

Annexure-2

Weighted Average Interest Rate of Loans for the FY 2017-18

	Loan Detail	Opening Balance as on 01-04-2017	Interest Payment Period		Interest rate	Repayment	Withdrawal	Interest Due	Closing Balance	Weig. Avg. Loan during the year	Effective Interest rate during the Year
			From	To							
MB-II											
1	PFC Loan 1	260.00	01.04.2017	31.03.2018	12.50%, 10.25%	40.00		27.63	220.00	236.60	11.68%
2	PFC Loan 2	130.00	01.04.2017	31.03.2018	12.50%, 10.25%	20.00		13.63	110.00	118.30	11.52%
3	PFC Loan 3	33.45	01.04.2017	31.03.2018	12.50%, 10.25%	5.15		3.51	28.30	30.44	11.52%
4	PFC Loan 4	105.57			12.50%/12.25%/11.90%/11.65%	7.51	8.81	12.17	106.87	107.04	11.37%
5	GoU Loan 1	9.00	01.04.2017	31.03.2018	9.50%	9.00		0.28	0.00	9.00	9.50%
6	GoU Loan 2	6.80	01.04.2017	31.03.2018	9.50%	6.80		0.65	0.00	6.80	9.50%
7	GoU Guarantee Fee							3.58			
	Rebate for timely payments							-3.97			
Khatima											
	PFC Loan 1	140.64	01.04.2017	31.03.2018	12.25%/12.00%/11.65%/11.40%	11.72	0.00	14.85	128.92	129.17	11.50%
	Rebate for timely payments							-0.33			
APDP											
	APDP Loan 22	1.07	01.04.2017	31.03.2018	11.50%	0.14		0.10	0.93	0.99	9.94%
	APDP Loan 92	0.46	01.04.2017	31.03.2018	12.00%	0.07		0.04	0.39	0.42	10.31%
	Total	686.99				100.38	8.81	72.15	595.42	638.77	11.29%

weighted average interest rate **11.29%**


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

APDP 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	Interest Paid	Closing Balance	Weig. Avg. Loan during the year	Effective Interest rate during the Year		
			From	To									
1 APDP Loan 22	1.07	15.06.2017	4/1/2017	6/14/2017	11.50%	1.07	0.0153		1.05				
		15.07.2017	6/15/2017	7/14/2017	11.50%	1.05	0.0153		1.04				
		15.08.2017	7/15/2017	8/14/2017	11.50%	1.04	0.0153		1.02				
		15.09.2017	8/15/2017	9/14/2017	11.50%	1.02	0.0153		1.01				
		15.10.2017	9/15/2017	10/14/2017	11.50%	1.01	0.0153		0.99				
		15.11.2017	10/15/2017	11/14/2017	11.50%	0.99	0.0153	0.10	0.98		0.99	9.94%	
		15.12.2017	11/15/2017	12/14/2017	11.50%	0.98	0.0153		0.96				
		15.01.2018	12/15/2017	1/14/2018	11.50%	0.96	0.0153		0.95				
		15.02.2018	1/15/2018	2/14/2018	11.50%	0.95	0.0153		0.93				
		15.03.2018	2/15/2018	3/14/2018	11.50%	0.93	0.0000		0.93				
		15.04.2018	3/15/2018	3/31/2018	11.50%	0.93	0.0000		0.93				
								0.14					
								0.46	0.0076	0.10	0.45		
								0.45	0.0076		0.44		
								0.44	0.0076		0.44		
								0.44	0.0076		0.43		
						0.43	0.0076		0.42				
						0.42	0.0076		0.41				
						0.41	0.0076	0.04	0.41	0.42	10.31%		
						0.41	0.0076		0.40				
						0.40	0.0076		0.39				
						0.39	0.0000		0.39				
						0.39	0.0000		0.39				
Total						1.53	0.07	0.04	1.32	1.41	10.05%		

