

TRUST

SANSAR VEHICLE FINANCE TRUST DEC 2022

GENERAL INFORMATION					
Investor Rep.	Catalyst Trusteeship Limited	Originator / Servicer	SHRIRAM FINANCE LIMITED	PAN	
IR Contact No.	+91 022 49220506	Credit Rating Agency	ICRA	TAN	
Yield on Senior Tranche	9.20%	Rating	AAA(SO)	Listed : NO	
Original Pool Size (Rs.)	29,708,543,596.00	Cash Collateral Account	ICICI Bank - Barclays Bank	Senior Tranche	ISIN : INE0VBD15018
			Passenger vehicles (PVs), heavy commercial vehicles (HCV), light weight commercial vehicles (LCV) and construction equipment (Equipment)		
Current Pool outstanding (Rs.)	29,026,689,030.00	Asset Class		Equity Tranche	ISIN : INE0VBD15026

Monthly Report for Payout May-2026

Collection Month : April-2026

Payout Date : 18-May-2026

Collection Efficiency

Billings			
		Servicer Billing	Payout Billing
Current Billing		1,781,607,019.00	0.00
Opening Overdues for current month		291,597,521.17	
Opening advances for current month		34,383,798.21	
Total		2,073,204,540.17	0.00
Recovery			
		Amount (Rs.)	
Current Dues		1,615,916,212.07	
Overdues		103,214,272.48	
Total		1,719,130,484.55	
Efficiency			
		Percent %	
		Servicer eff.	
Current Dues		90.70%	
Overdues		35.40%	
Overall		82.92%	

Collections

Amount (Rs.)		
Current Month Collection		1,615,916,212.07
Collection against overdues		103,214,272.48
Prepayment for current month		126,948,224.96
Penal(Interest / others)		0.00
Advance(Collection)		50,096,909.33
Reposition Loss		0.00
Tax Reimbursement		0.00
Total		1,896,175,618.84

Payment Waterfall

Amount(Rs.)		
Nature of Payment		
1. Any statutory or regulatory dues		296,062.00
2. Any expenses incurred by the Trustee		0.00
3. Payouts of Senior Tranche Yield on Senior Tranche Certificates (if ISRA is insufficient)		0.00
4. Payouts for MCS (if MCSSRA balance is insufficient)		0.00
5. Replenishment of Cash Collateral Account		0.00
6. Replenishment of ISRA		0.00
7. Replenishment of MCSSRA		0.00
8. Pool Replenishment i.e. purchase of Additional Identified Receivables		1,892,682,082.00
9. Payment on Equity Tranche Certificates (if EIS Cash Release Event is met)		0.00

0.10

(0.10)

Cash Held in CPA

Amount (Rs.)	
Opening	0.37
Add	Collection available
	1,896,175,618.84
Less	Payout
	3,493,536.94
Less	Replenished
	1,892,682,082.00
Closing	0.27

ISRA ACCOUNT

Amount (Rs.)	
Opening	492,574,182.00
Add	Replenished
	-
Less	Payout
	-
Closing	492,574,182.00

MCSSRA ACCOUNT

Amount (Rs.)	
Opening	-
Add	Replenished
	-
Less	Payout
	-
Closing	-

Aggregate Payout

Total		Series A1	
	Amount(Rs.)		Amount(Rs.)
Scheduled payout due on 17-April-2026	26,117,400,962.00		26,117,400,962.00
Principle		0.00	0.00
Interest		0.00	0.00
DDI/TDS		0.00	0.00
Additional DDT		0.00	0.00
PTC Prepayments		0.00	0.00
Total payable to PTC holders		0.00	0.00

PAYOUT TO INVESTORS

Total		Series A1	
	Amount(Rs.)		Amount(Rs.)
No of PTC's	26,117,400,962.00		26,117,400,962.00
Scheduled payout due on 17-April-2026			
Principle		0.00	0.00
Interest (Gross)		0.00	0.00
DDI/TDS		0.00	0.00
PTC Prepayments		0.00	0.00
Total payable to PTC holders		0.00	0.00

