


**REPAYMENT SCHEDULE**

 PHR086501671477	<b>Agreement Number:</b> PHR086501671477	<b>Date:</b> 11 January, 2016
MR KARUPPIAH V NO 40B FI FIRST CROSS STREET BHARATHI NAGAR AMBATTUR TAMIL NADU, INDIA - 600053	<b>Customer ID:</b> 016099517	<b>Loan Sanctioned Amount:</b> Rs. 5,600,000.00

**LOAN DETAILS**

<b>Property Value</b>	Rs. 7,000,000.00	<b>Current Interest(%)</b>	9.65 %
<b>Loan Amount disbursed</b>	Rs. 5,600,000.00	<b>Residual Value</b>	0.00
<b>Tenure (Months)</b>	180	<b>Agmt. Mode</b>	Arrear
<b>Total Instalments</b>	180	<b>Advance EMI</b>	0
<b>Currency</b>	INR	<b>Loan Type</b>	MORTGAGE LOANS
<b>Frequency</b>	Monthly		

Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Service Tax	VAT	Closing Principal	Rate(%)
Pre-EMI Schedule									
1	10/01/2016		2,962.00	0.00	2,962.00				
			2,962.00	0.00	2,962.00				
EMI Schedule									
1	10/02/2016	5,600,000.00	58,985.00	13,088.00	45,897.00	0.00	0.00	5,586,912.00	09.65
2	10/03/2016	5,586,912.00	58,985.00	16,149.00	42,836.00	0.00	0.00	5,570,763.00	09.65
3	10/04/2016	5,570,763.00	58,985.00	13,328.00	45,657.00	0.00	0.00	5,557,435.00	09.65
4	10/05/2016	5,557,435.00	58,985.00	14,906.00	44,079.00	0.00	0.00	5,542,529.00	09.65
5	10/06/2016	5,542,529.00	58,985.00	13,559.00	45,426.00	0.00	0.00	5,528,970.00	09.65
6	10/07/2016	5,528,970.00	58,985.00	15,132.00	43,853.00	0.00	0.00	5,513,838.00	09.65
7	10/08/2016	5,513,838.00	58,985.00	13,794.00	45,191.00	0.00	0.00	5,500,044.00	09.65
8	10/09/2016	5,500,044.00	58,985.00	13,907.00	45,078.00	0.00	0.00	5,486,137.00	09.65
9	10/10/2016	5,486,137.00	58,985.00	15,472.00	43,513.00	0.00	0.00	5,470,665.00	09.65
10	10/11/2016	5,470,665.00	58,985.00	14,148.00	44,837.00	0.00	0.00	5,456,517.00	09.65
11	10/12/2016	5,456,517.00	58,985.00	15,707.00	43,278.00	0.00	0.00	5,440,810.00	09.65
12	10/01/2017	5,440,810.00	58,985.00	14,393.00	44,592.00	0.00	0.00	5,426,417.00	09.65
13	10/02/2017	5,426,417.00	58,985.00	14,511.00	44,474.00	0.00	0.00	5,411,906.00	09.65
14	10/03/2017	5,411,906.00	58,985.00	18,922.00	40,063.00	0.00	0.00	5,392,984.00	09.65
15	10/04/2017	5,392,984.00	58,985.00	14,785.00	44,200.00	0.00	0.00	5,378,199.00	09.65
16	10/05/2017	5,378,199.00	58,985.00	16,328.00	42,657.00	0.00	0.00	5,361,871.00	09.65
17	10/06/2017	5,361,871.00	58,985.00	15,040.00	43,945.00	0.00	0.00	5,346,831.00	09.65

Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Service Tax	VAT	Closing Principal	Rate(%)
18	10/07/2017	5,346,831.00	58,985.00	16,577.00	42,408.00	0.00	0.00	5,330,254.00	09.65
