

SANSAR VEHICLE FINANCE TRUST DEC 2022							
SEPTEMBER-2025							
Bank / Financial Institution Name		IND_VF-1					
Previous PO Date	18-Sep-2025	Current PO Date	18-Oct-2025	Next PO Date	18-Nov-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)	2,511.36	Pool Cut off Date			20-Mar-2024		
Pool Outstanding in %	84.53%	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	
Table I - Break up of Collections	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL	INTEREST	PRINCIPAL	INTEREST	PRINCIPAL
Collections pertaining to current month billings (excluding prepayments & advances)	1,36,34,90,568.12	2,46,45,756.62	1,38,81,36,324.74	34,39,15,828.22	1,01,95,74,739.90	26,29,877.00	2,20,15,879.62
Collections pertaining to opening overdues	14,92,46,701.71	1,63,43,015.90	16,55,89,717.61	3,13,56,032.49	11,78,90,669.22	17,62,530.08	1,45,80,485.82
Collection - Prepayment / Foreclosure	-	16,86,86,139.59	16,86,86,139.59				16,86,86,139.59
Collection - Others (Penalty , Charges , Fees)							
Collection - Advance	6,58,96,369.53	12,07,598.44	6,71,03,967.97		6,58,96,369.53		12,07,598.44
Total Collection	1,57,86,33,639.36	21,08,82,510.55	1,78,95,16,149.91	37,52,71,860.71	1,20,33,61,778.65	43,92,407.08	20,64,90,103.47
Table II - Billing for the Month	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL	1,63,89,76,554.00			
Billing - Interest	38,50,32,150.00	26,29,877.00	38,76,62,027.00				
Billing - Principal	1,22,36,72,771.00	2,76,41,756.00	1,25,13,14,527.00				
Prepayment principal	-	20,95,32,605.00	20,95,32,605.00				
Total Billing	1,60,87,04,921.00	23,98,04,238.00	1,84,85,09,159.00				
				RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS	
Table III - Flow of Overdues	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL	Amt (INR)- Int	Amt (INR) - Prin	Amt (INR)- Int	Amt (INR) - Prin
Opening Overdues of the month	12,79,57,732.45	(3,02,72,883.07)	9,76,84,849.38	6,05,71,562.74	6,73,86,169.71	17,72,319.08	(3,20,45,202.15)
Add : Overdues incurred during the current month	17,93,17,983.35	4,52,64,743.35	22,45,82,726.70	4,11,16,321.78	13,82,01,661.57	-	4,52,64,743.35
Less : Collections made from opening overdues	14,92,46,701.71	1,63,43,015.90	16,55,89,717.61	3,13,56,032.49	11,78,90,669.22	17,62,530.08	1,45,80,485.82
Closing Overdues of the current month	15,80,29,014.09	(13,51,155.62)	15,66,77,858.47	7,03,31,852.03	8,76,97,162.06	9,789.00	(13,60,944.62)
Table IV - Total Ageing Report							August-2025
Ageing	No. of contracts	Total Overdues	Overdue Interest	Overdue Principal	Unbilled Principal	Total Overdues	
a) Current	1,18,186	(17,64,20,025.39)	-	(17,64,20,025.39)	23,93,62,30,537.00	(20,99,42,866.88)	
b) Overdue for 1 to 30 days	9,879	11,54,12,589.65	2,43,06,159.78	9,11,06,429.87	2,36,93,11,630.00	9,60,31,202.49	
c) Overdue for 31 to 60 days	3,735	11,42,70,560.37	2,35,24,141.65	9,07,46,418.72	86,84,67,401.00	10,49,62,538.37	
d) Overdue for 61 to 90 days	307	96,35,126.55	22,82,308.25	73,52,818.30	5,07,79,986.00	2,14,92,573.83	
e) Overdue for 91 to 120 days	44	46,35,873.88	10,35,072.22	36,00,801.66	1,67,17,325.00	31,22,759.49	
f) Overdue for 121 to 150 days	32	47,72,440.49	9,09,268.00	38,63,172.49	1,28,01,640.00	46,56,301.50	
g) Overdue for 151 to 180 days	26	40,92,839.50	8,89,385.00	32,03,454.50	1,00,57,156.00	1,42,54,713.75	
h) Overdue Greater Than 180 days	613	8,16,29,609.04	1,73,85,517.13	6,42,44,091.91	10,56,69,209.00	6,31,07,626.83	
Total	1,32,822	15,80,29,014.09	7,03,31,852.03	8,76,97,162.06	27,37,00,34,884.00	9,76,84,849.38	
Table V - Prepayment and Foreclosures Report							
Particulars	Total						
No of contracts at the beginning of month	1,36,581						
No of contracts prepaid during the month	1,515						
No of contracts naturally Terminated during the month	2,244						
No of contracts of repo sale & termination during the month	0						
No of contracts at the end of the month	1,32,822						
	Rs.						
Outstanding principal of the prepaid contracts during the month	20,95,32,605.00						
Amount collected from the Obligors (incl. premium) against above	21,02,12,307.51						
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	1,57,86,33,639.36						
Prepayment / Settlement Collection	21,08,82,510.55						
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)	1,25,13,14,527.00						
Interest Payout	20,09,46,567.46						
Prepayment / Foreclosure(npv)	20,95,32,605.00						
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	26,57,44,55,479.01		
Scheduled Repayments (Principal)	1,25,13,14,527.00		-
Interest Payout	20,09,46,567.46		-
Prepayment / Foreclosure	20,95,32,605.00		-
Other	-		-
Total Payout	1,66,17,93,699.46		-
Closing Balance to be carried forward to next month	25,11,36,08,347.01	-	

Table X	ISRA Utilisation Report	MCSSRA Utilisation Report	
INITIAL CREDIT ENHANCEMENT	-		-
A. Opening Balance	52,86,16,195.00	-	-
B. Withdrawal for Payout	-	-	-
C. Topping Up	-	-	-
D. Closing Balance	52,86,16,195.00	-	-