

Month	VIJAY - Without availing moratorium					VIJAY - Without availing moratorium but Ex-Gratia amount credited back.					AJAY - Moratorium availed normally					AJAY - Moratorium without Interest on Interest				
	Loan Amount	50,00,000	EMI	43,391		Loan Amount	50,00,000	EMI	43,391		Loan Amount	50,00,000	EMI	43,391		Loan Amount	50,00,000	EMI	43,391	
	Interest Rate	8.5%				Interest Rate	8.5%				Interest Rate	8.5%				Interest Rate	8.5%			
	Loan Period	20 Years				Loan Period	20 Years				Loan Period	20 Years				Loan Period	20 Years			
	Opening Balance	Interest Accrued	Interest Paid	Principal Repayment	Closing Balance	Opening Balance	Interest Accrued	Interest Paid	Principal Repayment	Closing Balance	Opening Balance	Interest Accrued	Interest Paid	Principal Repayment	Closing Balance	Opening Balance	Interest Accrued	Interest Paid	Principal Repayment	Closing Balance
1	50,00,000	35,417	-35,417	-7,974	49,92,026	50,00,000	35,417	-35,417	-7,974	49,92,026	50,00,000	35,417			50,35,417	50,00,000	35,417			50,00,000
2	49,92,026	35,360	-35,360	-8,031	49,83,995	49,92,026	35,360	-35,360	-8,031	49,83,995	50,35,417	35,668			50,71,084	50,00,000	35,417			50,00,000
3	49,83,995	35,303	-35,303	-8,088	49,75,907	49,83,995	35,303	-35,303	-8,088	49,75,907	50,71,084	35,920			51,07,004	50,00,000	35,417			50,00,000
4	49,75,907	35,246	-35,246	-8,145	49,67,762	49,75,907	35,246	-35,246	-8,145	49,67,762	51,07,004	36,175			51,43,179	50,00,000	35,417			50,00,000
5	49,67,762	35,188	-35,188	-8,203	49,59,559	49,67,762	35,188	-35,188	-8,203	49,59,559	51,43,179	36,431			51,79,610	50,00,000	35,417			50,00,000
6	49,59,559	35,130	-35,130	-8,261	49,51,299	49,59,559	35,130	-35,130	-8,261	49,51,299	51,79,610	36,689			52,16,299	50,00,000	35,417			52,12,500
7	49,51,299	35,072	-35,072	-8,319	49,42,979	49,51,299	31,273	-31,273	-12,118	49,39,181	52,16,299	36,949	-36,949	-6,442	52,09,857	52,12,500	36,922	-36,922	-6,469	52,06,031
8	49,42,979	35,013	-35,013	-8,378	49,34,601	49,39,181	34,986	-34,986	-8,405	49,30,775	52,09,857	36,903	-36,903	-6,488	52,03,369	52,06,031	36,876	-36,876	-6,515	51,99,516
9	49,34,601	34,953	-34,953	-8,438	49,26,164	49,30,775	34,926	-34,926	-8,465	49,22,311	52,03,369	36,857	-36,857	-6,534	51,96,835	51,99,516	36,830	-36,830	-6,561	51,92,955
10	49,26,164	34,894	-34,894	-8,497	49,17,666	49,22,311	34,866	-34,866	-8,525	49,13,786	51,96,835	36,811	-36,811	-6,580	51,90,255	51,92,955	36,783	-36,783	-6,608	51,86,347
11	49,17,666	34,833	-34,833	-8,558	49,09,109	49,13,786	34,806	-34,806	-8,585	49,05,201	51,90,255	36,764	-36,764	-6,627	51,83,628	51,86,347	36,737	-36,737	-6,654	51,79,693
12	49,09,109	34,773	-34,773	-8,618	49,00,491	49,05,201	34,745	-34,745	-8,646	48,96,555	51,83,628	36,717	-36,717	-6,674	51,76,954	51,79,693	36,689	-36,689	-6,702	51,72,991
13	49,00,491	34,712	-34,712	-8,679	48,91,811	48,96,555	34,684	-34,684	-8,707	48,87,848	51,76,954	36,670	-36,670	-6,721	51,70,234	51,72,991	36,642	-36,642	-6,749	51,66,242
14	48,91,811	34,650	-34,650	-8,741	48,83,071	48,87,848	34,622	-34,622	-8,769	48,79,080	51,70,234	36,622	-36,622	-6,769	51,63,465	51,66,242	36,594	-36,594	-6,797	51,59,446
15	48,83,071	34,588	-34,588	-8,803	48,74,268	48,79,080	34,560	-34,560	-8,831	48,70,249	51,63,465	36,575	-36,575	-6,816	51,56,649	51,59,446	36,546	-36,546	-6,845	51,52,601
16	48,74,268	34,526	-34,526	-8,865	48,65,403	48,70,249	34,498	-34,498	-8,893	48,61,355	51,56,649	36,526	-36,526	-6,865	51,49,784	51,52,601	36,498	-36,498	-6,893	51,45,707
