

SANSAR VEHICLE FINANCE TRUST DEC 2022									
JUNE-2025									
Bank / Financial Institution Name		IND_VF-1							
Previous PO Date	18-Jun-2025	Current PO Date	18-Jul-2025	Next PO Date	18-Aug-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 Q3 (Rs.Cr)	2,675.43	Pool Cut off Date	29-Mar-2024						
Pool Outstanding in %	90.06%	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		INTEREST		PREPAYMENTS / SETTLEMENTS			
Table I - Break up of Collections		RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS		TOTAL		INTEREST	
Collections pertaining to current month billings (including prepayments & advances)		1,38,46,92,438.49		3,02,06,775.60		1,41,48,99,204.09		36,19,52,462.34	
Collections pertaining to opening overdues		7,30,53,514.73		1,47,10,888.44		8,77,64,403.17		1,62,51,469.72	
Collection - Prepayment / Foreclosure				13,73,28,161.49		13,73,28,161.49		5,68,02,045.01	
Collection - Others (Penalty, Charges, Fees)								8,10,645.59	
Collection - Advance		6,77,31,341.34		6,87,892.40		6,84,19,233.74		6,77,31,341.34	
Total Collection		1,52,54,77,284.56		18,29,33,717.93		1,70,84,11,002.49		37,82,09,932.06	
						1,14,72,73,352.50		31,21,669.59	
								17,96,12,048.34	
RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS		TOTAL		INTEREST		PREPAYMENTS / SETTLEMENTS	
Table II - Billing for the Month		RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS		TOTAL		INTEREST	
Billing - Interest		38,62,39,062.00		23,11,024.00		38,85,50,086.00			
Billing - Principal		1,17,79,39,833.00		3,29,77,550.00		1,21,09,17,383.00			
Prepayment principal				17,63,28,106.00		17,63,28,106.00			
Total Billing		1,56,41,78,895.00		21,16,16,680.00		1,77,57,95,575.00			
RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS		TOTAL		Am't (INR) - Int		Am't (INR) - Prin	
Table III - Flow of Overdues		RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS		TOTAL		Am't (INR) - Prin	
Opening Overdues of the month		(3,42,87,375.35)		(2,94,95,311.26)		(6,37,82,686.61)		(7,42,96,333.25)	
Add : Overdues incurred during the current month		11,17,55,125.17		4,33,93,850.51		15,51,48,975.68		2,42,86,599.66	
Less : Collections made from opening overdues		7,30,53,514.73		1,47,10,888.44		8,77,64,403.17		1,62,51,469.72	
Closing Overdues of the current month		44,14,235.09		(8,12,349.19)		36,01,885.90		4,85,44,087.84	
								(4,41,29,852.75)	
								(8,12,349.19)	
RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS		TOTAL		Am't (INR) - Int		Am't (INR) - Prin	
Table IV - Total Ageing Report		Ageing		No. of contracts		Total Overdues		Overdue Interest	
a) Current				1,19,542		(22,78,74,943.81)		(22,78,74,943.81)	
b) Overdue for 1 to 30 days				4,392		4,15,08,665.51		58,86,485.66	
c) Overdue for 31 to 60 days				3,475		11,31,49,876.41		2,50,67,026.42	
d) Overdue for 61 to 90 days				206		1,45,32,196.09		33,42,344.00	
e) Overdue for 91 to 120 days				168		1,07,90,844.02		22,38,789.80	
f) Overdue for 121 to 150 days				147		1,11,64,015.59		23,99,625.64	
g) Overdue for 151 to 180 days				231		1,81,09,629.98		33,61,209.00	
h) Overdue Greater Than 180 days				176		2,50,33,951.30		62,48,607.32	
Total				1,28,337		44,14,235.09		4,85,44,087.84	
								(4,41,29,852.75)	
								27,40,93,04,965.00	
								(6,37,82,686.61)	
RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS		TOTAL		Am't (INR) - Int		Am't (INR) - Prin	
Table V - Prepayment and Foreclosures Report		Particulars		Total		Rs.		Rs.	
No of contracts at the beginning of month				1,32,411					
No of contracts prepaid during the month				1,386					
No of contracts naturally Terminated during the month				2,688					
No of contracts of repo sale & termination during the month				0					
No of contracts at the end of the month				1,28,337					
				Rs.					
Outstanding principal of the prepaid contracts during the month				17,63,28,106.00					
Amount collected from the Obligors (incl. premium) against above				17,66,67,806.10					
RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS		TOTAL		Am't (INR) - Int		Am't (INR) - Prin	
Table VI - Repossession Report		Particulars		Rs.		-		-	
Closing o/s on Repossessed Contracts				-		-		-	
Sale Proceeds from Repossessed Assets				-		-		-	
Profit/ Loss on Sale of Repo Assets				-		-		-	
RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS		TOTAL		Am't (INR) - Int		Am't (INR) - Prin	
Table VII - Waterfall mechanism		Running Contracts Collection		1,52,54,77,284.56					
Prepayment / Settlement Collection				18,29,33,717.93					
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)				1,21,09,17,383.00					
Interest Payout				21,27,95,996.50					
Prepayment / Foreclosure (ppv)				17,63,28,106.00					
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				-					
LIQUIDITY FACILITY		FIRST LOSS		SECOND LOSS					
Table VIII - Credit Enhancement Utilisation Report		INITIAL CREDIT ENHANCEMENT		-		1,30,58,70,048.00		-	
A. Opening Balance				-		-		-	
B. Withdrawal for Payout				-		-		-	
C. Topping Up				-		-		-	
D. Closing Balance				-		-		-	
RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS		TOTAL		Am't (INR) - Int		Am't (INR) - Prin	
Table IX - Payout Summary		Class A		Class B		Class C			
Opening Balance		28,14,14,99,537.00		-		-		-	
Scheduled Repayments (Principal)		1,21,09,17,383.00		-		-		-	
Interest Payout		21,27,95,996.50		-		-		-	
Prepayment / Foreclosure		17,63,28,106.00		-		-		-	
Other		-		-		-		-	
Total Payout		1,60,00,41,485.50		-		-		-	
Closing Balance to be carried forward to next month		26,75,42,54,048.00		-		-		-	
ISRA Utilisation Report		MCSRA Utilisation Report							
Table X		INITIAL CREDIT ENHANCEMENT		-		-		-	
A. Opening Balance		56,46,58,209.00		1,18,95,91,239.01		-		-	
B. Withdrawal for Payout		-		-		-		-	
C. Topping Up		-		37,74,52,818.99		-		-	
D. Closing Balance		56,46,58,209.00		1,56,70,44,058.00		-		-	