

Factsheet on Pricing of Microfinance Loans

Date: _____ Lender's Name: **Saraswat Bank** _____ Branch

Applicant Name: _____

Sr. No.	Parameter	Details
(i)	Loan amount (amount disbursed to the borrower) (in Rupees)	
(ii)	Total interest charge during the entire tenure of the loan (in Rupees) *	
(iii)	Other up-front charges (break-up of each component (a to d) to be given below) (in Rupees)	
(a)	Processing fees (in Rupees)	
(b)	Insurance charges (in Rupees)	
(c)	Membership – Nominal/ Regular (in Rupees)	
(c)	Others (if any) (in Rupees)	
(iv)	Net disbursed amount ((i)-(iii)) (in Rupees)	
(v)	Total amount to be paid by the borrower (sum of (i), (ii) and (iii)) (in Rupees)	
(vi)	Effective annualized interest rate (in percentage) (computed on net disbursed amount using IRR approach and reducing balance method)	%
(vii)	Loan term (in months)	
(viii)	Repayment frequency by the borrower	Monthly
(ix)	Number of instalments of repayment	
(x)	Amount of each instalment of repayment (in Rupees)	
Details about Contingent Charges		
(xi)	Borrower shall not be charged any penalty on prepayment of loan at any time.	
(xii)	Penal charges in case of delayed payments (if any)	2%
(xiii)	Other charges (if any)	-

*Detailed Repayment Schedule from CBS system attached herewith