SANSAR VEHICLE FINANCE TRUST DEC-2023

June 2026

Bank / Financial Institution Name					
Previous PCD Date	18-Jun-2026	Current PCD Date	18-Jul-2026	Next PCD Date	18-Aug-2026

General Information

Originator	SVFC	Deal Structure	Par
Rating Agency	ICRA	Asset Class	SUPERSEDE
Original Pool Size (Rs. Cr)	2,970.00	Date of Allotment	26-Dec-2023
Present Pool (Rs. Cr)	1,729.95	Pool Cut off Date	30-Nov-2023
Pool Contribution (in %)	58.26%	Revised Date	26-Dec-2023

PTC Details

Particulars	Series A1	Series A2	Series A3	Series A4
Rating (if any)				
Rating	[ICRA]AAA(SO) Stable	AAA(SO) Stable		
Yield (%) / Coupon (%)	9.20%	9.20%		
Allotment/ Re-Allotment Date	28-Dec-2023	28-Dec-2023		

Table I - Break up of Collections (Collections pertaining to the current month billings)

	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL	RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS	
				INTEREST	PRINCIPAL	INTEREST	PRINCIPAL
Collections pertaining to Current month billings	1,56,39,05,110.96	2,32,51,587.24	1,58,71,56,698.20	36,92,72,660.85	1,19,46,32,450.11	23,12,106.03	1,79,39,481.21
Collections pertaining to previous months	24,13,82,784.13	1,69,89,263.08	25,83,72,047.21	2,30,73,160.01	21,83,09,624.12	17,87,919.62	1,51,75,343.08
Collection - Prepayment / Foreclosure		15,12,72,165.39	15,12,72,165.39				15,12,72,165.39
Collection - Others/Penalty Charges, Fees?							
Collection - Advance	5,39,25,340.56	23,98,673.51	5,63,24,014.07		5,39,25,340.56		23,98,673.51
Total Collection	**1,75,29,94,755.09**	**18,38,83,373.20**	**1,94,69,78,128.30**	**39,23,45,820.86**	**1,35,68,66,914.80**	**39,53,699.65**	**31,27,53,683.13**

Table II - Billing for the Month

	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL
Billing - Interest	36,76,71,860.85	19,91,106.38	36,96,62,967.23
Billing - Principal	1,38,51,93,549.01	1,44,68,386.00	1,40,36,61,935.01
Prepayment principal		16,22,75,365.39	16,22,75,365.39
Total Billing	**1,75,28,65,409.86**	**18,38,32,859.77**	**1,93,76,70,268.63**

Table III - Flow of Overdues

	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL	RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS	
				Amt (INR) - Int	Amt (INR) - Prin	Amt (INR) - Int	Amt (INR) - Prin
Opening Overdues at the month	20,74,53,843.56	186,23,483.39	20,88,98,138.45	5,60,57,413.52	47,64,91,566.75	83,86,512.41	1,38,11,988.57
Add: Overdues incurred during the current month	21,74,68,384.00	4,97,27,304.08	26,71,75,870.13	2,47,89,028.00	9,26,29,549.27	1,89,578.00	4,95,37,726.08
Less: Collections made from opening overdues	19,74,68,384.56	1,48,05,304.69	21,22,73,689.25	2,44,19,240.52	30,99,91,993.75	47,89,919.62	1,00,79,823.39
Closing Overdues of the current month	**21,74,53,842.99**	**3,35,05,432.50**	**25,09,59,308.33**	**5,74,53,611.79**	**26,01,89,383.11**	**36,77,170.80**	**4,74,99,891.53**

