

SANSAR VEHICLE FINANCE TRUST DEC 2022							
DECEMBER-2025							
Bank / Financial Institution Name		IND_VF-1					
Previous PO Date	18-Dec-2025	Current PO Date	18-Jan-2026	Next PO Date	18-Feb-2026		
General Information							
Originator	STFC	Deal Structure	Par				
Rating Agency	ICRA	Asset Class	NCPRIORITY				
Original Pool Size (Rs.Cr)	2,970.85	Date of Allotment	26-Mar-2024				
Current Pool O/s (Rs.Cr)	2,513.91	Pool Cut off Date	20-Mar-2024				
Pool Outstanding in %	84.62%	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 'AAA'					
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	PRINCIPAL
Collections pertaining to current month billings (excluding prepayments & advances)	1,44,32,59,827.83	1,33,25,041.23	1,45,65,84,869.06	33,30,14,289.39	1,11,02,45,538.44	20,26,751.00	1,12,98,290.23
Collections pertaining to opening overdues	13,93,06,774.02	1,36,02,268.44	15,29,09,042.46	3,01,11,947.51	10,91,94,826.51	22,92,835.98	1,13,09,432.46
Collection - Prepayment / Foreclosure	-	14,32,33,612.07	14,32,33,612.07				14,32,33,612.07
Collection - Others (Penalty, Charges, Fees)							
Collection - Advance	5,13,37,211.82	15,38,691.08	5,28,75,902.90		5,13,37,211.82		15,38,691.08
Total Collection	1,63,39,03,813.67	17,16,99,612.82	1,80,56,03,426.49	36,31,26,236.90	1,27,07,77,576.77	43,19,586.98	16,73,80,025.84
				RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS	
Table II - Billing for the Month				INTEREST	PRINCIPAL	INTEREST	PRINCIPAL
Billing - Interest	36,27,12,357.00	20,26,751.00	36,47,44,108.00				
Billing - Principal	1,25,53,01,695.00	1,24,37,491.00	1,26,77,39,186.00				
Prepayment principal	-	16,76,25,515.00	16,76,25,515.00				
Total Billing	1,61,80,19,052.00	18,20,89,757.00	1,80,01,08,809.00				
				RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS	
Table III - Flow of Overdues				Amt (INR) - Int	Amt (INR) - Prin	Amt (INR) - Int	Amt (INR) - Prin
Opening Overdues of the month	20,14,31,167.19	(1,10,80,486.90)	19,03,50,680.29	6,38,14,413.32	13,76,16,753.87	22,96,141.98	(1,33,76,628.88)
Add : Overdues incurred during the current month	12,34,22,012.35	2,39,92,412.62	14,74,14,424.97	2,97,03,067.61	9,37,18,944.74	-	2,39,92,412.62
Less : Collections made from opening overdues	13,93,06,774.02	1,36,02,268.44	15,29,09,042.46	3,01,11,947.51	10,91,94,826.51	22,92,835.98	1,13,09,432.46
Closing Overdues of the current month	18,55,46,405.52	(6,90,342.72)	18,48,56,062.80	6,34,05,533.42	12,21,40,872.10	3,306.00	(6,93,648.72)
Table IV - Total Ageing Report				November-2025			
Ageing	No. of contracts	Total Overdues	Overdue Interest	Overdue Principal	Unbilled Principal	Total Overdues	
a) Current	1,21,831	(12,35,08,768.46)	-	(12,35,08,768.46)	23,85,85,56,625.00	(12,39,37,377.61)	
b) Overdue for 1 to 30 days	7,334	7,05,68,757.81	1,33,90,050.61	5,71,78,707.20	1,63,71,22,550.00	6,92,81,150.08	
c) Overdue for 31 to 60 days	3,297	11,94,02,580.23	2,49,20,906.26	9,44,81,673.97	94,82,83,639.00	12,52,88,504.41	
d) Overdue for 61 to 90 days	161	58,37,352.64	11,92,501.32	46,45,451.32	2,79,14,445.00	71,73,961.89	
e) Overdue for 91 to 120 days	44	29,65,308.00	6,78,096.58	22,87,211.42	1,19,28,818.00	19,58,519.80	
f) Overdue for 121 to 150 days	26	24,81,660.14	5,65,436.14	19,16,224.00	75,65,331.00	56,95,390.92	
g) Overdue for 151 to 180 days	30	45,09,220.31	10,81,720.16	34,17,500.15	1,23,67,376.00	41,69,324.22	
h) Overdue Greater Than 180 days	590	10,12,89,694.85	2,15,66,827.35	8,17,22,872.50	9,84,95,163.00	10,07,21,206.58	
Total	1,33,313	18,55,46,405.52	6,34,05,533.42	12,21,40,872.10	26,60,22,33,947.00	19,03,50,680.29	
Table V - Prepayment and Foreclosures Report							
Particulars	Total						
No of contracts at the beginning of month	1,35,543						
No of contracts prepaid during the month	962						
No of contracts naturally Terminated during the month	1,268						
No of contracts of repo sale & termination during the month	0						
No of contracts at the end of the month	1,33,313						
Rs.							
Outstanding principal of the prepaid contracts during the month	16,76,25,515.00						
Amount collected from the Obligors (incl. premium) against above	16,72,60,786.72						
Table VI - Repossession Report				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	1,63,39,03,813.67						
Prepayment / Settlement Collection	17,16,99,612.82						
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)	1,26,77,39,186.00						
Interest Payout	20,76,44,786.37						
Prepayment / Foreclosure(npv)	16,76,25,515.00						
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)	1,26,77,39,186.00			-	-	-	
Interest Payout	20,76,44,786.37			-	-	-	
Prepayment / Foreclosure	16,76,25,515.00			-	-	-	
Other	-			-	-	-	
Total Payout	1,64,30,09,487.37			-	-	-	
Closing Balance to be carried forward to next month	25,13,90,90,778.01			-	-	-	
Table X				ISRA Utilisation Report	MCSSRA Utilisation Report		
INITIAL CREDIT ENHANCEMENT				-	-	-	
A. Opening Balance				52,86,16,195.00	1,28,63,73,520.35	-	
B. Withdrawal for Payout				-	-	-	
C. Topping Up				-	28,06,70,537.65	-	
D. Closing Balance				52,86,16,195.00	1,56,70,44,058.00	-	