan-19	31-Jan-19	15-Feb-19	17-Feb-19	10,273,016	4,879,663	15,152,679
1-Feb-19	28-Feb-19	15-Mar-19	17-Mar-19	10,445,825	4,706,855	15,152,680
1-Mar-19	31-Mar-19	15-Apr-19	17-Apr-19	10,621,608	4,531,069	15,152,677
1-Apr-19	30-Apr-19	15-May-19	17-May-19	10,724,250	4,352,326	15,076,576
1-May-19	31-May-19	15-Jun-19	17-Jun-19	10,803,977	4,171,854	14,975,831
1-Jun-19	30-Jun-19	15-Jul-19	17-Jul-19	10,904,656	3,989,992	14,894,648
1-Jul-19	31-Jul-19	15-Aug-19	17-Aug-19	11,041,422	3,806,367	14,847,789
1-Aug-19	31-Aug-19	15-Sep-19	17-Sep-19	11,108,213	3,620,393	14,728,606
1-Sep-19	30-Sep-19	15-Oct-19	17-Oct-19	11,160,328	3,433,485	14,593,813
1-Oct-19	31-Oct-19	15-Nov-19	17-Nov-19	11,243,555	3,245,744	14,489,299
1-Nov-19	30-Nov-19	15-Dec-19	17-Dec-19	11,295,654	3,056,730	14,352,384
1-Dec-19	31-Dec-19	15-Jan-20	17-Jan-20	11,313,462	2,867,050	14,180,512
1-Jan-20	31-Jan-20	15-Feb-20	17-Feb-20	11,394,442	2,677,195	14,071,637
1-Feb-20	29-Feb-20	15-Mar-20	17-Mar-20	11,422,552	2,486,040	13,908,592
1-Mar-20	31-Mar-20	15-Apr-20	17-Apr-20	11,255,920	2,294,440	13,550,360
1-Apr-20	30-Apr-20	15-May-20	17-May-20	10,932,497	2,105,669	13,038,166
1-May-20	31-May-20	15-Jun-20	17-Jun-20	10,563,245	1,922,518	12,485,763
1-Jun-20	30-Jun-20	15-Jul-20	17-Jul-20	10,066,343	1,745,950	11,812,293
1-Jul-20	31-Jul-20	15-Aug-20	17-Aug-20	9,552,753	1,577,400	11,130,153
1-Aug-20	31-Aug-20	15-Sep-20	17-Sep-20	8,868,830	1,417,500	10,286,330
1-Sep-20	30-Sep-20	15-Oct-20	17-Oct-20	7,937,625	1,268,996	9,206,621
1-Oct-20	31-Oct-20	15-Nov-20	17-Nov-20	7,627,627	1,136,545	8,764,172
1-Nov-20	30-Nov-20	15-Dec-20	17-Dec-20	7,344,217	1,009,391	8,353,608
1-Dec-20	31-Dec-20	15-Jan-21	17-Jan-21	6,827,879	887,084	7,714,963
1-Jan-21	31-Jan-21	15-Feb-21	17-Feb-21	6,388,911	773,503	7,162,414
1-Feb-21	28-Feb-21	15-Mar-21	17-Mar-21	6,042,107	667,419	6,709,526
1-Mar-21	31-Mar-21	15-Apr-21	17-Apr-21	5,570,578	567,478	6,138,056
1-Apr-21	30-Apr-21	15-May-21	17-May-21	4,935,354	475,671	5,411,025
1-May-21	31-May-21	15-Jun-21	17-Jun-21	3,742,978	394,449	4,137,427
1-Jun-21	30-Jun-21	15-Jul-21	17-Jul-21	2,652,441	333,605	2,986,046
1-Jul-21	31-Jul-21	15-Aug-21	17-Aug-21	2,623,896	291,064	2,914,960
1-Aug-21	31-Aug-21	15-Sep-21	17-Sep-21	2,474,840	248,936	2,723,776
1-Sep-21	30-Sep-21	15-Oct-21	17-Oct-21	2,450,447	209,364	2,659,811
1-Oct-21	31-Oct-21	15-Nov-21	17-Nov-21	2,208,172	170,272	2,378,444
1-Nov-21	30-Nov-21	15-Dec-21	17-Dec-21	2,142,995	135,172	2,278,167
1-Dec-21	31-Dec-21	15-Jan-22	17-Jan-22	1,918,470	101,137	2,019,607
1-Jan-22	31-Jan-22	15-Feb-22	17-Feb-22	1,713,434	70,774	1,784,208
1-Feb-22	28-Feb-22	15-Mar-22	17-Mar-22	1,191,275	43,773	1,235,048
1-Mar-22	31-Mar-22	15-Apr-22	17-Apr-22	960,440	24,865	985,305
1-Apr-22	30-Apr-22	15-May-22	17-May-22	618,673	9,769	628,442

For KOGTA FINANCIAL (I) LTD.