Table IV - Total Ageing Report — **May 2026**

Ageing	No. of contracts	Total Overdues	Overdue Interest	Overdue Principal	Undisbursed Principal	Total Overdues
0 Overdue	1,09,583	176,59,97,666.85	13,19,57,666.85	29,71,96,31,168.00	29,71,96,31,168.00	176,59,97,666.85
1-30 Overdue but Less than 1 Days	1,361	2,91,82,383.81	69,31,195.00	8,22,51,188.81	1,38,29,17,143.00	1,23,51,082.19
31-Overdue but not more than	2,068	32,47,08,362.96	2,93,38,672.27	22,13,97,590.69	1,01,58,08,513.00	16,37,83,154.89
61-Overdue but not more than	973	5,28,72,562.87	39,96,977.00	88,75,585.87	8,38,69,331.00	89,13,562.87
91-Overdue but not more than	33	29,26,962.00	8,16,936.00	21,12,026.00	1,52,05,802.00	38,61,417.00
121-Overdue but not more than	13	28,01,902.33	9,09,476.00	18,52,426.33	80,90,488.00	20,83,953.00
151-Overdue but not more than	5	97,97,368.00	3,36,498.00	94,60,870.00	38,53,702.00	98,53,780.27
Overdue Greater Than 180 days	1	31,44,000.00	1,44,000.00	30,00,000.00	7,00,000.00	31,44,000.00
Total	**1,13,217**	**25,70,23,201.99**	**3,70,25,955.79**	**30,29,80,088.21**	**35,98,13,05,669.00**	**35,98,93,544.05**

Table V - Prepayment and Foreclosure Report

Particulars	Total
No of contracts at the beginning of month	1,43,168
No of contracts prepaid/foreclosed in month	382
No of contracts naturally Terminated during the month	1,782
No of contracts of repo-sale & termination during the month	1
No of contracts at the end of the month	1,39,888
	Rs.
Outstanding principal of the prepaid contracts during the month	36,20,73,365.00
Amount collected from the Obligors (incl. premium)	35,13,27,851.96
Interest rebate	

Table VI - Repossession Report

Particulars		Rs.
Opening Stock (No. Repossessed Contracts)		-
Add: Accruals (No. Repossessed Contracts)		-
Profit/Loss on Sale of Repo Assets		

Table VII - Waterfall mechanism

Opening Balance	
Investment Payments / Collection	1,94,69,78,128.30
Prepayment / Settlement Collection	36,22,81,107.91
A. Statutory / Regulatory dues	
B. Trustee charges incurred by Trustee	
C. Taxes / Duties incurred by Originator/Bank	
D. Servicing Fees	
E. Interest Payments	
1. Actual Payouts to Senior PTCs	
Class A	
Scheduled Repayments (Principal)	1,38,13,56,913.00
Interest Payout	36,92,97,158.40
Prepayment / Foreclosure(Principal)	16,10,72,365.00
Other	
Class B	
Scheduled Repayments (Principal)	
Interest Payout	
Prepayment / Foreclosure	
Other	
Class C	
Scheduled Repayments (Principal)	
Interest Payout	
Prepayment / Foreclosure	
Other	
2. Top up of cash collateral	
3. Utilization of cash collateral	
4. Service Provider	

Table VIII - Credit Enhancement Utilization Report

	LIQUIDITY FACILITY	FIRST LOSS	SECOND LOSS
Opening Utilized (Rs/NA/Shortfall)		5,38,18,74,000.00	-
A. Opening Balance	-	-	-
B. Withdrawal for Payout	-	-	-
C. Replenishment	-	-	-
D. Closing Balance	-	-	-

Table IX - Payout Summary

	Class A	Class B	Class C
Opening Balance	25,29,70,13,441.00	-	-
Scheduled Repayments (Principal)	1,38,13,56,913.00	-	-
Interest Payout	36,92,97,158.40	-	-
Prepayment / Foreclosure	16,10,72,365.00	-	-
Other		-	-
Total Payout	1,75,24,27,071.40	-	-
Closing Balance to be carried forward to next month	**23,46,80,51,148.60**	-	-

Table X

	BMA Utilization Report	NOSARA Utilization Report	
INITIAL CREDIT ENHANCEMENT			-
A. Opening Balance	49,29,79,28,000	5,38,18,74,000.00	-
B. Withdrawal for Payout	-	-	-
C. Topped Up	-	26,49,57,751.00	-
D. Closing Balance	**49,29,79,28,000**	**5,38,79,43,655.00**	-