

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 : INEOVBD15018
Current Pool outstanding (Rs.)	30,39,45,65,259.00	Asset Class	Passenger vehicles (PV), heavy commercial vehicles (HCV), light weight commercial vehicles (LCV) and construction equipment (Equipment)	Equity Tranche	SIN : INEOVBD15026

Monthly Report for Payout October-2024

Collection Month : September-2024

Payout Date : 18-October-2024

Collection Efficiency				
Billings				
		Servicer Billing	1,38,59,55,237.00	Payout Billing 0.00
	Current Billing			
	Opening Overdues for current month		1,92,91,614.89	
	Opening advances for current month		15,44,70,060.49	
	Total		1,40,52,46,851.89	0.00
Recovery				
		Amount (Rs.)		
	Current Dues	1,28,42,21,653.02		
	Overdues	1,10,97,064.51		
	Total	1,29,53,18,717.53		
Efficiency				
		Percent %		
		Servicer eff.		
	Current Dues	92.66%		
	Overdues	57.52%		
	Overall	92.18%		

Collections		
	Amount (Rs.)	
Current Month Collection	1,28,42,21,653.02	
Collection against overdues	1,10,97,064.51	
Prepayment for current month	18,97,19,364.33	
Penal/Interest / others	0.00	
Advance(Collection)	15,59,47,126.34	
Reposition Loss	0.00	
Tax Reimbursement	0.00	
Total	1,64,09,85,208.20	

Payment Waterfall			
Nature of Payment	Amount(Rs.)		
1. Any statutory or regulatory dues			2,06,294.00
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			1,63,85,50,954.00
9. Payment on Equity Tranche Certificates (if EIS Cash Release Event is met)			0.00

Cash Held in CPA		
	Amount (Rs.)	
Opening	20.36	
Add Collection available	1,64,09,85,208.20	
Less Payout	24,34,274.02	
Less Replenished	1,63,85,50,954.00	
Closing	0.53	

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 Amount(Rs.)	Series A1 Amount(Rs.)	
Scheduled payout due on 18-October-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	
PTC Prepayments	0.00	0.00	
Total payable to PTC holders	0.00	0.00	

PAYOUT TO INVESTORS			
	Total Amount(Rs.)	Series A1	
No of PTC's	26,11,74,00,962.00	26,11,74,00,962.00	
Scheduled payout due on 18-October-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	

			Service Fees
Fees			20,62,944.09
Goods and Service Tax			3,71,329.94
TDS			2,06,294.00
Net Fees			22,27,980.02

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: Initial POS		0.00	0.00
Add: Total amount drawn before present payout date		0.00	0.00
Less: Total amount deposited before present payout date		0.00	0.00
Add: Amount drawn during the current month		0.00	0.00
Less: Amount deposited during the current month		0.00	0.00
Add: 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	4.30%
Investment in Series		1,30,58,70,048.00	4.30%
Equity Tranche		3,59,11,42,633.00	11.82%
Total		6,20,28,82,729.00	20.41%

Prepayment and Foreclosures Report - data contract wise (Principle + Interest)			
	Particulars	No.	Value (Rs)
	Initial POS	101351	29,70,85,43,596.00
	% remaining		102.31%
	Prepayment %		0.72%
	No of contracts at the beginning of month	113780	29,94,38,98,996.00
	Contracts Part Foreclosed during current month	1213	21,41,75,082.00
	Normal Capital reduction during the month	0	97,37,09,609.00
	Advance EMI adjusted against foreclosed Contracts		
	Follow on Pool Additions	6915	1,63,85,50,954.00
	No of contracts at the end of the month	119482	30,39,45,65,259.00

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	6915			1,63,85,50,954.00	
Normal	109840	-20,73,12,852.83	0.00	28,24,55,63,186.00	0.00
0-30 Days	2185	1,09,30,814.26	21,85,289.26	37,44,37,751.00	
31-60 Days	315	56,14,368.00	18,83,681.18	6,95,32,512.00	
61-90 Days	195	65,22,489.33	22,57,392.00	5,63,33,896.00	
91-120 Days	32	13,95,847.00	4,89,637.00	1,01,46,960.00	
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	1,19,482.00	-18,28,49,334.24	68,15,999.44	30,39,45,65,259.00	-

