

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.)	29,70,85,43,596.00	Cash Collateral Account	FLCE 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.)	28,79,65,50,454.00	Asset Class		Equity Tranche		ISIN : INE0VBD15026

Monthly Report for Payout June-2025

Collection Month : May-2025
Payout Date : 18-June-2025

Collection Efficiency				
Billings				
		Servicer Billing		Payout Billing
Current Billing		1,44,55,86,580.00		56,46,58,209.00
Opening Overdues for current month		17,86,34,712.68		
Opening advances for current month		28,03,61,176.81		
Total		1,62,42,21,292.68		56,46,58,209.00
Recovery				
		Amount (Rs.)		
Current Dues		1,46,28,20,310.64		
Overdues		8,48,94,404.71		
Total		1,54,77,14,715.35		
Efficiency				
		Percent %		
		Servicer eff.		
Current Dues		101.19%		
Overdues		47.52%		
Overall		95.29%		

Collections			
		Amount (Rs.)	
Current Month Collection		1,46,28,20,310.64	
Collection against overdues		8,48,94,404.71	
Prepayment for current month		16,15,87,408.23	
Penal(Interest / others)		6,41,302.10	
Advance(Collection)		9,40,66,081.02	
Reposition Loss		0.00	
Tax Reimbursement		0.00	
Total		1,80,40,09,506.70	

Payment Waterfall				
	Nature of Payment		Amount(Rs.)	
	1. Any statutory or regulatory dues		4,68,96,113.00	
	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		56,46,58,209.00	
	7. Replenishment of MCSSRA		1,18,95,91,239.01	
	8. Pool Replenishment I.e. purchase of Additional Identified Receivables		0.00	
	9. Payment on Equity Tranche Certificates (if EIS Cash Release Event is met)		0.00	

Cash Held in CPA		
	Amount (Rs.)	
Opening	0.96	
Add	Collection available	1,80,40,09,506.70
Less	Payout	1,80,40,09,506.70
Less	Replenished	
Closing	0.96	

ISRA ACCOUNT		
	Amount (Rs.)	
Opening	56,46,58,209.00	
Add	Replenished	56,46,58,209.00
Less	Payout	56,46,58,209.00
Closing	56,46,58,209.00	

MCSSRA ACCOUNT		
	Amount (Rs.)	
Opening	-	
Add	Replenished	1,18,95,91,239.01
Less	Payout	-
Closing	1,18,95,91,239.01	

Aggregate Payout				
		Total	Series A1	
		Amount(Rs.)	Amount(Rs.)	
	Scheduled payout due on 18-June-2025	26,11,74,00,962.00	26,11,74,00,962.00	
	Principle	0.00	0.00	
	Interest	61,12,89,142.00	61,12,89,142.00	
	DDT/TDS	4,66,30,933.00	4,66,30,933.00	
Less	Additional DDT	0.00	0.00	
Add:	PTC Prepayments	0.00	0.00	
	Total payable to PTC holders	56,46,58,209.00	56,46,58,209.00	

PAYOUT TO INVESTORS				
		Total	Series A1	
		Amount(Rs.)	Amount(Rs.)	
	No of PTC's	26,11,74,00,962.00	26,11,74,00,962.00	
	Scheduled payout due on 18-June-2025			
	Principle	0.00	0.00	
	Interest (Gross)	61,12,89,142.00	61,12,89,142.00	
	DDT/TDS	4,66,30,933.00	4,66,30,933.00	
	PTC Prepayments	0.00	0.00	
	Total payable to PTC holders	56,46,58,209.00	56,46,58,209.00	

Fees Details	

			Servicer Fees
	Fees		26,51,801.43
	Goods and Service Tax		4,77,324.26
	TDS		2,65,180.00
	Net Fees		28,63,945.69

