



## Annex I

### Non-exhaustive\* format for Disclosure Requirements in offer documents, servicer report, investor report, etc.

#### 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>	
2	Minimum Holding Period (MHP) of securitised assets	(i)	MHP required as per RBI guidelines (years/months)	
		(ii)	a) Weighted average holding period of securitised assets at the time of securitisation (years / months)	
			b) Minimum and maximum holding period of the securitised assets	
3	Minimum Retention Requirement (MRR) on the date of disclosure	(i)	MRR as per RBI guidelines as a percentage of book value of assets securitised and outstanding on the date of disclosure	
		(ii)	Actual retention as a percentage of book value of assets securitised and	



			outstanding on the date of disclosure	
		(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)	
			<i>a) Credit Enhancement (i.e. whether investment in equity/subordinate tranches, first/second loss guarantees, cash collateral, overcollateralisation</i>	
			<i>b) Investment in senior tranches</i>	
			<i>c) Liquidity support</i>	
			<i>d) Any other (pl. specify)</i>	
		(iv)	Breaches, if any, and reasons there for	
4	Credit quality of the underlying loans	(i)	Distribution of overdue loans (post securitisation)	
			<i>a) Percentage of loans overdue up to 30 days</i>	
			<i>b) Percentage of loans overdue between 31-60 days</i>	
			<i>c) Percentage of loans overdue between 61-90 days</i>	
			<i>d) Percentage of loans overdue more than 90 days</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>	



			c) Security 'n'	
		(iii)	Extent of security cover available for the underlying loans	
			a) <i>Percentage of loans fully secured included in the pool (%)</i>	
			b) <i>Percentage of partly secured loans included in the pool (%)</i>	
			c) <i>Percentage of unsecured loans included in the pool (%)</i>	
		(iv)	Rating-wise distribution of underlying loans (if these loans are rated)	
			a) <i>Internal grade of the bank/external grade (highest quality internal grade may be indicated as 1)</i>	
			1/AAA or equivalent	
			2	
			3	
			4...	
			N	
			b) <i>Weighted average rating of the pool</i>	
		(v)	Default rates of similar portfolios observed in the past	
			a) <i>Average default rate per annum during last five years</i>	
			b) <i>Average default rate per annum during last year</i>	
		(vi)	Upgradation/Recovery/Loss Rates of similar portfolios	
			a) <i>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>	
		(vii)	Frequency distribution of LTV ratios, in case of housing loans and commercial real estate loans)	
			<i>a) Percentage of loans with LTV ratio less than 60%</i>	
			<i>b) Percentage of loans with LTV ratio between 60-75%</i>	
			<i>c) Percentage of loans with LTV ratio greater than 75%</i>	
			<i>d) Weighted average LTV ratio of the underlying loans (%)</i>	
		(viii)	Frequency distribution of Debt-to-Income (DTI) ratios, as applicable and/or available	
			<i>a) Percentage of loans with DTI ratio less than 60%</i>	
			<i>b) Percentage of loans with DTI ratio between 60-75%</i>	
			<i>c) Percentage of loans with DTI ratio greater than 75%</i>	
			<i>d) Weighted average DTI ratio of the underlying loans (%)</i>	
		(ix)	<i>Prepayment Rates</i>	
			<i>a) Prepayment rate observed in the current portfolio</i>	
			<i>b) Prepayment rate observed of similar portfolio in the past</i>	
5	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 (statewise) (%)	
			<i>State 1</i>	
			<i>State 2</i>	
			<i>State 3</i>	
			<i>State 4</i>	

\* The above format should be considered as a baseline disclosure. Based on the product characteristics and market expectation, adequate disclosure, in addition to items mentioned above, must be made to reflect the true picture of securitised pools at all times.