

Employee Code : E00011  
Employee Name : PULAK MUKHERJEE  
Cost Center : H450  
Site Code : SP829  
Loan No : 006ELD0020  
Original Loan Amount : 2000000.00  
Date of Disbursement : Jun-12  
Loan Closure Date : Nov-19  
EMI : 28730.00  
Prepaid Employee Benefits \* : 50338.13  
Interest Rate % : 8.0  
Effective Interest Rate- % : 8.88

Loan Schedule

Sr No.	Month	Principal	Interest	Principal + Interest	Monthly Deductions	Adjustment	Balance After Deduction	During FY-Principal	During FY-Interest	During FY-Total	PV Factor @ 8.88%	Present Value	Amortised Cost(Opening Balance)	Interest @ 8.88%	Repayment incl. interest	Amortised Cost (Closing Balance)	Employee Benefit-Expense	Difference of Principle
1	JUN-12	2000000.00	7452.05	2007452.05	28730.00	0.00	1978722.05	21277.95	7452.05	28730.00	0.9927	28520.27	1937751.97	7992.43	7992.43	1917014.40	540.38	61707.65
2	JUL-12	1978722.05	13444.47	1992166.52	28730.00	0.00	1963436.52	15285.53	13444.47	28730.00	0.9854	28310.54	1917014.40	14418.46	14418.46	1902702.86	973.99	60733.66
3	AUG-12	1963436.52	13340.61	1976777.13	28730.00	0.00	1948047.13	15389.39	13340.61	28730.00	0.9781	28100.81	1902702.86	14310.82	14310.82	1888283.68	970.21	59763.45
4	SEP-12	1948047.13	12809.08	1960856.21	28730.00	0.00	1932126.21	15920.92	12809.08	28730.00	0.9709	27893.96	1888283.68	13744.23	13744.23	1873297.91	935.15	58828.30
5	OCT-12	1932126.21	12602.06	1944728.27	28730.00	171360.00	1744638.27	16127.94	12602.06	200090.00	0.9638	192846.74	1873297.91	14089.66	14089.66	1687297.57	1487.60	57340.70
6	NOV-12	1744638.27	11471.59	1756109.86	28730.00	0.00	1727379.86	17258.41	11471.59	28730.00	0.9567	27485.99	1687297.57	12281.31	12281.31	1670848.88	809.72	56530.98
7	DEC-12	1727379.86	11736.72	1739116.58	14485.00	0.00	1724631.58	2748.28	11736.72	14485.00	0.9497	13756.40	1670848.88	12566.97	12566.97	1668930.85	830.25	55700.73
8	JAN-13	1724631.58	11718.04	1736349.62	14485.00	0.00	1721864.62	2766.96	11718.04	14485.00	0.9427	13655.01	1668930.85	12586.94	12586.94	1667032.79	868.90	54831.83
9	FEB-13	1721864.62	10567.06	1732431.68	14485.00	0.00	1717946.68	3917.94	10567.06	14485.00	0.9358	13555.06	1667032.79	11355.92	11355.92	1663903.71	788.86	54042.97
10	MAR-13	1717946.68	11672.62	1729619.30	14485.00	0.00	1715134.30	2812.38	11672.62	14485.00	0.9289	13455.12	1663903.71	12549.03	12549.03	1661967.74	876.41	53166.56
11	APR-13	1715134.30	11277.60	1726411.90	14485.00	0.00	1711926.90	3207.40	11277.60	14485.00	0.9221	13356.62	1661967.74	12130.09	12130.09	1659612.83	852.49	52314.07
12	MAY-13	1711926.90	11631.72	1723558.62	14485.00	0.00	1709073.62	2853.28	11631.72	14485.00	0.9153	13258.12	1659612.83	12516.66	12516.66	1657644.49	884.94	51429.13
13	JUN-13	1709073.62	11237.74	1720311.36	14485.00	0.00	1705826.36	3247.26	11237.74	14485.00	0.9086	13161.07	1657644.49	12098.53	12098.53	1655258.02	860.79	50568.34
14	JUL-13	1705826.36	11590.27	1717416.63	14485.00	0.00	1702931.63	2894.73	11590.27	14485.00	0.9019	13064.02	1655258.02	12483.82	12483.82	1653256.84	893.55	49674.79
15	AUG-13	1702931.63	11570.60	1714502.23	28730.00	0.00	1685772.23	17159.40	11570.60	28730.00	0.8953	25721.97	1653256.84	12468.73	12468.73	1636995.57	898.13	48776.66
16	SEP-13	1685772.23	11084.53	1696856.76	28730.00	0.00	1668126.76	17645.47	11084.53	28730.00	0.8887	25532.35	1636995.57	11947.83	11947.83	1620213.40	863.30	47913.36