weighted average interest rate 10.05%

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APDP 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	Interest Due	Closing Balance	Weig. Avg. Loan during the year	Effective Interest rate during the Year		
			From	To									
1 APDP Loan 22	0.93	15.06.2018	4/1/2018	6/14/2018	11.50%	0.93	0.0305		0.90				
		15.07.2018	6/15/2018	7/14/2018	11.50%	0.90	0.0153		0.88				
		15.08.2018	7/15/2018	8/14/2018	11.50%	0.88	0.0153		0.87				
		15.09.2018	8/15/2018	9/14/2018	11.50%	0.87	0.0153		0.85				
		15.10.2018	9/15/2018	10/14/2018	11.50%	0.85	0.0153		0.84				
		15.11.2018	10/15/2018	11/14/2018	11.50%	0.84	0.0153	0.11	0.82		12.95%		
		15.12.2018	11/15/2018	12/14/2018	11.50%	0.82	0.0153		0.81				
		15.01.2019	12/15/2018	1/14/2019	11.50%	0.81	0.0153		0.79				
		15.02.2019	1/15/2019	2/14/2019	11.50%	0.79	0.0153		0.78				
		15.03.2019	2/15/2019	3/14/2019	11.50%	0.78	0.0153		0.76				
		15.04.2019	3/15/2019	3/31/2019	11.50%	0.76	0	0.17	0.11				
		2 APDP Loan 92	0.39	15.06.2018	4/1/2018	6/14/2018	12.00%	0.39	0.0152		0.37		
				15.07.2018	6/15/2018	7/14/2018	12.00%	0.37	0.0076		0.37		
				15.08.2018	7/15/2018	8/14/2018	12.00%	0.37	0.0076		0.36		
15.09.2018	8/15/2018			9/14/2018	12.00%	0.36	0.0076		0.35				
15.10.2018	9/15/2018			10/14/2018	12.00%	0.35	0.0076		0.34				
15.11.2018	10/15/2018			11/14/2018	12.00%	0.34	0.0076	0.05	0.34		13.53%		
15.12.2018	11/15/2018			12/14/2018	12.00%	0.34	0.0076		0.33				
15.01.2019	12/15/2018			1/14/2019	12.00%	0.33	0.0076		0.32				
15.02.2019	1/15/2019			2/14/2019	12.00%	0.32	0.0076		0.31				
15.03.2019	2/15/2019			3/14/2019	12.00%	0.31	0.0076		0.31				
15.04.2019	3/15/2019	3/31/2019	12.00%	0.31	0		0.31						
Total					1.32	0.08	0.05	1.07	1.18	13.12%			

weighted average interest rate 13.12%


 (Purushottam Singh)
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			From	To							
MB-II											
1	PFC Loan 1	220.00	01.04.2018	31.03.2019	10.25%	40.00		20.15	180.00	196.63	10.25%
2	PFC Loan 2	110.00	01.04.2018	31.03.2019	10.25%	20.00		10.05	90.00	98.32	10.22%
3	PFC Loan 3	28.31	01.04.2018	31.03.2019	10.25%	5.15		2.59	23.16	25.30	10.22%
4	PFC Loan 4	106.87	01.04.2018	31.03.2019	10.25%	8.17	7.10	11.15	105.81	108.96	10.23%
5	GoU Loan 1										
6	GoU Loan 2										
7	GoU Guarantee Fee							2.93			
	Rebate for timely payments							-1.07			
Khatima											
	PFC Loan 1	128.93	01.04.2018	31.03.2019	10.25%	11.72	0.00	12.48	117.21	122.09	10.22%
	Rebate for timely payments							-0.30			
APDP											
	APDP Loan 22	0.93	01.04.2018	31.03.2019	11.50%	0.17		0.11	0.76	0.83	12.95%
	APDP Loan 92	0.39	01.04.2018	31.03.2019	12.00%	0.08		0.05	0.31	0.34	13.53%
	Total	595.43				85.29	7.10	58.14	517.25	552.47	10.52%

weighted average interest rate 10.52%


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