Cash Collateral Account			
		Total	Cash Collateral
		Amount (Rs.)	Amount (Rs.)
	Balance at the beginning of the transaction	1,30,58,70,048.00	1,30,58,70,048.00
	Collateral Bank		Barclays Bank
	Form		Fixed Deposit
	CC Reset (if any)	0.00	0.00
	CC Limit	1,30,58,70,048.00	1,30,58,70,048.00
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	1,30,58,70,048.00	1,30,58,70,048.00

MRR Requirement			
		Amount(Rs.)	Percentage
	PLCF	1,30,58,70,048.00	4.53%
	Investment in Series	1,22,75,17,845.20	4.26%
	Equity Tranche	3,59,11,42,633.00	12.47%
	Total	6,12,45,30,526.20	21.27%

Prepayment and Foreclosures Report - data contract wise (Principle + Interest)			
Particulars	No.	Value (Rs)	
Initial POS		101351	29,70,85,43,596.00
% remaining			96.93%
Prepayment %			0.66%
No of contracts at the beginning of month	135763	30,24,21,37,034.00	
Contracts Part Foreclosed during current month	1517	19,83,11,553.00	
Normal Capital reduction during the month	1835	1,24,72,75,027.00	
Advance EMI adjusted against Forclosed Contracts			
Follow on Pool Additions			
No of contracts at the end of the month	132411	28,79,65,50,454.00	

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	0				0.00	
Normal	124426	-26,37,96,312.79	0.00	26,94,71,06,968.00	0.00	
0-30 Days	3557	2,64,46,728.41	46,47,890.57	80,11,54,194.00		
31-60 Days	3553	8,08,99,787.12	2,18,75,976.51	81,92,41,041.00		
61-90 Days	295	1,36,20,272.99	40,24,245.45	10,89,47,143.00		
91-120 Days	155	80,63,864.37	21,04,848.72	3,60,20,922.00		
121-150 Days	243	1,26,85,188.08	29,23,670.00	3,62,83,967.00		
151-180 Days	63	41,06,926.96	12,27,068.24	1,40,51,419.00		
> 180 Days	119	1,26,71,254.76	45,15,904.00	3,37,44,800.00		
Total	1,32,411.00	(10,51,02,290.10)	4,13,19,603.49	28,79,65,50,454.00		-

