SANSAR VEHICLE FINANCE TRUST DEC 2022

AUGUST-2026

Bank / Financial Institution Name	IND VF-1				
Previous PO Date	18-Aug-2026	Current PO Date	18-Sep-2026	Next PO Date	18-Oct-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)	2,343.38	Pool Cut off Date	20-Mar-2024
Pool Outstanding in %	78.88%	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	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL	INTEREST	PRINCIPAL	INTEREST	PRINCIPAL
Collections pertaining to current month billings (excluding prepayments & advances)	1.54.54.95.666.15	3.34.50.791.82	1.57.89.46.457.97	34.45.94.606.04	1.20.09.01.060.11	24.50.438.00	3.10.00.353.82
Collections pertaining to opening overdues	14.55.99.492.42	1.18.96.838.87	15.74.96.331.29	2.64.63.281.42	11.91.36.211.00	9.80.924.60	1.09.15.914.27
Collection - Prepayment / Foreclosure	-	12.83.07.743.43	12.83.07.743.43				12.83.07.743.43
Collection - Others (Penalty, Charges, Fees)							
Collection - Advance	3.97.20.632.08	25.81.136.50	4.23.01.768.58		3.97.20.632.08		25.81.136.50
Total Collection	**1,73,08,15,790.65**	**17,62,36,510.62**	**1,90,70,52,301.27**	**37,10,57,887.46**	**1,35,97,57,903.19**	**34,31,362.60**	**17,28,05,148.02**

Table II - Billing for the Month	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL
Billing - Interest	37.48.05.650.00	25.84.125.00	37.73.89.775.00
Billing - Principal	1.36.64.02.909.00	5.55.15.678.00	1.42.19.18.587.00
Prepayment principal	-	15.16.80.737.00	15.16.80.737.00
Total Billing	**1,74,12,08,559.00**	**20,97,80,540.00**	**1,95,09,89,099.00**

				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	24.78.40.337.60	(33.91.941.13)	24.44.48.396.47	5.83.93.064.09	18.94.47.273.51	25.58.644.60	(59.50.585.73)
Add : Overdues incurred during the current month	15.59.92.260.77	4.54.40.868.25	20.14.33.129.02	3.02.11.043.96	12.57.81.216.81	1.33.687.00	4.53.07.181.25
Less : Collections made from opening overdues	14.55.99.492.42	1.18.96.838.87	15.74.96.331.29	2.64.63.281.42	11.91.36.211.00	9.80.924.60	1.09.15.914.27
Closing Overdues of the current month	**25,82,33,105.95**	**3,01,52,088.25**	**28,83,85,194.20**	**6,21,40,826.63**	**19,60,92,279.32**	**17,11,407.00**	**2,84,40,681.25**

Table IV - Total Ageing Report						July-2026
Ageing	No. of contracts	Total Overdues	Overdue Interest	Overdue Principal	Unbilled Principal	Total Overdues
a) Current	1.29.181	(10.73.86.176.37)	-	(10.73.86.176.37)	23.88.54.13.977.00	(11.12.69.207.06)
b) Overdue for 1 to 30 days	6.920	8.45.18.053.79	1.38.96.658.96	7.06.21.394.83	1.41.36.86.120.00	5.88.96.585.27
c) Overdue for 31 to 60 days	4.375	13.88.79.376.47	2.29.85.823.58	11.58.93.552.89	90.43.53.110.00	15.13.61.400.73
d) Overdue for 61 to 90 days	162	1.22.37.370.22	18.61.136.40	1.03.76.233.82	5.42.74.835.00	1.50.46.172.79
e) Overdue for 91 to 120 days	77	52.47.619.50	7.37.900.50	45.09.719.00	99.60.412.00	26.46.273.90
f) Overdue for 121 to 150 days	38	36.63.670.90	5.49.210.78	31.14.460.12	63.54.695.00	31.57.482.54
g) Overdue for 151 to 180 days	22	28.76.129.54	7.73.972.34	21.02.157.20	93.95.369.00	43.32.096.66
h) Overdue Greater Than 180 days	495	11.81.97.061.90	2.13.36.124.07	9.68.60.937.83	5.26.17.453.00	12.02.77.591.64
Total	**1,41,270**	**25,82,33,105.95**	**6,21,40,826.63**	**19,60,92,279.32**	**26,33,60,55,971.00**	**24,44,48,396.47**

Table V - Prepayment and Foreclosures Report	
Particulars	Total
No of contracts at the beginning of month	1.45.905
No of contracts prepaid during the month	819
No of contracts naturally Terminated during the month	3.816
No of contracts of repo sale & termination during the month	0
No of contracts at the end of the month	1.41.270
	Rs
Outstanding principal of the prepaid contracts during the month	15.16.80.737.00
Amount collected from the Obligors (incl. premium) against above	14.79.58.407.28

Table VI - Repossession Report		
Particulars		Rs
Closing o/s on Repossesed Contracts		-
Sale Proceeds from Repossesed Assets		-
Profit/ Loss on Sale of Repo Assets		-

Table VII - Waterfall mechanism	
Running Contracts Collection	1.73.08.15.790.65
Prepayment / Settlement Collection	17.62.36.510.62
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)	1.42.19.18.587.00
Interest Payout	19.54.00.376.36
Prepayment / Foreclosure(npv)	15.16.80.737.00
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)	1.42.19.18.587.00	-	-
Interest Payout	19.54.00.376.36	-	-
Prepayment / Foreclosure	15.16.80.737.00	-	-
Other	-	-	-
Total Payout	1.76.89.99.700.36	-	-
Closing Balance to be carried forward to next month	**23.43.38.12.097.02**	-	

Table X	ISRA Utilisation Report	MCSSRA Utilisation Report	
INITIAL CREDIT ENHANCEMENT	-		-
A. Opening Balance	49.25.74.182.00	1.56.70.44.058.00	-
B. Withdrawal for Payout	49.25.74.182.00	1.56.70.44.058.00	-
C. Topping Up	45.65.32.169.00	-	-
D. Closing Balance	**45.65.32.169.00**	**-0.00**	-