

| SANSAR VEHICLE FINANCE TRUST DEC 2022                                               |  |                                                                                                                 |                 |                                                                            |             |                   |  |                    |  |
|-------------------------------------------------------------------------------------|--|-----------------------------------------------------------------------------------------------------------------|-----------------|----------------------------------------------------------------------------|-------------|-------------------|--|--------------------|--|
| JANUARY-2026                                                                        |  |                                                                                                                 |                 |                                                                            |             |                   |  |                    |  |
| Bank / Financial Institution Name                                                   |  | IND_VF-1                                                                                                        |                 |                                                                            |             |                   |  |                    |  |
| Previous PO Date                                                                    |  | 18-Jan-2026                                                                                                     | Current PO Date |                                                                            | 18-Feb-2026 | Next PO Date      |  | 18-Mar-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)                                                            |  | 2,512.70                                                                                                        |                 | Pool Cut off Date                                                          |             | 20-Mar-2024       |  |                    |  |
| Pool Outstanding in %                                                               |  | 84.58%                                                                                                          |                 | Record Date                                                                |             | 18TH Of The Month |  |                    |  |
| PTC Details                                                                         |  |                                                                                                                 |                 |                                                                            |             |                   |  |                    |  |
| Particulars                                                                         |  | Series A1                                                                                                       |                 | Series A2                                                                  |             | Series A3         |  | Series A4          |  |
| Number of PTC's                                                                     |  |                                                                                                                 |                 |                                                                            |             |                   |  |                    |  |
| Rating                                                                              |  | AAA' BY THE DOMESTIC RATING AGENCY                                                                              |                 | 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                                                  |             | TOTAL             |  |                    |  |
| Table I - Break up of Collections                                                   |  | RUNNING CONTRACTS                                                                                               |                 | PREPAYMENTS / SETTLEMENTS                                                  |             | TOTAL             |  |                    |  |
| Collections pertaining to current month billings (excluding prepayments & advances) |  | 1,48,45,17,524.78                                                                                               |                 | 96,55,925.52                                                               |             | 1,49,41,73,450.30 |  | 34,39,22,679.54    |  |
| Collections pertaining to opening overdues                                          |  | 12,57,38,210.18                                                                                                 |                 | 86,39,895.83                                                               |             | 13,43,78,106.01   |  | 2,68,81,801.90     |  |
| Collection - Prepayment / Foreclosure                                               |  | -                                                                                                               |                 | 12,25,99,286.86                                                            |             | 12,25,99,286.86   |  | 9,88,56,408.28     |  |
| Collection - Others (Penalty , Charges , Fees)                                      |  | -                                                                                                               |                 | -                                                                          |             | -                 |  | -                  |  |
| Collection - Advance                                                                |  | 5,54,26,942.49                                                                                                  |                 | 3,59,467.16                                                                |             | 5,57,86,409.65    |  | 5,54,26,942.49     |  |
| Total Collection                                                                    |  | 1,66,56,82,677.45                                                                                               |                 | 14,12,54,575.37                                                            |             | 1,80,69,37,252.82 |  | 37,08,04,481.44    |  |
|                                                                                     |  | 1,66,56,82,677.45                                                                                               |                 | 14,12,54,575.37                                                            |             | 1,80,69,37,252.82 |  | 37,08,04,481.44    |  |
|                                                                                     |  | RUNNING CONTRACTS                                                                                               |                 | PREPAYMENTS / SETTLEMENTS                                                  |             | TOTAL             |  |                    |  |
| Table II - Billing for the Month                                                    |  | RUNNING CONTRACTS                                                                                               |                 | PREPAYMENTS / SETTLEMENTS                                                  |             | TOTAL             |  |                    |  |
| Billing - Interest                                                                  |  | 37,60,86,656.00                                                                                                 |                 | 18,07,803.00                                                               |             | 37,78,94,459.00   |  | 17,91,893.00       |  |
| Billing - Principal                                                                 |  | 1,28,27,73,611.00                                                                                               |                 | 90,75,036.00                                                               |             | 1,29,18,48,647.00 |  | 18,07,643.50       |  |
| Prepayment principal                                                                |  | -                                                                                                               |                 | 15,55,64,616.00                                                            |             | 15,55,64,616.00   |  | 68,32,252.33       |  |
| Total Billing                                                                       |  | 1,65,88,60,267.00                                                                                               |                 | 16,64,47,455.00                                                            |             | 1,82,53,07,722.00 |  | 12,25,99,286.86    |  |
|                                                                                     |  | RUNNING CONTRACTS                                                                                               |                 | PREPAYMENTS / SETTLEMENTS                                                  |             | TOTAL             |  |                    |  |
| Table III - Flow of Overdues                                                        |  | RUNNING CONTRACTS                                                                                               |                 | PREPAYMENTS / SETTLEMENTS                                                  |             | TOTAL             |  |                    |  |
| Opening Overdues of the month                                                       |  | 20,68,71,729.62                                                                                                 |                 | (2,13,24,874.10)                                                           |             | 18,55,46,855.52   |  | 6,15,46,576.92     |  |
| Add : Overdues incurred during the current month                                    |  | 11,89,15,799.73                                                                                                 |                 | 3,38,32,775.46                                                             |             | 15,27,48,575.19   |  | 14,53,24,702.70    |  |
