

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		SIN : INE0VBD15018
			Passenger vehicles (PVs), heavy commercial vehicles (HCV), light weight commercial vehicles (LCV) and construction equipment (Equipment)			
Current Pool outstanding (Rs.)	29,72,88,08,652.00	Asset Class		Equity Tranche		SIN : INE0VBD15026

Monthly Report for Payout JulY-2024

Collection Month : June-2024
Payout Date : 18-July-2024

Collection Efficiency				
Billings				
		Servicer Billing	Payout Billing	
Current Billing		1,28,27,07,303.00	0.00	
Opening Overdues for current month				
Opening advances for current month				
Total		1,28,27,07,303.00	0.00	
Recovery				
		Amount (Rs.)		
Current Dues		1,27,75,60,319.72		
Overdues		0.00		
Total		1,27,75,60,319.72		
Efficiency				
		Percent %		
		Servicer eff.		
Current Dues		99.60%		
Overdues		0.00%		
Overall		100.00%		

Collections		
		Amount (Rs.)
Current Month Collection		1,27,75,60,319.72
Collection against overdues		0.00
Prepayment for current month		15,22,19,921.00
Penal(Interest / others)		0.00
Advance(Collection)		7,47,60,820.47
Reposition Loss		0.00
Tax Reimbursement		-5,91,42,300.00
Total		1,44,53,98,761.19

Payment Waterfall			
	Nature of Payment		Amount(Rs.)
	1. Any statutory or regulatory dues		1,85,718.00
	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		1,44,32,07,287.00
	9. Payment on Equity Tranche Certificates (if EIS Cash Release Event is met)		0.00

Cash Held in CPA		
	Amount (Rs.)	
Opening	0.40	
Add	Collection available	1,44,32,07,287.90
Less	Payout	-
Less	Replenished	1,44,32,07,287.00
Closing	1.30	

ISRA ACCOUNT		
	Amount (Rs.)	
Opening	60,07,00,222.00	
Add	Replenished	-
Less	Payout	-
Closing	60,07,00,222.00	

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

Aggregate Payout			
		Total	Series A1
		Amount(Rs.)	Amount(Rs.)
	Scheduled payout due on 18-July-2024	26,11,74,00,962.00	26,11,74,00,962.00
	Principle	0.00	0.00
	Interest	0.00	0.00
	DDT/TDS	0.00	0.00
	Additional DDT	0.00	0.00
Less	PTC Prepayments	0.00	0.00
Add:	Total payable to PTC holders	0.00	0.00

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-July-2024		
	Principle	0.00	0.00
	Interest (Gross)	0.00	0.00
	DDT/TDS	0.00	0.00
	PTC Prepayments	0.00	0.00
	Total payable to PTC holders	0.00	0.00

Fees Details

			Servicer Fees
	Fees		18,57,180.76
	Goods and Service Tax		3,34,292.54
	TDS		1,85,718.00
	Net Fees		20,05,755.29

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
	FLCF	1,30,58,70,048.00	4.39%
	Investment in Series	1,30,58,70,048.00	4.39%
	Equity Tranche	3,59,11,42,633.00	12.08%
	Total	6,20,28,82,729.00	20.86%

Prepayment and Foreclosures Report - data contract wise (Principle + Interest)			
	Particulars	No.	Value (Rs)
	Initial POS	101351	29,70,85,43,596.00
	% remaining		100.07%
	Prepayment %		2.99%
	No of contracts at the beginning of month	105371	29,31,44,10,603.00
	Contracts Part Foreclosed during current month	849	15,22,19,921.00
	Normal Capital reduction during the month	0	87,65,89,317.00
	Advance EMI adjusted against Forclosed Contracts		
	Follow on Pool Additions	4694	1,44,32,07,287.00
	No of contracts at the end of the month	109216	29,72,88,08,652.00

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		4694			1,44,32,07,287.00	
Normal		104191	-7,47,60,820.47	0.00	28,17,39,36,133.00	0.00
0-30 Days		331	33,09,470.00	18,37,513.28	11,16,65,232.00	
31-60 Days		0	0.00	0.00	0.00	
61-90 Days		0	0.00	0.00	0.00	
91-120 Days		0	0.00	0.00	0.00	
121-150 Days		0	0.00	0.00	0.00	
151-180 Days		0	0.00	0.00	0.00	
181-365 Days		0	0.00	0.00	0.00	
> 365 Days		0	0.00	0.00	0.00	
Total		1,09,216.00	-7,14,51,350.47	18,37,513.28	29,72,88,08,652.00	-