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Annexure II :

Pool characteristics

1. State-wise profile

Row Labels	Sum of POS	Sum of IOS	Sum of TOS	Sum of TOS2
RAJASTHAN	10,98,12,096	2,35,09,672	13,33,21,768	36.62%
MAHARASHTRA	8,04,92,816	2,22,04,079	10,26,96,895	28.21%
GUJARAT	7,45,20,269	1,89,34,349	9,34,54,618	25.67%
MADHYA PRADESH	2,60,26,072	66,54,268	3,26,80,340	8.98%
DELHI	15,13,654	4,05,139	19,18,793	0.53%
Grand Total	29,23,64,907	7,17,07,507	36,40,72,414	100.00%

2. District Profile

Row Labels	Sum of POS	Sum of IOS	Sum of TOS	Sum of TOS2
PUNE	3,57,35,434	1,03,86,803	4,61,22,237	12.67%
AHMEDABAD	2,20,95,591	53,88,087	2,74,83,678	7.55%
BIKANER	2,05,75,284	39,58,462	2,45,33,746	6.74%
AHMEDNAGAR	1,86,77,104	50,46,504	2,37,23,608	6.52%
SABARKANTHA	1,79,81,935	44,58,878	2,24,40,813	6.16%
AJMER	1,70,05,021	35,44,473	2,05,49,494	5.64%
JAIPUR	1,63,89,031	36,59,718	2,00,48,749	5.51%
HANUMANGARH	1,52,65,824	35,23,100	1,87,88,924	5.16%
SIKAR	1,49,75,464	30,97,549	1,80,73,013	4.96%
INDORE	1,35,97,690	35,18,120	1,71,15,810	4.70%
Thane	1,24,49,630	27,58,724	1,52,08,354	4.18%
PANCHMAHAL	79,80,198	23,80,959	1,03,61,157	2.85%
NASHIK	75,14,274	23,10,186	98,24,460	2.70%
BANASKANTHA	78,41,763	18,10,605	96,52,368	2.65%
VADODARA	73,73,907	21,39,420	95,13,327	2.61%
BHILWARA	73,23,038	15,54,567	88,77,605	2.44%
JHUNJHUNU	70,09,185	15,45,581	85,54,766	2.35%
JUNAGADH	65,47,403	15,92,937	81,40,340	2.24%
BHOPAL	54,52,203	15,13,865	69,66,068	1.91%
MANDSAUR	51,89,281	11,73,242	63,62,523	1.75%
KHEDA	46,99,472	11,63,463	58,62,935	1.61%
KOLHAPUR	32,87,966	10,13,343	43,01,309	1.18%
BANSWARA	27,44,972	7,78,933	35,23,905	0.97%
PALI	24,67,295	5,52,428	30,19,723	0.83%
SOLAPUR	20,54,210	5,79,896	26,34,106	0.72%
JODHPUR	20,31,860	4,13,472	24,45,332	0.67%
NAGAU	18,90,949	4,13,381	23,04,330	0.63%
RATLAM	17,86,898	4,49,041	22,35,939	0.61%
DELHI	15,13,654	4,05,139	19,18,793	0.53%
GANGANAGAR	14,88,102	3,54,583	18,42,685	0.51%
mumbai	7,74,198	1,08,623	8,82,821	0.24%
CHURU	3,61,137	69,139	4,30,276	0.12%
KOTA	2,84,934	44,286	3,29,220	0.09%
Grand Total	29,23,64,907	7,17,07,507	36,40,72,414	100.00%

For KOGTA FINANCIAL (I) LTD.

Rohit Agarwal
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3. Seasoning profile

Row Labels	Sum of POS	Sum of IOS	Sum of TOS	Sum of TOS2
MONTHLY	29,23,64,907	7,17,07,507	36,40,72,414	100.00%
4-6	3,88,01,635	63,19,805	4,51,21,440	12.39%
7-9	16,91,44,796	4,36,06,235	21,27,51,031	58.44%
10-12	7,49,98,776	1,97,26,672	9,47,25,448	26.02%
13-15	49,43,100	11,39,290	60,82,390	1.67%
16-18	15,48,453	2,91,227	18,39,680	0.51%
19-21	16,42,785	4,72,055	21,14,840	0.58%
22-24	5,46,858	86,442	6,33,300	0.17%
25-27	3,59,445	30,715	3,90,160	0.11%
28-30	2,12,513	14,952	2,27,465	0.06%
34-36	1,66,546	20,114	1,86,660	0.05%
Grand Total	29,23,64,907	7,17,07,507	36,40,72,414	100.00%