Pool Cash Flows						
Payout Date	Principle O/S	Principle	Interest	Prepayment	Replenishment	Closing O/S
26-Mar-24						29,70,85,43,596.00
17-May-24	29,70,85,43,596.00	81,52,65,705.00				29,52,11,53,041.00
18-Jun-24	29,52,11,53,041.00	86,21,61,333.00				29,31,44,10,603.00
18-Jul-24	29,31,44,10,603.00	87,65,89,317.00				29,72,88,08,652.00
16-Aug-24	29,72,88,08,652.00	92,88,62,202.00				30,14,81,97,654.00
17-Sep-24	30,14,81,97,654.00	94,98,37,140.00				29,94,38,98,996.00
18-Oct-24	29,94,38,98,996.00	97,37,09,609.00				30,39,45,65,259.00
18-Nov-24	30,39,45,65,259.00	1,04,42,35,260.00				30,82,35,77,187.00
18-Dec-24	30,82,35,77,187.00	1,07,04,65,493.00				29,54,85,90,112.00
17-Jan-25	29,54,85,90,112.00	1,08,81,82,825.00				29,43,25,22,186.00
18-Feb-25	29,43,25,22,186.00	1,10,10,27,660.00				29,80,02,51,643.00
18-Mar-25	29,80,02,51,643.00	1,14,10,44,708.00				29,54,51,78,754.00
17-Apr-25	29,54,51,78,754.00	1,21,02,20,244.00				29,89,26,38,981.00
16-May-25	29,89,26,38,981.00	1,20,83,04,602.00				30,24,21,37,034.00
18-Jun-25	30,24,21,37,034.00	1,25,16,50,277.00				28,79,65,50,454.00
18-Jul-25	28,79,65,50,454.00	1,21,54,57,927.00				27,58,10,92,527.00
18-Aug-25	27,58,10,92,527.00	1,21,80,70,575.00				26,36,30,21,952.00
18-Sep-25	26,36,30,21,952.00	1,18,92,73,358.00				25,17,37,48,594.00
18-Oct-25	25,17,37,48,594.00	1,17,47,20,780.00				23,99,90,27,864.00
18-Nov-25	23,99,90,27,864.00	1,16,90,85,395.00				22,82,99,42,469.00
18-Dec-25	22,82,99,42,469.00	1,12,85,71,538.00				21,70,13,70,931.00
18-Jan-26	21,70,13,70,931.00	1,10,37,50,179.00				20,59,76,20,752.00
18-Feb-26	20,59,76,20,752.00	1,09,96,73,686.00				19,49,79,47,066.00
18-Mar-26	19,49,79,47,066.00	1,10,56,59,442.00				18,39,22,87,624.00
18-Apr-26	18,39,22,87,624.00	1,14,49,79,762.00				17,24,73,07,862.00
18-May-26	17,24,73,07,862.00	1,08,43,07,818.00				16,16,30,00,044.00
18-Jun-26	16,16,30,00,044.00	1,05,15,34,235.00				15,11,14,65,809.00
18-Jul-26	15,11,14,65,809.00	1,02,82,40,125.00				14,08,32,25,684.00
18-Aug-26	14,08,32,25,684.00	1,01,56,94,183.00				13,06,75,31,501.00
18-Sep-26	13,06,75,31,501.00	98,27,64,740.00				12,08,47,66,761.00
18-Oct-26	12,08,47,66,761.00	91,75,27,757.00				11,16,72,39,504.00
18-Nov-26	11,16,72,39,504.00	88,05,64,361.00				10,28,66,75,143.00
18-Dec-26	10,28,66,75,143.00	82,40,32,993.00				9,46,26,42,150.00
18-Jan-27	9,46,26,42,150.00	79,10,84,956.00				8,67,15,57,194.00
18-Feb-27	8,67,15,57,194.00	74,94,13,371.00				7,92,21,43,823.00
18-Mar-27	7,92,21,43,823.00	70,85,83,456.00				7,21,35,60,367.00
07-Apr-27	7,21,35,60,367.00	67,59,51,467.00				6,53,76,08,900.00
18-May-27	6,53,76,08,900.00	61,93,46,462.00				5,91,82,62,438.00
18-Jun-27	5,91,82,62,438.00	55,32,94,248.00				5,36,49,68,190.00
18-Jul-27	5,36,49,68,190.00	50,03,94,979.00				4,86,45,73,211.00
18-Aug-27	4,86,45,73,211.00	47,74,12,028.00				4,38,71,61,183.00
18-Sep-27	4,38,71,61,183.00	44,75,5,063.00				3,93,96,46,120.00
18-Oct-27	3,93,96,46,120.00	43,00,27,233.00				3,50,96,18,887.00
18-Nov-27	3,50,96,18,887.00	40,69,43,113.00				3,10,26,75,774.00
18-Dec-27	3,10,26,75,774.00	37,17,59,758.00				2,73,09,16,016.00
18-Jan-28	2,73,09,16,016.00	34,93,42,481.00				2,38,15,73,535.00
18-Feb-28	2,38,15,73,535.00	32,34,04,864.00				2,05,81,68,671.00
18-Mar-28	2,05,81,68,671.00	29,94,09,821.00				1,75,87,58,850.00
18-Apr-28	1,75,87,58,850.00	28,52,45,697.00				1,47,35,13,153.00
18-May-28	1,47,35,13,153.00	25,85,65,643.00				1,21,49,47,510.00
18-Jun-28	1,21,49,47,510.00	22,15,23,848.00				99,34,23,662.00
18-Jul-28	99,34,23,662.00	19,06,86,599.00				80,27,37,063.00
18-Aug-28	80,27,37,063.00	16,32,14,049.00				63,95,25,014.00
18-Sep-28	63,95,25,014.00	12,83,56,974.00				51,11,66,040.00
18-Oct-28	51,11,66,040.00	8,57,06,217.00				42,54,59,823.00
18-Nov-28	42,54,59,823.00	7,77,94,777.00				34,76,65,046.00
18-Dec-28	34,76,65,046.00	6,63,71,806.00				28,12,93,240.00
18-Jan-29	28,12,93,240.00	5,87,05,152.00				22,25,88,088.00

