



Loan Table for Y Axis Bank

| Months | PMT | IPMT | PPMT | Cumulative Principal | Principal Left |
|----------|----------------------------|----------------------------|-----------------------------------|--------------------------------|---------------------------------------|
| 1 | ₹ 24,793.21 | ₹ 15,625.00 | ₹ 9,168.21 | ₹9,168.21 | ₹ 14,90,831.79 |
| 2 | ₹ 24,793.21 | ₹ 15,529.50 | ₹ 9,263.72 | ₹ 18,431.93 | ₹ 14,81,568.07 |
| 3 | ₹ 24,793.21 | ₹ 15,433.00 | ₹ 9,360.21 | ₹ 27,792.14 | ₹ 14,72,207.86 |
| 4 | ₹ 24,793.21 | ₹ 15,335.50 | ₹ 9,457.71 | ₹ 37,249.85 | ₹ 14,62,750.15 |
| 5 | ₹ 24,793.21 | ₹ 15,236.98 | ₹ 9,556.23 | ₹ 46,806.09 | ₹ 14,53,193.91 |
| 6 | ₹ 24,793.21 | ₹ 15,137.44 | ₹ 9,655.78 | ₹ 56,461.86 | ₹ 14,43,538.14 |
| 7 | ₹ 24,793.21 | ₹ 15,036.86 | ₹ 9,756.36 | ₹ 66,218.22 | ₹ 14,33,781.78 |
| 8 | ₹ 24,793.21 | ₹ 14,935.23 | ₹ 9,857.99 | ₹ 76,076.21 | ₹ 14,23,923.79 |
| 9 | ₹ 24,793.21 | ₹ 14,832.54 | ₹ 9,960.67 | ₹ 86,036.88 | ₹ 14,13,963.12 |
| 10 | ₹ 24,793.21 | ₹ 14,728.78 | ₹ 10,064.43 | ₹ 96,101.31 | ₹ 14,03,898.69 |
| 11 | ₹ 24,793.21 | ₹ 14,623.94 | ₹ 10,169.27 | ₹ 1,06,270.58 | ₹ 13,93,729.42 |
| 12 | ₹ 24,793.21 | ₹ 14,518.01 | ₹ 10,275.20 | ₹ 1,16,545.78 | ₹ 13,83,454.22 |
| 13 14 | ₹ 24,793.21 ₹ 24,793.21 | ₹ 14,410.98 ₹ 14,302.83 | ₹ 10,382.23 ₹ 10,400.39 | ₹ 1,26,928.01 | ₹ 13,73,071.99 ₹ 13,62,581.61 |
| 15 | ₹ 24,793.21 ₹ 24,793.21 | ₹ 14,193.56 | ₹ 10,490.38 ₹ 10,599.65 | ₹ 1,37,418.39 ₹ 1,48,018.04 | ₹ 13,51,981.96 |
| 16 | ₹ 24,793.21 | ₹ 14,083.15 | ₹ 10,710.07 | ₹ 1,58,728.11 | ₹ 13,41,271.89 |
| 17 | ₹ 24,793.21 | ₹ 13,971.58 | ₹ 10,710.07 | ₹ 1,69,549.74 | ₹ 13,30,450.26 |
| 18 | ₹ 24,793.21 | ₹ 13,858.86 | ₹ 10,934.36 | ₹ 1,80,484.10 | ₹ 13,19,515.90 |
| 19 | ₹ 24,793.21 | ₹ 13,744.96 | ₹ 11,048.26 | ₹ 1,91,532.35 | ₹ 13,08,467.65 |
| 20 | ₹ 24,793.21 | ₹ 13,629.87 | ₹ 11,163.34 | ₹ 2,02,695.69 | ₹ 12,97,304.31 |
| 21 | ₹ 24,793.21 | ₹ 13,513.59 | ₹ 11,279.63 | ₹ 2,13,975.32 | ₹ 12,86,024.68 |
| 22 | ₹ 24,793.21 | ₹ 13,396.09 | ₹ 11,397.12 | ₹ 2,25,372.44 | ₹ 12,74,627.56 |
| 23 | ₹ 24,793.21 | ₹ 13,277.37 | ₹ 11,515.84 | ₹ 2,36,888.29 | ₹ 12,63,111.71 |
