

SBI MaxGain Amortization Schedule – SBI MaxGain V1.3

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Author	
EMICalculator.net	SBI MaxGain – Why should you choose this home saver loan?
Instructions	
You may MODIFY ONLY THE CELLS HIGHLIGHTED IN YELLOW.	
Disclaimer	
<p>This excel is for illustration / rough estimation purposes only and should not be used for financial planning OR calculating your tax deductible amount. It does not handle many scenarios like Pre-EMI payments, changing interest rates, multiple surplus deposits / withdrawals in a single month etc. There could be significant differences between the numbers in this excel and your SBI MaxGain amortization schedule. We recommend that you obtain your amortization schedule from SBI and override the values in the 'Actual Principal' column below with the 'Principal Due' column in your SBI amortization schedule.</p> <p>Like any other software, this excel (and its calculations) may have limitations, errors and omissions. Contact your bank representative if you have further questions regarding your SBI MaxGain Loan. If you wish to report a bug or have queries regarding this excel, please send your email to poornima@emicalculator.net</p>	

Enter the loan information	
Sanctioned Loan Amount* [1]	₹27,74,000.00
Interest Rate*	10.15
Loan Tenure (months)*	56
Estimated EMI [2]	₹62,396.00
Actual EMI* [3]	₹62,396.00
EMI Start Date* [4]	15-Feb-2014

* required - do not leave blank

SBI MaxGain Home Loan													
Month	Disbursal Date	Disbursal Amount	EMI Payment Type	EMI Payment Date	Surplus Deposit / Withdrawal Date	Surplus Deposit / Withdrawal Amount	Estimated Principal	Estimated Interest	Actual Principal [5]	Actual Interest [6]	Drawing Power (End of Month)	Available Balance (End of Month)	Book Balance (End of Month)
Jan-2014	20-Jan-2014	₹6,23,252.00					₹0.00	₹2,080.00	₹0.00	₹2,080.00	₹27,74,000.00	₹21,48,668.00	-₹625,332.00
Feb-2014			EMI	15-Feb-2014	5-Feb-2014	₹50,000.00	₹40,797.0	₹4,292.00	₹40,797.0	₹4,292.00	₹27,33,203.00	₹22,15,975.00	-₹517,228.00
Mar-2014			EMI	15-Mar-2014			₹38,834.0	₹4,164.00	₹38,834.0	₹4,164.00	₹26,94,369.00	₹22,35,373.00	-₹458,996.00
Apr-2014			EMI	15-Apr-2014			₹39,918.0	₹3,552.00	₹39,918.0	₹3,552.00	₹26,54,451.00	₹22,54,299.00	-₹400,152.00
May-2014			EMI	15-May-2014			₹39,513.0	₹3,155.00	₹39,513.0	₹3,155.00	₹26,14,938.00	₹22,74,027.00	-₹340,911.00
Jun-2014			EMI	15-Jun-2014			₹40,581.0	₹2,566.00	₹40,581.0	₹2,566.00	₹25,74,357.00	₹22,93,276.00	-₹281,081.00
Jul-2014	21-Jul-2014	₹6,23,252.00	EMI	15-Jul-2014			₹40,204.0	₹4,035.00	₹40,204.0	₹4,035.00	₹25,34,153.00	₹16,88,181.00	-₹845,972.00
Aug-2014			EMI	15-Aug-2014			₹40,550.0	₹6,998.00	₹40,550.0	₹6,998.00	₹24,93,603.00	₹17,03,029.00	-₹790,574.00
Sep-2014			EMI	15-Sep-2014			₹41,593.0	₹6,318.00	₹41,593.0	₹6,318.00	₹24,52,010.00	₹17,17,514.00	-₹734,496.00
Oct-2014			EMI	15-Oct-2014			₹41,258.0	₹6,037.00	₹41,258.0	₹6,037.00	₹24,10,752.00	₹17,32,615.00	-₹678,137.00
Nov-2014			EMI	15-Nov-2014			₹42,284.0	₹5,380.00	₹42,284.0	₹5,380.00	₹23,68,468.00	₹17,47,347.00	-₹621,121.00
Dec-2014			EMI	15-Dec-2014			₹41,979.0	₹5,059.00	₹41,979.0	₹5,059.00	₹23,26,489.00	₹17,62,705.00	-₹563,784.00
Jan-2015	21-Jul-2014	₹6,23,252.00	EMI	15-Jan-2015			₹42,340.0	₹38,362.00	₹42,340.0	₹38,362.00	₹22,84,149.00	₹11,21,147.00	-₹1,163,002.00
Feb-2015			EMI	15-Feb-2015			₹44,611.0	₹8,813.00	₹44,611.0	₹8,813.00	₹22,39,538.00	₹11,30,119.00	-₹1,109,419.00
Mar-2015			EMI	15-Mar-2015			₹43,090.0	₹9,269.00	₹43,090.0	₹9,269.00	₹21,96,448.00	₹11,40,156.00	-₹1,056,292.00
Apr-2015			EMI	15-Apr-2015			₹44,072.0	₹8,534.00	₹44,072.0	₹8,534.00	₹21,52,376.00	₹11,49,946.00	-₹1,002,430.00

SBI MaxGain Amortization Schedule

[1] Sanctioned loan amount can be higher than the disbursed loan amount during construction phase..

[2] Estimated EMI - Do not modify.

[3] Override this value if Actual EMI differs from Estimated EMI.

If you override this value, it will be highlighted in RED.

[4] EMI (aka full EMI) start date.

[5] Override this value if Estimated Principal differs from Principal Due (as mentioned in your SBI amortization schedule).

If you override this value, it will be highlighted in RED.

[6] Override this value if Estimated Interest differs from Actual Interest (as debited from your account).

If you override this value, it will be highlighted in RED.