

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.)	29,54,51,78,754.00	Asset Class		Equity Tranche	ISIN : INE0VBD15026

Monthly Report for Payout March-2025

Collection Month : February-2025
Payout Date : 18-March-2025

Collection Efficiency			
Billings			
		Servicer Billing	Payout Billing
Current Billing		1,54,21,92,436.00	
Opening Overdues for current month		11,84,76,601.92	
Opening advances for current month		31,75,08,677.76	
Total		1,66,06,69,037.92	0.00
Recovery			
		Amount (Rs.)	
Current Dues		1,39,07,03,386.44	
Overdues		6,23,12,781.52	
Total		1,45,30,16,167.96	
Efficiency			
		Percent %	
		Servicer eff.	
Current Dues		90.18%	
Overdues		52.60%	
Overall		87.50%	

Collections		
		Amount (Rs.)
Current Month Collection		1,39,07,03,386.44
Collection against overdues		6,23,12,781.52
Prepayment for current month		16,53,99,322.96
Penal(Interest / others)		0.00
Advance(Collection)		9,61,98,073.18
Reposition Loss		0.00
Tax Reimbursement		0.00
Total		1,71,46,13,564.10

Payment Waterfall			
	Nature of Payment		Amount(Rs.)
	1. Any statutory or regulatory dues		5,93,84,047.00
	2. Any expenses incurred by the Trustee		0.00
	3.Payouts of Senior Tranche Yield on Senior Tranche Certificates (If ISRA is insufficient)		65,98,42,522.00
	4. Payouts for MCS (If MCSSRA balance is insufficient)		1,56,70,44,058.00
	5. Replenishment of Cash Collateral Account		0.00
	6. Replenishment of ISRA		56,46,58,209.00
	7. Replenishment of MCSSRA		0.00
	8. Pool Replenishment i.e. purchase of Additional Identified Receivables		1,08,79,60,443.00
	9. Payment on Equity Tranche Certificates (If EIS Cash Release Event is met)		0.00

Cash Held in CPA		
	Opening	Amount (Rs.)
		0.48
Add	Collection available	1,71,46,13,564.10
Less	Payout	62,66,53,120.77
Less	Replenished	1,08,79,60,443.00
	Closing	0.81

ISRA ACCOUNT		
	Opening	Amount (Rs.)
		60,07,00,222.00
Add	Replenished	56,46,58,209.00
Less	Payout	60,07,00,222.00
	Closing	56,46,58,209.00

MCSSRA ACCOUNT		
	Opening	Amount (Rs.)
		1,56,70,44,058.00
Add	Replenished	-
Less	Payout	1,56,70,44,058.00
	Closing	-

Aggregate Payout			
		Total	Series A1
		Amount(Rs.)	Amount(Rs.)
	Scheduled payout due on 18-March-2025	26,11,74,00,962.00	26,11,74,00,962.00
	Principle	1,56,70,44,058.00	1,56,70,44,058.00
	Interest	65,98,42,522.00	65,98,42,522.00
	DDT/TDS	5,91,42,300.00	5,91,42,300.00
Less	Additional DDT	0.00	0.00
Add:	PTC Prepayments	0.00	0.00
	Total payable to PTC holders	2,16,77,44,280.00	2,16,77,44,280.00

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-March-2025		
	Principle	1,56,70,44,058.00	1,56,70,44,058.00
	Interest (Gross)	65,98,42,522.00	65,98,42,522.00
	DDT/TDS	5,91,42,300.00	5,91,42,300.00
	PTC Prepayments	0.00	0.00
	Total payable to PTC holders	2,16,77,44,280.00	2,16,77,44,280.00

Fees Details			
		Service Fees	
Fees		24,17,467.60	
Goods and Service Tax		4,35,144.17	
TDS		2,41,747.00	
Net Fees		26,10,864.77	

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	4.42%
Investment in Series			1,30,58,70,048.00	4.42%
Equity Tranche			3,59,11,42,633.00	12.15%
Total			6,20,28,82,729.00	20.99%