Fees Details

	Servicer Fees
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	Fees		2,960,624.53
	Goods and Service Tax		532,912.41
	TDS		296,062.00
	Net Fees		3,197,474.94

Cash Collateral Account			
		Total Amount (Rs.)	Cash Collateral Amount (Rs.)
	Balance at the beginning of the transaction	1,305,870,048.00	1,305,870,048.00
	Collateral Bank		Barclays Bank
	Form		Fixed Deposit
	CC Reset (if any)	0.00	0.00
	CC Limit	1,305,870,048.00	1,305,870,048.00
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	1,305,870,048.00	1,305,870,048.00

MRR Requirement			
		Amount(Rs.)	Percentage
	FLCF	1,305,870,048.00	4.50%
	Investment in Series	1,070,813,439.40	3.69%
	Equity Tranche	3,591,142,633.00	12.37%
	Total	5,967,826,120.40	20.56%

Prepayment and Foreclosures Report - data contract wise (Principle + Interest)			
		No.	Value (Rs)
	Particulars		
	Initial POS	101,351.00	29,708,543,596.00
	% remaining		97.70%
	Prepayment %		0.56%
	No of contracts at the beginning of month	145,437.00	28,688,477,070.00
	Contracts Part Foreclosed during current month	788.00	150,633,705.00
	Normal Capital reduction during the month	3,910.00	1,394,836,417.00
	Advance EMI adjusted against Foreclosed Contracts		
	Follow on Pool Additions	5,663.00	1,897,682,082.00
	No of contracts at the end of the month	146,402.00	29,026,689,030.00

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.
Replenishment	5663			1,892,682,082.00	
Normal	131171	(128,787,595.65)	0.00	25,000,474,545.00	0.00
0-30 Days	4225	39,426,369.85	6,470,312.53	973,239,927.00	
31-60 Days	4558	118,741,412.00	25,661,759.30	1,001,456,631.00	
61-90 Days	191	12,907,060.07	3,192,359.45	76,760,608.00	
91-120 Days	14	1,252,100.88	216,689.69	4,001,507.00	
121-150 Days	23	2,839,866.42	689,820.84	9,284,006.00	
151-180 Days	10	1,446,286.00	371,281.00	4,734,525.00	
> 180 Days	547	91,748,349.09	22,068,874.57	64,055,199.00	
Total	146,402.00	139,573,848.66	58,671,097.38	29,026,689,030.00	-

