

## (Appendix II)

## Illustrative Factsheet on Pricing of Microfinance Loans

Date: / /20

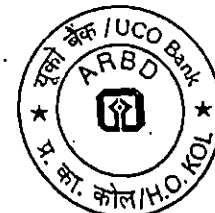
Lenders Name: UCO Bank

Applicant Name:XXXXX

Sl No	Parameter	Details
(i)	Loan amount (amount disbursed to the borrower) (in Rupees)	20,000.00
(ii)	Total interest charge during the entire tenure of the loan (in Rupees)	3274.00
(iii)	Other up-front charges (break-up of each component to be given below) (in Rupees)	400.00
(a)	Processing fees (in Rupees)	160.00
(b)	Insurance Charges (in Rupees)	240.00
(c)	Others (If any) (in Rupees)	-
(iv)	Net Disbursement amount [ (i-iii) ] (in rupees)	19,600.00
(v)	Total amount to be paid by borrower [ Sum of (i), (ii) and (iii) ] (in Rupees)	23,674.00
(vi)	Effective annualized interest rate (in Percentage) (Computed on net disbursement amount using IRR approach and reducing balance method)	17.07%
(vii)	Loan Terms (In months)	24
(viii)	Repayment frequency by borrower	Monthly
(ix)	Number of instalment of repayment	24
(x)	Amount of each instalment of repayment (In rupees)	970
Detail about Contingent Charges		
(xi)	Borrower shall not charge any penalty on prepayment of loan at any time.	
(xii)	Penal charges in case of delayed payment (if any)	
(xiii)	Other charges (if any)	

## Detailed Repayment Schedule

Instalment No.	Outstanding Principal (In Rupees)	Principal (In Rupees)	Interest (In Rupees)	Instalment (In Rupees)
1	20,000.00	720.00	250	970
2	19,280.00	729.00	241	970
3	18,552.00	738.00	232	970
4	17,814.00	747.00	223	970



5	17,067.00	756.00	213	970
6	16,310.00	766.00	204	970
7	15,544.00	775.00	194	970
8	14,769.00	785.00	185	970
9	13,984.00	795.00	175	970
10	13,189.00	805.00	165	970
11	12,384.00	815.00	155	970
12	11,569.00	825.00	145	970
13	10,744.00	835.00	134	970
14	9,909.00	846.00	124	970
15	9,063.00	856.00	113	970
16	8,206.00	867.00	103	970
17	7,339.00	878.00	92	970
18	6,461.00	889.00	81	970
19	5,572.00	900.00	70	970
20	4,672.00	911.00	58	970
21	3,761.00	923.00	47	970
22	2,838.00	934.00	35	970
23	1,904.00	946.00	24	970
24	958.00	958.00	12	970