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	41,53,47,832.00	23,47,25,334.00	86,26,00,484.00	29,52,11,53,041.00
18-Jun-24	29,52,11,53,041.00	86,21,61,333.00	39,61,13,187.00	14,15,55,538.00	79,69,74,433.00	29,31,44,10,603.00
18-Jul-24	29,31,44,10,603.00	87,65,89,317.00	39,45,21,131.00	15,22,19,921.00	1,44,32,07,287.00	29,72,88,08,652.00
18-Aug-24	29,72,88,08,652.00	92,88,62,202.00	39,81,48,191.00	0.00		28,79,99,46,450.00
18-Sep-24	28,79,99,46,450.00	92,68,05,980.00	39,79,87,631.00	0.00		27,87,31,40,470.00
18-Oct-24	27,87,31,40,470.00	93,86,55,705.00	38,45,96,958.00	0.00		26,93,44,84,765.00
18-Nov-24	26,93,44,84,765.00	96,28,27,037.00	35,90,64,729.00	0.00		25,97,16,57,728.00
18-Dec-24	25,97,16,57,728.00	96,39,84,256.00	35,71,21,561.00	0.00		25,00,76,73,472.00
18-Jan-25	25,00,76,73,472.00	98,97,93,332.00	33,21,16,978.00	0.00		24,01,78,80,140.00
18-Feb-25	24,01,78,80,140.00	98,86,97,544.00	32,88,73,510.00	0.00		23,02,91,82,596.00
18-Mar-25	23,02,91,82,596.00	1,00,06,16,271.00	31,45,78,966.00	0.00		22,02,85,66,325.00
18-Apr-25	22,02,85,66,325.00	1,04,29,84,211.00	27,10,70,280.00	0.00		20,98,55,82,114.00
18-May-25	20,98,55,82,114.00	1,02,81,90,597.00	28,50,47,871.00	0.00		19,95,73,91,517.00
18-Jun-25	19,95,73,91,517.00	1,02,87,51,913.00	26,14,61,304.00	0.00		18,92,86,39,604.00
18-Jul-25	18,92,86,39,604.00	99,41,58,913.00	25,53,82,981.00	0.00		17,93,44,80,691.00
18-Aug-25	17,93,44,80,691.00	97,53,54,669.00	23,34,10,411.00	0.00		16,95,91,26,022.00
18-Sep-25	16,95,91,26,022.00	92,94,87,403.00	22,73,84,627.00	0.00		16,02,96,38,619.00
18-Oct-25	16,02,96,38,619.00	89,81,80,748.00	21,43,62,065.00	0.00		15,13,14,57,871.00
18-Nov-25	15,13,14,57,871.00	87,30,65,100.00	19,54,01,575.00	0.00		14,25,83,92,771.00
18-Dec-25	14,25,83,92,771.00	80,88,39,291.00	18,99,23,041.00	0.00		13,44,95,53,480.00
18-Jan-26	13,44,95,53,480.00	81,58,16,342.00	17,32,22,213.00	0.00		12,63,37,37,138.00
18-Feb-26	12,63,37,37,138.00	81,04,24,183.00	16,80,11,809.00	0.00		11,82,33,12,955.00
18-Mar-26	11,82,33,12,955.00	81,40,29,251.00	15,71,34,071.00	0.00		11,00,92,83,704.00
18-Apr-26	11,00,92,83,704.00	84,33,82,564.00	13,20,87,290.00	0.00		10,16,59,01,140.00
18-May-26	10,16,59,01,140.00	78,74,06,104.00	13,49,60,023.00	0.00		9,37,84,95,036.00
18-Jun-26	9,37,84,95,036.00	74,66,52,827.00	12,03,80,632.00	0.00		8,63,18,42,209.00
18-Jul-26	8,63,18,42,209.00	72,27,78,094.00	11,43,31,848.00	0.00		7,90,90,64,115.00
18-Aug-26	7,90,90,64,115.00	70,62,07,744.00	10,11,94,893.00	0.00		7,20,28,56,371.00
