

SANSAR VEHICLE FINANCE TRUST DEC 2022									
JUNE 2024									
Bank / Financial Institution Name		IND_VF-1							
Previous PO Date		18-Jun-2024	Current PO Date		18-Jul-2024	Next PO Date		18-Aug-2024	
General Information									
Originator	STFC	Deal Structure			Par				
Rating Agency	ICRA	Asset Class			NDPRIORITY				
Original Pool Size (Rs.Cr)	2,970.85	Date of Allotment			26-Mar-2024				
Current Pool O/s (Rs.Cr)	2,867.97	Pool Cut off Date			20-Mar-2024				
Pool Outstanding in %	96.54%	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)	9.16%	9.16%							
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	Adv Coll Payment on 20th June 24	Net To Be Paid
Collections pertaining to current month billings (excluding prepayments & advances)	1,26,81,70,562.72	93,89,757.00	1,27,75,60,319.72	40,16,68,668.72	86,65,01,894.00	26,11,804.00	67,77,953.00		
Collections pertaining to opening overdues	-	-	-	-	-	-	-		
Collection - Prepayment / Foreclosure	-	15,22,19,921.00	15,22,19,921.00	-	-	-	15,22,19,921.00		
Collection - Others (Penalty, Charges, Fees)	-	-	-	-	-	-	-		
Collection - Advance	7,47,60,820.47	-	7,47,60,820.47	-	7,47,60,820.47	-	-		
Total Collection	1,34,29,31,383.19	16,16,09,678.00	1,50,45,41,061.19	40,16,68,668.72	94,12,62,714.47	26,11,804.00	15,89,97,874.00	6,00,00,000.00	1,44,45,41,061.19
Table II - Billing for the Month	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL						
Billing - Interest	40,35,06,182.00	26,11,804.00	40,61,17,986.00						
Billing - Principal	86,98,11,364.00	67,77,953.00	87,65,89,317.00						
Prepayment principal	-	15,22,19,921.00	15,22,19,921.00						
Total Billing	1,27,33,17,546.00	16,16,09,678.00	1,43,49,27,224.00						
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	-	-	-	-	-	-	-		
Add : Overdues incurred during the current month	-6,96,13,837.19	-	-6,96,13,837.19	18,37,513.28	-7,14,51,350.47	-	-		
Less : Collections made from opening overdues	-	-	-	-	-	-	-		
Closing Overdues of the current month	-6,96,13,837.19	-	-6,96,13,837.19	18,37,513.28	-7,14,51,350.47	-	-		
Table IV - Total Ageing Report							May-2024		
Ageing	No. of contracts	Total Overdues	Overdue Interest	Overdue Principal	Unbilled Principal	Total Overdues			
a) Current	1,04,191	-7,47,60,820.47	-	-7,47,60,820.47	28,17,39,36,133.00	-			
b) Overdue for 1 to 30 days	331	51,46,983.28	18,37,513.28	33,09,470.00	11,16,65,232.00	-			
c) Overdue for 31 to 60 days	0	-	-	-	-	-			
d) Overdue for 61 to 90 days	0	-	-	-	-	-			
e) Overdue for 91 to 120 days	0	-	-	-	-	-			
f) Overdue for 121 to 150 days	0	-	-	-	-	-			
g) Overdue for 151 to 180 days	0	-	-	-	-	-			
h) Overdue Greater Than 180 days	0	-	-	-	-	-			
Total	1,04,522	-6,96,13,837.19	18,37,513.28	-7,14,51,350.47	28,28,56,01,365.00	-			
Table V - Prepayment and Foreclosures Report									
Particulars	Total								
No of contracts at the beginning of month	1,05,371								
No of contracts prepaid during the month	849								
No of contracts naturally Terminated during the month	0								
No of contracts of repo sale & termination during the month	0								
No of contracts at the end of the month	1,04,522								
Rs.									
Outstanding principal of the prepaid contracts during the month	15,22,19,921.00								
Amount collected from the Obligors (incl. premium) against above	15,22,19,921.00								
Table VI - Repossession Report							Rs.		
Particulars									
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	1,34,29,31,383.19								
Prepayment / Settlement Collection	16,16,09,678.00								
1. Statutory / regulatory dues									
2. Costs/ charges incurred by Trustee									
3. Payouts of Senior Tranche- Yield on Senior Tranche Certificates (if ISRA is insufficient)									
4. Payouts for MCS (if MCSRA balance is insufficient)									
5. Replenishment of Cash Collateral Account									
6. Replenishment of ISRA									
7. Replenishment of MCSRA									
8. Pool Replenishment i.e. purchase of Additional Identified Receivables									
9. Payment on Equity Tranche Certificates (if EIS Cash Release Event is met)									
5. Actual Payouts to Senior PTCs:									
Class A									
Scheduled Repayments (Principal)	87,65,89,317.00								
Interest Payout	23,21,33,606.40								
Prepayment / Foreclosure(npv)	15,22,19,921.00								
Other	-								
6. Top-up of cash collateral	-								
7. Utilisation of cash collateral									
B. 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	29,70,85,43,596.00	-	-						
Scheduled Repayments (Principal)	87,65,89,317.00	-	-						
Interest Payout	23,21,33,606.40	-	-						
Prepayment / Foreclosure	15,22,19,921.00	-	-						
Other	-	-	-						
Total Payout	1,26,09,42,844.40	-	-						
Closing Balance to be carried forward to next month	28,67,97,34,358.00	-	-						
Table X	ISRA Utilisation Report	MCSRA Utilisation Report							
INITIAL CREDIT ENHANCEMENT	-	-	-						
A. Opening Balance	-	-	-						
B. Withdrawal for Payout	-	-	-						
C. Topping Up	-	-	-						
D. Closing Balance	-	-	-						