17	48,65,403	34,463	-34,463	-8,928	48,56,475	48,61,355	34,435	-34,435	-8,956	48,52,399	51,49,784	36,478	-36,478	-6,913	51,42,870	51,45,707	36,449	-36,449	-6,942	51,38,765
18	48,56,475	34,400	-34,400	-8,991	48,47,484	48,52,399	34,371	-34,371	-9,020	48,43,379	51,42,870	36,429	-36,429	-6,962	51,35,908	51,38,765	36,400	-36,400	-6,991	51,31,774
19	48,47,484	34,336	-34,336	-9,055	48,38,430	48,43,379	34,307	-34,307	-9,084	48,34,295	51,35,908	36,379	-36,379	-7,012	51,28,896	51,31,774	36,350	-36,350	-7,041	51,24,733
20	48,38,430	34,272	-34,272	-9,119	48,29,311	48,34,295	34,243	-34,243	-9,148	48,25,147	51,28,896	36,330	-36,330	-7,061	51,21,835	51,24,733	36,300	-36,300	-7,091	51,17,642
21	48,29,311	34,208	-34,208	-9,183	48,20,128	48,25,147	34,178	-34,178	-9,213	48,15,934	51,21,835	36,280	-36,280	-7,111	51,14,724	51,17,642	36,250	-36,250	-7,141	51,10,501
22	48,20,128	34,143	-34,143	-9,248	48,10,879	48,15,934	34,113	-34,113	-9,278	48,06,656	51,14,724	36,229	-36,229	-7,162	51,07,562	51,10,501	36,199	-36,199	-7,192	51,03,309
23	48,10,879	34,077	-34,077	-9,314	48,01,565	48,06,656	34,047	-34,047	-9,344	47,97,312	51,07,562	36,179	-36,179	-7,212	51,00,350	51,03,309	36,148	-36,148	-7,243	50,96,067
24	48,01,565	34,011	-34,011	-9,380	47,92,185	47,97,312	33,981	-33,981	-9,410	47,87,902	51,00,350	36,127	-36,127	-7,264	50,93,086	50,96,067	36,097	-36,097	-7,294	50,88,773
25	47,92,185	33,945	-33,945	-9,446	47,82,739	47,87,902	33,914	-33,914	-9,477	47,78,426	50,93,086	36,076	-36,076	-7,315	50,85,771	50,88,773	36,045	-36,045	-7,346	50,81,427
26	47,82,739	33,878	-33,878	-9,513	47,73,226	47,78,426	33,847	-33,847	-9,544	47,68,882	50,85,771	36,024	-36,024	-7,367	50,78,404	50,81,427	35,993	-35,993	-7,398	50,74,030
27	47,73,226	33,810	-33,810	-9,581	47,63,645	47,68,882	33,780	-33,780	-9,611	47,59,270	50,78,404	35,972	-35,972	-7,419	50,70,985	50,74,030	35,941	-35,941	-7,450	50,66,580
28	47,63,645	33,742	-33,742	-9,649	47,53,997	47,59,270	33,711	-33,711	-9,680	47,49,591	50,70,985	35,919	-35,919	-7,472	50,63,514	50,66,580	35,888	-35,888	-7,503	50,59,077
29	47,53,997	33,674	-33,674	-9,717	47,44,280	47,49,591	33,643	-33,643	-9,748	47,39,843	50,63,514	35,867	-35,867	-7,524	50,55,989	50,59,077	35,835	-35,835	-7,556	50,51,521
30	47,44,280	33,605	-33,605	-9,786	47,34,494	47,39,843	33,574	-33,574	-9,817	47,30,026	50,55,989	35,813	-35,813	-7,578	50,48,412	50,51,521	35,782	-35,782	-7,609	50,43,912
31	47,34,494	33,536	-33,536	-9,855	47,24,639	47,30,026	33,504	-33,504	-9,887	47,20,139	50,48,412	35,760	-35,760	-7,631	50,40,780	50,43,912	35,728	-35,728	-7,663	50,36,248
32	47,24,639	33,466	-33,466	-9,925	47,14,714	47,20,139	33,434	-33,434	-9,957	47,10,182	50,40,780	35,706	-35,706	-7,685	50,33,095	50,36,248	35,673	-35,673	-7,718	50,28,531
33	47,14,714	33,396	-33,396	-9,995	47,04,719	47,10,182	33,364	-33,364	-10,027	47,00,155	50,33,095	35,651	-35,651	-7,740	50,25,355	50,28,531	35,619	-35,619	-7,772	50,20,759
34	47,04,719	33,325	-33,325	-10,066	46,94,653	47,00,155	33,293	-33,293	-10,098	46,90,057	50,25,355	35,596	-35,596	-7,795	50,17,560	50,20,759	35,564	-35,564	-7,822	50,12,931
35	46,94,653	33,254	-33,254	-10,137	46,84,516	46,90,057	33,221	-33,221	-10,170	46,79,887	50,17,560	35,541	-35,541	-7,850	50,09,710	50,12,931	35,508	-35,508	-7,883	50,05,049