19	10/08/2017	5,330,254.00	58,985.00	15,299.00	43,686.00	0.00	0.00	5,314,955.00	09.65
20	10/09/2017	5,314,955.00	58,985.00	15,424.00	43,561.00	0.00	0.00	5,299,531.00	09.65
21	10/10/2017	5,299,531.00	58,985.00	16,952.00	42,033.00	0.00	0.00	5,282,579.00	09.65
22	10/11/2017	5,282,579.00	58,985.00	15,690.00	43,295.00	0.00	0.00	5,266,889.00	09.65
23	10/12/2017	5,266,889.00	58,985.00	17,211.00	41,774.00	0.00	0.00	5,249,678.00	09.65
24	10/01/2018	5,249,678.00	58,985.00	15,959.00	43,026.00	0.00	0.00	5,233,719.00	09.65
25	10/02/2018	5,233,719.00	58,985.00	16,090.00	42,895.00	0.00	0.00	5,217,629.00	09.65
26	10/03/2018	5,217,629.00	58,985.00	20,360.00	38,625.00	0.00	0.00	5,197,269.00	09.65
27	10/04/2018	5,197,269.00	58,985.00	16,389.00	42,596.00	0.00	0.00	5,180,880.00	09.65
28	10/05/2018	5,180,880.00	58,985.00	17,893.00	41,092.00	0.00	0.00	5,162,987.00	09.65
29	10/06/2018	5,162,987.00	58,985.00	16,670.00	42,315.00	0.00	0.00	5,146,317.00	09.65
30	10/07/2018	5,146,317.00	58,985.00	18,167.00	40,818.00	0.00	0.00	5,128,150.00	09.65
31	10/08/2018	5,128,150.00	58,985.00	16,955.00	42,030.00	0.00	0.00	5,111,195.00	09.65
32	10/09/2018	5,111,195.00	58,985.00	17,094.00	41,891.00	0.00	0.00	5,094,101.00	09.65
33	10/10/2018	5,094,101.00	58,985.00	18,581.00	40,404.00	0.00	0.00	5,075,520.00	09.65
34	10/11/2018	5,075,520.00	58,985.00	17,387.00	41,598.00	0.00	0.00	5,058,133.00	09.65
35	10/12/2018	5,058,133.00	58,985.00	18,866.00	40,119.00	0.00	0.00	5,039,267.00	09.65
36	10/01/2019	5,039,267.00	58,985.00	17,684.00	41,301.00	0.00	0.00	5,021,583.00	09.65
37	10/02/2019	5,021,583.00	58,985.00	17,829.00	41,156.00	0.00	0.00	5,003,754.00	09.65
38	10/03/2019	5,003,754.00	58,985.00	21,944.00	37,041.00	0.00	0.00	4,981,810.00	09.65
39	10/04/2019	4,981,810.00	58,985.00	18,155.00	40,830.00	0.00	0.00	4,963,655.00	09.65
40	10/05/2019	4,963,655.00	58,985.00	19,616.00	39,369.00	0.00	0.00	4,944,039.00	09.65
41	10/06/2019	4,944,039.00	58,985.00	18,464.00	40,521.00	0.00	0.00	4,925,575.00	09.65
42	10/07/2019	4,925,575.00	58,985.00	19,918.00	39,067.00	0.00	0.00	4,905,657.00	09.65
43	10/08/2019	4,905,657.00	58,985.00	18,779.00	40,206.00	0.00	0.00	4,886,878.00	09.65
44	10/09/2019	4,886,878.00	58,985.00	18,933.00	40,052.00	0.00	0.00	4,867,945.00	09.65
45	10/10/2019	4,867,945.00	58,985.00	20,375.00	38,610.00	0.00	0.00	4,847,570.00	09.65
46	10/11/2019	4,847,570.00	58,985.00	19,255.00	39,730.00	0.00	0.00	4,828,315.00	09.65
47	10/12/2019	4,828,315.00	58,985.00	20,689.00	38,296.00	0.00	0.00	4,807,626.00	09.65
48	10/01/2020	4,807,626.00	58,985.00	19,582.00	39,403.00	0.00	0.00	4,788,044.00	09.65