Prepayment and Foreclosures Report - data contract wise (Principle + Interest)				
Particulars		No.	Value (Rs)	
Initial POS		101351	29,70,85,43,596.00	
% remaining			99.45%	
Prepayment %			0.69%	
No of contracts at the beginning of month		127910	29,80,02,51,643.00	
Contracts Part Foreclosed during current month		1396	20,61,88,444.00	
Normal Capital reduction during the month		0	1,13,68,44,888.00	
Advance EMI adjusted against Forclosed Contracts				
Follow on Pool Additions		3371	1,08,79,60,443.00	
No of contracts at the end of the month		129885	29,54,51,78,754.00	

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	3371			1,08,79,60,443.00	
Normal	119954	-30,68,78,919.14	0.00	26,92,49,11,416.00	0.00
0-30 Days	3675	2,89,32,577.36	59,73,160.26	80,20,17,865.00	
31-60 Days	2463	5,23,55,355.58	1,37,10,757.97	50,55,60,239.00	
61-90 Days	195	1,36,85,364.92	64,20,591.61	15,44,23,532.00	
91-120 Days	80	45,05,113.09	15,84,122.00	2,88,66,579.00	
121-150 Days	64	40,23,649.00	16,50,799.08	2,25,49,790.00	
151-180 Days	19	14,79,421.00	5,56,895.00	75,12,508.00	
181-365 Days	64	50,64,441.33	16,62,911.00	1,33,76,382.00	
> 365 Days					
Total	1,29,885.00	(19,68,32,996.86)	3,15,68,236.92	29,54,51,78,754.00	-