36	46,84,516	33,182	-33,182	-10,209	46,74,307	46,79,887	33,149	-33,149	-10,242	46,69,645	50,09,710	35,485	-35,485	-7,906	50,01,805	50,05,049	35,452	-35,452	-7,939	49,97,110
37	46,74,307	33,110	-33,110	-10,281	46,64,026	46,69,645	33,077	-33,077	-10,314	46,59,331	50,01,805	35,429	-35,429	-7,962	49,93,843	49,97,110	35,396	-35,396	-7,995	49,89,115
38	46,64,026	33,037	-33,037	-10,354	46,53,672	46,59,331	33,004	-33,004	-10,387	46,48,944	49,93,843	35,373	-35,373	-8,018	49,85,825	49,89,115	35,340	-35,340	-8,051	49,81,064
39	46,53,672	32,964	-32,964	-10,427	46,43,244	46,48,944	32,930	-32,930	-10,461	46,38,483	49,85,825	35,316	-35,316	-8,075	49,77,750	49,81,064	35,283	-35,283	-8,108	49,72,955
40	46,43,244	32,890	-32,890	-10,501	46,32,743	46,38,483	32,856	-32,856	-10,535	46,27,948	49,77,750	35,259	-35,259	-8,132	49,69,619	49,72,955	35,225	-35,225	-8,166	49,64,789
41	46,32,743	32,815	-32,815	-10,576	46,22,167	46,27,948	32,781	-32,781	-10,610	46,17,338	49,69,619	35,201	-35,201	-8,190	49,61,429	49,64,789	35,167	-35,167	-8,224	49,56,566
42	46,22,167	32,740	-32,740	-10,651	46,11,516	46,17,338	32,706	-32,706	-10,685	46,06,653	49,61,429	35,143	-35,143	-8,248	49,53,181	49,56,566	35,109	-35,109	-8,282	49,48,284
43	46,11,516	32,665	-32,665	-10,726	46,00,990	46,06,653	32,630	-32,630	-10,761	45,95,892	49,53,181	35,085	-35,085	-8,306	49,44,876	49,48,284	35,050	-35,050	-8,341	49,39,943
44	46,00,990	32,589	-32,589	-10,802	45,89,988	45,95,892	32,554	-32,554	-10,837	45,85,056	49,44,876	35,026	-35,026	-8,365	49,39,341	49,39,943	34,991	-34,991	-8,400	49,31,543
45	45,89,988	32,512	-32,512	-10,879	45,79,110	45,85,056	32,477	-32,477	-10,914	45,74,142	49,36,511	34,967	-34,967	-8,424	49,28,087	49,31,543	34,932	-34,932	-8,459	49,23,084
46	45,79,110	32,435	-32,435	-10,956	45,68,154	45,74,142	32,400	-32,400	-10,991	45,63,151	49,28,087	34,907	-34,907	-8,484	49,19,603	49,23,084	34,872	-34,872	-8,519	49,14,565
47	45,68,154	32,358	-32,358	-11,033	45,57,121	45,63,151	32,322	-32,322	-11,069	45,52,083	49,19,603	34,847	-34,847	-8,544	49,11,059	49,14,565	34,812	-34,812	-8,579	49,05,985
48	45,57,121	32,280	-32,																	

Month	VIJAY - Without availing moratorium					VIJAY - Without availing moratorium but Ex-Gratia amount credited back.					AJAY - Moratorium availed normally					AJAY - Moratorium without Interest on Interest				
	Loan Amount	50,00,000	EMI	43,391		Loan Amount	50,00,000	EMI	43,391		Loan Amount	50,00,000	EMI	43,391		Loan Amount	50,00,000	EMI	43,391	
	Interest Rate	8.5%				Interest Rate	8.5%				Interest Rate	8.5%				Interest Rate	8.5%			
	Loan Period	20 Years				Loan Period	20 Years				Loan Period	20 Years				Loan Period	20 Years			
	Opening Balance	Interest Accrued	Interest Paid	Principal Repayment	Closing Balance	Opening Balance	Interest Accrued	Interest Paid	Principal Repayment	Closing Balance	Opening Balance	Interest Accrued	Interest Paid	Principal Repayment	Closing Balance	Opening Balance	Interest Accrued	Interest Paid	Principal Repayment	Closing Balance
97	39,08,940	27,688	-27,688	-15,703	38,93,237	39,01,820	27,638	-27,638	-15,753	38,86,067	44,09,128	31,231	-31,231	-12,160	43,96,968	44,01,957	31,181	-31,181	-12,210	43,89,747
98	38,93,237	27,577	-27,577	-15,814	38,77,424	38,86,067	27,526	-27,526	-15,865	38,70,203	43,96,968	31,145	-31,145	-12,246	43,84,722	43,89,747	31,094	-31,094	-12,297	43,77,450
