

SANSAR VEHICLE FINANCE TRUST DEC 2022						
MAY-2026						
Bank / Financial Institution Name		IND_VF-1				
Previous PO Date	18-May-2026	Current PO Date	18-Jun-2026	Next PO Date	18-Jul-2026	
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)	2,347.34	Pool Cut off Date	20-Mar-2024			
Pool Outstanding in %	79.01%	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	
			INTEREST	PRINCIPAL	INTEREST	PRINCIPAL
Table I - Break up of Collections	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL			
Collections pertaining to current month billings (excluding prepayments & advances)	1,57,48,91,227.23	2,01,84,812.56	1,59,50,76,039.79	35,27,34,145.82	1,22,21,57,081.41	16,79,179.00
Collections pertaining to opening overdues	12,96,92,281.42	65,40,730.52	13,62,33,011.94	2,25,57,794.73	10,71,34,486.69	6,09,530.82
Collection - Prepayment / Foreclosure	-	9,04,05,091.21	9,04,05,091.21			9,04,05,091.21
Collection - Others (Penalty , Charges , Fees)						
Collection - Advance	4,85,87,829.64	11,35,005.35	4,97,22,834.99		4,85,87,829.64	11,35,005.35
Total Collection	1,75,31,71,338.29	11,82,65,639.64	1,87,14,36,977.93	37,52,91,940.55	1,37,78,79,397.74	22,88,709.82
Table II - Billing for the Month	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL			
Billing - Interest	37,71,57,119.00	17,80,202.00	37,89,37,321.00			
Billing - Principal	1,38,03,62,615.00	3,73,26,286.00	1,41,76,88,901.00			
Prepayment principal	-	11,63,13,356.00	11,63,13,356.00			
Total Billing	1,75,75,19,734.00	15,54,19,844.00	1,91,29,39,578.00			
			RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS	
			Amt (INR) - Int	Amt (INR) - Prin	Amt (INR) - Int	Amt (INR) - Prin
Table III - Flow of Overdues	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL			
Opening Overdues of the month	21,45,41,738.72	(1,62,96,792.68)	19,82,44,946.04	5,73,80,848.56	15,71,60,890.16	12,90,248.82
Add : Overdues incurred during the current month	13,40,40,677.13	4,36,94,934.88	17,77,35,612.01	2,44,22,973.18	10,96,17,703.95	1,01,023.00
Less : Collections made from opening overdues	12,96,92,281.42	65,40,730.52	13,62,33,011.94	2,25,57,794.73	10,71,34,486.69	6,09,530.82
Closing Overdues of the current month	21,88,90,134.43	2,08,57,411.68	23,97,47,546.11	5,92,46,027.01	15,96,44,107.42	7,81,741.00
Table IV - Total Ageing Report						
Ageing	No. of contracts	Total Overdues	Overdue Interest	Overdue Principal	Unbilled Principal	April-2026 Total Overdues
a) Current	1,33,286	(11,39,33,989.46)	-	(11,39,33,989.46)	25,29,79,58,630.00	(12,87,87,595.65)
b) Overdue for 1 to 30 days	5,054	5,23,54,082.39	76,70,568.18	4,46,83,514.21	1,09,45,82,799.00	4,58,96,682.38
c) Overdue for 31 to 60 days	4,049	14,37,42,154.89	2,56,24,815.49	11,81,17,339.40	96,45,98,572.00	14,44,03,171.30
d) Overdue for 61 to 90 days	137	86,23,594.69	16,07,270.79	70,16,323.90	4,56,83,309.00	1,60,99,419.52
e) Overdue for 91 to 120 days	39	38,41,417.35	6,87,384.14	31,54,033.21	1,25,59,605.00	14,68,790.57
f) Overdue for 121 to 150 days	14	20,83,933.88	3,24,034.00	17,59,899.88	53,11,642.00	35,29,687.26
g) Overdue for 151 to 180 days	22	38,54,186.42	6,95,359.00	31,58,827.42	86,78,132.00	18,17,567.00
h) Overdue Greater Than 180 days	537	11,83,24,754.27	2,26,36,595.41	9,56,88,158.86	6,33,14,084.00	11,38,17,223.66
Total	1,43,138	21,88,90,134.43	5,92,46,027.01	15,96,44,107.42	27,49,26,86,773.00	19,82,44,946.04
Table V - Prepayment and Foreclosures Report						
Particulars	Total					
No of contracts at the beginning of month	1,46,402					
No of contracts prepaid during the month	685					
No of contracts naturally Terminated during the month	2,579					
No of contracts of repo sale & termination during the month	0					
No of contracts at the end of the month	1,43,138					
	Rs.					
Outstanding principal of the prepaid contracts during the month	11,63,13,356.00					
Amount collected from the Obligor (incl. premium) against above	11,34,90,748.04					
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	1,75,31,71,338.29					
Prepayment / Settlement Collection	11,82,65,639.64					
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)	1,41,76,88,901.00					
Interest Payout	19,54,00,376.36					
Prepayment / Foreclosure(npw)	11,63,13,356.00					

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	25,00,74,11,421.02		
Scheduled Repayments (Principal)	1,41,76,88,901.00	-	-
Interest Payout	19,54,00,376.36	-	-
Prepayment / Foreclosure	11,63,13,356.00	-	-
Other	-	-	-
Total Payout	1,72,94,02,633.36	-	-
Closing Balance to be carried forward to next month	23,47,34,09,164.02	-	

Table X	ISRA Utilisation Report	MCSSRA Utilisation Report	
INITIAL CREDIT ENHANCEMENT	-		-
A. Opening Balance	49,25,74,182.00	-	-
B. Withdrawal for Payout	49,25,74,182.00	-	-
C. Topping Up	49,25,74,182.00	1,33,46,36,290.90	-
D. Closing Balance	49,25,74,182.00	1,33,46,36,290.90	-