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17	OCT-13	1668126.76	11334.12	1679460.88	28730.00	0.00	1650730.88	17395.88	11334.12	28730.00	0.8822	25345.61	1620213.40	12219.52	12219.52	1603702.92	885.40	47027.96
18	NOV-13	1650730.88	10854.12	1661585.00	28730.00	0.00	1632855.00	17875.88	10854.12	28730.00	0.8757	25158.86	1603702.92	11704.83	11704.83	1586677.75	850.71	46177.25
19	DEC-13	1632855.00	11094.47	1643949.47	28730.00	0.00	1615219.47	17635.53	11094.47	28730.00	0.8693	24974.99	1586677.75	11966.59	11966.59	1569914.34	872.12	45305.13
20	JAN-14	1615219.47	10974.64	1626194.11	28730.00	0.00	1597464.11	17755.36	10974.64	28730.00	0.8629	24791.12	1569914.34	11840.16	11840.16	1553024.50	865.52	44439.61
21	FEB-14	1597464.11	9803.62	1607267.73	28730.00	0.00	1578537.73	18926.38	9803.62	28730.00	0.8566	24610.12	1553024.50	10579.29	10579.29	1534873.79	775.67	43663.94
22	MAR-14	1578537.73	10725.41	1589263.14	28730.00	0.00	1560533.14	18004.59	10725.41	28730.00	0.8503	24429.12	1534873.79	11575.89	11575.89	1517719.68	850.48	42813.46
23	APR-14	1560533.14	10261.04	1570794.18	28730.00	0.00	1542064.18	18468.96	10261.04	28730.00	0.8440	24248.12	1517719.68	11077.27	11077.27	1500066.95	816.23	41997.23
24	MAY-14	1542064.18	10477.59	1552541.77	28730.00	0.00	1523811.77	18252.41	10477.59	28730.00	0.8378	24069.99	1500066.95	11313.38	11313.38	1482650.33	835.79	41161.44
25	JUN-14	1523811.77	10019.58	1533831.35	28730.00	0.00	1505101.35	18710.42	10019.58	28730.00	0.8317	23894.74	1482650.33	10821.32	10821.32	1464741.65	801.74	40359.70
26	JUL-14	1505101.35	10226.44	1515327.79	28730.00	0.00	1486597.79	18503.56	10226.44	28730.00	0.8256	23719.49	1464741.65	11046.96	11046.96	1447058.61	820.52	39539.18
27	AUG-14	1486597.79	10100.72	1496698.51	28730.00	0.00	1467968.51	18629.28	10100.72	28730.00	0.8195	23544.24	1447058.61	10913.60	10913.60	1429242.21	812.88	38726.30
28	SEP-14	1467968.51	9652.40	1477620.91	28730.00	0.00	1448890.91	19077.60	9652.40	28730.00	0.8135	23371.86	1429242.21	10431.51	10431.51	1410943.72	779.11	37947.19
29	OCT-14	1448890.91	9844.52	1458735.43	28730.00	0.00	1430005.43	18885.48	9844.52	28730.00	0.8075	23199.48	1410943.72	10641.22	10641.22	1392854.94	796.70	37150.49
30	NOV-14	1430005.43	9402.78	1439408.21	28730.00	0.00	1410678.21	19327.22	9402.78	28730.00	0.8016	23029.97	1392854.94	10165.93	10165.93	1374290.87	763.15	36387.34
31	DEC-14	1410678.21	9584.88	1420263.09	28730.00	0.00	1391533.09	19145.12	9584.88	28730.00	0.7957	22860.46	1374290.87	10364.79	10364.79	1355925.66	779.91	35607.43
32	JAN-15	1391533.09	9454.80	1400987.89	28730.00	0.00	1372257.89	19275.20	9454.80	28730.00	0.7898	22690.95	1355925.66	10226.28	10226.28	1337421.94	771.48	34835.95

