
Annexure-2

Khatima Loan : Calculation of Weighted Average Interest Rate for Year 2017-18

Loan Detail	Opening Balance as on 01-04-2017	Repayment/ Interest payment Due Date	Interest Payment Period		Interest rate	Opening Balance	Repayment	Withdrawal	Interest Due	Closing Balance	Weig. Avg. Loan during the year	Effective Interest rate during the Year
			From	To								
1 PFC Loan 1	140.64	15.04.2017	01-04-2017	14-04-2017	12.25%	22.53	0	0.00	14.85	22.53	129.17	11.50%
		15.04.2017	01-04-2017	14-04-2017	12.00%	9.29	0	0.00		9.29		
		15.04.2017	01-04-2017	14-04-2017	11.65%	90.76	2.93	0.00		87.83		
		15.04.2017	01-04-2017	14-04-2017	11.40%	3.56	0	0.00		3.56		
		15.04.2017	01-04-2017	14-04-2017	11.40%	14.50	0	0.00		14.50		
		15.07.2017	15-04-2017	14-07-2017	12.25%	22.53	0	0.00		22.53		
		15.07.2017	15-04-2017	14-07-2017	12.00%	9.29	0	0.00		9.29		
		15.07.2017	15-04-2017	14-07-2017	11.65%	87.83	2.93	0.00		84.90		
		15.07.2017	20-05-2017	14-07-2017	11.40%	18.06	0	0.00		18.06		
		15.10.2017	15-07-2017	14-10-2017	12.00%	9.29	0	0.00		9.29		
		15.10.2017	15-07-2017	14-10-2017	11.65%	84.90	2.93	0.00		81.97		
		15.10.2017	15-07-2017	14-10-2017	11.40%	40.59	0	0.00		40.59		
		15.01.2018	15-10-2017	14-01-2018	12.00%,10.25%	9.29	0	0.00		9.29		
		15.01.2018	15-10-2017	14-01-2018	11.65%, 10.25%	81.97	2.93	0.00		79.04		
		15.01.2018	15-10-2017	14-01-2018	11.40%, 10.25%	40.59	0	0.00		40.59		
		15.04.2018	15-01-2018	31-03-2018	10.25%	9.29	0	0.00		9.29		
		15.04.2018	15-01-2018	31-03-2018	10.25%	79.04	0	0.00		79.04		
15.04.2018	15-01-2018	31-03-2018	10.25%	40.59	0	0.00	40.59					
						11.72	0.00	14.85				
Total						140.64	11.72	0.00	14.85	128.92	129.17	11.50%

Rebate received in Khatima HEP

01-04-2017	14-04-2017
15-04-2017	14-07-2017
15-07-2017	14-10-2017
15-10-2017	14-01-2018
15-01-2018	31-03-2018

Timely repayment rebate

0.01	0
0.09	0
0.09	0
0.08	0.321
0.07	0.357
0.33	0.678

Interest saving due to Reset of Interest Rate

Total interest
weighted average interest rate

14.52
11.24%

(Purushottam Singh)
Director (Operation)
UJVNL Ltd.
Dehradun



Khatima Loan : Calculation of Weighted Average Interest Rate for Year 2018-19

Loan Detail	Opening Balance as on 01-04-2018	Repayment/ Interest payment Due Date	Interest Payment Period		Interest rate	Opening Balance	Repayment	Withdrawal	Interest Due	Closing Balance	Weig. Avg. Loan during the year	Effective Interest rate during the Year
			From	To								
1 PFC Loan 1	128.93		15.04.2018	01-04-2018	15-04-2018	128.93	2.93	0.00	12.48	126.00	122.09	10.22%
			15.07.2018	16-04-2018	15-07-2018	126.00	2.93	0.00		123.07		
			15.10.2018	16-07-2018	14-10-2018	123.07	2.93	0.00		120.14		
			16.01.2018	15-10-2018	14-01-2019	120.14	2.93	0.00		117.21		
			15.04.2019	15-01-2019	31-03-2019	117.21	0.00	0.00		117.21		
Total						128.93	11.72	0.00	12.48	117.21	122.09	10.22%

Rebate received in Khatima HEP

01-04-2018	15-04-2018
16-04-2018	15-07-2018
16-07-2018	14-10-2018
15-10-2018	14-01-2019
15-01-2019	31-03-2019

Timely repayment rebate

0.01	0.06
0.08	0.39
0.08	0.38
0.08	0.37
0.06	0.30
0.30	1.50

Total interest

12.18

weighted average interest rate

9.98%

(Purushottam Singh)
 Director (Operation)
 UJVNL Ltd.
 Dehradun