

SANSAR VEHICLE FINANCE TRUST DEC 2022							
JULY-2024							
Bank / Financial Institution Name		IND_VF-1					
Previous PO Date	18-Jul-2024	Current PO Date	18-Aug-2024	Next PO Date	18-Sep-2024		
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)	2,852.78	Pool Cut off Date	20-Mar-2024				
Pool Outstanding in %	96.03%	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		
			INTEREST	PRINCIPAL	INTEREST	PRINCIPAL	
Table I - Break up of Collections	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL				
Collections pertaining to current month billings (excluding prepayments & advances)	1,29,23,62,541.58	1,51,12,942.84	1,30,74,75,484.42	39,01,55,080.79	90,22,07,460.79	40,24,920.00	1,10,88,022.84
Collections pertaining to opening overdues	8,11,445.96	6,42,628.00	14,54,073.96	2,96,355.46	5,15,090.50	2,36,593.00	4,06,035.00
Collection - Prepayment / Foreclosure	-	21,03,44,647.26	21,03,44,647.26				21,03,44,647.26
Collection - Others (Penalty , Charges , Fees)							
Collection - Advance	8,31,65,905.63	-	8,31,65,905.63		8,31,65,905.63		-
Total Collection	1,37,63,39,893.17	22,61,00,218.10	1,60,24,40,111.27	39,04,51,436.25	98,58,88,456.92	42,61,513.00	22,18,38,705.10
Table II - Billing for the Month	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL				
Billing - Interest	39,41,23,261.00	40,24,920.00	39,81,48,181.00				
Billing - Principal	91,63,17,527.00	1,25,44,675.00	92,88,62,202.00				
Prepayment principal	-	25,18,66,751.00	25,18,66,751.00				
Total Billing	1,31,04,40,788.00	26,84,36,346.00	1,57,88,77,134.00				
			RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS		
			Amt (INR)- Int	Amt (INR)- Prin	Amt (INR)- Int	Amt (INR)- Prin	
Table III - Flow of Overdues	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL				
Opening Overdues of the month	-2,72,77,709.29	-4,23,36,127.90	-6,96,13,837.19	16,02,017.28	-2,88,79,726.57	2,36,593.00	-4,25,72,720.90
Add : Overdues incurred during the current month	-6,50,87,659.21	4,29,78,755.90	-2,21,08,903.31	39,68,180.21	-6,90,55,839.42	-	4,29,78,755.90
Less : Collections made from opening overdues	8,11,445.96	6,42,628.00	14,54,073.96	2,96,355.46	5,15,090.50	2,36,593.00	4,06,035.00
Closing Overdues of the current month	-9,31,76,814.46	-	-9,31,76,814.46	52,73,842.03	-9,84,50,656.49	-	-
Table IV - Total Ageing Report						June-2024	
Ageing	No. of contracts	Total Overdues	Overdue Interest	Overdue Principal	Unbilled Principal	Total Overdues	
a) Current	1,07,276	-10,99,56,451.99	-	-10,99,56,451.99	28,18,04,66,118.00	-7,47,60,820.47	
b) Overdue for 1 to 30 days	162	82,44,215.21	24,88,039.21	57,56,176.00	27,90,71,515.00	51,46,983.28	
c) Overdue for 31 to 60 days	275	85,35,422.32	27,85,802.82	57,49,619.50	8,85,42,066.00	-	
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	1,07,713	-9,31,76,814.46	52,73,842.03	-9,84,50,656.49	28,54,80,79,699.00	-6,96,13,837.19	
Table V - Prepayment and Foreclosures Report							
Particulars	Total						
No of contracts at the beginning of month	1,09,216						
No of contracts prepaid during the month	1,503						
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	1,07,713						
	Rs.						
Outstanding principal of the prepaid contracts during the month	25,18,66,751.00						
Amount collected from the Obligor's (incl. premium) against above	25,18,66,751.00						
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	1,37,63,39,893.17						
Prepayment / Settlement Collection	22,61,00,218.10						
1. Statutory / regulatory dues							
2. Costs/ charges incurred by Trustee							
3. Payouts of Senior Tranche Yield on Senior Tranche Certificates (if ISRA is insufficient)							

4. Payouts for MCS (if MCSSRA balance is insufficient)	
5. Replenishment of Cash Collateral Account	
6. Replenishment of ISRA	
7. Replenishment of MCSSRA	
8. Pool Replenishment i.e. purchase of Additional Identified Receivables	
9. Payment on Equity Tranche Certificates (if EIS Cash Release Event is met)	
5. Actual Payouts to Senior PTCs:	
Class A	
Scheduled Repayments (Principal)	92,88,62,202.00
Interest Payout	23,21,33,606.40
Prepayment / Foreclosure(npv)	25,18,66,751.00
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)	92,88,62,202.00	-	-
Interest Payout	23,21,33,606.40	-	-
Prepayment / Foreclosure	25,18,66,751.00	-	-
Other	-	-	-
Total Payout	1,41,28,62,559.40	-	-
Closing Balance to be carried forward to next month	28,52,78,14,643.00	-	-

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