Pool Cash Flows						
Payout Date	Principle O/S	Principle	Interest	Prepayment	Replenishment	Closing O/S
26-Mar-24						29,708,543,596.00
17-May-24	29,708,543,596.00	815,265,705.00	415,347,832.00	234,725,334.00	862,600,484.00	29,521,153,041.00
18-Jun-24	29,521,153,041.00	862,161,333.00	396,113,187.00	141,555,538.00	796,974,433.00	29,314,410,603.00
18-Jul-24	29,314,410,603.00	876,589,317.00	394,521,131.00	152,219,921.00	1,443,207,287.00	29,728,808,652.00
16-Aug-24	29,728,808,652.00	928,862,202.00	398,148,181.00	251,866,751.00	1,600,117,955.00	30,148,197,654.00
17-Sep-24	30,148,197,654.00	940,837,140.00	415,916,844.00	201,987,819.00	947,526,301.00	29,943,898,996.00
18-Oct-24	29,943,898,996.00	973,709,609.00	412,245,628.00	214,175,082.00	1,638,550,954.00	30,394,565,259.00
18-Nov-24	30,394,565,259.00	1,044,235,260.00	404,246,317.00	270,569,361.00	1,743,816,549.00	30,823,577,187.00
18-Dec-24	30,823,577,187.00	1,070,465,493.00	423,639,128.00	204,521,582.00	0.00	29,548,590,112.00
17-Jan-25	29,548,590,112.00	1,088,182,825.00	392,056,606.00	204,176,653.00	1,176,291,552.00	29,432,522,186.00
18-Feb-25	29,432,522,186.00	1,101,027,660.00	402,504,913.00	190,283,078.00	1,659,040,195.00	29,800,251,643.00
18-Mar-25	29,800,251,643.00	1,141,044,708.00	406,333,560.00	201,988,624.00	1,087,960,443.00	29,545,178,754.00
17-Apr-25	29,545,178,754.00	1,210,220,244.00	376,360,607.00	237,064,729.00	1,794,745,200.00	29,892,638,981.00
16-May-25	29,892,638,981.00	1,208,304,602.00	395,391,122.00	173,373,568.00	1,731,176,223.00	30,242,137,034.00
18-Jun-25	30,242,137,034.00	1,251,650,277.00	396,742,175.00	193,936,303.00		28,796,550,454.00
18-Jul-25	28,796,550,454.00	1,215,455,927.00	389,429,439.00	171,787,562.00	1,327,919,539.00	28,737,224,504.00
18-Aug-25	28,737,224,504.00	1,237,278,003.00	375,682,462.00	149,104,321.00	1,714,678,111.00	29,065,520,291.00
18-Sep-25	29,065,520,291.00	1,244,565,038.00	392,144,005.00	158,905,216.00	1,168,831,969.00	28,830,882,016.00
17-Oct-25	28,830,882,016.00	1,256,098,070.00	388,489,946.00	204,749,062.00	1,786,375,905.00	29,156,410,789.00
18-Nov-25	29,156,410,789.00	1,287,983,241.00	380,378,174.00	136,065,055.00	1,742,173,094.00	29,474,537,587.00
18-Dec-25	29,474,537,587.00	1,297,530,089.00	397,149,910.00	139,408,850.00	0.00	28,037,598,648.00
16-Jan-26	28,037,598,648.00	1,270,059,699.00	365,310,090.00	165,305,002.00	1,521,757,740.00	28,123,991,687.00
18-Feb-26	28,123,991,687.00	1,294,409,947.00	378,567,802.00	153,003,316.00	1,803,701,228.00	28,480,279,652.00
17-Mar-26	28,480,279,652.00	1,342,576,438.00	383,916,663.00	166,268,968.00	1,372,570,834.00	28,344,005,080.00
17-Apr-26	28,344,005,080.00	1,426,547,234.00	345,642,198.00	178,880,269.00	1,949,899,493.00	28,688,477,070.00
