

# **Annexure-2**

MB-II 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	260.00	15.04.2017	01-04-2017	14-04-2017	12.50%	260.00	10.00	0.00		250.00		
		15.07.2017	15-04-2017	14-07-2017	12.50%	250.00	10.00	0.00		240.00		
		15.10.2017	15-07-2017	15-10-2017	12.50%	240.00	10.00	0.00	27.63	230.00	236.60	11.68%
		15.01.2018	16-10-2017	14-01-2018	12.50%, 10.25%	230.00	10.00	0.00		220.00		
		15.04.2018	15-01-2018	31-03-2018	10.25%	220.00	40.00	0.00	27.63	220.00		
2 PFC Loan 2	130.00	15.04.2017	01-04-2017	14-04-2017	12.25%	130.00	5.00	0.00		125.00		
		15.07.2017	15-04-2017	14-07-2017	12.25%	125.00	5.00	0.00		120.00		
		15.10.2017	15-07-2017	15-10-2017	12.25%	120.00	5.00	0.00	13.63	115.00	118.30	11.52%
		15.01.2018	16-10-2017	14-01-2018	12.25%, 10.25%	115.00	5.00	0.00		110.00		
		15.04.2018	15-01-2018	31-03-2018	10.25%	110.00	20.00	0.00	13.63	110.00		
3 PFC Loan 3	39.45	15.04.2017	01-04-2017	14-04-2017	12.25%	39.45	1.29	0.00		32.16		
		15.07.2017	15-04-2017	14-07-2017	12.25%	32.16	1.29	0.00		30.88		
		15.10.2017	15-07-2017	15-10-2017	12.25%	30.88	1.29	0.00	3.51	29.59	30.44	11.52%
		15.01.2018	16-10-2017	14-01-2018	12.25%, 10.25%	29.59	1.29	0.00		28.30		
		15.04.2018	15-01-2018	31-03-2018	10.25%	28.30	0.00	0.00	3.51	28.30		
		15.04.2017	01-04-2017	14-04-2017	12.50%	59.55	1.79	0.00		57.76		
		15.07.2017	15-04-2017	14-07-2017	12.25%	57.76	1.79	0.00		56.00		
		15.10.2017	15-07-2017	15-10-2017	11.90%	56.00	0.00	0.00		54.21		
		15.01.2018	16-10-2017	14-01-2018	12.25%, 10.25%	54.21	0.00	0.00		52.42		
		15.04.2018	15-01-2018	31-03-2018	10.25%	52.42	0.00	0.00		50.63		
4 PFC Loan 4	105.57	15.04.2017	01-04-2017	14-04-2017	12.50%	105.57	0.00	0.00		105.57		
		15.07.2017	15-04-2017	14-07-2017	12.25%	105.57	0.00	0.00		104.13		
		15.10.2017	15-07-2017	15-10-2017	11.90%	104.13	0.00	0.00		102.70		
		15.01.2018	16-10-2017	14-01-2018	12.25%, 10.25%	102.70	0.00	0.00		101.27		
		15.04.2018	15-01-2018	31-03-2018	10.25%	101.27	0.00	0.00		99.84		
		15.04.2017	01-04-2017	14-04-2017	12.50%	125.55	0.00	0.00		125.55		
		15.07.2017	15-04-2017	14-07-2017	12.25%	125.55	0.00	0.00		124.11		
		15.10.2017	15-07-2017	15-10-2017	11.90%	124.11	0.00	0.00		122.68		
		15.01.2018	16-10-2017	14-01-2018	12.25%, 10.25%	122.68	0.00	0.00		121.25		
		15.04.2018	15-01-2018	31-03-2018	10.25%	121.25	0.00	0.00		119.82		
5 GoU Loan 1	9.00	15.04.2017	01-04-2017	14-04-2017	9.50%	9.00	0.00	0.00		9.00		
		15.07.2017	16-04-2017	15-07-2017	9.50%	9.00	0.00	0.00	0.28	8.72	9.00	9.50%
		15.10.2017	16-07-2017	28-07-2017	9.50%	8.72	0.00	0.00		8.72		
		15.01.2018	16-10-2017	14-01-2018	10.25%	8.72	0.00	0.00		8.72		
		15.04.2018	15-01-2018	31-03-2018	10.25%	8.72	0.00	0.00	0.28	8.44		
6 GoU Loan 2	6.8	30.06.2016	01-04-2017	30-06-2017	9.50%	6.80	0.00	0.00		6.80		
		30.09.2016	01-07-2017	30-09-2017	9.50%	6.80	0.00	0.00		6.80		
		31.12.2016	01-10-2017	31-12-2017	9.50%	6.80	0.00	0.00	0.65	6.15	6.80	9.50%
		31.03.2017	01-01-2018	31-03-2018	9.50%	6.15	0.00	0.00		6.15		
		15.04.2018	15-01-2018	31-03-2018	10.25%	6.15	0.00	0.00	0.65	5.50		
7 GoU Guarantee Fee												
Total					544.82	88.46	8.81	61.45	465.18	508.19	12.09%	

