SANSAR VEHICLE FINANCE TRUST DEC-2023

AVF-2020

Bank / Financial Institution Name			SVD, VF-1		
Previous PCI Date	18-Jul-2026	Current PCI Date	18-Aug-2026	Next PCI Date	18-Sep-2026

General Information

Originator	SVD	Deal Structure		Tier	
Rating Agency	ICRA	Asset Class		SUPERSENTY	
Original Pool Size (Rs. Cr)	2,970.00	Date of Allotment		As Nov- 2020	
Current Pool Size (Rs. Cr)	1,320.00	Pool Cut off Date		30-Nov-2023	
Pool Contribution (in %)	30.00%	Revised Rate		1.00% OF Pay Month	

PTC Details

Particulars	Series A1	Series A2	Series A3	Series A4
Rating (if any)				
Rating	[ICRA]AAA(SO) STABLE	ARE BY ICRA] AAA(SO)		
Yield (%) / Coupon (%)	9.20%	9.20%		
Allotment/Redemption Date	30-Dec-2020	19-Apr-2021		

Table I - Break up of Collections (Collections pertaining to current month billings)	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL	RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS	
				INTEREST	PRINCIPAL	INTEREST	PRINCIPAL
Collections pertaining to current month billings	1,36,38,19,894.51	2,82,71,347.14	1,65,71,67,148.65	36,10,08,133.51	1,32,84,11,761.00	25,46,986.60	2,57,24,360.54
Collections pertaining to previous months	24,39,97,384.77	39,06,452.08	25,19,75,388.46	3,20,19,183.23	20,19,78,201.54	13,81,199.51	25,92,202.53
Collection - Prepayment / Foreclosure		31,28,82,800.05	31,28,82,800.05				31,28,82,800.05
Collection - Others/Penalty Charges, Fees?							
Collection - Advance	8,77,76,843.50		8,96,32,956.93		8,77,76,843.50		18,56,113.43
Total Collection	**1,71,25,09,193.52**	**35,13,90,979.96**	**1,90,84,46,469.88**	**39,32,24,551.52**	**1,30,90,85,804.40**	**37,01,653.07**	**28,76,55,242.69**

Table II - Billing for the Month	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL
Billing - Interest	39,42,55,364.51	19,51,306.38	39,62,06,670.89
Billing - Principal	1,36,91,11,777.01	1,03,14,129.01	2,40,05,25,906.02
Prepayment principal		31,82,39,399.05	31,82,39,399.05
Total Billing	**1,76,77,68,141.52**	**33,23,61,834.44**	**3,10,49,96,966.00**

Table III - Flow of Overdues	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL	RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS	
				Amt (INR) - Int	Amt (INR) - Prin	Amt (INR) - Int	Amt (INR) - Prin
Opening Overdues at the month	39,90,67,467.90	74,18,85,305.58	1,14,09,52,773.48	5,58,67,148.51	47,80,41,861.39	59,91,503.71	1,08,80,761.87
Add: Overdues incurred during the current month	39,59,50,074.95	4,06,75,366.78	43,66,25,441.73	2,60,87,728.03	31,18,19,691.85	87,512.00	4,06,87,482.73
Less: Collections made from opening overdues	39,39,09,208.74	94,66,454.89	40,33,75,663.63	2,60,18,347.17	30,39,91,869.85	11,81,218.07	83,81,193.63
Closing Overdues of the current month	**39,61,08,334.11**	**1,98,23,318.56**	**25,42,71,731.01**	**6,09,51,708.69**	**38,34,96,387.78**	**1,97,779.93**	**1,30,05,580.97**