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33	FEB-15	1372257.89	8421.53	1380679.42	28730.00	0.00	1351949.42	20308.47	8421.53	28730.00	0.7840	22524.32	1337421.94	9110.59	9110.59	1317802.53	689.06	34146.89
34	MAR-15	1351949.42	9185.85	1361135.27	28730.00	0.00	1332405.27	19544.15	9185.85	28730.00	0.7783	22360.56	1317802.53	9938.76	9938.76	1299011.29	752.91	33393.98
35	APR-15	1332405.27	8761.02	1341166.29	28730.00	0.00	1312436.29	19968.98	8761.02	28730.00	0.7726	22196.80	1299011.29	9481.00	9481.00	1279762.29	719.98	32674.00
36	MAY-15	1312436.29	8917.38	1321353.67	28730.00	0.00	1292623.67	19812.62	8917.38	28730.00	0.7669	22033.04	1279762.29	9651.86	9651.86	1260684.15	734.48	31939.52
37	JUN-15	1292623.67	8499.44	1301123.11	28730.00	0.00	1272393.11	20230.56	8499.44	28730.00	0.7613	21872.15	1260684.15	9201.27	9201.27	1241155.42	701.83	31237.69
38	JUL-15	1272393.11	8645.30	1281038.41	28730.00	0.00	1252308.41	20084.70	8645.30	28730.00	0.7557	21711.26	1241155.42	9360.69	9360.69	1221786.11	715.39	30522.30
39	AUG-15	1252308.41	8508.84	1260817.25	28730.00	0.00	1232087.25	20221.16	8508.84	28730.00	0.7501	21550.37	1221786.11	9214.61	9214.61	1202270.72	705.77	29816.53
40	SEP-15	1232087.25	8101.40	1240188.65	28730.00	0.00	1211458.65	20628.60	8101.40	28730.00	0.7446	21392.36	1202270.72	8774.93	8774.93	1182315.65	673.53	29143.00
41	OCT-15	1211458.65	8231.28	1219689.93	28730.00	0.00	1190959.93	20498.72	8231.28	28730.00	0.7391	21234.34	1182315.65	8916.93	8916.93	1162502.58	685.65	28457.35
42	NOV-15	1190959.93	7830.97	1198790.90	28730.00	0.00	1170060.90	20899.03	7830.97	28730.00	0.7337	21079.20	1162502.58	8484.68	8484.68	1142257.26	653.71	27803.64
43	DEC-15	1170060.90	7950.00	1178010.90	28730.00	0.00	1149280.90	20780.00	7950.00	28730.00	0.7283	20924.06	1142257.26	8614.81	8614.81	1122142.07	664.81	27138.83
44	JAN-16	1149280.90	7787.48	1157068.38	28730.00	0.00	1128338.38	20942.52	7787.48	28730.00	0.7230	20771.79	1122142.07	8439.98	8439.98	1101852.05	652.50	26486.33
45	FEB-16	1128338.38	7152.31	1135490.69	28730.00	0.00	1106760.69	21577.69	7152.31	28730.00	0.7176	20616.65	1101852.05	7752.70	7752.70	1080874.75	600.39	25885.94
46	MAR-16	1106760.69	7499.36	1114260.05	28730.00	0.00	1085530.05	21230.64	7499.36	28730.00	0.7124	20467.25	1080874.75	8129.60	8129.60	1060274.35	630.24	25255.70
47	APR-16	1085530.05	7118.23	1092648.28	28730.00	0.00	1063918.28	21611.77	7118.23	28730.00	0.7071	20314.98	1060274.35	7717.41	7717.41	1039261.76	599.18	24656.52
48	MAY-16	1063918.28	7209.06	1071127.34	28730.00	0.00	1042397.34	21520.94	7209.06	28730.00	0.7020	20168.46	1039261.76	7816.61	7816.61	1018348.37	607.55	24048.97

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49	JUN-16	1042397.34	6835.39	1049232.73	28730.00	0.00	1020502.73	21894.61	6835.39	28730.00	0.6968	20019.06	1018348.37	7412.24	7412.24	997030.61	576.85	23472.12
50	JUL-16	1020502.73	6914.88	1027417.61	28730.00	0.00	998687.61	21815.12	6914.88	28730.00	0.6917	19872.54	997030.61	7498.98	7498.98	975799.59	584.10	22888.02
51	AUG-16	998687.61	6767.06	1005454.67	28730.00	0.00	976724.67	21962.94	6767.06	28730.00	0.6866	19726.02	975799.59	7339.29	7339.29	954408.88	572.23	22315.79
52	SEP-16	976724.67	6404.75	983129.42	28730.00	0.00	954399.42	22325.25	6404.75	28730.00	0.6816	19582.37	954408.88	6946.84	6946.84	932625.72	542.09	21773.70
53	OCT-16	954399.42	6466.97	960866.39	28730.00	0.00	932136.39	22263.03	6466.97	28730.00	0.6765	19435.85	932625.72	7014.57	7014.57	910910.29	547.60	21226.10
54	NOV-16	932136.39	6112.37	938248.76	28730.00	0.00	909518.76	22617.63	6112.37	28730.00	0.6716	19295.07	910910.29	6630.23	6630.23	888810.52	517.86	20708.24
55	DEC-16	909518.76	6162.86	915681.62	28730.00	0.00	886951.62	22567.14	6162.86	28730.00	0.6666	19151.42	888810.52	6685.02	6685.02	866765.54	522.16	20186.08
56	JAN-17	886951.62	6026.41	892978.03	28730.00	0.00	864248.03	22703.59	6026.41	28730.00	0.6617	19010.64	866765.54	6537.07	6537.07	844572.61	510.66	19675.42
57	FEB-17	864248.03	5303.88	869551.91	28730.00	0.00	840821.91	23426.12	5303.88	28730.00	0.6569	18872.74	844572.61	5753.27	5753.27	821595.88	449.39	19226.03
58	MAR-17	840821.91	5712.98	846534.89	28730.00	0.00	817804.89	23017.02	5712.98	28730.00	0.6521	18734.83	821595.88	6196.41	6196.41	799062.29	483.43	18742.60
59	APR-17	817804.89	5377.35	823182.24	28730.00	0.00	794452.24	23352.65	5377.35	28730.00	0.6473	18596.93	799062.29	5832.06	5832.06	776164.35	454.71	18287.89
60	MAY-17	794452.24	5397.92	799850.16	28730.00	0.00	771120.16	23332.08	5397.92	28730.00	0.6425	18459.03	776164.35	5853.77	5853.77	753288.12	455.85	17832.04
61	JUN-17	771120.16	5070.38	776190.54	28730.00	0.00	747460.54	23659.62	5070.38	28730.00	0.6378	18323.99	753288.12	5497.97	5497.97	730056.09	427.59	17404.45
62	JUL-17	747460.54	5078.64	752539.18	28730.00	0.00	723809.18	23651.36	5078.64	28730.00	0.6331	18188.96	730056.09	5506.02	5506.02	706832.11	427.38	16977.07
63	AUG-17	723809.18	4917.94	728727.12	28730.00	0.00	699997.12	23812.06	4917.94	28730.00	0.6285	18056.81	706832.11	5330.87	5330.87	683432.98	412.93	16564.14
64	SEP-17	699997.12	4602.72	704599.84	28730.00	0.00	675869.84	24127.28	4602.72	28730.00	0.6238	17921.77	683432.98	4988.12	4988.12	659691.10	385.40	16178.74