4. Vehicle Type

Row Labels	Sum of POS	Sum of IOS	Sum of TOS	Sum of TOS2
CONSTRUCTION EQUIPMENT	17,82,595	3,65,727	21,48,322	0.59%
FOUR WHEELER	3,92,84,150	99,93,728	4,92,77,878	13.54%
HCV	6,98,90,886	1,62,22,431	8,61,13,317	23.65%
LCV	13,46,91,661	3,39,35,394	16,86,27,055	46.32%
MUV	3,02,47,529	72,68,973	3,75,16,502	10.30%
SCV	4,31,998	73,602	5,05,600	0.14%
SUV	1,21,85,755	30,56,198	1,52,41,953	4.19%
TRACTOR	38,50,333	7,91,454	46,41,787	1.27%
Grand Total	29,23,64,907	7,17,07,507	36,40,72,414	100.00%

5. LTV Profile

Row Labels	Sum of POS	Sum of IOS	Sum of TOS	Sum of TOS2
10-15	44,888	2,162	47,050	0.01%
20-25	3,02,348	51,312	3,53,660	0.10%
25-30	2,76,474	54,856	3,31,330	0.09%
30-35	13,13,598	2,79,155	15,92,753	0.44%
35-40	11,97,883	2,28,127	14,26,010	0.39%
40-45	30,78,327	5,23,221	36,01,548	0.99%
45-50	45,70,080	10,16,118	55,86,198	1.53%
50-55	65,88,725	12,60,205	78,48,930	2.16%
55-60	1,08,92,403	24,52,425	1,33,44,828	3.67%
60-65	2,58,97,783	58,59,926	3,17,57,709	8.72%
65-70	3,87,97,335	90,66,434	4,78,63,769	13.15%
70-75	4,52,42,613	1,16,00,303	5,68,42,916	15.61%
75-80	5,73,28,513	1,47,69,777	7,20,98,290	19.80%
80-85	6,39,40,945	1,61,72,616	8,01,13,561	22.00%
85-90	2,50,63,893	63,42,733	3,14,06,626	8.63%
90-95	78,29,099	20,28,137	98,57,236	2.71%
Grand Total	29,23,64,907	7,17,07,507	36,40,72,414	100.00%

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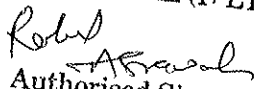
6. Ticket Size Profile

Row Labels	Sum of POS	Sum of IOS	Sum of TOS	Sum of TOS2
50000-149999	92,77,032	15,87,581	1,08,64,613	2.98%
150000-249999	4,21,34,621	85,75,781	5,07,10,402	13.93%
250000-349999	5,28,29,356	1,24,90,313	6,53,19,669	17.94%
350000-449999	5,80,23,614	1,49,17,458	7,29,41,072	20.03%
450000-549999	3,70,46,256	96,87,666	4,67,33,922	12.84%
550000-649999	2,28,55,924	61,03,952	2,89,59,876	7.95%
650000-749999	2,18,60,453	54,91,782	2,73,52,235	7.51%
750000-849999	56,23,207	15,29,059	71,52,266	1.96%
850000-949999	1,11,62,318	32,51,957	1,44,14,275	3.96%
950000-1049999	1,10,96,523	24,65,031	1,35,61,554	3.72%
1050000-1149999	53,24,413	15,26,017	68,50,430	1.88%
1250000-1349999	32,75,160	11,04,341	43,79,501	1.20%
1350000-1449999	11,95,679	3,55,821	15,51,500	0.43%
1450000-1549999	12,81,058	3,82,942	16,64,000	0.46%
1550000-1649999	38,66,945	10,62,256	49,29,201	1.35%
2150000-2249999	15,19,180	1,80,822	17,00,002	0.47%
2350000-2449999	39,93,168	9,94,728	49,87,896	1.37%
Grand Total	29,23,64,907	7,17,07,507	36,40,72,414	100.00%

7. IRR Profile

Row Labels	Sum of POS	Sum of IOS	Sum of TOS	Sum of TOS2
12-16	1,65,92,205	35,89,918	2,01,82,123	5.54%
16-20	10,40,02,415	2,41,16,239	12,81,18,654	35.19%
20-24	17,17,70,287	4,40,01,350	21,57,71,637	59.27%
Grand Total	29,23,64,907	7,17,07,507	36,40,72,414	100.00%

For KOGTA FINANCIAL (I) LTD.


Authorised Signatory