

Home Loan

Personal Loan

Car Loan

Car Loan Amount

19,70,000

₹

0

5L

10L

15L

20L

Interest Rate

9.7

%

5

7.5

10

12.5

15

17.5

20

Loan Tenure

84

Yr

Mo

0

12

24

36

48

60

72

84

EMI Scheme

EMI in Advance

✓ EMI in Arrears

Loan EMI

₹ 32,400

Total Interest Payable

₹ 7,51,581

Total Payment  
(Principal + Interest)

₹ 27,21,581

Break-up of Total Payment

27.6%

72.4%

Principal Loan Amount

Total Interest

Featured Calculators & Articles

[Loan Calculator — Calculate EMI, Affordability, Tenure & Interest Rate](#)

[Home Loan EMI Calculator with Prepayments, Taxes & Insurance](#)

[Use Your Top-up Home Loan Wisely](#)

[What Can You Do to Reduce the Cost of Your New Car?](#)

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Lower your trading costs with Exness.

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Trading is risky. T&Cs apply.

Workshop For MSME

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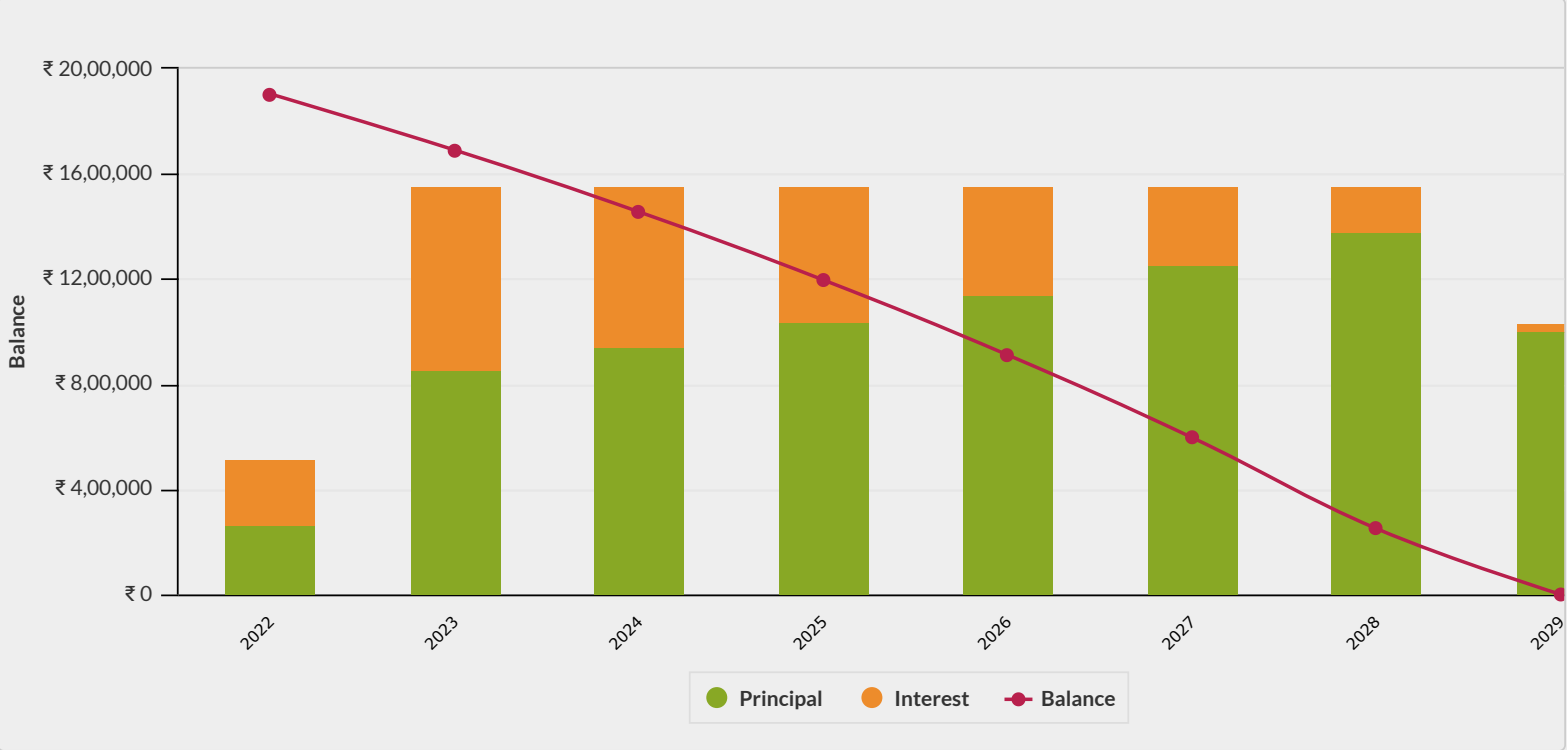
Schedule showing EMI payments starting from