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65	OCT-17	675869.84	4592.21	680462.05	28730.00	0.00	651732.05	24137.79	4592.21	28730.00	0.6193	17792.49	659691.10	4975.34	4975.34	635936.44	383.13	15795.61
66	NOV-17	651732.05	4285.36	656017.41	28730.00	0.00	627287.41	24444.64	4285.36	28730.00	0.6147	17660.33	635936.44	4641.46	4641.46	611847.90	356.10	15439.51
67	DEC-17	627287.41	4262.12	631549.53	28730.00	0.00	602819.53	24467.88	4262.12	28730.00	0.6102	17531.05	611847.90	4614.51	4614.51	587732.41	352.39	15087.12
68	JAN-18	602819.53	4095.87	606915.40	28730.00	0.00	578185.40	24634.13	4095.87	28730.00	0.6057	17401.76	587732.41	4432.63	4432.63	563435.04	336.76	14750.36
69	FEB-18	578185.40	3548.32	581733.72	28730.00	0.00	553003.72	25181.68	3548.32	28730.00	0.6013	17275.35	563435.04	3838.15	3838.15	538543.19	289.83	14460.53
70	MAR-18	553003.72	3757.40	556761.12	28730.00	0.00	528031.12	24972.60	3757.40	28730.00	0.5968	17146.06	538543.19	4061.65	4061.65	513874.84	304.25	14156.28
71	APR-18	528031.12	3471.99	531503.11	28730.00	0.00	502773.11	25258.01	3471.99	28730.00	0.5925	17022.53	513874.84	3750.58	3750.58	488895.42	278.59	13877.69
72	MAY-18	502773.11	3416.10	506189.21	28730.00	0.00	477459.21	25313.90	3416.10	28730.00	0.5881	16896.11	488895.42	3687.21	3687.21	463852.63	271.11	13606.58
73	JUN-18	477459.21	3139.46	480598.67	28730.00	0.00	451868.67	25590.54	3139.46	28730.00	0.5838	16772.57	463852.63	3385.49	3385.49	438508.12	246.03	13360.55
74	JUL-18	451868.67	3070.23	454938.90	28730.00	0.00	426208.90	25659.77	3070.23	28730.00	0.5795	16649.04	438508.12	3307.19	3307.19	413085.31	236.96	13123.59
75	AUG-18	426208.90	2895.89	429104.79	28730.00	0.00	400374.79	25834.11	2895.89	28730.00	0.5752	16525.50	413085.31	3115.46	3115.46	387470.77	219.57	12904.02
76	SEP-18	400374.79	2632.60	403007.39	28730.00	0.00	374277.39	26097.40	2632.60	28730.00	0.5710	16404.83	387470.77	2828.01	2828.01	361568.78	195.41	12708.61
77	OCT-18	374277.39	2543.04	376820.43	28730.00	0.00	348090.43	26186.96	2543.04	28730.00	0.5668	16284.16	361568.78	2726.92	2726.92	335565.70	183.88	12524.73
78	NOV-18	348090.43	2288.81	350379.24	28730.00	0.00	321649.24	26441.19	2288.81	28730.00	0.5627	16166.37	335565.70	2449.17	2449.17	309284.87	160.36	12364.37
79	DEC-18	321649.24	2185.45	323834.69	28730.00	0.00	295104.69	26544.55	2185.45	28730.00	0.5585	16045.71	309284.87	2332.60	2332.60	282887.47	147.15	12217.22
80	JAN-19	295104.69	2005.09	297109.78	28730.00	0.00	268379.78	26724.91	2005.09	28730.00	0.5544	15927.91	282887.47	2133.51	2133.51	256290.98	128.42	12088.80

Employee Code : E00011  
Employee Name : PULAK MUKHERJEE  
Cost Center : H450  
Site Code : SP829  
Loan No : 006ELD0020  
Original Loan Amount : 2000000.00  
Date of Disbursement : Jun-12  
Loan Closure Date : Nov-19  
EMI : 28730.00  
Prepaid Employee Benefits \* : 50338.13  
Interest Rate % : 8.0  
Effective Interest Rate- % : 8.88

