

SANSAR VEHICLE FINANCE TRUST DEC 2022					
MAY-2024					
Bank / Financial Institution Name		IND_VF-1			
Previous PO Date	18-May-2024	Current PO Date	18-Jun-2024	Next PO Date	18-Jul-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)	2,870.48	Pool Cut off Date	20-Mar-2024		
Pool Outstanding in %	96.62%	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)	9.16%	9.16%			
Scheduled Redemption Date	18-Sep-2028	18-Apr-2030			
			RUNNING CONTRACTS		
Table I - Break up of Collections	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL	INTEREST	PRINCIPAL
Collections pertaining to current month billings (excluding prepayments & advances)	1,24,98,66,648.00	84,07,872.00	1,25,82,74,520.00	39,37,54,783.00	85,61,11,865.00
Collections pertaining to opening overdues	-	-	-	-	-
Collection - Prepayment / Foreclosure	-	14,15,55,538.00	14,15,55,538.00		
Collection - Others (Penalty , Charges , Fees)	-	-	-		
Collection - Advance	-	-	-		-
Total Collection	1,24,98,66,648.00	14,99,63,410.00	1,39,98,30,058.00	39,37,54,783.00	85,61,11,865.00
Table II - Billing for the Month	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL		
Billing - Interest	39,37,54,783.00	23,58,404.00	39,61,13,187.00		
Billing - Principal	85,61,11,865.00	60,49,468.00	86,21,61,333.00		
Prepayment principal	-	14,15,55,538.00	14,15,55,538.00		
Total Billing	1,24,98,66,648.00	14,99,63,410.00	1,39,98,30,058.00		
			RUNNING CONTRACTS		
Table III - Flow of Overdues	RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL	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	1,03,070	-	-	-	28,51,74,36,170.00
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	1,03,070	-	-	-	28,51,74,36,170.00
Table V - Prepayment and Foreclosures Report					
Particulars	Total				
No of contracts at the beginning of month	1,03,752				
No of contracts prepaid during the month	682				
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	1,03,070				
	Rs.				
Outstanding principal of the prepaid contracts during the month	14,15,55,538.00				
Amount collected from the Obligors (incl. premium) against above	14,15,55,538.00				
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	1,24,98,66,648.00
Prepayment / Settlement Collection	14,99,63,410.00
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)	86,21,61,333.00
Interest Payout	22,46,45,425.55
Prepayment / Foreclosure(npv)	14,15,55,538.00
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)	86,21,61,333.00	-	-
Interest Payout	22,46,45,425.55	-	-
Prepayment / Foreclosure	14,15,55,538.00	-	-
Other	-	-	-
Total Payout	1,22,83,62,296.55	-	-
Closing Balance to be carried forward to next month	28,70,48,26,725.00	-	-

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