

## 4.1 Repayment Schedule

Loan Amount (Rs)	15,029,396
Interest rate /PA	12%
Loan Tenure in years	5
Moratorium Period ( In Months)	6
EMI	Rs. 361,555.90

Year	Particulars	Opening Balance	Interest	Pricipal Repayment	EMI	g Outstanding
Year 1	Month 1	15,029,396	150,294	-	150,294	15,029,396
	Month 2	15,029,396	150,294	-	150,294	15,029,396
	Month 3	15,029,396	150,294	-	150,294	15,029,396
	Month 4	15,029,396	150,294	-	150,294	15,029,396
	Month 5	15,029,396	150,294	-	150,294	15,029,396
	Month 6	15,029,396	150,294	-	150,294	15,029,396
	Month 7	15,029,396	150,294	211,262	361,556	14,818,134
	Month 8	14,818,134	148,181	213,375	361,556	14,604,759
	Month 9	14,604,759	146,048	215,508	361,556	14,389,251
	Month 10	14,389,251	143,893	217,663	361,556	14,171,587
	Month 11	14,171,587	141,716	219,840	361,556	13,951,747
	Month 12	13,951,747	139,517	222,038	361,556	13,729,709
Year 2	Month 13	13,729,709	137,297	224,259	361,556	13,505,450
	Month 14	13,505,450	135,055	226,501	361,556	13,278,949
	Month 15	13,278,949	132,789	228,766	361,556	13,050,182
	Month 16	13,050,182	130,502	231,054	361,556	12,819,128
	Month 17	12,819,128	128,191	233,365	361,556	12,585,764
	Month 18	12,585,764	125,858	235,698	361,556	12,350,065
	Month 19	12,350,065	123,501	238,055	361,556	12,112,010
	Month 20	12,112,010	121,120	240,436	361,556	11,871,574
	Month 21	11,871,574	118,716	242,840	361,556	11,628,734
	Month 22	11,628,734	116,287	245,269	361,556	11,383,466
	Month 23	11,383,466	113,835	247,721	361,556	11,135,744
	Month 24	11,135,744	111,357	250,198	361,556	10,885,546
Year 3	Month 25	10,885,546	108,855	252,700	361,556	10,632,846
	Month 26	10,632,846	106,328	255,227	361,556	10,377,618
	Month 27	10,377,618	103,776	257,780	361,556	10,119,838
	Month 28	10,119,838	101,198	260,358	361,556	9,859,481
	Month 29	9,859,481	98,595	262,961	361,556	9,596,520
	Month 30	9,596,520	95,965	265,591	361,556	9,330,929
	Month 31	9,330,929	93,309	268,247	361,556	9,062,682
	Month 32	9,062,682	90,627	270,929	361,556	8,791,753
	Month 33	8,791,753	87,918	273,638	361,556	8,518,115
	Month 34	8,518,115	85,181	276,375	361,556	8,241,740
	Month 35	8,241,740	82,417	279,138	361,556	7,962,602
	Month 36	7,962,602	79,626	281,930	361,556	7,680,672
Year 4	Month 37	7,680,672	76,807	284,749	361,556	7,395,923
	Month 38	7,395,923	73,959	287,597	361,556	7,108,326
	Month 39	7,108,326	71,083	290,473	361,556	6,817,853
	Month 40	6,817,853	68,179	293,377	361,556	6,524,476
	Month 41	6,524,476	65,245	296,311	361,556	6,228,165
	Month 42	6,228,165	62,282	299,274	361,556	5,928,891
	Month 43	5,928,891	59,289	302,267	361,556	5,626,624
	Month 44	5,626,624	56,266	305,290	361,556	5,321,334
	Month 45	5,321,334	53,213	308,343	361,556	5,012,991
	Month 46	5,012,991	50,130	311,426	361,556	4,701,566
	Month 47	4,701,566	47,016	314,540	361,556	4,387,025
	Month 48	4,387,025	43,870	317,686	361,556	4,069,340
Year 5	Month 49	4,069,340	40,693	320,863	361,556	3,748,477
	Month 50	3,748,477	37,485	324,071	361,556	3,424,406
	Month 51	3,424,406	34,244	327,312	361,556	3,097,094

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	Month 52	3,097,094	30,971	330,585	361,556	2,766,509
	Month 53	2,766,509	27,665	333,891	361,556	2,432,618
	Month 54	2,432,618	24,326	337,230	361,556	2,095,389
	Month 55	2,095,389	20,954	340,602	361,556	1,754,787
	Month 56	1,754,787	17,548	344,008	361,556	1,410,779
	Month 57	1,410,779	14,108	347,448	361,556	1,063,331
	Month 58	1,063,331	10,633	350,923	361,556	712,408
	Month 59	712,408	7,124	354,432	361,556	357,976
	Month 60	357,976	3,580	357,976	361,556	0
Year 6	Month 61					
	Month 62					
	Month 63					
	Month 64					
	Month 65					
	Month 66					
	Month 67					
	Month 68					
	Month 69					
	Month 70					
	Month 71					
	Month 72					
Year 7	Month 73					
	Month 74					
	Month 75					
	Month 76					
	Month 77					
	Month 78					
	Month 79					
	Month 80					
	Month 81					
	Month 82					
	Month 83					
	Month 84					

5396386.54

15029395.62

**This Sheet Provide details of loan repayment schedule. The borrower is able to check how much of the monthly EMI is being allocated towards the repayment of the principal outstanding and interest respectively, depending on the rate of interest and tenure of the loan.**

Assumption:

- 1 Rate of Interest assumed as 12%
- 2 Moratorium Period 6 Months