Interest saving due to Post COD rebate 0.20  
 Reset of Interest Rate 1.27  
 1.75  
 1.24  
 0.02  
 0.00  
 1.92  
 3.67

Timely repayment rebate 0.05  
 0.32  
 0.30  
 0.24  
 1.23  
 57.48

Total interest+GF paid 11.31%  
 weighted average interest rate

Rebate received for MB II in FY 17-18

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

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**MB-II Loan : Calculation of Weighted Average Interest Rate for Year 2018-19 (Tentative for second half)**

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	220.00	15.04.2018	01-04-2018	15-04-2018	10.25%	220.00	10.00	0.00		210.00		
		15.07.2018	16-04-2018	15-07-2018	10.25%	210	10.00	0.00		200.00		
		15.10.2018	16-07-2018	14-10-2018	10.25%	200	10.00	0.00	20.15	190.00	196.63	10.25%
		16.01.2018	15-10-2018	14-01-2019	10.25%	190	10.00	0.00		180.00		
		15.04.2019	15-01-2019	31-03-2019	10.25%	180	0.00	0.00	20.15	180.00		
2 PFC Loan 2	110.00	15.04.2018	01-04-2018	15-04-2018	10.25%	110.00	5.00	0.00		105.00		
		15.07.2018	16-04-2018	15-07-2018	10.25%	105	5.00	0.00		100.00		
		15.10.2018	16-07-2018	14-10-2018	10.25%	100	5.00	0.00	10.05	95.00	98.32	10.22%
		16.01.2018	15-10-2018	14-01-2019	10.25%	95	5.00	0.00		90.00		
		15.04.2019	15-01-2019	31-03-2019	10.25%	90	0.00	0.00	10.05	90.00		
3 PFC Loan 3	28.31	15.04.2018	01-04-2018	15-04-2018	10.25%	28.31	1.29	0.00		27.02		
		15.07.2018	16-04-2018	15-07-2018	10.25%	27.02	1.29	0.00		25.73		
		15.10.2018	16-07-2018	14-10-2018	10.25%	25.73	1.29	0.00	2.59	24.45	25.30	10.22%
		16.01.2018	15-10-2018	14-01-2019	10.25%	24.45	1.29	0.00		23.16		
		15.04.2019	15-01-2019	31-03-2019	10.25%	23.16	0.00	0.00	2.59	23.16		
4 PFC Loan 4	106.87	15.04.2018	01-04-2018	15-04-2018	10.25%	106.87	1.94	7.10		112.03		
		15.07.2018	16-04-2018	15-07-2018	10.25%	112.03	2.07	0.00		109.96		
		15.10.2018	16-07-2018	14-10-2018	10.25%	109.96	2.07	0.00	11.15	107.88	108.96	10.23%
		16.01.2018	15-10-2018	14-01-2019	10.25%	107.88	2.07	0.00		105.81		
		15.04.2019	15-01-2019	31-03-2019	10.25%	105.81	0.00	0.00	11.15	105.81		
7	GoU Guarantee Fee											
	Total				465.18	73.31	7.10	2.93	46.87	398.97	429.21	10.92%

Timely repayment rebate	0.05	Post COD rebate	-	Interest saving due to	0.34
Reset of Interest Rate	0.28		-	Reset of Interest Rate	2.13
	0.27		-		2.03
	0.26		-		1.96
	0.21		-		1.54
	1.07		-		8.00
	45.80		-		
	10.67%		-		

Total interest+GF paid  
weighted average interest rate

Rebate received for MB II in FY 18-19

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

  
**(Purushottam Singh)**  
 Director (Operation)  
 UJVN Ltd.  
 Dehradun

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