Sep 2022

Calendar Year wise

https://emicalculator.net

1/8



Year	Principal (A)	Interest (B)	Total Payment (A + B)	Balance
📅 2022	₹ 66,706	₹ 62,893	₹ 1,29,599	₹ 19,03,294
Sep	₹ 16,476	₹ 15,924	₹ 32,400	₹ 19,53,524
Oct	₹ 16,609	₹ 15,791	₹ 32,400	₹ 19,36,916
Nov	₹ 16,743	₹ 15,657	₹ 32,400	₹ 19,20,173
Dec	₹ 16,878	₹ 15,521	₹ 32,400	₹ 19,03,294
📅 2023	₹ 2,13,504	₹ 1,75,293	₹ 3,88,797	₹ 16,89,790
Jan	₹ 17,015	₹ 15,385	₹ 32,400	₹ 18,86,279
Feb	₹ 17,152	₹ 15,247	₹ 32,400	₹ 18,69,127
Mar	₹ 17,291	₹ 15,109	₹ 32,400	₹ 18,51,836
Apr	₹ 17,431	₹ 14,969	₹ 32,400	₹ 18,34,405
May	₹ 17,572	₹ 14,828	₹ 32,400	₹ 18,16,834
Jun	₹ 17,714	₹ 14,686	₹ 32,400	₹ 17,99,120
Jul	₹ 17,857	₹ 14,543	₹ 32,400	₹ 17,81,263
Aug	₹ 18,001	₹ 14,399	₹ 32,400	₹ 17,63,262
Sep	₹ 18,147	₹ 14,253	₹ 32,400	₹ 17,45,115
Oct	₹ 18,293	₹ 14,106	₹ 32,400	₹ 17,26,822
Nov	₹ 18,441	₹ 13,958	₹ 32,400	₹ 17,08,380
Dec	₹ 18,590	₹ 13,809	₹ 32,400	₹ 16,89,790
📅 2024	₹ 2,35,160	₹ 1,53,637	₹ 3,88,797	₹ 14,54,630
Jan	₹ 18,741	₹ 13,659	₹ 32,400	₹ 16,71,049
Feb	₹ 18,892	₹ 13,508	₹ 32,400	₹ 16,52,157
Mar	₹ 19,045	₹ 13,355	₹ 32,400	₹ 16,33,112
Apr	₹ 19,199	₹ 13,201	₹ 32,400	₹ 16,13,913
May	₹ 19,354	₹ 13,046	₹ 32,400	₹ 15,94,560
Jun	₹ 19,510	₹ 12,889	₹ 32,400	₹ 15,75,049
Jul	₹ 19,668	₹ 12,732	₹ 32,400	₹ 15,55,381
Aug	₹ 19,827	₹ 12,573	₹ 32,400	₹ 15,35,554
Sep	₹ 19,987	₹ 12,412	₹ 32,400	₹ 15,15,566
Oct	₹ 20,149	₹ 12,251	₹ 32,400	₹ 14,95,418
Nov	₹ 20,312	₹ 12,088	₹ 32,400	₹ 14,75,106
Dec	₹ 20,476	₹ 11,924	₹ 32,400	₹ 14,54,630
📅 2025	₹ 2,59,013	₹ 1,29,785	₹ 3,88,797	₹ 11,95,617