Loan Schedule

Sr No.	Month	Principal	Interest	Principal + Interest	Monthly Deductions	Adjustment	Balance After Deduction	During FY-Principal	During FY-Interest	During FY-Total	PV Factor @ 8.88%	Present Value	Amortised Cost(Opening Balance)	Interest @ 8.88%	Repayment incl. interest	Amortised Cost (Closing Balance)	Employee Benefit-Expense	Difference of Principle
81	FEB-19	268379.78	1647.04	270026.82	28730.00	0.00	241296.82	27082.96	1647.04	28730.00	0.5504	15812.99	256290.98	1745.87	1745.87	229306.85	98.83	11989.97
82	MAR-19	241296.82	1639.50	242936.32	28730.00	0.00	214206.32	27090.50	1639.50	28730.00	0.5463	15695.20	229306.85	1729.41	1729.41	202306.26	89.91	11900.06
83	APR-19	214206.32	1408.48	215614.80	28730.00	0.00	186884.80	27321.52	1408.48	28730.00	0.5423	15580.28	202306.26	1476.56	1476.56	175052.82	68.08	11831.98
84	MAY-19	186884.80	1269.79	188154.59	28730.00	0.00	159424.59	27460.21	1269.79	28730.00	0.5383	15465.36	175052.82	1320.23	1320.23	147643.05	50.44	11781.54
85	JUN-19	159424.59	1048.27	160472.86	28730.00	0.00	131742.86	27681.73	1048.27	28730.00	0.5344	15353.31	147643.05	1077.59	1077.59	119990.64	29.32	11752.22
86	JUL-19	131742.86	895.13	132637.99	28730.00	0.00	103907.99	27834.87	895.13	28730.00	0.5304	15238.39	119990.64	904.96	904.96	92165.60	9.83	11742.39
87	AUG-19	103907.99	706.00	104613.99	28730.00	0.00	75883.99	28024.00	706.00	28730.00	0.5265	15126.35	92165.60	695.11	695.11	64130.71	-10.89	11753.28
88	SEP-19	75883.99	498.96	76382.95	28730.00	0.00	47652.95	28231.04	498.96	28730.00	0.5227	15017.17	64130.71	468.07	468.07	35868.78	-30.89	11784.17
89	OCT-19	47652.95	323.78	47976.73	28730.00	0.00	19246.73	28406.22	323.78	28730.00	0.5188	14905.12	35868.78	270.52	270.52	7409.30	-53.26	11837.43
90	NOV-19	19246.73	126.55	19373.28	19373.28	0.00	0.00	19246.73	126.55	19373.28	0.5150	9977.24	7409.30	54.08	54.08	-11909.90	-72.47	11909.90
Total			126.55		2462383.28	171360.00		1828640.00	633743.28	2633743.28		1937751.97		684081.41			50338.13	

Employee Code : E00011  
Employee Name : PULAK MUKHERJEE  
Cost Center : H450  
Site Code : SP829  
Loan No : 006ELD0050  
Original Loan Amount : 2000000.00  
Date of Disbursement : Dec-12  
Loan Closure Date : Jan-18  
EMI : 40555.00  
Prepaid Employee Benefits \* : 39138.49  
Interest Rate % : 8.0  
Effective Interest Rate- % : 8.88

Loan Schedule

Sr No.	Month	Principal	Interest	Principal + Interest	Monthly Deductions	Adjustment	Balance After Deduction	During FY-Principal	During FY-Interest	During FY-Total	PV Factor @ 8.88%	Present Value	Amortised Cost(Opening Balance)	Interest @ 8.88%	Repayment incl. interest	Amortised Cost (Closing Balance)	Employee Benefit-Expense	Difference of Principle
1	DEC-12	2000000.00	9205.48	2009205.48	35555.00	0.00	1973650.48	26349.52	9205.48	35555.00	0.9927	35295.45	1953281.59	9952.13	9952.13	1927678.72	746.65	45971.76
2	JAN-13	1973650.48	13410.01	1987060.49	35555.00	0.00	1951505.49	22144.99	13410.01	35555.00	0.9854	35035.90	1927678.72	14538.39	14538.39	1906662.11	1128.38	44843.38
3	FEB-13	1951505.49	11976.36	1963481.85	35555.00	0.00	1927926.85	23578.64	11976.36	35555.00	0.9781	34776.35	1906662.11	12988.29	12988.29	1884095.40	1011.93	43831.45
4	MAR-13	1927926.85	13099.34	1941026.19	35555.00	0.00	1905471.19	22455.66	13099.34	35555.00	0.9709	34520.35	1884095.40	14209.69	14209.69	1862750.09	1110.35	42721.10
5	APR-13	1905471.19	12529.13	1918000.32	35555.00	0.00	1882445.32	23025.87	12529.13	35555.00	0.9638	34267.91	1862750.09	13595.52	13595.52	1840790.61	1066.39	41654.71
6	MAY-13	1882445.32	12790.31	1895235.63	35555.00	0.00	1859680.63	22764.69	12790.31	35555.00	0.9567	34015.47	1840790.61	13883.09	13883.09	1819118.70	1092.78	40561.93
7	JUN-13	1859680.63	12228.04	1871908.67	35555.00	0.00	1836353.67	23326.96	12228.04	35555.00	0.9497	33766.58	1819118.70	13277.07	13277.07	1796840.77	1049.03	39512.90
8	JUL-13	1836353.67	12477.14	1848830.81	35555.00	0.00	1813275.81	23077.86	12477.14	35555.00	0.9427	33517.70	1796840.77	13551.63	13551.63	1774837.40	1074.49	38438.41
9	AUG-13	1813275.81	12320.34	1825596.15	40555.00	0.00	1785041.15	28234.66	12320.34	40555.00	0.9358	37951.37	1774837.40	13385.68	13385.68	1747668.08	1065.34	37373.07
10	SEP-13	1785041.15	11737.26	1796778.41	40555.00	0.00	1756223.41	28817.74	11737.26	40555.00	0.9289	37671.54	1747668.08	12755.58	12755.58	1719868.66	1018.32	36354.75
11	OCT-13	1756223.41	11932.70	1768156.11	40555.00	0.00	1727601.11	28622.30	11932.70	40555.00	0.9221	37395.77	1719868.66	12971.11	12971.11	1692284.77	1038.41	35316.34
12	NOV-13	1727601.11	11359.57	1738960.68	40555.00	0.00	1698405.68	29195.43	11359.57	40555.00	0.9153	37119.99	1692284.77	12351.36	12351.36	1664081.13	991.79	34324.55
13	DEC-13	1698405.68	11539.85	1709945.53	40555.00	0.00	1669390.53	29015.15	11539.85	40555.00	0.9086	36848.27	1664081.13	12550.36	12550.36	1636076.49	1010.51	33314.04
14	JAN-14	1669390.53	11342.71	1680733.24	40555.00	0.00	1640178.24	29212.29	11342.71	40555.00	0.9019	36576.55	1636076.49	12339.15	12339.15	1607860.64	996.44	32317.60
15	FEB-14	1640178.24	10065.75	1650243.99	40555.00	0.00	1609688.99	30489.25	10065.75	40555.00	0.8953	36308.89	1607860.64	10952.83	10952.83	1578258.47	887.08	31430.52
16	MAR-14	1609688.99	10937.06	1620626.05	40555.00	0.00	1580071.05	29617.94	10937.06	40555.00	0.8887	36041.23	1578258.47	11903.10	11903.10	1549606.57	966.04	30464.48

