

Personal Loan EMI Calculator - Calculate Personal Loan EMI

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PERSONAL LOAN EMI CALCULATOR

Calculate your Personal Loan EMIs

Use our Personal Loan Calculator to get insights on

your loan plan! Just select an amount ranging from Rs 50,000 to Rs 50,00,000, set an approximate interest rate and loan tenure between 12 and 72 months. The Personal Loan EMI calculator will estimate the monthly EMI amount and total Interest payable till the end of the loan tenure.

Calculate EMI for your Personal Loan

Amount

1L

5L

10L

20L

50L

Illustrative Interest Rate (p.a)\*

%

Duration

Months

Years

Months

Disclaimer\*:

Our Personal Loan EMI calculator offers estimated monthly installments which are indicative and tentative and are based upon the details populated by the user.

Actual loan terms and eligibility are subject to bank approval. For precise loan details, consult our representatives before decisions based on these estimates.

Monthly EMI

\*

Principal Amount

Total Interest Payable

\*

Total Amount Payable

\*

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[How to Use ICICI Bank Personal Loan EMI Calculator](#)

Here's a step-by-step guide to using the Personal Loan Calculator:

Enter loan details:

Enter your desired loan amount, interest rate and loan tenure in the designated fields.

Calculate EMI instantly:

Once you enter the details, your EMI will be calculated instantly by the online personal loan calculator.

Adjust sliders:

Adjust sliders accordingly if you want to change the loan amount, interest rate or tenure.

Explore customisation:

Customize your repayment plans by entering the loan amount ranging from Rs 50,000 to Rs 50 lakhs and select tenure.

Change EMI amount:

To lower your monthly payments, adjust sliders for less loan, lower interest or longer tenure. For higher EMI, adjust sliders for more loan, higher interest or shorter tenure.

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[What is a Personal Loan EMI?](#)

EMI or Equated Monthly Instalment is the amount that is payable per month, if you avail a Personal Loan

for a certain period. The EMI amount will be used to pay off both the Principal Loan Amount and the Personal Loan Interest.

[What is a Personal Loan EMI Calculator?](#)

A Personal Loan EMI Calculator is an online tool to calculate the EMI amount a borrower has to pay every month.

[How is Personal Loan EMI calculated?](#)

Personal Loan EMI is typically calculated using the reducing balance method, where interest is computed on the outstanding principal amount.

$$EMI = P \times r \times (1 + r)^n / ((1 + r)^n - 1)$$

where,

P - the principal loan amount,

r - the monthly interest rate (annual rate divided by 12)

n - loan tenure in months.



How is the interest on a Personal Loan calculated?

Personal Loan interest calculation takes into consideration factors like principal amount, tenure and applied interest rate.

What are the benefits of using a Personal Loan EMI Calculator?

A Personal Loan EMI Calculator offers the following benefits:

- It simplifies financial planning.
- It accurately determines monthly instalments.
- It ensures better budget management.
- It helps in making informed decisions.

What are the factors that can affect your Personal Loan EMI?

EMI is the monthly amount you pay for a specific loan amount and duration. The calculation of EMI depends on the following factors:

1. Loan amount:

The total value of your Personal Loan

2. Interest rate:

The rate charged by the Bank on your Personal Loan

3. Tenure:

The duration for which you opt for a Personal Loan

4. Income:

Your income directly impacts the loan amount

5. Age:

Younger individuals often get longer loan repayment periods due to their age

6. Credit score:

A higher credit score boosts loan approval chances and lowers interest rates, positively affecting your EMI calculation.

What is the EMI for a Rs 2 lakh Personal Loan?

The EMI calculation for a

Rs 2 lakh Personal Loan

depends on factors like tenure and interest rate. You can use a Personal Loan EMI Calculator to get an accurate estimate.

What is the EMI for a Rs 9 lakh Personal Loan?

For a Rs

9 lakh Personal Loan

, the EMI varies based on the chosen tenure and interest rate. The interest rate can vary based on your CIBIL score.

What is the EMI for a Rs 10 lakh Personal Loan?

The EMI calculation for

Rs 10 lakh Personal Loan

depends on factors like your loan amount, tenure and interest rate. The higher the interest rate, the higher the EMI.

What is the EMI for a Rs 20 lakh Personal Loan?

The EMI calculation for a

Rs 20 lakh Personal Loan

depends on factors such as tenure and interest rate. A CIBIL score of over 750 can help you avail competitive interest rates.

What is the minimum salary requirement for a Rs 20 lakh Personal Loan?

The minimum salary requirement for a Rs 20 lakh Personal Loan varies and you can check your eligibility using an EMI calculator.

How does a Personal Loan Calculator assist with meeting your financial needs?

A Personal Loan Calculator assists you to set a budget, compare loan options, provide accurate repayment information, and help you make informed decisions.

Budget making:

Estimating monthly payments for loans can be tough. This is where the EMI tool can help you plan your financial future.

Comparison becomes easier:

An EMI calculator allows you to compare different loan offers based on interest rates and loan tenures and help you choose the best option.

Repayment Information

: The approximate total loan amount, interest rate and tenure information is generated with the help of an EMI calculator.

## PL EMI Calculator

to help plan your repayment strategy.

Saves time and effort:

Using Personal Loan EMI Calculator saves time and effort by eliminating manual calculations. You can quickly

How can a Personal Loan EMI calculator help determine the loan selection?

Select the loan amount as per your requirement and the expected ROI. Now, you can select various tenure options

Alternatively, you can also start with selecting the ROI and the tenure; and then with the help of the EMI amount

How do I determine the applicable ROI?

The Personal Loan EMI Calculator will give you an option to select ROI ranging between 10.85% p.a. and 16.50% p.a.

You can fill in the application form

here to check

the applicable ROI and your

personal loan eligibility

You can also

click here to check

your eligibility for the pre-approved Personal Loan and avail of the loan amount instantly.

What are the main features and advantages of ICICI Bank Personal Loans?

ICICI Bank Personal Loans are designed to provide financial assistance.

Five main features and advantages of ICICI Bank Personal Loan are:

1. Flexibility to choose loan amount and tenure:

At ICICI Bank, you can avail a Personal Loan ranging from Rs 50,000 to Rs 50,00,000. Also, you have the flexibility to choose the tenure from 12 to 60 months.

2. Application process:

You can apply for an ICICI Bank Personal Loan online through our website or the iMobile app. The application process is simple and quick.

3. Competitive interest rates:

Our interest rates are competitive and are based on the credit score and repayment history. The interest rate ranges from 10.85% to 16.50% p.a.

4. Quick disbursement of funds:

Once the loan is approved, ICICI Bank disburses the funds quickly into your Savings Account. This enables you to use the funds for your immediate needs.

5. Flexible repayment options:

ICICI Bank offers flexible repayment options for Personal Loans, including the option to prepay the loan without any penalty.

The above features make ICICI Bank Personal Loans a great choice for those who are seeking financial assistance.

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