Jan	₹ 20,642	₹ 11,758	₹ 32,400	₹ 14,33,988
Feb	₹ 20,808	₹ 11,591	₹ 32,400	₹ 14,13,180
Mar	₹ 20,977	₹ 11,423	₹ 32,400	₹ 13,92,203
Apr	₹ 21,146	₹ 11,254	₹ 32,400	₹ 13,71,057
May	₹ 21,317	₹ 11,083	₹ 32,400	₹ 13,49,740
Jun	₹ 21,489	₹ 10,910	₹ 32,400	₹ 13,28,251
Jul	₹ 21,663	₹ 10,737	₹ 32,400	₹ 13,06,588
Aug	₹ 21,838	₹ 10,562	₹ 32,400	₹ 12,84,749
Sep	₹ 22,015	₹ 10,385	₹ 32,400	₹ 12,62,735
Oct	₹ 22,193	₹ 10,207	₹ 32,400	₹ 12,40,542
Nov	₹ 22,372	₹ 10,028	₹ 32,400	₹ 12,18,170
Dec	₹ 22,553	₹ 9,847	₹ 32,400	₹ 11,95,617
☐ 2026	₹ 2,85,285	₹ 1,03,513	₹ 3,88,797	₹ 9,10,332
Jan	₹ 22,735	₹ 9,665	₹ 32,400	₹ 11,72,882
Feb	₹ 22,919	₹ 9,481	₹ 32,400	₹ 11,49,963
Mar	₹ 23,104	₹ 9,296	₹ 32,400	₹ 11,26,859
Apr	₹ 23,291	₹ 9,109	₹ 32,400	₹ 11,03,568
May	₹ 23,479	₹ 8,921	₹ 32,400	₹ 10,80,088
Jun	₹ 23,669	₹ 8,731	₹ 32,400	₹ 10,56,419
Jul	₹ 23,860	₹ 8,539	₹ 32,400	₹ 10,32,559
Aug	₹ 24,053	₹ 8,347	₹ 32,400	₹ 10,08,506
Sep	₹ 24,248	₹ 8,152	₹ 32,400	₹ 9,84,258
Oct	₹ 24,444	₹ 7,956	₹ 32,400	₹ 9,59,814
Nov	₹ 24,641	₹ 7,758	₹ 32,400	₹ 9,35,173
Dec	₹ 24,840	₹ 7,559	₹ 32,400	₹ 9,10,332
☐ 2027	₹ 3,14,221	₹ 74,576	₹ 3,88,797	₹ 5,96,111
Jan	₹ 25,041	₹ 7,359	₹ 32,400	₹ 8,85,291
Feb	₹ 25,244	₹ 7,156	₹ 32,400	₹ 8,60,048
Mar	₹ 25,448	₹ 6,952	₹ 32,400	₹ 8,34,600
Apr	₹ 25,653	₹ 6,746	₹ 32,400	₹ 8,08,946
May	₹ 25,861	₹ 6,539	₹ 32,400	₹ 7,83,086
Jun	₹ 26,070	₹ 6,330	₹ 32,400	₹ 7,57,016
Jul	₹ 26,281	₹ 6,119	₹ 32,400	₹ 7,30,735
Aug	₹ 26,493	₹ 5,907	₹ 32,400	₹ 7,04,242
Sep	₹ 26,707	₹ 5,693	₹ 32,400	₹ 6,77,535
Oct	₹ 26,923	₹ 5,477	₹ 32,400	₹ 6,50,612
Nov	₹ 27,141	₹ 5,259	₹ 32,400	₹ 6,23,471
Dec	₹ 27,360	₹ 5,040	₹ 32,400	₹ 5,96,111
☐ 2028	₹ 3,46,093	₹ 42,704	₹ 3,88,797	₹ 2,50,018
Jan	₹ 27,581	₹ 4,819	₹ 32,400	₹ 5,68,530
Feb	₹ 27,804	₹ 4,596	₹ 32,400	₹ 5,40,726
Mar	₹ 28,029	₹ 4,371	₹ 32,400	₹ 5,12,697
Apr	₹ 28,255	₹ 4,144	₹ 32,400	₹ 4,84,442
May	₹ 28,484	₹ 3,916	₹ 32,400	₹ 4,55,958
Jun	₹ 28,714	₹ 3,686	₹ 32,400	₹ 4,27,244
Jul	₹ 28,946	₹ 3,454	₹ 32,400	₹ 3,98,297
Aug	₹ 29,180	₹ 3,220	₹ 32,400	₹ 3,69,117
Sep	₹ 29,416	₹ 2,984	₹ 32,400	₹ 3,39,701
Oct	₹ 29,654	₹ 2,746	₹ 32,400	₹ 3,10,047
Nov	₹ 29,894	₹ 2,506	₹ 32,400	₹ 2,80,154
Dec	₹ 30,135	₹ 2,265	₹ 32,400	₹ 2,50,018

📅 2029	₹ 2,50,018	₹ 9,180	₹ 2,59,198	₹ 0
Jan	₹ 30,379	₹ 2,021	₹ 32,400	₹ 2,19,640
Feb	₹ 30,624	₹ 1,775	₹ 32,400	₹ 1,89,015
Mar	₹ 30,872	₹ 1,528	₹ 32,400	₹ 1,58,143
Apr	₹ 31,121	₹ 1,278	₹ 32,400	₹ 1,27,022
May	₹ 31,373	₹ 1,027	₹ 32,400	₹ 95,649
Jun	₹ 31,627	₹ 773	₹ 32,400	₹ 64,022
Jul	₹ 31,882	₹ 518	₹ 32,400	₹ 32,140
Aug	₹ 32,140	₹ 260	₹ 32,400	₹ 0

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