

SANSAR VEHICLE FINANCE TRUST DEC 2022							
AUGUST-2025							
Bank / Financial Institution Name		IND_VF-1					
Previous PO Date	18-Aug-2025	Current PO Date	18-Sep-2025	Next PO Date	18-Oct-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)	2,673.80	Pool Cut off Date	20-Mar-2024				
Pool Outstanding in %	90.00%	Record Date	18Th Of The Month				
PTC Details							
Particulars	Series A1	Series A2	Series A3	Series A4			
Number of PTC's							
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	INTEREST	PRINCIPAL
Collections pertaining to current month billings (excluding prepayments & advances)	1,40,06,58,158.00	1,99,20,672.93	1,42,05,78,830.93	35,46,62,489.51	1,04,59,95,668.49	21,12,989.00	1,78,07,683.93
Collections pertaining to opening overdues	11,29,14,079.75	85,32,006.22	12,14,46,085.97	2,24,47,728.69	9,04,66,351.06	10,43,535.59	74,88,470.63
Collection - Prepayment / Foreclosure	-	12,41,52,208.49	12,41,52,208.49				12,41,52,208.49
Collection - Others (Penalty , Charges , Fees)							
Collection - Advance	7,98,60,330.71	11,53,053.84	8,10,13,384.55		7,98,60,330.71		11,53,053.84
Total Collection	1,59,34,32,568.46	15,37,57,941.48	1,74,71,90,509.94	37,71,10,218.20	1,21,63,22,350.26	31,56,524.59	15,06,01,416.89
				RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS	
Table II - Billing for the Month	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL				
Billing - Interest	38,92,16,896.00	21,13,781.00	39,13,30,677.00				
Billing - Principal	1,21,68,05,222.00	2,29,82,235.00	1,23,97,87,457.00				
Prepayment principal	-	16,36,82,787.00	16,36,82,787.00				
Total Billing	1,60,60,22,118.00	18,87,78,803.00	1,79,48,00,921.00				
				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	8,50,95,299.84	(3,62,69,718.92)	4,88,25,580.92	5,02,37,204.02	3,48,58,095.82	10,48,535.59	(3,73,18,254.51)
Add : Overdues incurred during the current month	12,55,03,629.29	4,35,52,867.74	16,90,56,497.03	3,45,54,406.49	9,09,49,222.80	792.00	4,35,52,075.74
Less : Collections made from opening overdues	11,29,14,079.75	85,32,006.22	12,14,46,085.97	2,24,47,728.69	9,04,66,351.06	10,43,535.59	74,88,470.63
Closing Overdues of the current month	9,76,84,849.38	(12,48,857.40)	9,64,35,991.98	6,23,43,881.82	3,53,40,967.56	5,792.00	(12,54,649.40)
Table IV - Total Ageing Report							July-2025
Ageing	No. of contracts	Total Overdues	Overdue Interest	Overdue Principal	Unbilled Principal	Total Overdues	
a) Current	1,16,659	(20,99,42,866.88)	-	(20,99,42,866.88)	24,55,85,72,791.00	(20,89,12,181.30)	
b) Overdue for 1 to 30 days	11,398	9,60,31,202.49	1,79,45,413.49	7,80,85,789.00	2,06,83,61,098.00	4,71,80,631.79	
c) Overdue for 31 to 60 days	3,441	10,49,62,538.37	2,17,76,360.63	8,31,86,177.74	79,72,41,396.00	12,34,39,451.70	
d) Overdue for 61 to 90 days	439	2,14,92,573.83	43,49,437.73	1,71,43,136.10	9,39,09,945.00	81,22,484.63	
e) Overdue for 91 to 120 days	32	31,22,759.49	7,16,817.00	24,05,942.49	1,36,02,414.00	85,73,770.47	
f) Overdue for 121 to 150 days	55	46,56,301.50	9,63,655.00	36,92,646.50	1,28,15,023.00	1,28,94,233.47	
g) Overdue for 151 to 180 days	148	1,42,54,713.75	28,02,661.80	1,14,52,051.95	3,13,81,750.00	1,25,41,704.06	
h) Overdue Greater Than 180 days	496	6,31,07,626.83	1,37,89,536.17	4,93,18,090.66	8,61,65,630.00	4,49,85,486.10	
Total	1,32,668	9,76,84,849.38	6,23,43,881.82	3,53,40,967.56	27,66,20,50,047.00	4,88,25,580.92	
Table V - Prepayment and Foreclosures Report							
Particulars	Total						
No of contracts at the beginning of month	1,35,519						
No of contracts prepaid during the month	1,146						
No of contracts naturally Terminated during the month	1,705						
No of contracts of repo sale & termination during the month	0						
No of contracts at the end of the month	1,32,668						
Rs.							
Outstanding principal of the prepaid contracts during the month	16,36,82,787.00						
Amount collected from the Obligors (incl. premium) against above	16,43,43,162.38						
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	1,59,34,32,568.46						
Prepayment / Settlement Collection	15,37,57,941.48						
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)	1,23,97,87,457.00						
Interest Payout	21,98,89,196.38						
Prepayment / Foreclosure(npv)	16,36,82,787.00						
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	28,14,14,99,537.00	-	-
Scheduled Repayments (Principal)	1,23,97,87,457.00	-	-
Interest Payout	21,98,89,196.38	-	-
Prepayment / Foreclosure	16,36,82,787.00	-	-
Other	-	-	-
Total Payout	1,62,33,59,440.38	-	-
Closing Balance to be carried forward to next month	26,73,80,29,293.00	-	-

Table X	ISRA Utilisation Report	MCSSRA Utilisation Report	
INITIAL CREDIT ENHANCEMENT	-		-
A. Opening Balance	56,46,58,209.00	1,56,70,44,058.00	-
B. Withdrawal for Payout	56,46,58,209.00	1,56,70,44,058.00	-
C. Topping Up	52,86,16,195.00	-	-
D. Closing Balance	52,86,16,195.00	-	-