Employee Code : E00011  
Employee Name : PULAK MUKHERJEE  
Cost Center : H450  
Site Code : SP829  
Loan No : 006ELD0050  
Original Loan Amount : 2000000.00  
Date of Disbursement : Dec-12  
Loan Closure Date : Jan-18  
EMI : 40555.00  
Prepaid Employee Benefits \* : 39138.49  
Interest Rate % : 8.0  
Effective Interest Rate- % : 8.88

Loan Schedule

Sr No.	Month	Principal	Interest	Principal + Interest	Monthly Deductions	Adjustment	Balance After Deduction	During FY- Principal	During FY- Interest	During FY- Total	PV Factor @ 8.88%	Present Value	Amortised Cost(Opening Balance)	Interest @ 8.88%	Repayment incl. interest	Amortised Cost (Closing Balance)	Employee Benefit-Expense	Difference of Principle
17	APR-14	1580071.05	10389.51	1590460.56	40555.00	0.00	1549905.56	30165.49	10389.51	40555.00	0.8822	35777.62	1549606.57	11310.01	11310.01	1520361.58	920.50	29543.98
18	MAY-14	1549905.56	10530.87	1560436.43	40555.00	0.00	1519881.43	30024.13	10530.87	40555.00	0.8757	35514.01	1520361.58	11466.44	11466.44	1491273.02	935.57	28608.41
19	JUN-14	1519881.43	9993.74	1529875.17	40555.00	0.00	1489320.17	30561.26	9993.74	40555.00	0.8693	35254.46	1491273.02	10884.25	10884.25	1461602.27	890.51	27717.90
20	JUL-14	1489320.17	10119.22	1499439.39	40555.00	0.00	1458884.39	30435.78	10119.22	40555.00	0.8629	34994.91	1461602.27	11023.28	11023.28	1432070.55	904.06	26813.84
21	AUG-14	1458884.39	9912.42	1468796.81	40555.00	0.00	1428241.81	30642.58	9912.42	40555.00	0.8566	34739.41	1432070.55	10800.56	10800.56	1402316.11	888.14	25925.70
22	SEP-14	1428241.81	9391.18	1437632.99	40555.00	0.00	1397077.99	31163.82	9391.18	40555.00	0.8503	34483.92	1402316.11	10234.99	10234.99	1371996.10	843.81	25081.89
23	OCT-14	1397077.99	9492.48	1406570.47	40555.00	0.00	1366015.47	31062.52	9492.48	40555.00	0.8440	34228.42	1371996.10	10347.48	10347.48	1341788.58	855.00	24226.89
24	NOV-14	1366015.47	8982.02	1374997.49	40555.00	0.00	1334442.49	31572.98	8982.02	40555.00	0.8378	33976.98	1341788.58	9793.22	9793.22	1311026.80	811.20	23415.69
25	DEC-14	1334442.49	9066.90	1343509.39	40555.00	0.00	1302954.39	31488.10	9066.90	40555.00	0.8317	33729.59	1311026.80	9887.66	9887.66	1280359.46	820.76	22594.93
26	JAN-15	1302954.39	8852.95	1311807.34	40555.00	0.00	1271252.34	31702.05	8852.95	40555.00	0.8256	33482.21	1280359.46	9656.37	9656.37	1249460.83	803.42	21791.51
27	FEB-15	1271252.34	7801.66	1279054.00	40555.00	0.00	1238499.00	32753.34	7801.66	40555.00	0.8195	33234.82	1249460.83	8511.40	8511.40	1217417.23	709.74	21081.77
28	MAR-15	1238499.00	8415.01	1246914.01	40555.00	0.00	1206359.01	32139.99	8415.01	40555.00	0.8135	32991.49	1217417.23	9181.66	9181.66	1186043.89	766.65	20315.12
29	APR-15	1206359.01	7932.22	1214291.23	40555.00	0.00	1173736.23	32622.78	7932.22	40555.00	0.8075	32748.16	1186043.89	8656.50	8656.50	1154145.39	724.28	19590.84
30	MAY-15	1173736.23	7974.97	1181711.20	40555.00	0.00	1141156.20	32580.03	7974.97	40555.00	0.8016	32508.89	1154145.39	8704.47	8704.47	1122294.86	729.50	18861.34
31	JUN-15	1141156.20	7503.49	1148659.69	40555.00	0.00	1108104.69	33051.51	7503.49	40555.00	0.7957	32269.61	1122294.86	8191.22	8191.22	1089931.08	687.73	18173.61
32	JUL-15	1108104.69	7529.04	1115633.73	40555.00	0.00	1075078.73	33025.96	7529.04	40555.00	0.7898	32030.34	1089931.08	8220.17	8220.17	1057596.25	691.13	17482.48



