

SANSAR VEHICLE FINANCE TRUST DEC 2022							
APRIL-2026							
Bank / Financial Institution Name		IND_VF-1					
Previous PO Date	18-Apr-2026	Current PO Date	18-May-2026	Next PO Date	18-Jun-2026		
General Information							
Originator	STFC	Deal Structure			Par		
Rating Agency	ICRA	Asset Class			NOPRIORITY		
Original Pool Size (Rs.Cr)	2,970.85	Date of Allotment			26-Mar-2024		
Current Pool O/s (Rs.Cr)	2,345.29	Pool Cut off Date			20-Mar-2024		
Pool Outstanding in %	78.94%	Record Date			18Th Of The Month		
PTC Details							
Particulars	Series A1	Series A2	Series A3	Series A4			
Number of PTC's							
Rating	Y THE DOMESTIC RATING A	BBB' BY FITCH AND 'BAA3'					
Yield (Y) / Coupon (C)	9.20%	9.20%					
Scheduled Redemption Date	18-Apr-2030	18-Apr-2030					
				RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS	
				INTEREST	PRINCIPAL	INTEREST	PRINCIPAL
Table I - Break up of Collections	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL				
Collections pertaining to current month billings (excluding prepayments & advances)	1,556,033,572.24	59,882,639.83	1,615,916,212.07	359,668,764.47	1,196,364,807.77	2,473,764.00	57,408,875.83
Collections pertaining to opening overdues	94,822,339.33	8,391,933.15	103,214,272.48	16,969,206.67	77,853,132.66	1,258,104.92	7,133,828.23
Collection - Prepayment / Foreclosure	-	125,701,737.36	125,701,737.36				125,701,737.36
Collection - Others (Penalty , Charges , Fees)							
Collection - Advance	50,096,909.33	1,246,487.60	51,343,396.93		50,096,909.33		1,246,487.60
Total Collection	1,700,952,820.90	195,222,797.94	1,896,175,618.84	376,637,971.14	1,324,314,849.76	3,731,868.92	191,490,929.02
				RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS	
				INTEREST	PRINCIPAL	INTEREST	PRINCIPAL
Table II - Billing for the Month	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL				
Billing - Interest	384,257,519.00	2,513,083.00	386,770,602.00				
Billing - Principal	1,335,729,223.00	59,107,194.00	1,394,836,417.00				
Prepayment principal	-	159,633,705.00	159,633,705.00				
Total Billing	1,719,986,742.00	221,253,982.00	1,941,240,724.00				
				RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS	
				Amt (INR)- Int	Amt (INR) - Prin	Amt (INR)- Int	Amt (INR) - Prin
Table III - Flow of Overdues	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL				
Opening Overdues of the month	179,211,024.94	(17,167,948.96)	162,043,075.98	51,051,549.52	128,159,475.42	1,631,690.92	(18,799,639.88)
Add : Overdues incurred during the current month	113,856,260.43	34,423,117.21	148,279,377.64	24,588,754.53	89,267,505.90	39,319.00	34,383,798.21
Less : Collections made from opening overdues	94,822,339.33	8,391,933.15	103,214,272.48	16,969,206.67	77,853,132.66	1,258,104.92	7,133,828.23
Closing Overdues of the current month	198,244,946.04	8,863,235.10	207,108,181.14	58,671,097.38	139,573,848.66	412,905.00	8,450,330.10
				RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS	
				Amt (INR)- Int	Amt (INR) - Prin	Amt (INR)- Int	Amt (INR) - Prin
Table IV - Total Ageing Report	No. of contracts	Total Overdues	Overdue Interest	Overdue Principal	Unbilled Principal	March-2026 Total Overdues	
a) Current	131,171	(128,787,595.65)	-	(128,787,595.65)	25,000,474,545.00	(129,552,481.19)	
b) Overdue for 1 to 30 days	4,225	45,896,682.38	6,470,312.53	39,426,369.85	973,239,927.00	41,114,821.89	
c) Overdue for 31 to 60 days	4,558	144,403,171.30	25,661,759.30	118,741,412.00	1,001,456,631.00	123,161,615.53	
d) Overdue for 61 to 90 days	191	16,099,419.52	3,192,359.45	12,907,060.07	76,760,608.00	8,300,022.01	
e) Overdue for 91 to 120 days	14	1,468,790.57	216,689.69	1,252,100.88	4,001,507.00	5,225,278.08	
f) Overdue for 121 to 150 days	23	3,529,687.26	689,820.84	2,839,866.42	9,284,006.00	2,003,555.00	
g) Overdue for 151 to 180 days	10	1,817,567.00	371,281.00	1,446,286.00	4,734,525.00	2,184,115.00	
h) Overdue Greater Than 180 days	547	113,817,223.66	22,068,874.57	91,748,349.09	64,055,199.00	109,606,149.66	
Total	140,739	198,244,946.04	58,671,097.38	139,573,848.66	27,134,006,948.00	162,043,075.98	
Table V - Prepayment and Foreclosures Report							
Particulars		Total					
No of contracts at the beginning of month		145,437					
No of contracts prepaid during the month		788					
No of contracts naturally Terminated during the month		3,910					
No of contracts of repo sale & termination during the month		0					
No of contracts at the end of the month		140,739					
		Rs.					
Outstanding principal of the prepaid contracts during the month		159,633,705.00					
Amount collected from the Obligor (incl. premium) against above		151,420,237.91					
Table VI - Repossession Report							
Particulars		Rs.					
Closing o/s on Repossessed Contracts		-					
Sale Proceeds from Repossessed Assets		-					
Profit/ Loss on Sale of Repo Assets		-					
Table VII - Waterfall mechanism							
Running Contracts Collection		1,700,952,820.90					
Prepayment / Settlement Collection		195,222,797.94					
1. Statutory / regulatory dues							
2. Costs/ charges incurred by Trustee							
3. Costs/ charges incurred by Designated Bank							
4. Swap Charges							
5. Actual Payouts to Senior PTCs:							
Class A							
Scheduled Repayments (Principal)		1,394,836,417.00					
Interest Payout		189,097,138.42					
Prepayment / Foreclosure(npv)		159,633,705.00					

Other	-
Class B	
Scheduled Repayments (Principal)	-
Interest Payout	-
Prepayment / Foreclosure	-
Other	
Class C	
Scheduled Repayments (Principal)	
Interest Payout	
Prepayment / Foreclosure	
Other	
6. Top-up of cash collateral	-
7. Utilisation of cash collateral	
8. Service Provider	

Table VIII - Credit Enhancement Utilisation Report	LIQUIDITY FACILITY	FIRST LOSS	SECOND LOSS
INITIAL CREDIT ENHANCEMENT	-	1,305,870,048.00	-
A. Opening Balance	-	-	-
B. Withdrawal for Payout	-	-	-
C. Topping Up	-	-	-
D. Closing Balance	-	-	-

Table IX - Payout Summary	Class A	Class B	Class C
Opening Balance	25,007,411,421.01		
Scheduled Repayments (Principal)	1,394,836,417.00	-	-
Interest Payout	189,097,138.42	-	-
Prepayment / Foreclosure	159,633,705.00	-	-
Other	-	-	-
Total Payout	1,743,567,260.42	-	-
Closing Balance to be carried forward to next month	23,452,941,299.01	-	