49	10/02/2020	4,788,044.00	58,985.00	19,743.00	39,242.00	0.00	0.00	4,768,301.00	09.65
50	10/03/2020	4,768,301.00	58,985.00	22,426.00	36,559.00	0.00	0.00	4,745,875.00	09.65
51	10/04/2020	4,745,875.00	58,985.00	20,088.00	38,897.00	0.00	0.00	4,725,787.00	09.65
52	10/05/2020	4,725,787.00	58,985.00	21,502.00	37,483.00	0.00	0.00	4,704,285.00	09.65
53	10/06/2020	4,704,285.00	58,985.00	20,429.00	38,556.00	0.00	0.00	4,683,856.00	09.65

Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Service Tax	VAT	Closing Principal	Rate(%)
54	10/07/2020	4,683,856.00	58,985.00	21,835.00	37,150.00	0.00	0.00	4,662,021.00	09.65
55	10/08/2020	4,662,021.00	58,985.00	20,776.00	38,209.00	0.00	0.00	4,641,245.00	09.65
56	10/09/2020	4,641,245.00	58,985.00	20,946.00	38,039.00	0.00	0.00	4,620,299.00	09.65
57	10/10/2020	4,620,299.00	58,985.00	22,339.00	36,646.00	0.00	0.00	4,597,960.00	09.65
58	10/11/2020	4,597,960.00	58,985.00	21,301.00	37,684.00	0.00	0.00	4,576,659.00	09.65
59	10/12/2020	4,576,659.00	58,985.00	22,685.00	36,300.00	0.00	0.00	4,553,974.00	09.65
60	10/01/2021	4,553,974.00	58,985.00	21,661.00	37,324.00	0.00	0.00	4,532,313.00	09.65
61	10/02/2021	4,532,313.00	58,985.00	21,839.00	37,146.00	0.00	0.00	4,510,474.00	09.65
62	10/03/2021	4,510,474.00	58,985.00	25,595.00	33,390.00	0.00	0.00	4,484,879.00	09.65
63	10/04/2021	4,484,879.00	58,985.00	22,227.00	36,758.00	0.00	0.00	4,462,652.00	09.65
64	10/05/2021	4,462,652.00	58,985.00	23,589.00	35,396.00	0.00	0.00	4,439,063.00	09.65
65	10/06/2021	4,439,063.00	58,985.00	22,603.00	36,382.00	0.00	0.00	4,416,460.00	09.65
66	10/07/2021	4,416,460.00	58,985.00	23,956.00	35,029.00	0.00	0.00	4,392,504.00	09.65
67	10/08/2021	4,392,504.00	58,985.00	22,985.00	36,000.00	0.00	0.00	4,369,519.00	09.65
68	10/09/2021	4,369,519.00	58,985.00	23,173.00	35,812.00	0.00	0.00	4,346,346.00	09.65
69	10/10/2021	4,346,346.00	58,985.00	24,512.00	34,473.00	0.00	0.00	4,321,834.00	09.65
70	10/11/2021	4,321,834.00	58,985.00	23,564.00	35,421.00	0.00	0.00	4,298,270.00	09.65
71	10/12/2021	4,298,270.00	58,985.00	24,893.00	34,092.00	0.00	0.00	4,273,377.00	09.65
72	10/01/2022	4,273,377.00	58,985.00	23,961.00	35,024.00	0.00	0.00	4,249,416.00	09.65
73	10/02/2022	4,249,416.00	58,985.00	24,157.00	34,828.00	0.00	0.00	4,225,259.00	09.65
74	10/03/2022	4,225,259.00	58,985.00	27,707.00	31,278.00	0.00	0.00	4,197,552.00	09.65
75	10/04/2022	4,197,552.00	58,985.00	24,582.00	34,403.00	0.00	0.00	4,172,970.00	09.65
76	10/05/2022	4,172,970.00	58,985.00	25,887.00	33,098.00	0.00	0.00	4,147,083.00	09.65