18-Feb-29	22,25,88,088.00	5,19,17,846.00	27,53,728.00	0.00	17,06,70,242.00
18-Mar-29	17,06,70,242.00	4,83,95,254.00	21,05,538.00	0.00	12,22,74,988.00
18-Apr-29	12,22,74,988.00	3,29,52,924.00	13,65,096.00	0.00	8,93,22,064.00
18-May-29	8,93,22,064.00	1,96,05,210.00	11,07,070.00	0.00	6,97,16,854.00
18-Jun-29	6,97,16,854.00	1,77,94,188.00	8,34,444.00	0.00	5,19,22,666.00
18-Jul-29	5,19,22,666.00	1,71,55,397.00	6,42,184.00	0.00	3,47,67,269.00
18-Aug-29	3,47,67,269.00	1,50,15,092.00	4,16,247.00	0.00	1,97,52,177.00
18-Sep-29	1,97,52,177.00	1,35,37,012.00	2,44,440.00	0.00	62,15,165.00
18-Oct-29	62,15,165.00	53,36,463.00	79,277.00	0.00	8,78,702.00
18-Nov-29	8,78,702.00	2,12,610.00	13,135.00	0.00	6,66,092.00
18-Dec-29	6,66,092.00	1,76,621.00	10,286.00	0.00	4,89,471.00
18-Jan-30	4,89,471.00	1,79,529.00	7,178.00	0.00	3,09,942.00
18-Feb-30	3,09,942.00	1,09,096.00	4,503.00	0.00	2,00,846.00
18-Mar-30	2,00,846.00	1,10,584.00	2,925.00	0.00	90,262.00
18-Apr-30	90,262.00	90,262.00	1,197.00	0.00	0.00