| 24 | ₹ 24,793.21 | ₹ 13,157.41 | ₹ 11,635.80 | ₹ 2,48,524.09 | ₹ 12,51,475.91 |
| 25 | ₹ 24,793.21 | ₹ 13,036.21 | ₹ 11,757.01 | ₹ 2,60,281.09 | ₹ 12,39,718.91 |
| 26 | ₹ 24,793.21 | ₹ 12,913.74 | ₹ 11,879.47 | ₹ 2,72,160.57 | ₹ 12,27,839.43 |
| 27 | ₹ 24,793.21 | ₹ 12,789.99 | ₹ 12,003.22 | ₹ 2,84,163.78 | ₹ 12,15,836.22 |
| 28 | ₹ 24,793.21 | ₹ 12,664.96 | ₹ 12,128.25 | ₹ 2,96,292.04 | ₹ 12,03,707.96 |
| 29 | ₹ 24,793.21 | ₹ 12,538.62 | ₹ 12,254.59 | ₹ 3,08,546.63 | ₹ 11,91,453.37 |
| 30 | ₹ 24,793.21 | ₹ 12,410.97 | ₹ 12,382.24 | ₹ 3,20,928.87 | ₹11,79,071.13 |
| 31 | ₹ 24,793.21 | ₹ 12,281.99 | ₹ 12,511.22 | ₹ 3,33,440.09 | ₹ 11,66,559.91 |
| 32 | ₹ 24,793.21 | ₹ 12,151.67 | ₹ 12,641.55 | ₹ 3,46,081.63 | ₹ 11,53,918.37 |
| 33 | ₹ 24,793.21 | ₹ 12,019.98 | ₹ 12,773.23 | ₹ 3,58,854.86 | ₹ 11,41,145.14 |
| 34 | ₹ 24,793.21 | ₹ 11,886.93 | ₹ 12,906.28 | ₹ 3,71,761.15 | ₹ 11,28,238.85 |
| 35 | ₹ 24,793.21 | ₹ 11,752.49 | ₹ 13,040.72 | ₹ 3,84,801.87 | ₹ 11,15,198.13 |
| 36 | ₹ 24,793.21 | ₹ 11,616.65 | ₹ 13,176.57 | ₹ 3,97,978.44 | ₹ 11,02,021.56 |
| 37 | ₹ 24,793.21 | ₹ 11,479.39 | ₹ 13,313.82 | ₹ 4,11,292.26 | ₹ 10,88,707.74 |
| 38 | ₹ 24,793.21 | ₹ 11,340.71 | ₹ 13,452.51 | ₹ 4,24,744.77 | ₹ 10,75,255.23 |
| 39 | ₹ 24,793.21 | ₹ 11,200.58 | ₹ 13,592.64 | ₹ 4,38,337.41 | ₹ 10,61,662.59 |
| 40 | ₹ 24,793.21 | ₹ 11,058.99 | ₹ 13,734.23 | ₹ 4,52,071.63 | ₹ 10,47,928.37 |
| 41 | ₹ 24,793.21 | ₹ 10,915.92 ₹ 10,771.37 | ₹ 13,877.29 | ₹ 4,65,948.93 | ₹ 10,34,051.07 |
| 42 | ₹ 24,793.21 ₹ 24,793.21 | ₹ 10,771.37 | ₹ 14,021.85 ₹ 14,167.01 | ₹ 4,79,970.77 | ₹ 10,20,029.23 |
| 43 | ₹ 24,793.21 ₹ 24,793.21 | ₹ 10,625.30 ₹ 10,477.73 | ₹ 14,167.91 ₹ 14,215.40 | ₹ 4,94,138.68 | ₹ 10,05,861.32 ₹ 9,91,545.83 |
| 45 | ₹ 24,793.21 | ₹ 10,477.72 ₹ 10,328.60 | ₹ 14,315.49 ₹ 14,464.61 | ₹ 5,08,454.17 ₹ 5,22,918.78 | ₹ 9,77,081.22 |
| 46 | ₹ 24,793.21 | ₹ 10,177.93 | ₹ 14,615.28 | ₹ 5,37,534.07 | ₹ 9,62,465.93 |
| 47 | ₹ 24,793.21 | ₹ 10,025.69 | ₹ 14,767.53 | ₹ 5,52,301.59 | ₹ 9,47,698.41 |
| 48 | ₹ 24,793.21 | ₹ 9,871.86 | ₹ 14,921.35 | ₹ 5,67,222.95 | ₹ 9,32,777.05 |