77	10/06/2022	4,147,083.00	58,985.00	24,996.00	33,989.00	0.00	0.00	4,122,087.00	09.65
78	10/07/2022	4,122,087.00	58,985.00	26,291.00	32,694.00	0.00	0.00	4,095,796.00	09.65
79	10/08/2022	4,095,796.00	58,985.00	25,416.00	33,569.00	0.00	0.00	4,070,380.00	09.65
80	10/09/2022	4,070,380.00	58,985.00	25,625.00	33,360.00	0.00	0.00	4,044,755.00	09.65
81	10/10/2022	4,044,755.00	58,985.00	26,904.00	32,081.00	0.00	0.00	4,017,851.00	09.65
82	10/11/2022	4,017,851.00	58,985.00	26,055.00	32,930.00	0.00	0.00	3,991,796.00	09.65
83	10/12/2022	3,991,796.00	58,985.00	27,324.00	31,661.00	0.00	0.00	3,964,472.00	09.65
84	10/01/2023	3,964,472.00	58,985.00	26,493.00	32,492.00	0.00	0.00	3,937,979.00	09.65
85	10/02/2023	3,937,979.00	58,985.00	26,710.00	32,275.00	0.00	0.00	3,911,269.00	09.65
86	10/03/2023	3,911,269.00	58,985.00	30,031.00	28,954.00	0.00	0.00	3,881,238.00	09.65
87	10/04/2023	3,881,238.00	58,985.00	27,175.00	31,810.00	0.00	0.00	3,854,063.00	09.65
88	10/05/2023	3,854,063.00	58,985.00	28,416.00	30,569.00	0.00	0.00	3,825,647.00	09.65
89	10/06/2023	3,825,647.00	58,985.00	27,630.00	31,355.00	0.00	0.00	3,798,017.00	09.65

Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Service Tax	VAT	Closing Principal	Rate(%)
90	10/07/2023	3,798,017.00	58,985.00	28,861.00	30,124.00	0.00	0.00	3,769,156.00	09.65
91	10/08/2023	3,769,156.00	58,985.00	28,093.00	30,892.00	0.00	0.00	3,741,063.00	09.65
92	10/09/2023	3,741,063.00	58,985.00	28,324.00	30,661.00	0.00	0.00	3,712,739.00	09.65
93	10/10/2023	3,712,739.00	58,985.00	29,537.00	29,448.00	0.00	0.00	3,683,202.00	09.65
94	10/11/2023	3,683,202.00	58,985.00	28,798.00	30,187.00	0.00	0.00	3,654,404.00	09.65
95	10/12/2023	3,654,404.00	58,985.00	30,000.00	28,985.00	0.00	0.00	3,624,404.00	09.65
96	10/01/2024	3,624,404.00	58,985.00	29,280.00	29,705.00	0.00	0.00	3,595,124.00	09.65
97	10/02/2024	3,595,124.00	58,985.00	29,520.00	29,465.00	0.00	0.00	3,565,604.00	09.65
98	10/03/2024	3,565,604.00	58,985.00	31,647.00	27,338.00	0.00	0.00	3,533,957.00	09.65
99	10/04/2024	3,533,957.00	58,985.00	30,021.00	28,964.00	0.00	0.00	3,503,936.00	09.65
100	10/05/2024	3,503,936.00	58,985.00	31,194.00	27,791.00	0.00	0.00	3,472,742.00	09.65
101	10/06/2024	3,472,742.00	58,985.00	30,523.00	28,462.00	0.00	0.00	3,442,219.00	09.65
102	10/07/2024	3,442,219.00	58,985.00	31,683.00	27,302.00	0.00	0.00	3,410,536.00	09.65
103	10/08/2024	3,410,536.00	58,985.00	31,033.00	27,952.00	0.00	0.00	3,379,503.00	09.65
104	10/09/2024	3,379,503.00	58,985.00	31,287.00	27,698.00	0.00	0.00	3,348,216.00	09.65