99	38,77,424	27,465	-27,465	-15,926	38,61,498	38,70,203	27,414	-27,414	-15,977	38,54,226	43,84,722	31,058	-31,058	-12,333	43,72,389	43,77,450	31,007	-31,007	-12,384	43,65,066
100	38,61,498	27,352	-27,352	-16,039	38,45,459	38,54,226	27,301	-27,301	-16,090	38,38,135	43,72,389	30,971	-30,971	-12,420	43,59,970	43,65,066	30,919	-30,919	-12,472	43,52,594
101	38,45,459	27,239	-27,239	-16,152	38,29,307	38,38,135	27,187	-27,187	-16,204	38,21,931	43,59,970	30,883	-30,883	-12,508	43,47,462	43,52,594	30,831	-30,831	-12,560	43,40,034
102	38,29,307	27,124	-27,124	-16,267	38,13,058	38,21,931	27,072	-27,072	-16,319	38,05,612	43,47,462	30,795	-30,795	-12,596	43,34,865	43,40,034	30,742	-30,742	-12,649	43,27,385
103	38,13,040	27,009	-27,009	-16,382	37,96,658	38,05,612	26,956	-26,956	-16,435	37,89,178	43,34,865	30,705	-30,705	-12,686	43,22,180	43,27,385	30,652	-30,652	-12,739	43,14,646
104	37,96,658	26,893	-26,893	-16,498	37,80,160	37,89,178	26,840	-26,840	-16,551	37,72,627	43,22,180	30,615	-30,615	-12,776	43,09,404	43,14,646	30,562	-30,562	-12,829	43,01,817
105	37,80,160	26,776	-26,776	-16,613	37,63,545	37,72,627	26,723	-26,723	-16,668	37,55,958	43,09,404	30,525	-30,525	-12,866	42,96,538	43,01,817	30,471	-30,471	-12,920	42,88,897
106	37,63,545	26,658	-26,658	-16,733	37,46,512	37,55,958	26,605	-26,605	-16,786	37,39,172	42,96,538	30,434	-30,434	-12,957	42,83,581	42,88,897	30,380	-30,380	-13,011	42,75,886
107	37,46,812	26,540	-26,540	-16,851	37,29,961	37,39,172	26,486	-26,486	-16,905	37,22,267	42,83,581	30,342	-30,342	-13,049	42,70,532	42,75,886	30,288	-30,288	-13,103	42,62,783
108	37,29,961	26,421	-26,421	-16,970	37,13,991	37,22,267	26,366	-26,366	-17,025	37,05,242	42,70,532	30,250	-30,250	-13,141	42,57,390	42,62,783	30,195	-30,195	-13,196	42,49,586
109	37,13,991	26,300	-26,300	-17,091	36,95,900	37,05,242	26,245	-26,245	-17,146	36,88,096	42,57,390	30,157	-30,157	-13,234	42,44,156	42,49,586	30,105	-30,105	-13,290	42,36,297
110	36,95,900	26,179	-26,179	-17,212	36,78,689	36,88,096	26,124	-26,124	-17,267	36,70,829	42,44,156	30,063	-30,063	-13,328	42,30,828	42,36,297	30,007	-30,007	-13,384	42,22,913
111	36,78,689	26,057	-26,057	-17,334	36,61,355	36,70,829	26,002	-26,002	-17,389	36,53,440	42,30,828	29,968	-29,968	-13,423	42,17,405	42,22,913	29,912	-29,912	-13,479	42,09,434
112	36,61,355	25,935	-25,935	-17,456	36,43,899	36,53,440	25,879	-25,879	-17,512	36,35,928	42,17,405	29,873	-29,873	-13,518	42,03,887	42,09,434	29,817	-29,817	-13,574	41,95,860
113	36,43,899	25,811	-25,811	-17,580	36,26,318	36,35,928	25,754	-25,754	-17,637	36,18,291	42,03,887	29,778	-29,778	-13,613	41,90,274	41,95,860	29,721	-29,721	-13,670	41,82,190
114	36,26,318	25,686	-25,686	-17,705	36,08,614	36,18,291	25,630	-25,630	-17,761	36,00,530	41,90,274	29,681	-29,681	-13,710	41,76,564	41,82,190	29,624	-29,624	-13,767	41,68,422
115	36,08,614	25,561	-25,561	-17,830	35,90,784	36,00,530	25,504	-25,504	-17,887	35,82,642	41,76,564	29,584	-29,584	-13,807	41,62,757	41,68,422	29,526	-29,526	-13,865	41,54,558
116	35,90,784	25,435	-25,435	-17,956	35,72,828	35,82,642	25,377	-25,377	-18,014	35,64,628	41,62,757	29,486	-29,486	-13,905	41,48,852	41,54,558	29,428	-29,428	-13,963	41,40,595
117	35,72,828	25,308	-25,308	-18,083	35,54,744	35,64,628	25,249	-25,249	-18,142	35,46,487	41,48,852	29,388	-29,388	-14,003	41,34,849	41,40,595	29,329	-29,329	-14,061	41,26,533
