

SANSAR VEHICLE FINANCE TRUST DEC 2022							
JANUARY-2025							
Bank / Financial Institution Name		IND_VF-1					
Previous PO Date	18-Jan-2025	Current PO Date	18-Feb-2025	Next PO Date	18-Mar-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)	2,841.72	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		PREPAYMENTS / SETTLEMENTS	
Table I - Break up of Collections				INTEREST		PRINCIPAL	
Collections pertaining to current month billings (excluding prepayments & advances)				38,34,72,232.06		97,59,05,378.02	
Collections pertaining to opening overdues				96,92,862.47		3,47,82,709.50	
Collection - Prepayment / Foreclosure							
Collection - Others (Penalty , Charges , Fees)							
Collection - Advance						10,56,86,961.77	
Total Collection				39,31,65,094.53		1,11,63,75,049.29	
				1,49,87,58,153.00		28,50,395.13	
				1,66,17,92,764.43		14,94,02,225.48	
Table II - Billing for the Month				RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS	
Billing - Interest				22,56,712.00		40,15,00,633.00	
Billing - Principal				98,81,996.00		1,09,72,57,520.00	
Prepayment principal				19,40,53,218.00		19,40,53,218.00	
Total Billing				20,61,91,926.00		1,69,28,11,371.00	
				RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS	
Table III - Flow of Overdues				Amt (INR)- Int		Amt (INR) - Prin	
Opening Overdues of the month				2,10,06,318.89		19,71,17,695.91	
Add : Overdues incurred during the current month				1,57,71,688.94		57,83,184.21	
Less : Collections made from opening overdues				96,92,862.47		3,47,82,709.50	
Closing Overdues of the current month				2,70,85,145.36		22,61,17,221.20	
Table IV - Total Ageing Report				RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS	
Ageing				Overdue Principal		Unbilled Principal	
a) Current				(31,75,08,677.76)		26,85,47,86,874.00	
b) Overdue for 1 to 30 days				48,09,113.94		62,47,10,339.00	
c) Overdue for 31 to 60 days				4,54,36,841.58		48,77,15,044.00	
d) Overdue for 61 to 90 days				74,88,392.93		7,48,99,023.00	
e) Overdue for 91 to 120 days				89,01,743.60		6,79,80,276.00	
f) Overdue for 121 to 150 days				14,77,438.00		86,29,893.00	
g) Overdue for 151 to 180 days				46,61,249.57		1,72,91,563.00	
h) Overdue Greater Than 180 days				14,71,658.00		51,98,436.00	
Total				(22,61,17,221.20)		28,14,12,11,448.00	
Table V - Prepayment and Foreclosures Report				RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS	
Particulars				Total		Total Overdues	
No of contracts at the beginning of month				1,24,141		32,58,61,329.88	
No of contracts prepaid during the month				1,279		2,93,16,527.61	
No of contracts naturally Terminated during the month				0		3,09,70,966.70	
No of contracts of repo sale & termination during the month				0		2,63,88,680.91	
No of contracts at the end of the month				1,22,862		1,76,719.00	
Rs.						79,76,339.25	
Outstanding principal of the prepaid contracts during the month				19,40,53,218.00		7,95,616.00	
Amount collected from the Obligors (incl. premium) against above				19,40,53,218.00		1,85,798.00	
Table VI - Repossession Report				RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS	
Particulars				Rs.		Total Overdues	
Closing o/s on Repossessed Contracts				-		(23,00,50,682.41)	
Sale Proceeds from Repossessed Assets				-			
Profit/ Loss on Sale of Repo Assets				-			
Table VII - Waterfall mechanism				RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS	
Running Contracts Collection				1,50,95,40,143.82		23,00,50,682.41	
Prepayment / Settlement Collection				15,22,52,620.61			
1. Statutory / regulatory dues							
2. Costs/ charges Incurred by Trustee							
3. Costs/ charges Incured by Designated Bank							
4. Swap Charges							
5. Actual Payouts to Senior PTCs:							
Class A							
Scheduled Repayments (Principal)				1,09,72,57,520.00			
Interest Payout				23,21,33,606.40			
Prepayment / Foreclosure(npv)				19,40,53,218.00			
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)	1,09,72,57,520.00	-	-
Interest Payout	23,21,33,606.40	-	-
Prepayment / Foreclosure	19,40,53,218.00	-	-
Other	-	-	-
Total Payout	1,52,34,44,344.40	-	-
Closing Balance to be carried forward to next month	28,41,72,32,858.00	-	-

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