Employee Code : E00011  
Employee Name : PULAK MUKHERJEE  
Cost Center : H450  
Site Code : SP829  
Loan No : 006ELD0050  
Original Loan Amount : 2000000.00  
Date of Disbursement : Dec-12  
Loan Closure Date : Jan-18  
EMI : 40555.00  
Prepaid Employee Benefits \* : 39138.49  
Interest Rate % : 8.0  
Effective Interest Rate- % : 8.88

Loan Schedule

Sr No.	Month	Principal	Interest	Principal + Interest	Monthly Deductions	Adjustment	Balance After Deduction	During FY- Principal	During FY- Interest	During FY- Total	PV Factor @ 8.88%	Present Value	Amortised Cost(Opening Balance)	Interest @ 8.88%	Repayment incl. interest	Amortised Cost (Closing Balance)	Employee Benefit-Expense	Difference of Principle
33	AUG-15	1075078.73	7304.64	1082383.37	40555.00	0.00	1041828.37	33250.36	7304.64	40555.00	0.7840	31795.12	1057596.25	7976.30	7976.30	1025017.55	671.66	16810.82
34	SEP-15	1041828.37	6850.38	1048678.75	40555.00	0.00	1008123.75	33704.62	6850.38	40555.00	0.7783	31563.96	1025017.55	7481.22	7481.22	991943.77	630.84	16179.98
35	OCT-15	1008123.75	6849.72	1014973.47	40555.00	0.00	974418.47	33705.28	6849.72	40555.00	0.7726	31332.79	991943.77	7481.16	7481.16	958869.93	631.44	15548.54
36	NOV-15	974418.47	6407.14	980825.61	40555.00	0.00	940270.61	34147.86	6407.14	40555.00	0.7669	31101.63	958869.93	6998.44	6998.44	925313.37	591.30	14957.24
37	DEC-15	940270.61	6388.69	946659.30	40555.00	0.00	906104.30	34166.31	6388.69	40555.00	0.7613	30874.52	925313.37	6978.64	6978.64	891737.01	589.95	14367.29
38	JAN-16	906104.30	6139.72	912244.02	40555.00	0.00	871689.02	34415.28	6139.72	40555.00	0.7557	30647.41	891737.01	6707.03	6707.03	857889.04	567.31	13799.98
39	FEB-16	871689.02	5525.46	877214.48	40555.00	0.00	836659.48	35029.54	5525.46	40555.00	0.7501	30420.31	857889.04	6036.16	6036.16	823370.20	510.70	13289.28
40	MAR-16	836659.48	5669.17	842328.65	40555.00	0.00	801773.65	34885.83	5669.17	40555.00	0.7446	30197.25	823370.20	6192.82	6192.82	789008.02	523.65	12765.63
41	APR-16	801773.65	5257.53	807031.18	40555.00	0.00	766476.18	35297.47	5257.53	40555.00	0.7391	29974.20	789008.02	5742.94	5742.94	754195.96	485.41	12280.22
42	MAY-16	766476.18	5193.61	771669.79	40555.00	0.00	731114.79	35361.39	5193.61	40555.00	0.7337	29755.20	754195.96	5672.54	5672.54	719313.50	478.93	11801.29
43	JUN-16	731114.79	4794.20	735908.99	40555.00	0.00	695353.99	35760.80	4794.20	40555.00	0.7283	29536.21	719313.50	5235.66	5235.66	683994.16	441.46	11359.83
44	JUL-16	695353.99	4711.69	700065.68	40555.00	0.00	659510.68	35843.31	4711.69	40555.00	0.7230	29321.27	683994.16	5144.53	5144.53	648583.69	432.84	10926.99
45	AUG-16	659510.68	4468.82	663979.50	40555.00	0.00	623424.50	36086.18	4468.82	40555.00	0.7176	29102.27	648583.69	4878.20	4878.20	612906.89	409.38	10517.61
46	SEP-16	623424.50	4088.03	627512.53	40555.00	0.00	586957.53	36466.97	4088.03	40555.00	0.7124	28891.38	612906.89	4461.16	4461.16	576813.05	373.13	10144.48
47	OCT-16	586957.53	3977.20	590934.73	40555.00	0.00	550379.73	36577.80	3977.20	40555.00	0.7071	28676.44	576813.05	4338.39	4338.39	540596.44	361.19	9783.29
48	NOV-16	550379.73	3609.05	553988.78	40555.00	0.00	513433.78	36945.95	3609.05	40555.00	0.7020	28469.61	540596.44	3934.83	3934.83	503976.27	325.78	9457.51