118	35,54,744	25,179	-25,179	-18,212	35,36,533	35,46,487	25,121	-25,121	-18,270	35,28,217	41,34,849	29,289	-29,289	-14,102	41,20,746	41,26,533	29,230	-29,230	-14,161	41,12,372
119	35,36,533	25,050	-25,050	-18,341	35,18,192	35,28,217	24,992	-24,992	-18,399	35,09,817	41,20,746	29,189	-29,189	-14,202	41,06,544	41,12,372	29,129	-29,129	-14,262	40,98,110
120	35,18,192	24,921	-24,921	-18,470	34,99,722	35,09,817	24,861	-24,861	-18,530	34,91,288	41,06,544	29,088	-29,088	-14,303	40,92,241	40,98,110	29,028	-29,028	-14,363	40,83,747
121	34,99,722	24,790	-24,790	-18,601	34,81,120	34,91,288	24,730	-24,730	-18,661	34,72,627	40,92,241	28,987	-28,987	-14,404	40,77,837	40,83,747	28,927	-28,927	-14,464	40,69,283
122	34,81,120	24,658	-24,658	-18,733	34,62,387	34,72,627	24,598	-24,598	-18,793	34,53,833	40,77,837	28,885	-28,885	-14,506	40,63,330	40,69,283	28,824	-28,824	-14,567	40,54,716
123	34,62,387	24,525	-24,525	-18,866	34,43,521	34,53,833	24,465	-24,465	-18,926	34,34,907	40,63,330	28,782	-28,782	-14,609	40,48,721	40,54,716	28,721	-28,721	-14,670	40,40,046
124	34,43,521	24,392	-24,392	-18,999	34,24,522	34,34,907	24,331	-24,331	-19,060	34,15,847	40,48,721	28,678	-28,678	-14,713	40,34,009	40,40,046	28,617	-28,617	-14,774	40,25,272
125	34,24,522	24,257	-24,257	-19,134	34,05,388	34,15,847	24,196	-24,196	-19,195	33,96,651	40,34,009	28,574	-28,574	-14,817	40,19,192	40,25,272	28,512	-28,512	-14,879	40,10,393
126	34,05,388	24,121	-24,121	-19,270	33,86,119	33,96,651	24,060	-24,060	-19,331	33,77,320	40,19,192	28,469	-28,469	-14,922	40,04,270	40,10,393	28,407	-28,407	-14,984	39,95,409
127	33,86,119	23,985	-23,985	-19,406	33,66,713	33,77,320	23,923	-23,923	-19,468	33,57,851	40,04,270	28,364	-28,364	-15,027	39,89,243	39,95,409	28,301	-28,301	-15,090	39,80,319
128	33,66,713	23,848	-23,848	-19,543	33,47,169	33,57,851	23,785	-23,785	-19,606	33,38,245	39,89,243	28,257	-28,257	-15,134	39,74,109	39,80,319	28,194	-28,194	-15,197	39,65,122
129	33,47,169	23,709	-23,709	-19,682	33,27,487	33,38,245	23,646	-23,646	-19,745	33,18,500	39,74,109	28,150	-28,150	-15,241	39,58,868	39,65,122	28,086	-28,086	-15,305	39,49,817
130	33,27,487	23,570	-23,570	-19,821	33,07,666	33,18,500	23,506	-23,506	-19,885	32,98,615	39,58,868	28,042	-28,042	-15,349	39,43,519	39,49,817	27,978	-27,978	-15,413	39,34,404
131	33,07,666	23,429	-23,429	-19,962	32,87,704	32,98,615	23,365	-23,365	-20,026	32,78,589	39,43,519	27,933	-27,933	-15,458	39,28,061	39,34,404	27,869	-27,869	-15,522	39,18,882
132	32,87,704	23,288	-23,288	-20,103	32,67,601	32,78,589	23,223	-23,223	-20,168	32,58,422	39,28,061	27,824	-27,824	-15,567	39,12,494	39,18,882	27,759	-27,759	-15,632	39,03,249
133	32,67,601	23,146	-23,146	-20,245	32,47,356	32,58,422	23,080	-23,080	-20,311	32,38,111	39,12,494	27,713	-27,713	-15,678	38,96,816	39,03,249	27,648	-27,648	-15,743	38,87,506
134	32,47,356	23,002	-23,002	-20,389	32,26,967	32,38,111	22,937	-22,937	-20,454	32,17,657	38,96,816	27,602	-27,602	-15,789	38,81,028	38,87,506	27,537	-27,537	-15,854	38,71,652
135	32,26,967	22,858	-22,858	-20,533	32,06,433	32,17,657	22,792	-22,792	-20,599	31,97,058	38,81,028	27,491	-27,491	-15,900	38,65,127	38,71,652	27,424	-27,424	-15,967	38,55,685
136	32,06,433	22,712	-22,712	-20,679	31,85,755	31,97,058	22,646	-22,646	-20,745	31,76,312	38,65,127	27,378	-27,378	-16,013	38,49,114	38,55,685	27,311	-27,311	-16,080	38,39,605