105	10/10/2024	3,348,216.00	58,985.00	32,429.00	26,556.00	0.00	0.00	3,315,787.00	09.65
106	10/11/2024	3,315,787.00	58,985.00	31,809.00	27,176.00	0.00	0.00	3,283,978.00	09.65
107	10/12/2024	3,283,978.00	58,985.00	32,938.00	26,047.00	0.00	0.00	3,251,040.00	09.65
108	10/01/2025	3,251,040.00	58,985.00	32,340.00	26,645.00	0.00	0.00	3,218,700.00	09.65
109	10/02/2025	3,218,700.00	58,985.00	32,605.00	26,380.00	0.00	0.00	3,186,095.00	09.65
110	10/03/2025	3,186,095.00	58,985.00	35,399.00	23,586.00	0.00	0.00	3,150,696.00	09.65
111	10/04/2025	3,150,696.00	58,985.00	33,162.00	25,823.00	0.00	0.00	3,117,534.00	09.65
112	10/05/2025	3,117,534.00	58,985.00	34,258.00	24,727.00	0.00	0.00	3,083,276.00	09.65
113	10/06/2025	3,083,276.00	58,985.00	33,715.00	25,270.00	0.00	0.00	3,049,561.00	09.65
114	10/07/2025	3,049,561.00	58,985.00	34,797.00	24,188.00	0.00	0.00	3,014,764.00	09.65
115	10/08/2025	3,014,764.00	58,985.00	34,276.00	24,709.00	0.00	0.00	2,980,488.00	09.65
116	10/09/2025	2,980,488.00	58,985.00	34,557.00	24,428.00	0.00	0.00	2,945,931.00	09.65
117	10/10/2025	2,945,931.00	58,985.00	35,619.00	23,366.00	0.00	0.00	2,910,312.00	09.65
118	10/11/2025	2,910,312.00	58,985.00	35,132.00	23,853.00	0.00	0.00	2,875,180.00	09.65
119	10/12/2025	2,875,180.00	58,985.00	36,180.00	22,805.00	0.00	0.00	2,839,000.00	09.65
120	10/01/2026	2,839,000.00	58,985.00	35,717.00	23,268.00	0.00	0.00	2,803,283.00	09.65
121	10/02/2026	2,803,283.00	58,985.00	36,010.00	22,975.00	0.00	0.00	2,767,273.00	09.65
122	10/03/2026	2,767,273.00	58,985.00	38,500.00	20,485.00	0.00	0.00	2,728,773.00	09.65
123	10/04/2026	2,728,773.00	58,985.00	36,620.00	22,365.00	0.00	0.00	2,692,153.00	09.65
124	10/05/2026	2,692,153.00	58,985.00	37,632.00	21,353.00	0.00	0.00	2,654,521.00	09.65
125	10/06/2026	2,654,521.00	58,985.00	37,229.00	21,756.00	0.00	0.00	2,617,292.00	09.65

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126	10/07/2026	2,617,292.00	58,985.00	38,226.00	20,759.00	0.00	0.00	2,579,066.00	09.65
127	10/08/2026	2,579,066.00	58,985.00	37,847.00	21,138.00	0.00	0.00	2,541,219.00	09.65
128	10/09/2026	2,541,219.00	58,985.00	38,157.00	20,828.00	0.00	0.00	2,503,062.00	09.65
129	10/10/2026	2,503,062.00	58,985.00	39,132.00	19,853.00	0.00	0.00	2,463,930.00	09.65
130	10/11/2026	2,463,930.00	58,985.00	38,791.00	20,194.00	0.00	0.00	2,425,139.00	09.65
131	10/12/2026	2,425,139.00	58,985.00	39,750.00	19,235.00	0.00	0.00	2,385,389.00	09.65
132	10/01/2027	2,385,389.00	58,985.00	39,435.00	19,550.00	0.00	0.00	2,345,954.00	09.65
