

SANSAR VEHICLE FINANCE TRUST DEC 2022						
APRIL-2025						
Bank / Financial Institution Name		IND_VF-1				
Previous PO Date	18-Apr-2025	Current PO Date	18-May-2025	Next PO Date	18-Jun-2025	
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)	2,675.98	Pool Cut off Date		20-Mar-2024		
Pool Outstanding in %	90.07%	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		
Table I - Break up of Collections	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL	INTEREST	PRINCIPAL	
Collections pertaining to current month billings (excluding prepayments & advances)	1,42,10,36,558.14	1,95,34,079.21	1,44,05,70,637.35	38,14,67,728.44	1,03,95,68,829.70	
Collections pertaining to opening overdues	7,28,99,577.34	41,99,533.43	7,70,99,110.77	1,35,56,390.60	5,93,43,186.74	
Collection - Prepayment / Foreclosure	-	13,37,92,725.82	13,37,92,725.82			
Collection - Others (Penalty , Charges , Fees)						
Collection - Advance	8,27,34,510.65	-	8,27,34,510.65		8,27,34,510.65	
Total Collection	1,57,66,70,646.13	15,75,26,338.46	1,73,41,96,984.59	39,50,24,119.04	1,18,16,46,527.09	
				RUNNING CONTRACTS		
Table II - Billing for the Month	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL			
Billing - Interest	40,28,49,508.00	20,85,020.00	40,49,34,528.00			
Billing - Principal	1,18,31,14,729.00	2,02,06,356.00	1,20,33,21,085.00			
Prepayment principal	-	17,83,57,085.00	17,83,57,085.00			
Total Billing	1,58,59,64,237.00	20,06,48,461.00	1,78,66,12,698.00			
				RUNNING CONTRACTS		
Table III - Flow of Overdues	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL	Amt (INR)- Int	Amt (INR) - Prin	
Opening Overdues of the month	(11,10,20,055.00)	(4,25,95,029.61)	(15,36,15,084.61)	2,95,32,543.58	(14,05,52,598.58)	
Add : Overdues incurred during the current month	8,21,93,168.21	4,73,21,655.97	12,95,14,824.18	2,13,81,779.56	6,08,11,388.65	
Less : Collections made from opening overdues	7,28,99,577.34	41,99,533.43	7,70,99,110.77	1,35,56,390.60	5,93,43,186.74	
Closing Overdues of the current month	(10,17,26,464.13)	5,27,092.93	(10,11,99,371.20)	3,73,57,932.54	(13,90,84,396.67)	
Table IV - Total Ageing Report						
Ageing	No. of contracts	Total Overdues	Overdue Interest	Overdue Principal	Unbilled Principal	
a) Current	1,23,128	(28,03,61,176.81)	-	(28,03,61,176.81)	26,62,65,31,193.00	
b) Overdue for 1 to 30 days	3,688	3,78,95,396.69	72,26,559.56	3,06,68,837.13	1,01,78,96,036.00	
c) Overdue for 31 to 60 days	2,988	8,26,53,998.53	1,61,07,047.30	6,65,46,951.23	63,15,16,254.00	
d) Overdue for 61 to 90 days	365	2,33,60,998.95	57,66,902.36	1,75,94,096.59	13,33,04,855.00	
e) Overdue for 91 to 120 days	261	1,37,16,098.98	26,77,173.08	1,10,38,925.90	4,37,46,401.00	
f) Overdue for 121 to 150 days	59	49,19,563.20	12,68,207.24	36,51,355.96	1,85,82,615.00	
g) Overdue for 151 to 180 days	45	52,05,504.00	14,21,849.00	37,83,655.00	1,58,93,544.00	
h) Overdue Greater Than 180 days	81	1,08,83,152.33	28,90,194.00	79,92,958.33	2,34,89,913.00	
Total	1,30,615	(10,17,26,464.13)	3,73,57,932.54	(13,90,84,396.67)	28,51,09,60,811.00	
Table V - Prepayment and Foreclosures Report						
Particulars	Total					
No of contracts at the beginning of month	1,32,999					
No of contracts prepaid during the month	1,476					
No of contracts naturally Terminated during the month	908					
No of contracts of repo sale & termination during the month	0					
No of contracts at the end of the month	1,30,615					
	Rs.					
Outstanding principal of the prepaid contracts during the month	17,83,57,085.00					
Amount collected from the Obligor (incl. premium) against above	17,78,22,229.93					
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	1,57,66,70,646.13					
Prepayment / Settlement Collection	15,75,26,338.46					
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)	1,20,33,21,085.00
Interest Payout	21,27,95,996.50
Prepayment / Foreclosure(npv)	17,83,57,085.00
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	-	1,30,58,70,048.00	-
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	28,14,14,99,538.00	-	-
Scheduled Repayments (Principal)	1,20,33,21,085.00	-	-
Interest Payout	21,27,95,996.50	-	-
Prepayment / Foreclosure	17,83,57,085.00	-	-
Other	-	-	-
Total Payout	1,59,44,74,166.50	-	-
Closing Balance to be carried forward to next month	26,75,98,21,367.00	-	-

Table X	ISRA Utilisation Report	MCSSRA Utilisation Report	
INITIAL CREDIT ENHANCEMENT	-	-	-
A. Opening Balance	60,07,00,222.00	-	-
B. Withdrawal for Payout	-	-	-
C. Topping Up	-	-	-
D. Closing Balance	60,07,00,222.00	-	-