

Term-Loan EMI & Amortisation Modeller

Finance & Accounting

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Builds the full EMI and year-by-year amortisation schedule for a term loan — interest/principal split and the effect of a moratorium or prepayment. Use it to understand a loan's true cost and repayment shape. To size the limit, use the Working-Capital Limit Calculator.

Purpose of this tool & output

Build the full EMI and interest-vs-principal schedule for a loan

How the output is used

Use it to build the full EMI and interest-versus-principal amortisation schedule for a term loan.

Who should vet it

Your accountant, to confirm the rate, tenure and interest basis in the schedule.

Important cautions

Assumes reducing-balance interest; confirm actual method and charges with the lender.

Companion documents

- Business Loan Readiness Assessor
- Loan Option Matcher
- Working-Capital Limit Calculator
- Project Report / DPR Builder
- Loan Application Document Checklist
- Creditworthiness / CIBIL Improvement Plan

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.