| Less : Collections made from opening overdues                                       |  | 12,57,38,210.18                                                                                                 |                 | 86,39,895.83                                                               |             | 13,43,78,106.01   |  | 8,67,51,823.27     |  |
| Closing Overdues of the current month                                               |  | 20,00,48,869.17                                                                                                 |                 | 38,68,005.53                                                               |             | 20,39,16,874.70   |  | 15,910.00          |  |
|                                                                                     |  | 20,00,48,869.17                                                                                                 |                 | 38,68,005.53                                                               |             | 20,39,16,874.70   |  | 15,910.00          |  |
|                                                                                     |  | RUNNING CONTRACTS                                                                                               |                 | PREPAYMENTS / SETTLEMENTS                                                  |             | TOTAL             |  |                    |  |
| Table IV - Total Ageing Report                                                      |  | RUNNING CONTRACTS                                                                                               |                 | PREPAYMENTS / SETTLEMENTS                                                  |             | TOTAL             |  |                    |  |
| Ageing                                                                              |  | No. of contracts                                                                                                |                 | Total Overdues                                                             |             | Overdue Interest  |  | December-2025      |  |
| a) Current                                                                          |  | 1,24,987                                                                                                        |                 | (13,32,70,438.87)                                                          |             | -                 |  | Total Overdues     |  |
| b) Overdue for 1 to 30 days                                                         |  | 6,823                                                                                                           |                 | 7,17,68,672.41                                                             |             | 1,39,00,596.46    |  | Overdue Principal  |  |
| c) Overdue for 31 to 60 days                                                        |  | 4,138                                                                                                           |                 | 13,43,34,781.57                                                            |             | 2,63,24,770.96    |  | Unbilled Principal |  |
| d) Overdue for 61 to 90 days                                                        |  | 154                                                                                                             |                 | 1,07,90,991.02                                                             |             | 25,01,084.83      |  | 23,93,34,06,037.00 |  |
| e) Overdue for 91 to 120 days                                                       |  | 27                                                                                                              |                 | 20,28,816.55                                                               |             | 4,75,281.13       |  | 12,35,08,768.46    |  |
| f) Overdue for 121 to 150 days                                                      |  | 32                                                                                                              |                 | 23,57,205.36                                                               |             | 5,26,382.61       |  | (12,35,08,768.46)  |  |
| g) Overdue for 151 to 180 days                                                      |  | 20                                                                                                              |                 | 28,54,958.14                                                               |             | 6,44,997.14       |  | 10,19,98,257.00    |  |
| h) Overdue Greater Than 180 days                                                    |  | 593                                                                                                             |                 | 10,91,81,882.99                                                            |             | 2,24,55,638.35    |  | 10,17,98,257.00    |  |
| Total                                                                               |  | 1,36,774                                                                                                        |                 | 20,00,48,869.17                                                            |             | 6,68,28,751.48    |  | 10,17,98,257.00    |  |
|                                                                                     |  | 1,36,774                                                                                                        |                 | 20,00,48,869.17                                                            |             | 6,68,28,751.48    |  | 10,17,98,257.00    |  |
|                                                                                     |  | RUNNING CONTRACTS                                                                                               |                 | PREPAYMENTS / SETTLEMENTS                                                  |             | TOTAL             |  |                    |  |
| Table V - Prepayment and Foreclosures Report                                        |  | RUNNING CONTRACTS <td colspan="2">PREPAYMENTS / SETTLEMENTS<td colspan="2">TOTAL</td><td colspan="2"></td></td> |                 | PREPAYMENTS / SETTLEMENTS <td colspan="2">TOTAL</td> <td colspan="2"></td> |             | TOTAL             |  |                    |  |
| Particulars                                                                         |  | Total                                                                                                           |                 | Total                                                                      |             | Total             |  |                    |  |
| No of contracts at the beginning of month                                           |  | 1,37,954                                                                                                        |                 | 1,37,954                                                                   |             | 1,37,954          |  |                    |  |
| No of contracts prepaid during the month                                            |  | 725                                                                                                             |                 | 725                                                                        |             | 725               |  |                    |  |
| No of contracts naturally Terminated during the month                               |  | 455                                                                                                             |                 | 455                                                                        |             | 455               |  |                    |  |
| No of contracts of repo sale & termination during the month                         |  | 0                                                                                                               |                 | 0                                                                          |             | 0                 |  |                    |  |
| No of contracts at the end of the month                                             |  | 1,36,774                                                                                                        |                 | 1,36,774                                                                   |             | 1,36,774          |  |                    |  |
|                                                                                     |  | Rs.                                                                                                             |                 | Rs.                                                                        |             | Rs.               |  |                    |  |
| Outstanding principal of the prepaid contracts during the month                     |  | 15,55,64,616.00                                                                                                 |                 | 15,55,64,616.00                                                            |             | 15,55,64,616.00   |  |                    |  |
| Amount collected from the Obligors (incl. premium) against above                    |  | 15,21,33,648.94                                                                                                 |                 | 15,21,33,648.94                                                            |             | 15,21,33,648.94   |  |                    |  |
|                                                                                     |  | Rs.                                                                                                             |                 | Rs.                                                                        |             | Rs.               |  |                    |  |
| Table VI - Repossession Report                                                      |  | Rs.                                                                                                             |                 | Rs.                                                                        |             | Rs.               |  |                    |  |
