

Home loan amortisation schedule: ₹50,00,000 at 8.50% for 20 years

An amortisation schedule shows, month by month, how much of each EMI is interest and how much repays the loan. Early EMIs are mostly interest. That is why extra payments in the first years save the most.

Monthly EMI
₹43,391

Total interest
₹54,13,879

Total you pay
₹1,04,13,879

How to read it

- **Opening balance** is what you owe at the start of the month.
- **Interest** is the opening balance times the monthly rate (8.5% ÷ 12).
- **Principal** is the EMI minus the interest. This is the part that reduces what you owe.
- **Closing balance** is the opening balance minus the principal.

First 12 months

Month	Opening balance	EMI	Interest	Principal	Closing balance
1	50,00,000	43,391	35,417	7,974	49,92,026
2	49,92,026	43,391	35,360	8,031	49,83,995
3	49,83,995	43,391	35,303	8,088	49,75,907
4	49,75,907	43,391	35,246	8,145	49,67,762
5	49,67,762	43,391	35,188	8,203	49,59,559
6	49,59,559	43,391	35,130	8,261	49,51,298
7	49,51,298	43,391	35,072	8,319	49,42,978
8	49,42,978	43,391	35,013	8,378	49,34,600
9	49,34,600	43,391	34,953	8,438	49,26,162
10	49,26,162	43,391	34,894	8,498	49,17,665
11	49,17,665	43,391	34,833	8,558	49,09,107
12	49,09,107	43,391	34,773	8,618	49,00,489

Year by year

Year	Interest paid	Principal repaid	Balance at year end
1	4,21,182	99,511	49,00,489
2	4,12,387	1,08,307	47,92,181
3	4,02,813	1,17,881	46,74,300
4	3,92,394	1,28,300	45,46,000
5	3,81,053	1,39,641	44,06,359
6	3,68,710	1,51,984	42,54,375
7	3,55,276	1,65,418	40,88,957
8	3,40,655	1,80,039	39,08,918
9	3,24,741	1,95,953	37,12,965
10	3,07,420	2,13,274	34,99,691
11	2,88,569	2,32,125	32,67,566
12	2,68,051	2,52,643	30,14,923
13	2,45,720	2,74,974	27,39,949
14	2,21,415	2,99,279	24,40,670
15	1,94,961	3,25,733	21,14,937
16	1,66,169	3,54,525	17,60,412
17	1,34,832	3,85,862	13,74,550
18	1,00,726	4,19,968	9,54,582
19	63,604	4,57,090	4,97,492
20	23,202	4,97,492	0

What ₹5,000 extra every month does. The loan finishes in 15 years 7 months instead of 20 years, and you pay about ₹13,89,250 less interest.

Want this for your own loan? Download the Excel version, type your amount, rate and tenure, and it builds the full schedule with an extra-payment option. Or use the free tools at loancheckup.in.

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