

SANSAR VEHICLE FINANCE TRUST DEC 2022								
FEBRUARY-2025								
IND_VF-1								
Bank / Financial Institution Name	18-Feb-2025		Current PO Date	18-Mar-2025	Next PO Date	18-Apr-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)	2,836.55		Pool Cut off Date		20-Mar-2024			
Pool Outstanding in %	95.48%		Record Date		18Th Of The Month			
PTC Details								
Particulars	Series A1		Series A2		Series A3		Series A4	
Number of PTC's	AAA' BY THE DOMESTIC RATING AGENCY		BBB' BY FITCH AND 'BAA3'					
Rating	AAA' BY THE DOMESTIC RATING AGENCY		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
Collections pertaining to current month billings (excluding prepayments & advances)	1,37,85,18,565.25		1,21,84,821.19		1,39,07,03,386.44		38,50,58,477.74	99,34,60,087.51
Collections pertaining to opening overdues	5,68,88,586.27		54,24,195.25		6,23,12,781.52		1,20,03,914.69	4,48,84,671.58
Collection - Prepayment / Foreclosure	-		16,53,99,322.96		16,53,99,322.96			
Collection - Others (Penalty , Charges , Fees)								
Collection - Advance	9,61,98,073.18		-		9,61,98,073.18			9,61,98,073.18
Total Collection	1,53,16,05,224.70		18,30,08,339.40		1,71,46,13,564.10		39,70,62,392.43	1,13,45,42,832.27
				RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS		
Table II - Billing for the Month	RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS		TOTAL			
Billing - Interest	40,29,69,399.00		23,78,149.00		40,53,47,548.00			
Billing - Principal	1,12,64,59,355.00		1,03,85,533.00		1,13,68,44,888.00		1,54,21,92,436.00	
Prepayment principal	-		20,61,88,444.00		20,61,88,444.00			
Total Billing	1,52,94,28,754.00		21,89,52,126.00		1,74,83,80,880.00			
				RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS		
Table III - Flow of Overdues	RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS		TOTAL		Amt (INR)- Int	Amt (INR) - Prin
Opening Overdues of the month	(16,30,88,289.24)		(3,59,43,786.60)		(19,90,32,075.84)		2,56,61,230.35	(18,87,49,519.59)
Add : Overdues incurred during the current month	5,47,12,115.57		4,13,67,981.85		9,60,80,097.42		1,79,10,921.26	3,68,01,194.31
Less : Collections made from opening overdues	5,68,88,586.27		54,24,195.25		6,23,12,781.52		1,20,03,914.69	4,48,84,671.58
Closing Overdues of the current month	(16,52,64,759.94)		-		(16,52,64,759.94)		3,15,68,236.92	(19,68,32,996.86)
January-2025								
Table IV - Total Ageing Report	No. of contracts		Total Overdues		Overdue Interest		Overdue Principal	Unbilled Principal
a) Current	1,19,954		(30,68,78,919.14)		-		(30,68,78,919.14)	26,92,49,11,416.00
b) Overdue for 1 to 30 days	3,675		3,49,05,737.62		59,73,160.26		2,89,32,577.36	80,20,17,865.00
c) Overdue for 31 to 60 days	2,463		6,60,66,113.55		1,37,10,757.97		5,23,55,355.58	90,55,60,239.00
d) Overdue for 61 to 90 days	195		2,01,05,956.53		64,20,591.61		1,36,85,364.92	15,44,23,532.00
e) Overdue for 91 to 120 days	80		60,89,235.09		15,84,122.00		45,05,113.09	2,68,66,579.00
f) Overdue for 121 to 150 days	64		56,83,448.08		16,59,799.08		40,23,649.00	2,25,49,790.00
g) Overdue for 151 to 180 days	19		20,36,316.00		5,56,895.00		14,79,421.00	75,12,508.00
h) Overdue Greater Than 180 days	64		67,27,352.33		16,62,911.00		50,64,441.33	1,33,76,382.00
Total	1,26,514		(16,52,64,759.94)		3,15,68,236.92		(19,68,32,996.86)	28,45,72,18,311.00
Table V - Prepayment and Foreclosures Report								
Particulars		Total						
No of contracts at the beginning of month		1,27,910						
No of contracts prepaid during the month		1,396						
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		1,26,514						
		Rs.						
Outstanding principal of the prepaid contracts during the month		20,61,88,444.00						
Amount collected from the Obligors (incl. premium) against above		20,61,88,444.00						
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		1,53,16,05,224.70						
Prepayment / Settlement Collection		18,30,08,339.40						
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)		1,13,68,44,888.00						
Interest Payout		20,96,69,063.84						
Prepayment / Foreclosure(npv)		20,61,88,444.00						
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)	1,13,68,44,888.00	-	-
Interest Payout	20,96,69,063.84	-	-
Prepayment / Foreclosure	20,61,88,444.00	-	-
Other	-	-	-
Total Payout	1,55,27,02,395.84	-	-
Closing Balance to be carried forward to next month	28,36,55,10,264.00	-	-

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	60,07,00,222.00	1,56,70,44,058.00	-
C. Topping Up	56,46,58,209.00	-	-
D. Closing Balance	56,46,58,209.00	-	-