

SANSAR VEHICLE FINANCE TRUST DEC 2022							
NOVEMBER-2025							
Bank / Financial Institution Name		IND_VF-1					
Previous PO Date	18-Nov-2025	Current PO Date	18-Dec-2025	Next PO Date	18-Jan-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)	2,513.75	Pool Cut off Date	20-Mar-2024				
Pool Outstanding in %	84.61%	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	PRINCIPAL
Collections pertaining to current month billings (excluding prepayments & advances)							
Collections pertaining to opening overdues							
Collection - Prepayment / Foreclosure							
Collection - Others (Penalty, Charges, Fees)							
Collection - Advance							
Total Collection							
				RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS	
Table II - Billing for the Month							
Billing - Interest							
Billing - Principal							
Prepayment principal							
Total Billing							
				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							
Add : Overdues incurred during the current month							
Less : Collections made from opening overdues							
Closing Overdues of the current month							
Table IV - Total Ageing Report				October-2025			
Ageing	No. of contracts	Total Overdues	Overdue Interest	Overdue Principal	Unbilled Principal	Total Overdues	
a) Current	1,24,206	(12,39,37,377.61)	-	(12,39,37,377.61)	25,29,14,93,401.00	(16,17,80,058.80)	
b) Overdue for 1 to 30 days	6,072	6,92,81,150.08	1,39,82,974.33	5,52,98,175.75	1,57,03,49,736.00	9,34,48,367.87	
c) Overdue for 31 to 60 days	4,108	12,52,88,504.41	2,63,53,731.24	9,89,34,773.17	99,71,09,756.00	17,12,33,911.50	
d) Overdue for 61 to 90 days	375	71,73,961.89	15,97,762.80	55,76,199.09	3,44,31,863.00	84,31,802.65	
e) Overdue for 91 to 120 days	57	19,58,519.80	4,95,480.00	14,63,039.80	84,35,873.00	42,01,392.16	
f) Overdue for 121 to 150 days	90	56,95,390.92	13,19,788.58	43,75,602.34	1,80,51,771.00	58,06,498.88	
g) Overdue for 151 to 180 days	32	41,69,324.22	9,14,485.22	32,54,839.00	95,36,673.00	52,61,972.49	
h) Overdue Greater Than 180 days	603	10,07,21,206.58	2,14,46,333.13	7,92,74,873.45	10,81,89,575.00	9,07,88,657.00	
Total	1,35,543	19,03,50,680.29	6,61,10,555.30	12,42,40,124.99	28,03,75,96,648.00	21,73,92,543.75	
				24,81,77,502.60			
Table V - Prepayment and Foreclosures Report							
Particulars	Total						
No of contracts at the beginning of month	1,41,505						
No of contracts prepaid during the month	1,138						
No of contracts naturally Terminated during the month	4,834						
No of contracts of repo sale & termination during the month	0						
No of contracts at the end of the month	1,35,543						
	Rs.						
Outstanding principal of the prepaid contracts during the month	14,15,55,460.00						
Amount collected from the Obligors (incl. premium) against above	14,22,10,057.56						
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	1,67,40,61,632.46						
Prepayment / Settlement Collection	18,78,26,399.11						
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)	1,29,53,83,479.00						
Interest Payout	20,09,46,567.46						
Prepayment / Foreclosure(npv)	14,15,55,460.00						
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)					-		
Interest Payout					-		
Prepayment / Foreclosure					-		
Other					-		
Total Payout				1,63,78,85,506.46			
Closing Balance to be carried forward to next month				25,13,75,16,540.01			
Table X				ISRA Utilisation Report	MCSSRA Utilisation Report		
INITIAL CREDIT ENHANCEMENT				-	-		
A. Opening Balance				52,86,16,195.00	-		
B. Withdrawal for Payout				52,86,16,195.00	-		
C. Topping Up				52,86,16,195.00	1,28,63,73,520.35		
D. Closing Balance				52,86,16,195.00	1,28,63,73,520.35		