137	31,85,755	22,566	-22,566	-20,825	31,64,929	31,76,312	22,499	-22,499	-20,892	31,55,420	38,49,114	27,265	-27,265	-16,126	38,32,988	38,39,605	27,197	-27,197	-16,194	38,23,411
138	31,64,929	22,418	-22,418	-20,973	31,43,957	31,55,420	22,351	-22,351	-21,040	31,34,380	38,32,988	27,150	-27,150	-16,241	38,16,747	38,23,411	27,082	-27,082	-16,309	38,07,103
139	31,43,957	22,270	-22,270	-21,121	31,22,835	31,34,380	22,202	-22,202	-21,189	31,13,191	38,16,747	27,035	-27,035	-16,356	38,00,392	38,07,103	26,967	-26,967	-16,424	37,90,679
140	31,22,835	22,120	-22,120	-21,301	31,01,564	31,13,191	22,052	-22,052	-21,339	30,91,852	38,00,392	26,919	-26,919	-16,472	37,83,820	37,90,679	26,851	-26,851	-16,540	37,74,139
141	31,01,564	21,969	-21,969	-21,422	30,80,143	30,91,852	21,901	-21,901	-21,490	30,70,361	37,83,820	26,803	-26,803	-16,588	37,67,332	37,74,139	26,733	-26,733	-16,658	37,57,481
142	30,80,143	21,818	-21,818	-21,573	30,58,570	30,70,361	21,748	-21,748	-21,643	30,48,719	37,67,332	26,685	-26,685	-16,706	37,					

Month	VIJAY - Without availing moratorium					VIJAY - Without availing moratorium but Ex-Gratia amount credited back.					AJAY - Moratorium availed normally					AJAY - Moratorium without Interest on Interest				
	Loan Amount	50,00,000	EMI		43,391	Loan Amount	50,00,000	EMI		43,391	Loan Amount	50,00,000	EMI		43,391	Loan Amount	50,00,000	EMI		43,391
	Interest Rate	8.5%				Interest Rate	8.5%				Interest Rate	8.5%				Interest Rate	8.5%			
	Loan Period	20 Years				Loan Period	20 Years				Loan Period	20 Years				Loan Period	20 Years			
	Opening Balance	Interest Accrued	Interest Paid	Principal Repayment	Closing balance	Opening Balance	Interest Accrued	Interest Paid	Principal Repayment	Closing balance	Opening Balance	Interest Accrued	Interest Paid	Principal Repayment	Closing balance	Opening Balance	Interest Accrued	Interest Paid	Principal Repayment	Closing balance
193	17,60,477	12,470	-12,470	-30,921	17,29,556	17,46,458	12,371	-12,371	-31,020	17,15,437	27,45,422	19,447	-19,447	-23,944	27,21,478	27,31,303	19,347	-19,347	-24,044	27,07,259
194	17,29,556	12,251	-12,251	-31,140	16,98,416	17,15,437	12,151	-12,151	-31,240	16,84,197	27,21,478	19,277	-19,277	-24,114	26,97,364	27,07,259	19,176	-19,176	-24,215	26,83,044
195	16,98,416	12,030	-12,030	-31,361	16,67,056	16,84,197	11,930	-11,930	-31,461	16,52,736	26,97,364	19,106	-19,106	-24,285	26,73,080	26,83,044	19,005	-19,005	-24,386	26,58,658
196	16,67,056	11,808	-11,808	-31,583	16,35,473	16,52,736	11,707	-11,707	-31,684	16,21,052	26,73,080	18,934	-18,934	-24,457	26,48,623	26,58,658	18,832	-18,832	-24,559	26,34,100
197	16,35,473	11,585	-11,585	-31,806	16,03,667	16,21,052	11,482	-11,482	-31,909	15,89,143	26,48,623	18,761	-18,761	-24,630	26,23,993	26,34,100	18,658	-18,658	-24,733	26,09,367
198	16,03,667	11,359	-11,359	-32,032	15,71,635	15,89,143	11,256	-11,256	-32,135	15,57,009	26,23,993	18,587	-18,587	-24,804	25,99,189	26,09,367	18,483	-18,483	-24,908	25,84,459
199	15,71,635	11,132	-11,132	-32,259	15,39,377	15,57,009	11,029	-11,029	-32,362	15,24,647	25,99,189	18,411	-18,411	-24,980	25,74,209	25,84,459	18,307	-18,307	-25,084	25,59,374
200	15,39,377	10,904	-10,904	-32,487	15,06,889	15,24,647	10,800	-10,800	-32,591	14,92,055	25,74,209	18,234	-18,234	-25,157	25,49,052	25,59,374	18,129	-18,129	-25,262	25,34,112
201	15,06,889	10,674	-10,674	-32,717	14,74,172	14,92,055	10,569	-10,569	-32,822	14,59,233	25,49,052	18,056	-18,056	-25,335	25,23,716	25,34,112	17,950	-17,950	-25,441	25,08,671
