

SANSAR VEHICLE FINANCE TRUST DEC 2022										
OCTOBER-2025										
Bank / Financial Institution Name		IND_VF-1								
Previous PO Date	18-Oct-2025	Current PO Date	18-Nov-2025	Next PO Date	18-Dec-2025					
General Information										
Originator	STFC	Deal Structure	Par							
Rating Agency	ICRA	Asset Class	NORPRIORITY							
Original Pool Size (Rs.Cr)	2,970.85	Date of Allotment	26-Mar-2024							
Current Pool O/s (Rs.Cr)	2,515.04	Pool Cut off Date	20-Mar-2024							
Pool Outstanding in %	84.66%	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				RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL	INTEREST	PRINCIPAL	INTEREST	PRINCIPAL
Collections pertaining to current month billings (excluding prepayments & advances)				1,40,16,64,227.50	2,33,07,354.89	1,42,49,71,582.39	33,64,74,785.34	1,06,51,89,442.16	19,09,262.00	2,13,98,092.89
Collections pertaining to opening overdues				14,63,74,481.85	98,40,705.33	15,62,15,187.18	3,26,15,577.38	11,37,58,904.47	11,42,941.08	86,97,764.25
Collection - Prepayment / Foreclosure				-	10,50,88,471.72	10,50,88,471.72	-	-	-	10,50,88,471.72
Collection - Others (Penalty, Charges, Fees)				-	-	-	-	-	-	-
Collection - Advance				5,80,14,394.06	11,03,412.29	5,91,17,806.35	-	5,80,14,394.06	-	11,03,412.29
Total Collection				1,60,60,53,103.41	13,93,39,944.23	1,74,53,93,047.64	36,90,90,362.72	1,23,69,62,740.69	30,52,203.08	13,62,87,741.15
Table II - Billing for the Month				RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL				
Billing - Interest				37,78,66,017.00	19,10,353.00	37,97,76,370.00				
Billing - Principal				1,25,59,08,738.00	2,85,31,453.00	1,28,44,40,191.00	1,66,42,16,561.00			
Prepayment principal				-	13,96,06,105.00	13,96,06,105.00				
Total Billing				1,63,37,74,755.00	17,00,47,911.00	1,80,38,22,666.00				
				RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS				
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				18,96,70,892.16	(3,16,41,878.07)	15,80,29,014.09	6,91,80,628.95	12,04,90,263.21	11,51,223.08	(3,27,93,101.15)
Add : Overdues incurred during the current month				17,40,96,133.44	4,05,48,672.10	21,46,44,805.54	4,13,91,231.66	13,27,04,901.78	1,091.00	4,05,47,581.10
Less : Collections made from opening overdues				14,63,74,481.85	98,40,705.33	15,62,15,187.18	3,26,15,577.38	11,37,58,904.47	11,42,941.08	86,97,764.25
Closing Overdues of the current month				21,73,92,543.75	(9,33,911.30)	21,64,58,632.45	7,79,56,283.23	13,94,36,260.52	9,373.00	(9,43,284.30)
				RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS				
Table IV - Total Ageing Report				Ageing	No. of contracts	Total Overdues	Overdue Interest	Overdue Principal	Unbilled Principal	September-2025
a) Current					1,20,168	(16,17,80,058.80)	-	(16,17,80,058.80)	24,17,84,19,743.00	(17,64,20,025.39)
b) Overdue for 1 to 30 days					8,894	9,34,48,367.87	1,85,79,362.66	7,48,69,005.21	2,05,12,69,330.00	11,54,12,589.65
c) Overdue for 31 to 60 days					5,716	17,12,33,911.50	3,49,41,540.54	13,62,92,370.96	1,30,78,40,167.00	11,42,70,560.37
d) Overdue for 61 to 90 days					335	84,31,802.65	18,89,489.10	65,42,313.55	4,44,77,108.00	96,35,126.55
e) Overdue for 91 to 120 days					103	42,01,392.16	10,41,140.58	31,60,251.58	1,75,29,176.00	46,35,873.88
f) Overdue for 121 to 150 days					40	58,06,498.88	13,08,188.22	44,98,310.66	1,68,96,360.00	47,72,440.49
g) Overdue for 151 to 180 days					33	52,61,972.49	9,77,437.00	42,84,535.49	1,05,03,395.00	40,92,839.50
h) Overdue Greater Than 180 days					614	9,07,88,657.00	1,92,19,125.13	7,15,69,531.87	10,54,29,214.00	8,16,29,609.04
Total					1,35,903	21,73,92,543.75	7,79,56,283.23	13,94,36,260.52	27,73,23,64,493.00	15,80,29,014.09
Table V - Prepayment and Foreclosures Report				Particulars	Total					
No of contracts at the beginning of month					1,39,042					
No of contracts prepaid during the month					930					
No of contracts naturally Terminated during the month					2,209					
No of contracts of repo sale & termination during the month					0					
No of contracts at the end of the month					1,35,903					
				Rs.						
Outstanding principal of the prepaid contracts during the month					13,96,06,105.00					
Amount collected from the Obligors (incl. premium) against above					13,95,42,219.11					
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				1,60,60,53,103.41	Total collection	1,74,53,93,047.64	1287981241			
Prepayment / Settlement Collection				13,93,39,944.23	Service fee	32,19,953.10				
1. Statutory / regulatory dues					ISRA payout	52,86,16,195.00				
2. Costs/ charges incurred by Trustee					MCS payout					
3. Costs/ charges incurred by Designated Bank					funds in C & P	52,86,16,195.00				
4. Swap Charges					Tax payable	-				
5. Actual Payouts to Senior PTCs:					Replishment Amount	1,74,21,73,094.54				
Class A					Schedule MCS to be paid in Mar 24	1,56,70,44,058.00				
Scheduled Repayments (Principal)				1,28,44,40,191.00	Collected from earlier month collections					
Interest Payout				20,76,44,786.37	Schedule ISRA to be paid in Dec 21	52,86,16,195.00				
Prepayment / Foreclosure(npv)				13,96,06,105.00	Collected from earlier month collec	52,86,16,195.00				
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)				1,28,44,40,191.00	-	-				
Interest Payout				20,76,44,786.37	-	-				
Prepayment / Foreclosure				13,96,06,105.00	-	-				
Other				-	-	-				
Total Payout				1,63,16,91,082.37	-	-				
Closing Balance to be carried forward to next month				25,15,04,09,183.01	-	-				
Table X				ISRA Utilisation Report	MCSSRA Utilisation Report					
INITIAL CREDIT ENHANCEMENT				-	-					
A. Opening Balance				52,86,16,195.00	-	-				
B. Withdrawal for Payout				-	-	-				
C. Topping Up				-	-	-				
D. Closing Balance				52,86,16,195.00	-	-				