

SANSAR VEHICLE FINANCE TRUST DEC 2022									
MAY-2025									
Bank / Financial Institution Name		IND_VF-1							
Previous PO Date	18-May-2025	Current PO Date	18-Jun-2025	Next PO Date	18-Jul-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)	2,669.59	Pool Cut-off Date	29-Mar-2024						
Pool Outstanding in %	89.86%	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 /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			
Table I - Break up of Collections				INTEREST		PRINCIPAL		INTEREST	
				TOTAL				PRINCIPAL	
Collections pertaining to current month billings (including prepayments & advances)				1,43,81,87,844.16	2,46,32,466.48	1,46,28,30,310.64	37,22,30,486.43	1,06,99,57,357.73	26,39,612.00
Collections pertaining to opening overdues				7,93,11,596.64	55,82,808.07	8,48,94,404.71	1,61,11,628.77	6,31,99,967.87	10,56,772.85
Collection - Prepayment / Foreclosure				-	16,15,87,408.23	16,15,87,408.23	-	-	16,15,87,408.23
Collection - Others (Penalty, Charges, Fees)				-	-	-	-	-	-
Collection - Advance				9,40,66,081.02	6,41,302.10	9,47,07,383.12	-	9,40,66,081.02	6,41,302.10
Total Collection				1,61,15,65,521.82	19,24,43,984.88	1,80,40,09,506.70	38,83,42,115.20	1,22,32,23,406.62	36,96,384.85
18,87,47,600.03									
Table II - Billing for the Month				RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS			
				EPAYMENTS / SETTLEMENT		TOTAL			
Billing - Interest				39,33,62,926.00	26,39,612.00	39,60,02,538.00			
Billing - Principal				1,71,78,55,780.00	2,94,19,297.00	1,74,72,75,077.00			
Prepayment principal				-	19,83,11,553.00	19,83,11,553.00			
Total Billing				1,61,12,18,656.00	23,03,70,462.00	1,84,15,89,118.00			
Table III - Flow of Overdues				RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS			
				EPAYMENTS / SETTLEMENT		TOTAL			
				Am't (INR) - Int		Am't (INR) - Prin		Am't (INR) - Int	
				Am't (INR) - Prin				Am't (INR) - Prin	
Opening Overdues of the month				(6,34,35,820.79)	(3,82,90,643.34)	(10,17,26,464.13)	3,62,96,792.69	(8,97,34,613.48)	10,59,167.85
Add : Overdues incurred during the current month				7,89,64,730.82	4,35,09,285.19	12,24,74,016.01	2,11,32,439.57	5,78,32,291.25	-
Less : Collections made from opening overdues				7,93,11,596.64	55,82,808.07	8,48,94,404.71	1,61,11,628.77	6,31,99,967.87	10,56,772.85
Closing Overdues of the current month				(6,37,82,686.61)	(3,64,166.22)	(6,41,46,852.83)	4,13,19,603.49	(10,51,02,290.10)	2,395.00
(3,66,561.22)									
Table IV - Total Ageing Report									
Ageing		No. of contracts	Total Overdues	Overdue Interest	Overdue Principal	Unbilled Principal	April-2025		
							Total Overdues		
a) Current		1,24,426	(26,37,96,312.79)	-	(26,37,96,312.79)	26,94,71,06,968.00	(28,03,61,176.81)		
b) Overdue for 1 to 30 days		3,557	3,10,94,618.48	46,47,890.57	2,64,46,728.41	80,11,54,194.00	3,78,95,396.69		
c) Overdue for 31 to 60 days		3,553	10,27,75,763.63	2,18,75,976.51	8,08,99,787.12	81,92,41,041.00	8,26,53,998.53		
d) Overdue for 61 to 90 days		295	1,76,44,518.44	40,24,245.45	1,36,20,272.99	10,89,47,143.00	2,33,60,998.95		
e) Overdue for 91 to 120 days		155	1,01,68,713.09	21,04,848.72	80,63,864.37	3,60,20,922.00	1,37,16,098.98		
f) Overdue for 121 to 150 days		243	1,56,08,858.08	29,21,670.00	1,26,85,188.08	3,62,83,967.00	49,19,561.20		
g) Overdue for 151 to 180 days		63	53,33,995.20	12,27,068.24	41,06,926.96	1,40,51,419.00	52,05,504.00		
h) Overdue Greater Than 180 days		119	1,73,87,158.76	45,15,904.00	1,28,71,254.76	3,37,44,800.00	1,08,83,152.33		
Total		1,32,411	(6,37,82,686.61)	4,13,19,603.49	(10,51,02,290.10)	28,79,65,50,454.00	(10,17,26,464.13)		
Table V - Prepayment and Foreclosures Report									
Particulars		Total							
No of contracts at the beginning of month		1,35,763							
No of contracts prepaid during the month		1,517							
No of contracts naturally Terminated during the month		1,835							
No of contracts of repo sale & termination during the month		0							
No of contracts at the end of the month		1,32,411							
		Rs.							
Outstanding principal of the prepaid contracts during the month		19,83,11,553.00							
Amount collected from the Obligors (incl. premium) against above		19,82,35,546.44							
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		1,61,15,65,521.82							
Prepayment / Settlement Collection		19,24,43,984.88							
1. Statutory / regulatory dues		1,80,40,09,506.70							
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)		1,24,72,75,027.00							
Interest Payout		21,98,89,196.38							
Prepayment / Foreclosure(npv)		19,83,11,553.00							
Other		1,66,54,75,776.38							
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				28,14,14,99,537.00		-		-	
Scheduled Repayments (Principal)				1,24,72,75,027.00		-		-	
Interest Payout				21,98,89,196.38		-		-	
Prepayment / Foreclosure				19,83,11,553.00		-		-	
Other				-		-		-	
Total Payout				1,66,54,75,776.38		-		-	
Closing Balance to be carried forward to next month				26,69,59,12,957.00		-		-	
Table X				ISRA Utilisation Report		MCCSRA Utilisation Report			
INITIAL CREDIT ENHANCEMENT				-		-			
A. Opening Balance				56,46,58,209.00		-			
B. Withdrawal For Payout				56,46,58,209.00		-			
C. Topping Up				56,46,58,209.00		-			
D. Closing Balance				56,46,58,209.00		-			