202	14,74,172	10,442	-10,442	-32,949	14,41,223	14,59,233	10,336	-10,336	-33,055	14,26,178	25,23,716	17,876	-17,876	-25,515	24,98,202	25,08,671	17,770	-17,770	-25,621	24,83,050
203	14,41,223	10,209	-10,209	-33,182	14,08,041	14,26,178	10,102	-10,102	-33,289	13,92,889	24,98,202	17,696	-17,696	-25,695	24,72,506	24,83,050	17,588	-17,588	-25,803	24,57,247
204	14,08,041	9,974	-9,974	-33,417	13,74,624	13,92,889	9,866	-9,866	-33,525	13,59,365	24,72,506	17,514	-17,514	-25,877	24,46,629	24,57,247	17,406	-17,406	-25,985	24,31,262
205	13,74,624	9,737	-9,737	-33,654	13,40,970	13,59,365	9,629	-9,629	-33,762	13,25,602	24,46,629	17,330	-17,330	-26,061	24,20,568	24,31,262	17,221	-17,221	-26,170	24,05,092
206	13,40,970	9,499	-9,499	-33,892	13,07,077	13,25,602	9,390	-9,390	-34,001	12,91,601	24,20,568	17,146	-17,146	-26,245	23,94,323	24,05,092	17,036	-17,036	-26,355	23,78,737
207	13,07,077	9,258	-9,258	-34,133	12,72,945	12,91,601	9,149	-9,149	-34,242	12,57,359	23,94,323	16,960	-16,960	-26,431	23,67,892	23,78,737	16,849	-16,849	-26,542	23,52,196
208	12,72,945	9,017	-9,017	-34,374	12,38,570	12,57,359	8,906	-8,906	-34,485	12,22,874	23,67,892	16,773	-16,773	-26,618	23,41,273	23,52,196	16,661	-16,661	-26,730	23,25,466
209	12,38,570	8,773	-8,773	-34,618	12,03,952	12,22,874	8,662	-8,662	-34,729	11,88,145	23,41,273	16,584	-16,584	-26,807	23,14,466	23,25,466	16,472	-16,472	-26,919	22,98,547
210	12,03,952	8,528	-8,528	-34,863	11,69,089	11,88,145	8,416	-8,416	-34,975	11,53,170	23,14,466	16,394	-16,394	-26,997	22,87,469	22,98,547	16,281	-16,281	-27,110	22,71,437
211	11,69,089	8,281	-8,281	-35,110	11,33,979	11,53,170	8,168	-8,168	-35,223	11,17,948	22,87,469	16,203	-16,203	-27,188	22,60,281	22,71,437	16,089	-16,089	-27,302	22,44,136
212	11,33,979	8,032	-8,032	-35,359	10,98,621	11,17,948	7,919	-7,919	-35,472	10,82,475	22,60,281	16,010	-16,010	-27,381	22,32,901	22,44,136	15,896	-15,896	-27,495	22,16,641
213	10,98,621	7,782	-7,782	-35,609	10,63,012	10,82,475	7,668	-7,668	-35,723	10,46,752	22,32,901	15,816	-15,816	-27,575	22,05,326	22,16,641	15,701	-15,701	-27,609	21,89,951
214	10,63,012	7,530	-7,530	-35,861	10,27,150	10,46,752	7,414	-7,414	-35,977	10,10,775	22,05,326	15,621	-15,621	-27,770	21,77,556	21,89,951	15,505	-15,505	-27,886	21,61,065
215	10,27,150	7,276	-7,276	-36,115	9,91,035	10,10,775	7,160	-7,160	-36,231	9,74,544	21,77,556	15,424	-15,424	-27,967	21,49,589	21,61,065	15,308	-15,308	-28,083	21,32,982
216	9,91,035	7,020	-7,020	-36,371	9,54,664	9,74,544	6,903	-6,903	-36,488	9,38,056	21,49,589	15,226	-15,226	-28,165	21,21,425	21,32,982	15,109	-15,109	-28,282	21,04,699
217	9,54,664	6,762	-6,762	-36,629	9,18,035	9,38,056	6,645	-6,645	-36,746	9,01,310	21,21,425	15,027	-15,027	-28,364	20,93,060	21,04,699	14,908	-14,908	-28,483	20,76,216
218	9,18,035	6,503	-6,503	-36,888	8,81,147	9,01,310	6,384	-6,384	-37,007	8,64,303	20,93,060	14,826	-14,826	-28,565	20,64,495	20,76,216	14,707	-14,707	-28,684	20,47,532
219	8,81,147	6,241	-6,241	-37,150	8,43,997	8,64,303	6,122	-6,122	-37,269	8,27,034	20,64,495	14,624	-14,624	-28,767	20,35,728	20,47,532	14,503	-14,503	-28,888	20,18,644
220	8,43,997	5,978	-5,978	-37,413	8,06,585	8,27,034	5,858	-5,858	-37,533	7,89,501	20,35,728	14,420	-14,420	-28,971	20,06,756	20,18,644	14,299	-14,299	-29,092	19,89,552