94.46%
2.80%
1.88%
0.57%
0.11%
0.09%
0.03%
0.06%
0.00%

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
16-Aug-24	29,72,88,08,652.00	92,88,62,202.00	39,81,48,181.00	25,18,66,751.00	1,60,01,17,955.00	30,14,81,97,654.00
17-Sep-24	30,14,81,97,654.00	94,98,37,140.00	41,59,16,844.00	20,19,87,819.00	94,75,26,301.00	29,94,38,98,996.00
18-Oct-24	29,94,38,98,996.00	97,37,09,609.00	41,22,45,628.00	21,41,75,082.00	1,63,85,50,954.00	30,39,45,65,259.00
18-Nov-24	30,39,45,65,259.00	1,04,42,35,260.00	40,42,46,317.00	27,05,69,361.00	1,74,38,16,549.00	30,82,35,77,187.00
18-Dec-24	30,82,35,77,187.00	1,07,04,65,493.00	42,36,39,128.00	20,45,21,582.00	0.00	29,54,85,90,112.00
17-Jan-25	29,54,85,90,112.00	1,08,81,82,825.00	39,20,56,606.00	20,41,76,653.00	1,17,62,91,552.00	29,43,25,22,186.00
18-Feb-25	29,43,25,22,186.00	1,10,10,27,660.00	40,25,04,913.00	19,02,83,078.00	1,65,90,40,195.00	29,80,02,51,643.00
18-Mar-25	29,80,02,51,643.00	1,14,10,44,708.00	40,63,33,560.00	20,19,88,624.00	1,08,79,60,443.00	29,54,51,78,754.00
18-Apr-25	29,54,51,78,754.00	1,21,02,20,244.00	34,95,30,889.00	0.00	0.00	28,33,49,58,510.00
18-May-25	28,33,49,58,510.00	1,18,76,37,004.00	37,02,61,732.00	0.00	0.00	27,14,73,20,606.00
18-Jun-25	27,14,73,20,606.00	1,19,94,95,650.00	34,24,16,884.00	0.00	0.00	25,94,78,24,956.00
18-Jul-25	25,94,78,24,956.00	1,17,44,88,946.00	33,73,08,786.00	0.00	0.00	24,77,33,36,010.00
18-Aug-25	24,77,33,36,010.00	1,16,91,85,248.00	31,08,61,677.00	0.00	0.00	23,60,41,50,762.00
18-Sep-25	23,60,41,50,762.00	1,13,46,73,019.00	30,53,23,797.00	0.00	0.00	22,46,94,77,743.00
18-Oct-25	22,46,94,77,743.00	1,11,49,83,279.00	29,00,13,928.00	0.00	0.00	21,35,44,94,464.00
18-Nov-25	21,35,44,94,464.00	1,10,27,41,167.00	26,62,23,772.00	0.00	0.00	20,25,17,53,297.00
18-Dec-25	20,25,17,53,297.00	1,05,65,45,113.00	26,04,53,108.00	0.00	0.00	19,19,52,08,184.00
18-Jan-26	19,19,52,08,184.00	1,02,72,67,114.00	23,86,54,932.00	0.00	0.00	18,16,79,41,070.00
18-Feb-26	18,16,79,41,070.00	1,02,21,88,647.00	23,31,33,879.00	0.00	0.00	17,14,57,52,423.00
18-Mar-26	17,14,57,52,423.00	1,02,64,67,969.00	21,97,59,035.00	0.00	0.00	16,11,92,84,454.00
18-Apr-26	16,11,92,84,454.00	1,06,13,72,560.00	18,63,94,596.00	0.00	0.00	15,05,79,11,894.00
18-May-26	15,05,79,11,894.00	1,00,13,09,473.00	19,25,43,614.00	0.00	0.00	14,05,66,02,421.00
18-Jun-26	14,05,66,02,421.00	96,45,38,972.00	17,36,96,845.00	0.00	0.00	13,09,20,63,449.00
18-Jul-26	13,09,20,63,449.00	94,02,46,867.00	16,68,91,439.00	0.00	0.00	12,15,18,16,582.00
18-Aug-26	12,15,18,16,582.00	92,76,01,314.00	14,96,15,799.00	0.00	0.00	11,22,42,15,268.00
18-Sep-26	11,22,42,15,268.00	89,54,39,771.00	14,24,71,862.00	0.00	0.00	10,32,87,75,497.00
18-Oct-26	10,32,87,75,497.00	82,79,02,209.00	13,07,41,469.00	0.00	0.00	9,50,08,73,288.00
18-Nov-26	9,50,08,73,288.00	78,99,59,027.00	11,61,74,092.00	0.00	0.00	8,71,09,14,261.00
18-Dec-26	8,71,09,14,261.00	73,30,25,131.00	10,98,28,649.00	0.00	0.00	7,97,78,89,130.00
18-Jan-27	7,97,78,89,130.00	69,87,85,379.00	9,70,88,538.00	0.00	0.00	7,27,91,03,751.00
18-Feb-27	7,27,91,03,751.00	65,80,48,565.00	9,12,58,894.00	0.00	0.00	6,62,10,55,186.00
18-Mar-27	6,62,10,55,186.00	61,71,95,496.00	8,27,04,716.00	0.00	0.00	6,00,38,59,690.00
07-Apr-27	6,00,38,59,690.00	58,18,61,246.00	6,74,46,180.00	0.00	0.00	5,42,19,98,444.00
18-May-27	5,42,19,98,444.00	52,89,59,388.00	6,71,93,978.00	0.00	0.00	4,89,30,95,056.00
18-Jun-27	4,89,30,95,056.00	46,69,10,199.00	5,84,87,725.00	0.00	0.00	4,42,61,28,857.00
18-Jul-27	4,42,61,28,857.00	41,82,29,907.00	5,45,31,366.00	0.00	0.00	4,00,78,98,950.00
18-Aug-27	4,00,78,98,950.00	40,22,29,731.00	4,77,25,725.00	0.00	0.00	3,60,56,69,219.00
18-Sep-27	3,60,56,69,219.00	38,11,44,131.00	4,43,09,539.00	0.00	0.00	3,22,45,25,088.00
18-Oct-27	3,22,45,25,088.00	36,89,79,170.00	3,95,54,957.00	0.00	0.00	2,85,55,45,918.00
18-Nov-27	2,85,55,45,918.00	34,76,95,835.00	3,38,37,352.00	0.00	0.00	2,50,78,50,083.00
18-Dec-27	2,50,78,50,083.00	31,59,68,666.00	3,06,36,998.00	0.00	0.00	2,19,18,81,417.00
18-Jan-28	2,19,18,81,417.00	29,66,70,078.00	2,58,31,920.00	0.00	0.00	1,89,52,11,339.00
18-Feb-28	1,89,52,11,339.00	27,57,62,751.00	2,29,80,419.00	0.00	0.00	1,61,94,48,588.00
18-Mar-28	1,61,94,48,588.00	25,54,96,582.00	1,95,13,816.00	0.00	0.00	1,36,39,52,006.00
18-Apr-28	1,36,39,52,006.00	24,04,95,506.00	1,52,43,263.00	0.00	0.00	1,12,34,56,500.00
18-May-28	1,12,34,56,500.00	21,53,49,540.00	1,33,03,720.00	0.00	0.00	90,81,06,960.00
18-Jun-28	90,81,06,960.00	18,15,10,776.00	1,02,94,642.00	0.00	0.00	72,66,06,184.00
18-Jul-28	72,66,06,184.00	15,39,34,933.00	84,13,569.00	0.00	0.00	57,26,71,251.00
18-Aug-28	57,26,71,251.00	13,09,06,751.00	63,43,137.00	0.00	0.00	44,17,64,500.00
18-Sep-28	44,17,64,500.00	10,44,95,259.00	49,80,899.00	0.00	0.00	33,72,69,241.00
18-Oct-28	33,72,69,241.00	6,52,81,999.00	37,25,813.00	0.00	0.00	27,19,87,242.00