Pool Cash Flows						
Payout Date	Principle Q/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	38,53,96,236.00	0.00	0.00	29,35,03,29,999.00
18-Dec-24	29,35,03,29,999.00	1,04,49,53,881.00	38,38,72,863.00	0.00	0.00	28,30,53,76,118.00
18-Jan-25	28,30,53,76,118.00	1,07,36,20,038.00	35,75,67,666.00	0.00	0.00	27,23,17,56,080.00
18-Feb-25	27,23,17,56,080.00	1,07,18,36,905.00	35,47,00,307.00	0.00	0.00	26,15,99,15,175.00
18-Mar-25	26,15,99,15,175.00	1,08,49,18,466.00	33,99,41,394.00	0.00	0.00	25,07,50,00,709.00
18-Apr-25	25,07,50,00,709.00	1,13,22,32,314.00	29,35,51,647.00	0.00	0.00	23,94,27,68,395.00
18-May-25	23,94,27,68,395.00	1,11,46,47,216.00	30,94,26,479.00	0.00	0.00	22,82,81,21,179.00
18-Jun-25	22,82,81,21,179.00	1,11,97,57,359.00	28,45,83,641.00	0.00	0.00	21,70,83,63,820.00
18-Jul-25	21,70,83,63,820.00	1,08,96,45,275.00	27,87,50,171.00	0.00	0.00	20,61,87,18,545.00
18-Aug-25	20,61,87,18,545.00	1,07,57,07,973.00	25,54,68,699.00	0.00	0.00	19,54,30,10,572.00
18-Sep-25	19,54,30,10,572.00	1,03,49,25,273.00	24,95,51,792.00	0.00	0.00	18,50,80,85,299.00
18-Oct-25	18,50,80,85,299.00	1,00,79,48,173.00	23,58,41,503.00	0.00	0.00	17,50,01,37,126.00
18-Nov-25	17,50,01,37,126.00	98,70,67,717.00	21,54,85,800.00	0.00	0.00	16,51,30,69,409.00
18-Dec-25	16,51,30,69,409.00	93,36,48,064.00	20,99,15,781.00	0.00	0.00	15,57,94,21,345.00
18-Jan-26	15,57,94,21,345.00	89,59,68,742.00	19,18,02,336.00	0.00	0.00	14,68,34,52,603.00
18-Feb-26	14,68,34,52,603.00	88,97,36,074.00	18,64,08,250.00	0.00	0.00	13,79,37,16,529.00
18-Mar-26	13,79,37,16,529.00	89,36,63,704.00	17,47,38,512.00	0.00	0.00	12,90,00,52,825.00
18-Apr-26	12,90,00,52,825.00	92,39,33,082.00	14,72,70,813.00	0.00	0.00	11,97,61,19,743.00
18-May-26	11,97,61,19,743.00	86,63,40,009.00	15,09,54,858.00	0.00	0.00	11,10,97,79,734.00
18-Jun-26	11,10,97,79,734.00	82,64,34,515.00	13,50,90,231.00	0.00	0.00	10,28,33,45,219.00
18-Jul-26	10,28,33,45,219.00	80,17,82,166.00	12,87,38,475.00	0.00	0.00	9,48,15,63,053.00
18-Aug-26	9,48,15,63,053.00	78,56,82,148.00	11,43,85,661.00	0.00	0.00	8,69,58,80,905.00
18-Sep-26	8,69,58,80,905.00	75,47,07,710.00	10,78,61,193.00	0.00	0.00	7,94,11,73,195.00
18-Oct-26	7,94,11,73,195.00	68,14,30,917.00	9,79,05,797.00	0.00	0.00	7,25,97,42,278.00
18-Nov-26	7,25,97,42,278.00	64,37,16,874.00	8,61,75,644.00	0.00	0.00	6,61,60,15,404.00
18-Dec-26	6,61,60,15,404.00	59,22,79,572.00	8,06,96,210.00	0.00	0.00	6,02,37,35,832.00
