

SANSAR VEHICLE FINANCE TRUST DEC 2022

APRIL-2024

Bank / Financial Institution Name		IND_VF-1			
Previous PO Date			Current PO Date	18-May-2024	Next PO Date
					18-Jun-2024

General Information	
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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)	2,865.86	Pool Cut off Date	20-Mar-2024
Pool Outstanding in %	96.47%	Record Date	18Th OF The Month

PTC Details	
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Particulars	Senior Tranche	Equity Tranche		
Number of PTC's	26117400963	3591142633		
Rating	AAA' BY THE DOMESTIC RATING AGENCY	BBB' BY FITCH AND 'BAA3'		
Yield (Y) / Coupon (C)	9.20%	9.20%		
Scheduled Redemption Date	18-Feb-2027	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)	1,21,78,29,180.00	1,27,84,357.00	1,23,06,13,537.00	41,12,99,209.00	80,65,29,971.00	40,48,623.00	87,35,734.00
Collections pertaining to opening overdues	-	-	-	-	-	-	-
Collection - Prepayment / Foreclosure	-	23,47,25,334.00	23,47,25,334.00				23,47,25,334.00
Collection - Others (Penalty , Charges , Fees)							
Collection - Advance	-	-	-		-		-
Total Collection	1,21,78,29,180.00	24,75,09,691.00	1,46,53,38,871.00	41,12,99,209.00	80,65,29,971.00	40,48,623.00	24,34,61,068.00

Table II - Billing for the Month	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL
Billing - Interest	41,12,99,209.00	40,48,623.00	41,53,47,832.00
Billing - Principal	80,65,29,971.00	87,35,734.00	81,52,65,705.00
Prepayment principal	-	23,47,25,334.00	23,47,25,334.00
Total Billing	1,21,78,29,180.00	24,75,09,691.00	1,46,53,38,871.00

				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	-	-	-	-	-	-	-
Add : Overdues incurred during the current month	-	-	-	-	-	-	-
Less : Collections made from opening overdues	-	-	-	-	-	-	-
Closing Overdues of the current month	-	-	-	-	-	-	-

Table IV - Total Ageing Report					
Ageing	No. of contracts	Total Overdues	Overdue Interest	Overdue Principal	Unbilled Principal
a) Current	1,00,403	-	-	-	28,65,85,52,557.00
b) Overdue for 1 to 30 days	0	-	-	-	-
c) Overdue for 31 to 60 days	0	-	-	-	-
d) Overdue for 61 to 90 days	0	-	-	-	-
e) Overdue for 91 to 120 days	0	-	-	-	-
f) Overdue for 121 to 150 days	0	-	-	-	-
g) Overdue for 151 to 180 days	0	-	-	-	-
h) Overdue Greater Than 180 days	0	-	-	-	-
Total	1,00,403	-	-	-	28,65,85,52,557.00

Table V - Prepayment and Foreclosures Report	
Particulars	Total
No of contracts at the beginning of month	1,01,351
No of contracts prepaid during the month	948
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	1,00,403
	Rs.
Outstanding principal of the prepaid contracts during the month	23,47,25,334.00
Amount collected from the Obligors (incl. premium) against above	23,47,25,334.00

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	1,21,78,29,180.00
Prepayment / Settlement Collection	24,75,09,691.00
1. Statutory / regulatory dues	1,72,725.78
2. Costs/ charges incurred by Trustee	-
3. Payouts of Senior Tranche Yield on Senior Tranche Certificates (if ISRA is	-
4. Payouts for MCS (if MCSSRA balance is insufficient)	-
5. Replenishment of Cash Collateral Account	-
6. Replenishment of ISRA	60,07,00,222.00
7. Replenishment of MCSSRA	-

8. Pool Replenishment i.e. purchase of Additional Identified Receivables	86,26,00,484.00
9. Payment on Equity Tranche Certificates (if EIS Cash Release Event is met)	-

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	-	1,30,58,70,048.00	-

Table IX - Payout Summary		
	Sneior Tranche	Equity Tranche
Opening Balance	26,11,74,00,963.00	3,59,11,42,633.00
Scheduled Repayments (Principal)	81,52,65,705.00	-
Interest Payout	39,68,73,585.13	-
Prepayment / Foreclosure	23,47,25,334.00	-
Other	-	-
Total Payout	1,44,68,64,624.13	-
Closing Balance to be carried forward to next month	25,06,74,09,924.00	3,59,11,42,633.00

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