Table IV - Total Ageing Report						June-2026
Ageing	No. of contracts	Total Overdues	Overdue Interest	Overdue Principal	Undisbursed Principal	Total Overdues
0 Overdue	1,09,109	176,14,69,207.05		176,14,69,207.05	23,80,85,66,868.00	176,14,69,207.05
1 Month to Due 1 Installment	5,129	5,68,91,381.27	80,78,188.05	5,08,13,193.22	97,66,01,369.00	5,73,47,569.05
1+ Month to Due 2 Installment	2,924	25,13,61,869.79	2,93,38,237.87	22,58,06,183.26	98,05,11,569.00	14,67,04,262.55
2+ Month to Due 3 Installment	569	5,99,85,172.78	39,59,772.38	5,39,92,660.61	9,70,56,736.00	2,18,13,562.61
3+ Month to Due 4 Installment	85	26,06,273.00	2,30,559.78	23,21,760.12	64,55,774.00	29,36,960.58
4+ Month to Due 5 Installment	17	19,57,802.54	2,79,878.50	16,77,924.04	1,16,05,879.00	38,05,850.21
5+ Month to Due Settle Installment	10	69,97,966.66	9,96,698.54	59,99,268.12	99,97,944.00	79,97,768.08
Current Month - Post 1st EMI	1,00,000	32,00,00,000.00	3,20,00,000.00	28,80,00,000.00	1,00,00,00,000.00	32,00,00,000.00
Total	**1,00,000**	**35,43,41,961.07**	**6,09,31,708.69**	**30,34,10,187.38**	**26,08,97,51,605.00**	**55,76,23,081.09**

Table V - Prepayment and Foreclosure Report	
Particulars	Total
No of contracts at the beginning of month	1,02,168
No of contracts prepaid/foreclosed in month	1,092
No of contracts naturally Terminated during the month	2,092
No of contracts of repo-sale & termination during the month	1
No of contracts at the end of the month	1,01,076
	Rs.
Outstanding principal of the prepaid contracts during the month	37,60,59,268.00
Amount collected from the Obligors (incl. premium)	37,98,63,376.28

Table VI - Repossession Report		
Particulars		Rs.
Opening Gross Repossessed Inventory		-
Add: Accounts Transferred to RI Account		-
Less: Accounts Sold/Recovered		-
Write Off due to Sale of Repo Assets		-

Table VII - Waterfall mechanism		
Investor Payments (Collection	1,90,74,98,969.88	
Prepayment / Settlement Collection	**39,13,36,897.96**	1,90,84,46,469.88
A. Statutory / Regulatory dues		
B. Trustee charges incurred by Trustee		
C. Taxes / Duties incurred by Originator/Bank		
D. Servicer Fees		
1. Actual Payouts to Senior PTCs		
Class A		
Scheduled Repayments (Principal)	1,41,52,58,062.07	
Interest Payout	38,52,02,376.36	
Prepayment / Foreclosure	14,69,78,168.94	
Other		1,78,64,53,680.36
Class B		
Scheduled Repayments (Principal)		
Interest Payout		
Prepayment / Foreclosure		
Other		
Class C		
Scheduled Repayments (Principal)		
Interest Payout		
Prepayment / Foreclosure		
Other		
2. Top up of cash collateral		
3. Withdraw of cash collateral		
4. Servicer Fee		

Table VIII - Credit Enhancement Utilization Report	LIQUIDITY FACILITY	FIRST LOSS	SECOND LOSS
Opening Balance	-	9,46,18,10,000.00	-
A. Opening Balance	-	-	-
B. Withdrawal for Payout	-	-	-
C. Topped Up	-	-	-
D. Closing Balance	-	-	-

Table IX - Payout Summary			
	Class A	Class B	Class C
Opening Balance	25,20,70,13,442.50	-	-
Scheduled Repayments (Principal)	1,41,52,58,062.07	-	-
Interest Payout	38,52,02,376.36	-	-
Prepayment / Foreclosure	14,69,78,168.94	-	-
Other	-	-	-
Total Payout	1,78,64,53,680.36	-	-
Closing Balance to be carried forward to next month	**23,41,91,58,307.20**	-	-

Table X	SMA Utilization Report	NPA/NPL Utilization Report	
OPENING CREDIT ENHANCEMENT			-
A. Opening Balance	49,39,79,287.00	1,96,70,62,042.00	-
B. Withdrawal for Payout	-	-	-
C. Topped Up	-	-	-
D. Closing Balance	**49,39,79,287.00**	**1,96,70,62,042.00**	-