18-Nov-28	27,19,87,242.00	6,13,91,769.00	28,47,513.00	0.00		21,05,95,473.00
18-Dec-28	21,05,95,473.00	5,23,16,524.00	22,11,399.00	0.00		15,82,78,949.00
18-Jan-29	15,82,78,949.00	4,49,10,188.00	15,46,616.00	0.00		11,33,68,761.00
18-Feb-29	11,33,68,761.00	3,86,11,566.00	10,84,634.00	0.00		7,47,57,195.00
18-Mar-29	7,47,57,195.00	3,56,20,575.00	6,54,925.00	0.00		3,91,36,620.00
18-Apr-29	3,91,36,620.00	1,99,27,306.00	2,44,269.00	0.00		1,92,09,314.00
18-May-29	1,92,09,314.00	66,54,314.00	79,716.00	0.00		1,25,55,000.00
18-Jun-29	1,25,55,000.00	47,79,319.00	48,563.00	0.00		77,75,681.00
18-Jul-29	77,75,681.00	40,76,898.00	37,476.00	0.00		36,98,783.00
18-Aug-29	36,98,783.00	24,62,895.00	26,753.00	0.00		12,35,888.00
18-Sep-29	12,35,888.00	2,71,960.00	19,372.00	0.00		9,63,928.00
18-Oct-29	9,63,928.00	1,90,205.00	15,118.00	0.00		7,73,723.00
18-Nov-29	7,73,723.00	1,92,129.00	11,754.00	0.00		5,81,594.00
18-Dec-29	5,81,594.00	1,55,907.00	9,138.00	0.00		4,25,687.00
18-Jan-30	4,25,687.00	1,58,506.00	6,339.00	0.00		2,67,181.00
18-Feb-30	2,67,181.00	87,815.00	3,922.00	0.00		1,79,366.00
18-Mar-30	1,79,366.00	89,104.00	2,633.00	0.00		90,262.00
18-Apr-30	90,262.00	90,262.00	1,197.00	0.00		0.00

PTCs Cash Flows