221	8,06,585	5,713	-5,713	-37,678	7,68,907	7,89,501	5,592	-5,592	-37,799	7,51,703	20,06,756	14,215	-14,215	-29,176	19,77,580	19,89,552	14,093	-14,093	-29,298	19,60,254
222	7,68,907	5,446	-5,446	-37,945	7,30,962	7,51,703	5,325	-5,325	-38,066	7,13,636	19,77,580	14,008	-14,008	-29,383	19,48,197	19,60,254	13,885	-13,885	-29,506	19,30,748
223	7,30,962	5,178	-5,178	-38,213	6,92,749	7,13,636	5,055	-5,055	-38,336	6,75,300	19,48,197	13,800	-13,800	-29,591	19,18,606	19,30,748	13,676	-13,676	-29,715	19,01,033
224	6,92,749	4,907	-4,907	-38,484	6,54,265	6,75,300	4,783	-4,783	-38,608	6,36,692	19,18,606	13,590	-13,590	-29,801	18,88,805	19,01,033	13,466	-13,466	-29,925	18,71,108
225	6,54,265	4,634	-4,634	-38,757	6,15,508	6,36,692	4,510	-4,510	-38,881	5,97,811	18,88,805	13,379	-13,379	-30,012	18,58,793	18,71,108	13,254	-13,254	-30,137	18,40,970
226	6,15,508	4,360	-4,360	-39,031	5,76,477	5,97,811	4,234	-4,234	-39,157	5,58,655	18,58,793	13,166	-13,166	-30,225	18,28,568	18,40,970	13,040	-13,040	-30,351	18,10,620
227	5,76,477	4,083	-4,083	-39,308	5,37,170	5,58,655	3,957	-3,957	-39,434	5,19,221	18,28,568	12,952	-12,952	-30,439	17,98,130	18,10,620	12,825	-12,825	-30,566	17,80,054
228	5,37,170	3,805	-3,805	-39,586	4,97,583	5,19,221	3,678	-3,678	-39,713	4,79,508	17,98,130	12,737	-12,737	-30,654	17,67,475	17,80,054	12,609	-12,609	-30,782	17,49,271
229	4,97,583	3,525	-3,525	-39,866	4,57,717	4,79,508	3,397	-3,397	-39,994	4,39,513	17,67,475	12,520	-12,520	-30,871	17,36,604	17,49,271	12,391	-12,391	-31,000	17,18,271
230	4,57,717	3,242	-3,242	-40,149	4,17,568	4,39,513	3,113	-3,113	-40,278	3,99,235	17,36,604	12,301	-12,301	-31,090	17,05,514	17,18,271	12,171	-12,171	-31,220	16,87,051
231	4,17,568	2,958	-2,958	-40,433	3,77,135	3,99,235	2,828	-2,828	-40,563	3,58,672	17,05,514	12,081	-12,081	-31,310	16,74,204	16,87,051	11,950	-11,950	-31,441	16,55,610
232	3,77,135	2,671	-2,671	-40,720	3,36,415	3,58,672	2,541	-2,541	-40,850	3,17,822	16,74,204	11,859	-11,859	-31,532	16,42,671	16,55,610	11,727	-11,727	-31,664	16,23,946
233	3,36,415	2,383	-2,383	-41,008	2,95,407	3,17,822	2,251	-2,251	-41,140	2,76,682	16,42,671	11,636	-11,636	-31,755	16,10,916	16,23,946	11,503	-11,503	-31,888	15,92,058
234	2,95,407	2,092	-2,092	-41,299	2,54,109	2,76,682	1,960	-1,960	-41,431	2,35,251	16,10,916	11,411	-11,411	-31,980	15,78,936	15,92,058	11,277	-11,277	-32,114	15,59,944
235	2,54,109	1,800	-1,800	-41,591	2,12,518	2,35,251	1,666	-1,666	-41,725	1,93,526	15,78,936	11,184	-11,184	-32,207	15,46,729	15,59,944	11,050	-11,050	-32,341	15,27,603
236	2,12,518	1,505	-1,505	-41,886	1,70,632	1,93,526	1,371	-1,371	-42,020	1,51,506	15,46,729	10,956	-10,956	-32,435	15,14,294	15,27,603	10,821	-10,821	-32,570	14,95,033
237	1,70,632	1,209	-1,209	-42,182	1,28,450	1,51,506	1,073	-1,073	-42,318	1,09,188	15,14,294	10,726	-10,726	-32,665	14,81,629	14,95,033	10,590	-10,590	-32,801	14,62,231
238	1,28,450	910	-910	-42,481	85,969	1,09,188	773	-773	-42,618	66,571	14,81,629	10,495	-10,495	-32,896	14,48,733	14,62,231	10,357	-10,357	-33,034	14,29,198
239	85,969	609	-609	-42,782	43,186	66,571	472	-472	-42,919	23,651	14,48,733	10,262	-10,262	-33,129	14,15,604	14,29,198				

	Total EMIs	Addl. No. of EMIs	Benefit of EMIs
VIJAY - Without availing moratorium	240.00	-	0.45
VIJAY - Without availing moratorium but Ex-Gratia amount credited back.	239.55	-0.45	
AJAY - Moratorium availed normally	276.23	36.23	0.59
AJAY - Moratorium without Interest on Interest	275.64	35.64	