18-May-26	28,688,477,070.00	1,397,414,776.00	387,433,084.00	157,055,346.00	1,892,682,082.00	29,026,689,030.00
18-Jun-26	29,026,689,030.00	1,419,382,811.00	379,348,733.00	0.00		27,607,306,219.00
18-Jul-26	27,607,306,219.00	1,397,634,679.00	372,642,272.00	0.00		26,209,671,540.00
18-Aug-26	26,209,671,540.00	1,398,285,495.00	342,218,096.00	0.00		24,811,386,045.00
18-Sep-26	24,811,386,045.00	1,369,343,668.00	334,582,592.00	0.00		23,442,042,377.00
18-Oct-26	23,442,042,377.00	1,325,457,117.00	315,916,536.00	0.00		22,116,585,260.00
18-Nov-26	22,116,585,260.00	1,299,199,548.00	288,307,291.00	0.00		20,817,285,712.00
18-Dec-26	20,817,285,712.00	1,240,390,396.00	280,249,457.00	0.00		19,576,995,316.00
18-Jan-27	19,576,995,316.00	1,213,981,626.00	254,861,977.00	0.00		18,363,013,690.00
18-Feb-27	18,363,013,690.00	1,157,796,319.00	246,820,838.00	0.00		17,205,217,371.00
18-Mar-27	17,205,217,371.00	1,118,475,191.00	231,051,698.00	0.00		16,086,742,180.00
07-Apr-27	16,086,742,180.00	1,109,811,070.00	194,941,509.00	0.00		14,976,931,110.00
18-May-27	14,976,931,110.00	1,049,993,365.00	200,764,841.00	0.00		13,926,937,745.00
18-Jun-27	13,926,937,745.00	989,998,047.00	180,496,094.00	0.00		12,936,939,698.00
18-Jul-27	12,936,939,698.00	935,411,268.00	173,072,973.00	0.00		12,001,528,430.00
18-Aug-27	12,001,528,430.00	907,226,580.00	155,227,336.00	0.00		11,094,301,850.00
18-Sep-27	11,094,301,850.00	870,324,695.00	148,119,308.00	0.00		10,223,977,155.00
18-Oct-27	10,223,977,155.00	856,348,881.00	136,354,259.00	0.00		9,367,632,274.00
18-Nov-27	9,367,632,274.00	831,266,859.00	120,770,640.00	0.00		8,536,365,415.00
18-Dec-27	8,536,365,415.00	781,908,836.00	113,567,859.00	0.00		7,754,456,579.00
18-Jan-28	7,754,456,579.00	740,326,177.00	99,672,403.00	0.00		7,014,130,402.00
18-Feb-28	7,014,130,402.00	690,616,889.00	92,997,419.00	0.00		6,323,513,513.00
18-Mar-28	6,323,513,513.00	648,451,204.00	83,694,627.00	0.00		5,675,062,309.00
18-Apr-28	5,675,062,309.00	630,575,450.00	70,147,991.00	0.00		5,044,486,859.00
18-May-28	5,044,486,859.00	586,335,250.00	66,559,855.00	0.00		4,458,151,609.00
18-Jun-28	4,458,151,609.00	530,500,299.00	56,839,462.00	0.00		3,927,651,310.00
18-Jul-28	3,927,651,310.00	475,875,809.00	51,656,734.00	0.00		3,451,775,501.00
18-Aug-28	3,451,775,501.00	430,161,195.00	43,866,623.00	0.00		3,021,614,306.00
18-Sep-28	3,021,614,306.00	380,339,877.00	39,610,544.00	0.00		2,641,274,429.00
18-Oct-28	2,641,274,429.00	326,685,206.00	34,563,223.00	0.00		2,314,589,223.00
18-Nov-28	2,314,589,223.00	302,097,653.00	29,210,527.00	0.00		2,012,491,571.00
18-Dec-28	2,012,491,571.00	281,712,092.00	26,167,175.00	0.00		1,730,779,479.00
18-Jan-29	1,730,779,479.00	252,336,281.00	21,696,550.00	0.00		1,478,443,198.00
18-Feb-29	1,478,443,198.00	216,965,024.00	19,075,114.00	0.00		1,261,478,174.00

