

SANSAR VEHICLE FINANCE TRUST DEC 2022					
DECEMBER-2024					
Bank / Financial Institution Name		IND_VF-1			
Previous PO Date	18-Dec-2024	Current PO Date	18-Jan-2025	Next PO Date	18-Feb-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)	2,841.62	Pool Cut off Date	20-Mar-2024		
Pool Outstanding in %	95.65%	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		
			INTEREST		PREPAYMENTS / SETTLEMENTS
			PRINCIPAL		INTEREST
					PRINCIPAL
Table I - Break up of Collections	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL		
Collections pertaining to current month billings (excluding prepayments & advances)	1,34,41,55,280.57	1,07,49,059.89	1,35,49,04,340.46	37,56,79,220.81	96,84,76,059.76
Collections pertaining to opening overdues	3,31,98,278.08	39,09,584.04	3,71,07,862.12	67,28,885.62	2,64,69,392.46
Collection - Prepayment / Foreclosure	-	15,52,81,978.05	15,52,81,978.05		
Collection - Others (Penalty , Charges , Fees)					
Collection - Advance	13,51,26,721.39	-	13,51,26,721.39		13,51,26,721.39
Total Collection	1,51,24,80,280.04	16,99,40,621.98	1,68,24,20,902.02	38,24,08,106.43	1,13,00,72,173.61
			PREPAYMENTS / SETTLEMENTS		
			INTEREST		PRINCIPAL
					INTEREST
					PRINCIPAL
Table II - Billing for the Month	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL		
Billing - Interest	38,87,49,814.00	21,98,109.00	39,09,47,923.00		
Billing - Principal	1,07,52,20,443.00	91,49,484.00	1,08,43,69,927.00		
Prepayment principal	-	20,79,89,551.00	20,79,89,551.00		
Total Billing	1,46,39,70,257.00	21,93,37,144.00	1,68,33,07,401.00		
			RUNNING CONTRACTS		
			Amt (INR)- Int		PREPAYMENTS / SETTLEMENTS
			Amt (INR) - Prin		PREPAYMENTS / SETTLEMENTS
					PREPAYMENTS / SETTLEMENTS
Table III - Flow of Overdues	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL		
Opening Overdues of the month	(18,15,40,659.37)	(4,93,96,522.02)	(23,09,37,181.39)	1,52,57,979.45	(19,67,98,638.82)
Add : Overdues incurred during the current month	(1,53,11,744.96)	5,33,06,106.06	3,79,94,361.10	1,30,70,593.19	(2,83,82,338.15)
Less : Collections made from opening overdues	3,31,98,278.08	39,09,584.04	3,71,07,862.12	67,28,885.62	2,64,69,392.46
Closing Overdues of the current month	(23,00,50,682.41)	-	(23,00,50,682.41)	2,15,99,687.02	(25,16,50,369.43)
			PREPAYMENTS / SETTLEMENTS		
			Amt (INR)- Int		PREPAYMENTS / SETTLEMENTS
			Amt (INR) - Prin		PREPAYMENTS / SETTLEMENTS
					PREPAYMENTS / SETTLEMENTS
Table IV - Total Ageing Report	No. of contracts	Total Overdues	Overdue Interest	Overdue Principal	Unbilled Principal
a) Current	1,15,535	(32,58,61,329.88)	-	(32,58,61,329.88)	27,06,80,27,722.00
b) Overdue for 1 to 30 days	3,287	2,93,16,527.61	50,80,067.19	2,42,36,460.42	69,81,74,990.00
c) Overdue for 31 to 60 days	972	3,09,70,966.70	77,18,742.03	2,32,52,224.67	31,18,23,512.00
d) Overdue for 61 to 90 days	711	2,63,88,680.91	64,48,440.12	1,99,40,240.79	14,94,02,763.00
e) Overdue for 91 to 120 days	3	1,76,719.00	46,343.00	1,30,376.00	8,12,348.00
f) Overdue for 121 to 150 days	117	79,76,339.25	20,93,812.68	58,82,526.57	2,55,64,131.00
g) Overdue for 151 to 180 days	13	7,95,616.00	1,77,257.00	6,18,359.00	19,41,631.00
h) Overdue Greater Than 180 days	3	1,85,798.00	35,025.00	1,50,773.00	4,83,537.00
Total	1,20,641	(23,00,50,682.41)	2,15,99,687.02	(25,16,50,369.43)	28,25,62,30,634.00
			PREPAYMENTS / SETTLEMENTS		
			Amt (INR)- Int		PREPAYMENTS / SETTLEMENTS
			Amt (INR) - Prin		PREPAYMENTS / SETTLEMENTS
					PREPAYMENTS / SETTLEMENTS
Table V - Prepayment and Foreclosures Report					
Particulars	Total				
No of contracts at the beginning of month	1,21,948				
No of contracts prepaid during the month	1,307				
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	1,20,641				
	Rs.				
Outstanding principal of the prepaid contracts during the month	20,79,89,551.00				
Amount collected from the Obligors (incl. premium) against above	20,79,89,551.00				
			Rs.		
Closing o/s on Repossessed Contracts			-		
Sale Proceeds from Repossessed Assets			-		
Profit/ Loss on Sale of Repo Assets			-		
			Rs.		
Table VII - Waterfall mechanism					
Running Contracts Collection	1,51,24,80,280.04				
Prepayment / Settlement Collection	16,99,40,621.98				
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)	1,08,43,69,927.00
Interest Payout	23,21,33,606.40
Prepayment / Foreclosure(npv)	20,79,89,551.00
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	29,70,85,43,596.00	-	-
Scheduled Repayments (Principal)	1,08,43,69,927.00	-	-
Interest Payout	23,21,33,606.40	-	-
Prepayment / Foreclosure	20,79,89,551.00	-	-
Other	-	-	-
Total Payout	1,52,44,93,084.40	-	-
Closing Balance to be carried forward to next month	28,41,61,84,118.00	-	-

Table X	ISRA Utilisation Report	MCSSRA Utilisation Report	
INITIAL CREDIT ENHANCEMENT	-		-
A. Opening Balance	60,07,00,222.00	1,06,36,35,164.31	-
B. Withdrawal for Payout	60,07,00,222.00	-	-
C. Topping Up	60,07,00,222.00	50,34,08,893.69	-
D. Closing Balance	60,07,00,222.00	1,56,70,44,058.00	-