

SIP / EMI Calculator

Purpose

Many people have existing home loans or are thinking about taking a home loan. They are always concerned with EMI payments as well as the interest they pay on the loan. The aim of this calculator is to suggest that if they start a small SIP along with their home loan EMIs, they may be able to recover the entire EMIs (including interest) at the end. This gives them a lot of mental comfort. It also inculcates a habit and discipline of savings. As a financial intermediary, you can increase your SIP book. SIPs start with this objective tend to last longer than average industry SIPs.

Scenario 1

Recover Your EMI's through SIPs

This calculator helps you to find the amount of SIP required to recover the payment made towards EMI.

Enter Loan Details Enter EMI Details

Outstanding Loan Amount	<input type="text"/>	₹
Rate of Interest	<input type="text"/>	%
Tenure <input type="text" value=""/>	<input type="text"/>	Yr
Assumed return on SIP Investment	<input type="text"/>	%
<input type="checkbox"/> Add Client Name	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Add Suggested schemes for investment		

Enter the current outstanding loan amount / new loan amount expected to be availed.

Enter the rate of interest on the loan

Enter the number of years remaining on the loan repayment/number of years expected for a new loan.

The expected rate of return on investment

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Scenario 2

Recover Your EMI's through SIPs

This calculator helps you to find the amount of SIP required to recover the payment made towards EMI.

Enter Loan Details Enter EMI Details

Monthly EMI ₹

Tenure Yr

Assumed return on SIP Investment %

Add Client Name

Add Suggested schemes for investment

Enter the amount of EMI currently being paid/expected to be paid if a new loan is being considered.

Enter the number of years of EMI payment remaining/expected number of years of EMI payment if a new loan is being considered.

Expected rate of return on investment.