18-Mar-29	1,261,478,174.00	189,265,859.00	16,221,157.00	0.00	1,072,212,315.00
18-Apr-29	1,072,212,315.00	161,244,750.00	12,424,076.00	0.00	910,967,565.00
18-May-29	910,967,565.00	138,831,800.00	11,653,002.00	0.00	772,135,765.00
18-Jun-29	772,135,765.00	132,592,646.00	9,521,974.00	0.00	639,543,119.00
18-Jul-29	639,543,119.00	125,660,365.00	8,116,512.00	0.00	513,882,754.00
18-Aug-29	513,882,754.00	117,427,048.00	6,286,304.00	0.00	396,455,706.00
18-Sep-29	396,455,706.00	108,968,132.00	4,991,874.00	0.00	287,487,374.00
18-Oct-29	287,487,374.00	86,919,038.00	3,611,507.00	0.00	200,528,336.00
18-Nov-29	200,528,336.00	59,840,742.00	2,438,656.00	0.00	140,687,594.00
18-Dec-29	140,687,594.00	49,132,912.00	1,774,132.00	0.00	91,554,682.00
18-Jan-30	91,554,682.00	38,762,037.00	1,119,708.00	0.00	52,792,645.00
18-Feb-30	52,792,645.00	26,411,620.00	669,612.00	0.00	26,381,025.00
18-Mar-30	26,381,025.00	21,334,917.00	335,877.00	0.00	5,046,108.00
18-Apr-30	5,046,108.00	5,046,108.00	59,335.00	0.00	0.00