| 49 | ₹ 24,793.21 | ₹ 9,716.43 | ₹ 15,076.79 | ₹ 5,82,299.73 | ₹ 9,17,700.27 |
| 50 | ₹ 24,793.21 | ₹ 9,559.38 | ₹ 15,233.84 | ₹ 5,97,533.57 | ₹ 9,02,466.43 |
| 51 | ₹ 24,793.21 | ₹ 9,400.69 | ₹ 15,392.52 | ₹ 6,12,926.09 | ₹ 8,87,073.91 |
| 52 | ₹ 24,793.21 | ₹ 9,240.35 | ₹ 15,552.86 | ₹ 6,28,478.95 | ₹ 8,71,521.05 |
| 53 | ₹ 24,793.21 | ₹ 9,078.34 | ₹ 15,714.87 | ₹ 6,44,193.82 | ₹ 8,55,806.18 |
| 54 | ₹ 24,793.21 | ₹ 8,914.65 | ₹ 15,878.57 | ₹ 6,60,072.38 | ₹ 8,39,927.62 |
| 55 | ₹ 24,793.21 | ₹ 8,749.25 | ₹ 16,043.97 | ₹ 6,76,116.35 | ₹8,23,883.65 |
| 56 | ₹ 24,793.21 | ₹8,582.12 | ₹ 16,211.09 | ₹ 6,92,327.44 | ₹ 8,07,672.56 |
| 57 | ₹ 24,793.21 | ₹8,413.26 | ₹ 16,379.96 | ₹ 7,08,707.40 | ₹ 7,91,292.60 |
| 58 | ₹ 24,793.21 | ₹ 8,242.63 | ₹ 16,550.58 | ₹ 7,25,257.98 | ₹ 7,74,742.02 |
| 59 | ₹ 24,793.21 | ₹ 8,070.23 | ₹ 16,722.98 | ₹ 7,41,980.97 | ₹ 7,58,019.03 |
| 60 | ₹ 24,793.21 | ₹7,896.03 | ₹ 16,897.18 | ₹ 7,58,878.15 | ₹ 7,41,121.85 |
| 61 | ₹ 24,793.21 | ₹ 7,720.02 | ₹ 17,073.19 | ₹ 7,75,951.34 | ₹ 7,24,048.66 |
| 62 | ₹ 24,793.21 | ₹7,542.17 | ₹ 17,251.04 | ₹ 7,93,202.38 | ₹ 7,06,797.62 |
| 63 | ₹ 24,793.21 | ₹7,362.48 | ₹ 17,430.74 | ₹ 8,10,633.12 | ₹ 6,89,366.88 |
| 64 | ₹ 24,793.21 | ₹7,180.91 | ₹ 17,612.31 | ₹ 8,28,245.43 | ₹ 6,71,754.57 |
| 65 | ₹ 24,793.21 | ₹ 6,997.44 | ₹ 17,795.77 | ₹ 8,46,041.20 | ₹ 6,53,958.80 |
| 66 | ₹ 24,793.21 | ₹ 6,812.07 | ₹ 17,981.14 | ₹ 8,64,022.34 | ₹ 6,35,977.66 |
| 67 | ₹ 24,793.21 | ₹ 6,624.77 | ₹ 18,168.45 | ₹ 8,82,190.78 | ₹ 6,17,809.22 |
| 68 | ₹ 24,793.21 ₹ 24,793.21 | ₹ 6,435.51 | ₹ 18,357.70 | ₹ 9,00,548.48 | ₹ 5,99,451.52 |
| 69 | ₹ 24,793.21 ₹ 24,792.21 | ₹ 6,244.29 ₹ 6,051.07 | ₹ 18,548.93 ₹ 19,742.14 | ₹ 9,19,097.41 | ₹ 5,80,902.59 ₹ 5,82,160,45 |
| 70 | ₹ 24,793.21 | ₹ 6,051.07 | ₹ 18,742.14 | ₹ 9,37,839.55 | ₹ 5,62,160.45 |

Loan Details

| Metrics | Y Axis Bank | |
|-----------------------|----------------|--|
| Loan Amount | ₹ 15,00,000.00 | |
| Annunal Interest Rate | 12.50% | |
| Loan Period in years | 8 | |





| 71 | ₹ 24,793.21 | ₹ 5,855.84 | ₹ 18,937.37 | ₹ 9,56,776.93 | ₹ 5,43,223.07 |