18-Jan-27	6,02,37,35,832.00	56,11,79,190.00	7,06,76,711.00	0.00	0.00	5,46,25,56,642.00
18-Feb-27	5,46,25,56,642.00	53,24,91,401.00	6,58,09,192.00	0.00	0.00	4,93,00,65,241.00
18-Mar-27	4,93,00,65,241.00	50,69,92,173.00	5,89,86,439.00	0.00	0.00	4,42,30,73,068.00
07-Apr-27	4,42,30,73,068.00	47,14,23,132.00	4,74,24,020.00	0.00	0.00	3,95,16,49,936.00
18-May-27	3,95,16,49,936.00	42,09,51,586.00	4,64,47,724.00	0.00	0.00	3,53,06,98,350.00
18-Jun-27	3,53,06,98,350.00	36,07,90,297.00	3,97,60,157.00	0.00	0.00	3,16,99,08,053.00
18-Jul-27	3,16,99,08,053.00	31,35,04,282.00	3,65,61,193.00	0.00	0.00	2,85,64,03,771.00
18-Aug-27	2,85,64,03,771.00	30,38,93,238.00	3,16,70,410.00	0.00	0.00	2,55,25,10,543.00
18-Sep-27	2,55,25,10,543.00	29,10,13,260.00	2,90,22,265.00	0.00	0.00	2,26,14,87,283.00
18-Oct-27	2,26,14,87,283.00	27,77,04,918.00	2,54,86,616.00	0.00	0.00	1,98,37,82,365.00
18-Nov-27	1,98,37,82,365.00	25,77,24,831.00	2,14,05,181.00	0.00	0.00	1,72,60,57,534.00
18-Dec-27	1,72,60,57,534.00	22,99,97,285.00	1,90,13,714.00	0.00	0.00	1,49,60,60,249.00
18-Jan-28	1,49,60,60,249.00	21,26,18,906.00	1,57,48,076.00	0.00	0.00	1,28,34,41,343.00
18-Feb-28	1,28,34,41,343.00	20,23,33,186.00	1,37,70,725.00	0.00	0.00	1,08,11,08,157.00
18-Mar-28	1,08,11,08,157.00	19,35,87,564.00	1,14,06,795.00	0.00	0.00	88,75,20,593.00
18-Apr-28	88,75,20,593.00	17,95,39,305.00	85,56,055.00	0.00	0.00	70,79,81,288.00
18-May-28	70,79,81,288.00	15,67,38,585.00	70,11,167.00	0.00	0.00	55,12,42,703.00
18-Jun-28	55,12,42,703.00	12,78,67,610.00	50,06,425.00	0.00	0.00	42,33,75,093.00
18-Jul-28	42,33,75,093.00	10,35,02,611.00	37,16,320.00	0.00	0.00	31,98,72,472.00
18-Aug-28	31,98,72,472.00	9,00,42,301.00	25,09,872.00	0.00	0.00	22,98,30,171.00
18-Sep-28	22,98,30,171.00	7,48,52,065.00	16,41,314.00	0.00	0.00	15,49,78,106.00
18-Oct-28	15,49,78,106.00	3,49,68,526.00	8,81,442.00	0.00	0.00	12,00,09,580.00
18-Nov-28	12,00,09,580.00	3,21,78,582.00	5,83,190.00	0.00	0.00	8,78,30,998.00
18-Dec-28	8,78,30,998.00	2,60,90,755.00	3,64,045.00	0.00	0.00	6,17,40,243.00
18-Jan-29	6,17,40,243.00	1,92,87,400.00	2,02,441.00	0.00	0.00	4,24,52,843.00
18-Feb-29	4,24,52,843.00	1,69,45,488.00	1,49,045.00	0.00	0.00	2,55,07,355.00
18-Mar-29	2,55,07,355.00	1,90,69,547.00	1,22,501.00	0.00	0.00	64,37,808.00
18-Apr-29	64,37,808.00	14,66,673.00	88,329.00	0.00	0.00	49,71,135.00