PTCs Cash Flows

Payout Date	Principle O/S	Principle	Interest Paid	Interest OD	TDS	Prepayment	Closing O/S	Total CF
26-Mar-24							26,117,400,962.00	(26,117,400,962.00)
17-May-24		26,117,400,962.00			0.00	0.00	26,117,400,962.00	0.00
18-Jun-24		26,117,400,962.00	0.00	600,700,222.00	0.00	59,142,299.85	26,117,400,962.00	600,700,222.00
18-Jul-24		26,117,400,962.00	0.00	0.00	0.00	0.00	26,117,400,962.00	0.00
16-Aug-24		26,117,400,962.00	0.00	0.00	0.00	0.00	26,117,400,962.00	0.00
17-Sep-24		26,117,400,962.00	0.00	600,700,222.00	0.00	59,142,300.00	26,117,400,962.00	600,700,222.00
18-Oct-24		26,117,400,962.00	0.00	0.00	0.00	0.00	26,117,400,962.00	0.00
18-Nov-24		26,117,400,962.00	0.00	0.00	0.00	0.00	26,117,400,962.00	0.00
18-Dec-24		26,117,400,962.00	0.00	600,700,222.00	0.00	59,142,300.00	26,117,400,962.00	600,700,222.00
17-Jan-25		26,117,400,962.00	0.00	0.00	0.00	0.00	26,117,400,962.00	0.00
18-Feb-25		26,117,400,962.00	0.00	0.00	0.00	0.00	26,117,400,962.00	0.00
18-Mar-25		26,117,400,962.00	1,567,044,058.00	600,700,222.00	0.00	59,142,300.00	24,550,356,904.00	2,167,744,280.00
17-Apr-25		24,550,356,904.00	0.00	0.00	0.00	0.00	24,550,356,904.00	0.00
16-May-25		24,550,356,904.00	0.00	0.00	0.00	0.00	24,550,356,904.00	0.00
18-Jun-25		24,550,356,904.00	0.00	564,658,209.00	0.00	46,630,933.00	24,550,356,904.00	564,658,209.00
18-Jul-25		24,550,356,904.00	0.00	0.00	0.00	0.00	24,550,356,904.00	0.00
18-Aug-25		24,550,356,904.00	0.00	0.00	0.00	0.00	24,550,356,904.00	0.00
18-Sep-25		24,550,356,904.00	1,567,044,058.00	564,658,209.00	0.00	46,630,933.00	22,983,312,846.00	2,131,702,267.00
17-Oct-25		22,983,312,846.00	0.00	0.00	0.00	0.00	22,983,312,846.00	0.00
18-Nov-25		22,983,312,846.00	0.00	0.00	0.00	0.00	22,983,312,846.00	0.00
18-Dec-25		22,983,312,846.00	0.00	528,616,195.00	0.00	43,654,491.00	22,983,312,846.00	528,616,195.00
16-Jan-26		22,983,312,846.00	0.00	0.00	0.00	0.00	22,983,312,846.00	0.00
18-Feb-26		22,983,312,846.00	0.00	0.00	0.00	0.00	22,983,312,846.00	0.00
17-Mar-26		22,983,312,846.00	1,567,044,058.00	528,616,195.00	0.00	43,654,491.00	21,416,268,788.00	2,095,660,253.00
17-Apr-26		21,416,268,788.00	0.00	0.00	0.00	0.00	21,416,268,788.00	0.00
18-May-26		21,416,268,788.00	0.00	0.00	0.00	0.00	21,416,268,788.00	0.00
18-Jun-26		21,416,268,788.00	0.00	492,574,182.00	0.00	40,678,048.00	21,416,268,788.00	492,574,182.00
18-Jul-26		21,416,268,788.00	0.00	0.00	0.00	0.00	21,416,268,788.00	0.00
18-Aug-26		21,416,268,788.00	0.00	0.00	0.00	0.00	21,416,268,788.00	0.00
18-Sep-26		21,416,268,788.00	1,567,044,058.00	492,574,182.00	0.00	40,678,048.00	19,849,224,730.00	2,059,618,240.00
18-Oct-26		19,849,224,730.00	0.00	0.00	0.00	0.00	19,849,224,730.00	0.00
18-Nov-26		19,849,224,730.00	0.00	0.00	0.00	0.00	19,849,224,730.00	0.00
18-Dec-26		19,849,224,730.00	0.00	456,532,169.00	0.00	37,701,606.00	19,849,224,730.00	456,532,169.00
18-Jan-27		19,849,224,730.00	0.00	0.00	0.00	0.00	19,849,224,730.00	0.00
18-Feb-27		19,849,224,730.00	0.00	0.00	0.00	0.00	19,849,224,730.00	0.00
18-Mar-27		19,849,224,730.00	0.00	456,532,169.00	0.00	37,701,606.00	19,849,224,730.00	456,532,169.00
07-Apr-27		19,849,224,730.00	3,264,675,120.00	0.00	0.00	0.00	16,584,549,610.00	3,264,675,120.00
18-May-27		16,584,549,610.00	0.00	0.00	0.00	0.00	16,584,549,610.00	0.00
18-Jun-27		16,584,549,610.00	0.00	397,296,452.00	0.00	32,809,767.00	16,584,549,610.00	397,296,452.00
18-Jul-27		16,584,549,610.00	0.00	0.00	0.00	0.00	16,584,549,610.00	0.00
18-Aug-27		16,584,549,610.00	0.00	0.00	0.00	0.00	16,584,549,610.00	0.00
18-Sep-27		16,584,549,610.00	3,264,675,120.00	381,444,641.00	0.00	31,500,684.00	13,319,874,490.00	3,646,119,761.00
18-Oct-27		13,319,874,490.00	0.00	0.00	0.00	0.00	13,319,874,490.00	0.00
18-Nov-27		13,319,874,490.00	0.00	0.00	0.00	0.00	13,319,874,490.00	0.00
18-Dec-27		13,319,874,490.00	0.00	306,357,113.00	0.00	25,299,762.00	13,319,874,490.00	306,357,113.00
18-Jan-28		13,319,874,490.00	0.00	0.00	0.00	0.00	13,319,874,490.00	0.00
18-Feb-28		13,319,874,490.00	0.00	0.00	0.00	0.00	13,319,874,490.00	0.00
18-Mar-28		13,319,874,490.00	3,264,675,120.00	306,357,113.00	0.00	25,299,762.00	10,055,199,370.00	3,571,032,233.00
18-Apr-28		10,055,199,370.00	0.00	0.00	0.00	0.00	10,055,199,370.00	0.00
18-May-28		10,055,199,370.00	0.00	0.00	0.00	0.00	10,055,199,370.00	0.00
18-Jun-28		10,055,199,370.00	0.00	231,269,586.00	0.00	19,098,840.00	10,055,199,370.00	231,269,586.00
18-Jul-28		10,055,199,370.00	0.00	0.00	0.00	0.00	10,055,199,370.00	0.00
18-Aug-28		10,055,199,370.00	0.00	0.00	0.00	0.00	10,055,199,370.00	0.00
18-Sep-28		10,055,199,370.00	3,264,675,120.00	231,269,586.00	0.00	19,098,840.00	6,790,524,250.00	3,495,944,706.00
18-Oct-28		6,790,524,250.00	0.00	0.00	0.00	0.00	6,790,524,250.00	0.00
18-Nov-28		6,790,524,250.00	0.00	0.00	0.00	0.00	6,790,524,250.00	0.00
18-Dec-28		6,790,524,250.00	0.00	156,182,058.00	0.00	12,897,918.00	6,790,524,250.00	156,182,058.00
18-Jan-29		6,790,524,250.00	0.00	0.00	0.00	0.00	6,790,524,250.00	0.00
18-Feb-29		6,790,524,250.00	0.00	0.00	0.00	0.00	6,790,524,250.00	0.00
18-Mar-29		6,790,524,250.00	6,790,524,250.00	156,182,058.00	0.00	12,897,918.00	0.00	6,946,706,308.00