18-Sep-26	7,20,28,56,371.00	67,63,44,371.00	9,50,03,044.00	0.00		6,52,65,12,000.00
18-Oct-26	6,52,65,12,000.00	60,23,02,126.00	8,58,13,344.00	0.00		5,92,42,09,874.00
18-Nov-26	5,92,42,09,874.00	56,41,74,911.00	7,52,37,746.00	0.00		5,36,00,34,963.00
18-Dec-26	5,36,00,34,963.00	51,76,41,222.00	7,01,76,995.00	0.00		4,84,23,93,741.00
18-Jan-27	4,84,23,93,741.00	49,11,13,043.00	6,11,86,525.00	0.00		4,35,12,80,698.00
18-Feb-27	4,35,12,80,698.00	46,72,78,917.00	5,66,40,589.00	0.00		3,88,40,01,781.00
18-Mar-27	3,88,40,01,781.00	44,18,57,471.00	5,03,83,594.00	0.00		3,44,21,44,310.00
07-Apr-27	3,44,21,44,310.00	41,03,24,504.00	4,01,73,376.00	0.00		3,03,18,19,806.00
18-May-27	3,03,18,19,806.00	36,02,66,482.00	3,90,21,543.00	0.00		2,67,15,53,324.00
18-Jun-27	2,67,15,53,324.00	29,99,07,373.00	3,31,50,242.00	0.00		2,37,16,45,951.00
18-Jul-27	2,37,16,45,951.00	25,33,93,807.00	3,03,23,600.00	0.00		2,11,82,52,144.00
18-Aug-27	2,11,82,52,144.00	24,47,41,642.00	2,61,94,062.00	0.00		1,87,35,10,502.00
18-Sep-27	1,87,35,10,502.00	23,21,55,914.00	2,39,25,622.00	0.00		1,64,13,54,588.00
18-Oct-27	1,64,13,54,588.00	21,94,33,604.00	2,09,46,655.00	0.00		1,42,16,60,904.00
18-Nov-27	1,42,16,60,904.00	20,02,89,392.00	1,75,45,003.00	0.00		1,22,15,71,512.00
18-Dec-27	1,22,15,71,512.00	17,69,91,680.00	1,55,61,174.00	0.00		1,04,45,79,832.00
18-Jan-28	1,04,45,79,832.00	16,60,38,071.00	1,28,65,863.00	0.00		87,85,41,761.00
18-Feb-28	87,85,41,761.00	15,94,94,155.00	1,11,72,435.00	0.00		71,90,47,606.00
18-Mar-28	71,90,47,606.00	15,12,63,962.00	91,36,519.00	0.00		56,77,83,644.00
18-Apr-28	56,77,83,644.00	14,10,19,412.00	67,42,596.00	0.00		42,67,64,232.00
18-May-28	42,67,64,232.00	11,90,99,781.00	54,10,864.00	0.00		30,76,64,451.00
18-Jun-28	30,76,64,451.00	9,36,80,801.00	37,71,439.00	0.00		21,39,83,650.00
18-Jul-28	21,39,83,650.00	7,41,61,368.00	27,15,312.00	0.00		13,98,22,282.00
18-Aug-28	13,98,22,282.00	6,28,14,965.00	17,38,885.00	0.00		7,70,07,317.00
18-Sep-28	7,70,07,317.00	4,77,18,854.00	10,18,360.00	0.00		2,92,88,463.00
18-Oct-28	2,92,88,463.00	79,71,478.00	4,29,180.00	0.00		2,13,16,985.00
18-Nov-28	2,13,16,985.00	60,81,455.00	3,07,640.00	0.00		1,52,35,530.00
18-Dec-28	1,52,35,530.00	33,09,296.00	2,32,296.00	0.00		1,19,26,234.00
18-Jan-29	1,19,26,234.00	17,68,149.00	1,78,208.00	0.00		1,01,58,085.00
18-Feb-29	1,01,58,085.00	16,71,058.00	1,56,993.00	0.00		84,87,027.00
18-Mar-29	84,87,027.00	15,60,297.00	1,31,354.00	0.00		69,26,730.00
18-Apr-29	69,26,730.00	14,60,569.00	97,145.00	0.00		54,66,161.00