Employee Code : E00011  
Employee Name : PULAK MUKHERJEE  
Cost Center : H450  
Site Code : SP829  
Loan No : 006ELD0050  
Original Loan Amount : 2000000.00  
Date of Disbursement : Dec-12  
Loan Closure Date : Jan-18  
EMI : 40555.00  
Prepaid Employee Benefits \* : 39138.49  
Interest Rate % : 8.0  
Effective Interest Rate- % : 8.88

Loan Schedule

Sr No.	Month	Principal	Interest	Principal + Interest	Monthly Deductions	Adjustment	Balance After Deduction	During FY- Principal	During FY- Interest	During FY- Total	PV Factor @ 8.88%	Present Value	Amortised Cost(Opening Balance)	Interest @ 8.88%	Repayment incl. interest	Amortised Cost (Closing Balance)	Employee Benefit-Expense	Difference of Principle
49	DEC-16	513433.78	3479.00	516912.78	40555.00	0.00	476357.78	37076.00	3479.00	40555.00	0.6968	28258.72	503976.27	3790.56	3790.56	467211.83	311.56	9145.95
50	JAN-17	476357.78	3236.62	479594.40	40555.00	0.00	439039.40	37318.38	3236.62	40555.00	0.6917	28051.89	467211.83	3523.67	3523.67	430180.50	287.05	8858.90
51	FEB-17	439039.40	2694.38	441733.78	40555.00	0.00	401178.78	37860.62	2694.38	40555.00	0.6866	27845.06	430180.50	2930.41	2930.41	392555.91	236.03	8622.87
52	MAR-17	401178.78	2725.82	403904.60	40555.00	0.00	363349.60	37829.18	2725.82	40555.00	0.6816	27642.29	392555.91	2960.62	2960.62	354961.53	234.80	8388.07
53	APR-17	363349.60	2389.15	365738.75	40555.00	0.00	325183.75	38165.85	2389.15	40555.00	0.6765	27435.46	354961.53	2590.73	2590.73	316997.26	201.58	8186.49
54	MAY-17	325183.75	2209.47	327393.22	40555.00	0.00	286838.22	38345.53	2209.47	40555.00	0.6716	27236.74	316997.26	2390.77	2390.77	278833.03	181.30	8005.19
55	JUN-17	286838.22	1886.06	288724.28	40555.00	0.00	248169.28	38668.94	1886.06	40555.00	0.6666	27033.96	278833.03	2035.10	2035.10	240313.13	149.04	7856.15
56	JUL-17	248169.28	1686.19	249855.47	40555.00	0.00	209300.47	38868.81	1686.19	40555.00	0.6617	26835.24	240313.13	1812.42	1812.42	201570.55	126.23	7729.92
57	AUG-17	209300.47	1422.10	210722.57	40555.00	0.00	170167.57	39132.90	1422.10	40555.00	0.6569	26640.58	201570.55	1520.23	1520.23	162535.78	98.13	7631.79
58	SEP-17	170167.57	1118.91	171286.48	40555.00	0.00	130731.48	39436.09	1118.91	40555.00	0.6521	26445.92	162535.78	1186.29	1186.29	123167.07	67.38	7564.41
59	OCT-17	130731.48	888.26	131619.74	40555.00	0.00	91064.74	39666.74	888.26	40555.00	0.6473	26251.25	123167.07	928.92	928.92	83540.99	40.66	7523.75
60	NOV-17	91064.74	598.78	91663.52	40555.00	0.00	51108.52	39956.22	598.78	40555.00	0.6425	26056.59	83540.99	609.73	609.73	43595.72	10.95	7512.80
61	DEC-17	51108.52	347.26	51455.78	40555.00	0.00	10900.78	40207.74	347.26	40555.00	0.6378	25865.98	43595.72	328.80	328.80	3369.52	-18.46	7531.26
62	JAN-18	10900.78	74.07	10974.85	10974.85	0.00	0.00	10900.78	74.07	10974.85	0.6331	6948.18	3369.52	25.41	25.41	-7579.92	-48.66	7579.92
Total			74.07		2444829.85	0.00		2000000.00	444829.85	2444829.85		1953281.59		483968.34			39138.49	

Revised

Financial Entity:

9S

Financial Year:

201516

Site Code From:

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To : ZZ

Employee Code

E00011

To : E00011

Period From :

201504

To : 201603