PTCs Cash Flows

Payout Date	Principle O/S	Principle	Interest	Interest OD	TDS	Prepayment	Closing O/S	Total CF
26-Mar-24					0.00	0.00	26,11,74,00,962.00	-26,11,74,00,962.00
17-May-24	26,11,74,00,962.00				0.00	0.00	26,11,74,00,962.00	0.00
18-Jun-24	26,11,74,00,962.00	0.00	60,07,00,222.00		5,91,42,299.85	0.00	26,11,74,00,962.00	60,07,00,222.00
18-Jul-24	26,11,74,00,962.00	0.00	0.00	0.00	0.00	0.00	26,11,74,00,962.00	0.00
16-Aug-24	26,11,74,00,962.00	0.00	0.00	0.00	0.00	0.00	26,11,74,00,962.00	0.00
17-Sep-24	26,11,74,00,962.00	0.00	60,07,00,222.00	0.00	5,91,42,300.00	0.00	26,11,74,00,962.00	60,07,00,222.00
18-Oct-24	26,11,74,00,962.00	0.00	0.00	0.00	0.00	0.00	26,11,74,00,962.00	0.00
18-Nov-24	26,11,74,00,962.00	0.00	0.00	0.00	0.00	0.00	26,11,74,00,962.00	0.00
18-Dec-24	26,11,74,00,962.00	0.00	60,07,00,222.00	0.00	5,91,42,300.00	0.00	26,11,74,00,962.00	60,07,00,222.00
17-Jan-25	26,11,74,00,962.00	0.00	0.00	0.00	0.00	0.00	26,11,74,00,962.00	0.00
18-Feb-25	26,11,74,00,962.00	0.00	0.00	0.00	0.00	0.00	26,11,74,00,962.00	0.00
18-Mar-25	26,11,74,00,962.00	1,56,70,44,058.00	60,07,00,222.00	0.00	5,91,42,300.00	0.00	24,55,03,56,904.00	2,16,77,44,280.00
17-Apr-25	24,55,03,56,904.00	0.00	0.00	0.00	0.00	0.00	24,55,03,56,904.00	0.00
16-May-25	24,55,03,56,904.00	0.00	0.00	0.00	0.00	0.00	24,55,03,56,904.00	0.00
18-Jun-25	24,55,03,56,904.00	0.00	56,46,58,209.00	0.00	5,55,93,762.00	0.00	24,55,03,56,904.00	56,46,58,209.00
18-Jul-25	24,55,03,56,904.00	0.00	0.00	0.00	0.00	0.00	24,55,03,56,904.00	0.00
18-Aug-25	24,55,03,56,904.00	0.00	0.00	0.00	0.00	0.00	24,55,03,56,904.00	0.00
18-Sep-25	24,55,03,56,904.00	1,56,70,44,058.00	56,46,58,209.00	0.00	5,55,93,762.00	0.00	22,98,33,12,846.00	2,13,17,02,267.00
18-Oct-25	22,98,33,12,846.00	0.00	0.00	0.00	0.00	0.00	22,98,33,12,846.00	0.00
18-Nov-25	22,98,33,12,846.00	0.00	0.00	0.00	0.00	0.00	22,98,33,12,846.00	0.00
18-Dec-25	22,98,33,12,846.00	0.00	52,86,16,195.00	0.00	5,20,45,224.00	0.00	22,98,33,12,846.00	52,86,16,195.00
18-Jan-26	22,98,33,12,846.00	0.00	0.00	0.00	0.00	0.00	22,98,33,12,846.00	0.00
18-Feb-26	22,98,33,12,846.00	0.00	0.00	0.00	0.00	0.00	22,98,33,12,846.00	0.00
18-Mar-26	22,98,33,12,846.00	1,56,70,44,058.00	52,86,16,195.00	0.00	5,20,45,224.00	0.00	21,41,62,68,788.00	2,09,56,60,253.00
18-Apr-26	21,41,62,68,788.00	0.00	0.00	0.00	0.00	0.00	21,41,62,68,788.00	0.00
18-May-26	21,41,62,68,788.00	0.00	0.00	0.00	0.00	0.00	21,41,62,68,788.00	0.00
18-Jun-26	21,41,62,68,788.00	0.00	49,25,74,182.00	0.00	4,84,96,686.00	0.00	21,41,62,68,788.00	49,25,74,182.00
18-Jul-26	21,41,62,68,788.00	0.00	0.00	0.00	0.00	0.00	21,41,62,68,788.00	0.00
18-Aug-26	21,41,62,68,788.00	0.00	0.00	0.00	0.00	0.00	21,41,62,68,788.00	0.00
18-Sep-26	21,41,62,68,788.00	1,56,70,44,058.00	49,25,74,182.00	0.00	4,84,96,686.00	0.00	19,84,92,24,730.00	2,05,96,18,240.00