| Closing o/s on Repossessed Contracts                                                |  | -                                                                                                               |                 | -                                                                          |             | -                 |  |                    |  |
| Sale Proceeds from Repossessed Assets                                               |  | -                                                                                                               |                 | -                                                                          |             | -                 |  |                    |  |
| Profit/ Loss on Sale of Repo Assets                                                 |  | -                                                                                                               |                 | -                                                                          |             | -                 |  |                    |  |
|                                                                                     |  | Rs.                                                                                                             |                 | Rs.                                                                        |             | Rs.               |  |                    |  |
| Table VII - Waterfall mechanism                                                     |  | Rs.                                                                                                             |                 | Rs.                                                                        |             | Rs.               |  |                    |  |
| Running Contracts Collection                                                        |  | 1,66,56,82,677.45                                                                                               |                 | 1,66,56,82,677.45                                                          |             | 1,66,56,82,677.45 |  |                    |  |
| Prepayment / Settlement Collection                                                  |  | 14,12,54,575.37                                                                                                 |                 | 14,12,54,575.37                                                            |             | 14,12,54,575.37   |  |                    |  |
| 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)                                                    |  | 1,29,18,48,647.00                                                                                               |                 | 1,29,18,48,647.00                                                          |             | 1,29,18,48,647.00 |  |                    |  |
| Interest Payout                                                                     |  | 20,76,44,786.37                                                                                                 |                 | 20,76,44,786.37                                                            |             | 20,76,44,786.37   |  |                    |  |
| Prepayment / Foreclosure (npv)                                                      |  | 15,55,64,616.00                                                                                                 |                 | 15,55,64,616.00                                                            |             | 15,55,64,616.00   |  |                    |  |
| 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                                                                 |  | -                                                                                                               |                 | -                                                                          |             | -                 |  |                    |  |
|                                                                                     |  | LIQUIDITY FACILITY                                                                                              |                 | FIRST LOSS                                                                 |             | SECOND LOSS       |  |                    |  |
| 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                                                                  |  | -                                                                                                               |                 | -                                                                          |             | -                 |  |                    |  |
|                                                                                     |  | Class A                                                                                                         |                 | Class B                                                                    |             | Class C           |  |                    |  |
| Table IX - Payout Summary                                                           |  | Class A                                                                                                         |                 | Class B                                                                    |             | Class C           |  |                    |  |
| Opening Balance                                                                     |  | 26,57,44,55,479.01                                                                                              |                 | -                                                                          |             | -                 |  |                    |  |
| Scheduled Repayments (Principal)                                                    |  | 1,29,18,48,647.00                                                                                               |                 | -                                                                          |             | -                 |  |                    |  |
| Interest Payout                                                                     |  | 20,76,44,786.37                                                                                                 |                 | -                                                                          |             | -                 |  |                    |  |
| Prepayment / Foreclosure                                                            |  | 15,55,64,616.00                                                                                                 |                 | -                                                                          |             | -                 |  |                    |  |
| Other                                                                               |  | -                                                                                                               |                 | -                                                                          |             | -                 |  |                    |  |
| Total Payout                                                                        |  | 1,65,50,58,049.37                                                                                               |                 | -                                                                          |             | -                 |  |                    |  |
| Closing Balance to be carried forward to next month                                 |  | 25,12,70,42,216.01                                                                                              |                 | -                                                                          |             | -                 |  |                    |  |
|                                                                                     |  | ISRA Utilisation Report                                                                                         |                 | MCSRA Utilisation Report                                                   |             |                   |  |                    |  |
| Table X                                                                             |  | ISRA Utilisation Report                                                                                         |                 | MCSRA Utilisation Report                                                   |             |                   |  |                    |  |
| INITIAL CREDIT ENHANCEMENT                                                          |  | -                                                                                                               |                 | -                                                                          |             | -                 |  |                    |  |
| A. Opening Balance                                                                  |  | 52,86,16,195.00                                                                                                 |                 | 1,56,70,44,058.00                                                          |             | -                 |  |                    |  |
| B. Withdrawal for Payout                                                            |  | -                                                                                                               |                 | -                                                                          |             | -                 |  |                    |  |
| C. Topping Up                                                                       |  | -                                                                                                               |                 | -                                                                          |             | -                 |  |                    |  |
| D. Closing Balance                                                                  |  | 52,86,16,195.00                                                                                                 |                 | 1,56,70,44,058.00                                                          |             | -                 |  |                    |  |