18-May-29	54,66,161.00	13,69,605.00	85,398.00	0.00	40,96,556.00
18-Jun-29	40,96,556.00	10,41,413.00	62,650.00	0.00	30,55,143.00
18-Jul-29	30,55,143.00	8,36,654.00	48,895.00	0.00	22,18,489.00
18-Aug-29	22,18,489.00	6,87,783.00	34,944.00	0.00	15,30,706.00
18-Sep-29	15,30,706.00	3,20,134.00	25,497.00	0.00	12,10,572.00
18-Oct-29	12,10,572.00	2,23,218.00	20,355.00	0.00	9,87,354.00
18-Nov-29	9,87,354.00	2,25,989.00	16,144.00	0.00	7,61,365.00
18-Dec-29	7,61,365.00	1,90,340.00	12,955.00	0.00	5,71,025.00
18-Jan-30	5,71,025.00	1,93,770.00	9,325.00	0.00	3,77,255.00
18-Feb-30	3,77,255.00	1,23,728.00	6,259.00	0.00	2,53,527.00
18-Mar-30	2,53,527.00	1,25,779.00	4,208.00	0.00	1,27,748.00
18-Apr-30	1,27,748.00	1,27,748.00	1,916.00	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							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	0.00	0.00
18-Jun-24	26,11,74,00,962.00	0.00		60,07,00,222.00	0.00	5,91,42,299.85	0.00	60,07,00,222.00
18-Jul-24	26,11,74,00,962.00	0.00		0.00	0.00	0.00	0.00	0.00
18-Aug-24	26,11,74,00,962.00	0.00		0.00	0.00	0.00	0.00	0.00
18-Sep-24	26,11,74,00,962.00	0.00		60,07,00,222.00	0.00	5,91,42,300.00	0.00	60,07,00,222.00
18-Oct-24	26,11,74,00,962.00	0.00		0.00	0.00	0.00	0.00	0.00
18-Nov-24	26,11,74,00,962.00	0.00		0.00	0.00	0.00	0.00	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	60,07,00,222.00
18-Jan-25	26,11,74,00,962.00	0.00		0.00	0.00	0.00	0.00	0.00
18-Feb-25	26,11,74,00,962.00	0.00		0.00	0.00	0.00	0.00	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	2,16,77,44,280.00
18-Apr-25	24,55,03,56,904.00	0.00		0.00	0.00	0.00	0.00	0.00
18-May-25	24,55,03,56,904.00	0.00		0.00	0.00	0.00	0.00	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	56,46,58,209.00
18-Jul-25	24,55,03,56,904.00	0.00		0.00	0.00	0.00	0.00	0.00
18-Aug-25	24,55,03,56,904.00	0.00		0.00	0.00	0.00	0.00	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	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	0.00
18-Nov-25	22,98,33,12,846.00	0.00		0.00	0.00	0.00	0.00	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	52,86,16,195.00
18-Jan-26	22,98,33,12,846.00	0.00		0.00	0.00	0.00	0.00	0.00
18-Feb-26	22,98,33,12,846.00	0.00		0.00	0.00	0.00	0.00	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	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	0.00
18-May-26	21,41,62,68,788.00	0.00		0.00	0.00	0.00	0.00	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	49,25,74,182.00
18-Jul-26	21,41,62,68,788.00	0.00		0.00	0.00	0.00	0.00	0.00
18-Aug-26	21,41,62,68,788.00	0.00		0.00	0.00	0.00	0.00	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	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	0.00
18-Nov-26	19,84,92,24,730.00	0.00		0.00	0.00	0.00	0.00	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	45,65,32,169.00
18-Jan-27	19,84,92,24,730.00	0.00		0.00	0.00	0.00	0.00	0.00
18-Feb-27	19,84,92,24,730.00	0.00		0.00	0.00	0.00	0.00	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	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	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	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	39,72,96,452.00
18-Jul-27	16,58,45,49,610.00	0.00		0.00	0.00	0.00	0.00	0.00
18-Aug-27	16,58,45,49,610.00	0.00		0.00	0.00	0.00	0.00	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	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	0.00
18-Nov-27	13,31,98,74,490.00	0.00		0.00	0.00	0.00	0.00	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	30,63,57,113.00
18-Jan-28	13,31,98,74,490.00	0.00		0.00	0.00	0.00	0.00	0.00
18-Feb-28	13,31,98,74,490.00	0.00		0.00	0.00	0.00	0.00	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	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	0.00
18-May-28	10,05,51,99,370.00	0.00		0.00	0.00	0.00	0.00	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	23,12,69,586.00
18-Jul-28	10,05,51,99,370.00	0.00		0.00	0.00	0.00	0.00	0.00
18-Aug-28	10,05,51,99,370.00	0.00		0.00	0.00	0.00	0.00	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	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	0.00
18-Nov-28	6,79,05,24,250.00	0.00		0.00	0.00	0.00	0.00	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	15,61,82,058.00
18-Jan-29	6,79,05,24,250.00	0.00		0.00	0.00	0.00	0.00	0.00
18-Feb-29	6,79,05,24,250.00	0.00		0.00	0.00	0.00	0.00	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	6,94,67,06,308.00
18-Apr-29	0.00	6,79,05,24,250.00		15,61,82,058.00	0.00	2,34,27,308.70	0.00	6,94,67,06,308.00