

Annex 2

Format for Disclosures to be made in the offer document

Name/Identification No. of securitisation transaction:

	Nature of disclosure		Details	Amount/percentage/years
1	Maturity characteristics of the underlying assets (on the date of disclosure)	(i)	Weighted average maturity of the underlying assets (in years)	
		(ii)	Maturity-wise distribution of underlying assets:	
			<i>a) Percentage of assets maturing within one year</i>	
			<i>b) Percentage of assets maturing within one to three year</i>	
			<i>c) Percentage of assets maturing within three to five years</i>	
			<i>d) Percentage of assets maturing after five years</i>	
			<i>e) Percentage of assets matured and not-repaid</i>	
2	Risk Retention, if applicable, on the date of disclosure	(i)	Actual retention as a percentage of book value of assets securitised and outstanding on the date of disclosure	
		(ii)	Types of retained in percentage of book value of assets securitised (percentage of book value of assets securitised and outstanding on the date of disclosure)	
			<i>a) Credit Enhancement (i.e. whether investment in equity/subordinate tranches, first/second loss guarantees, cash collateral, over-collateralisation)</i>	
			<i>b) Investment in senior tranches</i>	
			<i>c) Liquidity support</i>	
			<i>d) Any other (please specify)</i>	
		(iii)	Breaches, if any, and reasons there for	
3	Credit quality of the underlying loans	(i)	Distribution of overdue loans	
			<i>a) Percentage of loans overdue between 31-60 days</i>	
			<i>b) Percentage of loans overdue between 61-90 days</i>	

			<i>c) Percentage of loans overdue more than 90 days</i>	
			<i>d) Percentage of loans which became NPA within one year of disbursement</i>	
		(ii)	Details of tangible security available for the portfolio of underlying loans (vehicles, mortgages, etc.)	
			<i>a) Security 1(to be named) (% loans covered)</i>	
			<i>b) Security 2...</i>	
			<i>c) Security 'n'</i>	
		(iii)	Extent of security cover available for the underlying loans	
			<i>a) Percentage of loans fully secured included in the pool (%)</i>	
			<i>b) Percentage of partly secured loans included in the pool (%)</i>	
			<i>c) Percentage of unsecured loans included in the pool (%)</i>	
		(iv)	Upgradation/Recovery/Loss Rates of similar portfolios	
			<i>a) Percentage of NPAs upgraded (average of the last five years)</i>	
			<i>b) Amount written-off as a percentage of NPAs in the beginning of the year (average of last five years)</i>	
			<i>c) Amount recovered during the year as a percentage of incremental NPAs during the year (average of last five year)</i>	
4	Other characteristics of the loan pool	(i)	Industry-wise breakup of the loans in case of mixed pools (%)	
			<i>Industry 1</i>	
			<i>Industry 2</i>	
			<i>Industry 3...</i>	
			<i>Industry n</i>	
		(ii)	Geographical distribution of loan pools (state-wise) (%)	
			<i>State 1</i>	
			<i>State 2</i>	
			<i>State 3</i>	
			<i>State 4</i>	