133	10/02/2027	2,345,954.00	58,985.00	39,758.00	19,227.00	0.00	0.00	2,306,196.00	09.65
134	10/03/2027	2,306,196.00	58,985.00	41,913.00	17,072.00	0.00	0.00	2,264,283.00	09.65
135	10/04/2027	2,264,283.00	58,985.00	40,427.00	18,558.00	0.00	0.00	2,223,856.00	09.65
136	10/05/2027	2,223,856.00	58,985.00	41,346.00	17,639.00	0.00	0.00	2,182,510.00	09.65
137	10/06/2027	2,182,510.00	58,985.00	41,097.00	17,888.00	0.00	0.00	2,141,413.00	09.65
138	10/07/2027	2,141,413.00	58,985.00	42,000.00	16,985.00	0.00	0.00	2,099,413.00	09.65
139	10/08/2027	2,099,413.00	58,985.00	41,778.00	17,207.00	0.00	0.00	2,057,635.00	09.65
140	10/09/2027	2,057,635.00	58,985.00	42,121.00	16,864.00	0.00	0.00	2,015,514.00	09.65
141	10/10/2027	2,015,514.00	58,985.00	42,999.00	15,986.00	0.00	0.00	1,972,515.00	09.65
142	10/11/2027	1,972,515.00	58,985.00	42,818.00	16,167.00	0.00	0.00	1,929,697.00	09.65
143	10/12/2027	1,929,697.00	58,985.00	43,680.00	15,305.00	0.00	0.00	1,886,017.00	09.65
144	10/01/2028	1,886,017.00	58,985.00	43,527.00	15,458.00	0.00	0.00	1,842,490.00	09.65
145	10/02/2028	1,842,490.00	58,985.00	43,884.00	15,101.00	0.00	0.00	1,798,606.00	09.65
146	10/03/2028	1,798,606.00	58,985.00	45,195.00	13,790.00	0.00	0.00	1,753,411.00	09.65
147	10/04/2028	1,753,411.00	58,985.00	44,614.00	14,371.00	0.00	0.00	1,708,797.00	09.65
148	10/05/2028	1,708,797.00	58,985.00	45,432.00	13,553.00	0.00	0.00	1,663,365.00	09.65
149	10/06/2028	1,663,365.00	58,985.00	45,352.00	13,633.00	0.00	0.00	1,618,013.00	09.65
150	10/07/2028	1,618,013.00	58,985.00	46,152.00	12,833.00	0.00	0.00	1,571,861.00	09.65
151	10/08/2028	1,571,861.00	58,985.00	46,102.00	12,883.00	0.00	0.00	1,525,759.00	09.65
152	10/09/2028	1,525,759.00	58,985.00	46,480.00	12,505.00	0.00	0.00	1,479,279.00	09.65
153	10/10/2028	1,479,279.00	58,985.00	47,252.00	11,733.00	0.00	0.00	1,432,027.00	09.65
154	10/11/2028	1,432,027.00	58,985.00	47,248.00	11,737.00	0.00	0.00	1,384,779.00	09.65
155	10/12/2028	1,384,779.00	58,985.00	48,002.00	10,983.00	0.00	0.00	1,336,777.00	09.65
156	10/01/2029	1,336,777.00	58,985.00	48,029.00	10,956.00	0.00	0.00	1,288,748.00	09.65
157	10/02/2029	1,288,748.00	58,985.00	48,423.00	10,562.00	0.00	0.00	1,240,325.00	09.65
158	10/03/2029	1,240,325.00	58,985.00	49,803.00	9,182.00	0.00	0.00	1,190,522.00	09.65
159	10/04/2029	1,190,522.00	58,985.00	49,228.00	9,757.00	0.00	0.00	1,141,294.00	09.65
160	10/05/2029	1,141,294.00	58,985.00	49,933.00	9,052.00	0.00	0.00	1,091,361.00	09.65
161	10/06/2029	1,091,361.00	58,985.00	50,040.00	8,945.00	0.00	0.00	1,041,321.00	09.65