18-Oct-26	19,84,92,24,730.00	0.00	0.00	0.00	0.00	0.00	19,84,92,24,730.00	0.00
18-Nov-26	19,84,92,24,730.00	0.00	0.00	0.00	0.00	0.00	19,84,92,24,730.00	0.00
18-Dec-26	19,84,92,24,730.00	0.00	45,65,32,169.00	0.00	4,49,48,148.00	0.00	19,84,92,24,730.00	45,65,32,169.00
18-Jan-27	19,84,92,24,730.00	0.00	0.00	0.00	0.00	0.00	19,84,92,24,730.00	0.00
18-Feb-27	19,84,92,24,730.00	0.00	0.00	0.00	0.00	0.00	19,84,92,24,730.00	0.00
18-Mar-27	19,84,92,24,730.00	0.00	45,65,32,169.00	0.00	4,49,48,148.00	0.00	19,84,92,24,730.00	45,65,32,169.00
07-Apr-27	19,84,92,24,730.00	3,26,46,75,120.00	0.00	0.00	0.00	0.00	16,58,45,49,610.00	3,26,46,75,120.00
18-May-27	16,58,45,49,610.00	0.00	0.00	0.00	0.00	0.00	16,58,45,49,610.00	0.00
18-Jun-27	16,58,45,49,610.00	0.00	39,72,96,452.00	0.00	3,91,16,060.00	0.00	16,58,45,49,610.00	39,72,96,452.00
18-Jul-27	16,58,45,49,610.00	0.00	0.00	0.00	0.00	0.00	16,58,45,49,610.00	0.00
18-Aug-27	16,58,45,49,610.00	0.00	0.00	0.00	0.00	0.00	16,58,45,49,610.00	0.00
18-Sep-27	16,58,45,49,610.00	3,26,46,75,120.00	38,14,44,641.00	0.00	3,75,55,360.00	0.00	13,31,98,74,490.00	3,64,61,19,761.00
18-Oct-27	13,31,98,74,490.00	0.00	0.00	0.00	0.00	0.00	13,31,98,74,490.00	0.00
18-Nov-27	13,31,98,74,490.00	0.00	0.00	0.00	0.00	0.00	13,31,98,74,490.00	0.00
18-Dec-27	13,31,98,74,490.00	0.00	30,63,57,113.00	0.00	3,01,62,573.00	0.00	13,31,98,74,490.00	30,63,57,113.00
18-Jan-28	13,31,98,74,490.00	0.00	0.00	0.00	0.00	0.00	13,31,98,74,490.00	0.00
18-Feb-28	13,31,98,74,490.00	0.00	0.00	0.00	0.00	0.00	13,31,98,74,490.00	0.00
18-Mar-28	13,31,98,74,490.00	3,26,46,75,120.00	30,63,57,113.00	0.00	3,01,62,573.00	0.00	10,05,51,99,370.00	3,57,10,32,233.00
18-Apr-28	10,05,51,99,370.00	0.00	0.00	0.00	0.00	0.00	10,05,51,99,370.00	0.00
18-May-28	10,05,51,99,370.00	0.00	0.00	0.00	0.00	0.00	10,05,51,99,370.00	0.00
18-Jun-28	10,05,51,99,370.00	0.00	23,12,69,586.00	0.00	2,27,69,785.00	0.00	10,05,51,99,370.00	23,12,69,586.00
18-Jul-28	10,05,51,99,370.00	0.00	0.00	0.00	0.00	0.00	10,05,51,99,370.00	0.00
18-Aug-28	10,05,51,99,370.00	0.00	0.00	0.00	0.00	0.00	10,05,51,99,370.00	0.00
18-Sep-28	10,05,51,99,370.00	3,26,46,75,120.00	23,12,69,586.00	0.00	2,27,69,785.00	0.00	6,79,05,24,250.00	3,49,59,44,706.00
18-Oct-28	6,79,05,24,250.00	0.00	0.00	0.00	0.00	0.00	6,79,05,24,250.00	0.00
18-Nov-28	6,79,05,24,250.00	0.00	0.00	0.00	0.00	0.00	6,79,05,24,250.00	0.00
18-Dec-28	6,79,05,24,250.00	0.00	15,61,82,058.00	0.00	1,53,76,998.00	0.00	6,79,05,24,250.00	15,61,82,058.00
18-Jan-29	6,79,05,24,250.00	0.00	0.00	0.00	0.00	0.00	6,79,05,24,250.00	0.00
18-Feb-29	6,79,05,24,250.00	0.00	0.00	0.00	0.00	0.00	6,79,05,24,250.00	0.00
18-Mar-29	6,79,05,24,250.00	6,79,05,24,250.00	15,61,82,058.00	0.00	1,53,76,998.00	0.00	0.00	6,94,67,06,308.00