|----|-------------|------------|-------------|----------------|---------------|
| 72 | ₹ 24,793.21 | ₹ 5,658.57 | ₹ 19,134.64 | ₹ 9,75,911.57 | ₹ 5,24,088.43 |
| 73 | ₹ 24,793.21 | ₹ 5,459.25 | ₹ 19,333.96 | ₹ 9,95,245.53 | ₹ 5,04,754.47 |
| 74 | ₹ 24,793.21 | ₹ 5,257.86 | ₹ 19,535.35 | ₹ 10,14,780.88 | ₹ 4,85,219.12 |
| 75 | ₹ 24,793.21 | ₹ 5,054.37 | ₹ 19,738.85 | ₹ 10,34,519.73 | ₹ 4,65,480.27 |
| 76 | ₹ 24,793.21 | ₹ 4,848.75 | ₹ 19,944.46 | ₹ 10,54,464.19 | ₹ 4,45,535.81 |
| 77 | ₹ 24,793.21 | ₹ 4,641.00 | ₹ 20,152.21 | ₹ 10,74,616.40 | ₹ 4,25,383.60 |
| 78 | ₹ 24,793.21 | ₹ 4,431.08 | ₹ 20,362.13 | ₹ 10,94,978.54 | ₹ 4,05,021.46 |
| 79 | ₹ 24,793.21 | ₹4,218.97 | ₹ 20,574.24 | ₹ 11,15,552.78 | ₹ 3,84,447.22 |
| 80 | ₹ 24,793.21 | ₹4,004.66 | ₹ 20,788.55 | ₹ 11,36,341.33 | ₹ 3,63,658.67 |
| 81 | ₹ 24,793.21 | ₹ 3,788.11 | ₹ 21,005.10 | ₹ 11,57,346.43 | ₹ 3,42,653.57 |
| 82 | ₹ 24,793.21 | ₹3,569.31 | ₹ 21,223.90 | ₹ 11,78,570.34 | ₹ 3,21,429.66 |
| 83 | ₹ 24,793.21 | ₹ 3,348.23 | ₹ 21,444.99 | ₹ 12,00,015.32 | ₹ 2,99,984.68 |
| 84 | ₹ 24,793.21 | ₹3,124.84 | ₹ 21,668.37 | ₹ 12,21,683.70 | ₹ 2,78,316.30 |
| 85 | ₹ 24,793.21 | ₹ 2,899.13 | ₹ 21,894.08 | ₹ 12,43,577.78 | ₹ 2,56,422.22 |
| 86 | ₹ 24,793.21 | ₹ 2,671.06 | ₹ 22,122.15 | ₹ 12,65,699.93 | ₹ 2,34,300.07 |
| 87 | ₹ 24,793.21 | ₹ 2,440.63 | ₹ 22,352.59 | ₹ 12,88,052.52 | ₹ 2,11,947.48 |
| 88 | ₹ 24,793.21 | ₹ 2,207.79 | ₹ 22,585.43 | ₹ 13,10,637.94 | ₹ 1,89,362.06 |
| 89 | ₹ 24,793.21 | ₹ 1,972.52 | ₹ 22,820.69 | ₹ 13,33,458.64 | ₹ 1,66,541.36 |
| 90 | ₹ 24,793.21 | ₹ 1,734.81 | ₹ 23,058.41 | ₹ 13,56,517.04 | ₹ 1,43,482.96 |
| 91 | ₹ 24,793.21 | ₹ 1,494.61 | ₹ 23,298.60 | ₹ 13,79,815.64 | ₹ 1,20,184.36 |
| 92 | ₹ 24,793.21 | ₹ 1,251.92 | ₹ 23,541.29 | ₹ 14,03,356.93 | ₹ 96,643.07 |
| 93 | ₹ 24,793.21 | ₹ 1,006.70 | ₹ 23,786.51 | ₹ 14,27,143.45 | ₹ 72,856.55 |
| 94 | ₹ 24,793.21 | ₹ 758.92 | ₹ 24,034.29 | ₹ 14,51,177.74 | ₹ 48,822.26 |
| 95 | ₹ 24,793.21 | ₹ 508.57 | ₹ 24,284.65 | ₹ 14,75,462.39 | ₹ 24,537.61 |
| 96 | ₹ 24.793.21 | ₹ 255.60 | ₹ 24.537.61 | ₹ 15.00.000.00 | ₹ 0.00 |