

(B) Infrastructural loan

EMI CALCULATOR				
LOAN AMOUNT		10,000,000,000.00		FILL UP
RATE OF INTEREST PER ANNUM		0.09		FILL UP
RATE OF INTEREST PER MONTH		0.01		
NO OF INSTALLMENT		240.00		FILL UP
EMI		89,972,595.59		
CALCULATION OF DETAILS OF EMI				
MONTHS		EMI	INTEREST	PRINCIPAL REPAYMENT
0				OST PRINCIPAL
1	Nov-15	89,972,595.59	75,000,000.00	14,972,595.59
2	Dec-15	89,972,595.59	74,887,705.53	15,084,890.05
3	Jan-16	89,972,595.59	74,774,568.86	15,198,026.73
4	Feb-16	89,972,595.59	74,660,583.66	15,312,011.93
5	Mar-16	89,972,595.59	74,545,743.57	15,426,852.02
6	Apr-16	89,972,595.59	74,430,042.18	15,542,553.41
7	May-16	89,972,595.59	74,313,473.03	15,659,122.56
8	Jun-16	89,972,595.59	74,196,029.61	15,776,565.98
9	Jul-16	89,972,595.59	74,077,705.36	15,894,890.22
10	Aug-16	89,972,595.59	73,958,493.69	16,014,101.90
11	Sep-16	89,972,595.59	73,838,387.92	16,134,207.66
12	Oct-16	89,972,595.59	73,717,381.36	16,255,214.22
13	Nov-16	89,972,595.59	73,595,467.26	16,377,128.33
14	Dec-16	89,972,595.59	73,472,638.80	16,499,956.79
15	Jan-17	89,972,595.59	73,348,889.12	16,623,706.47
16	Feb-17	89,972,595.59	73,224,211.32	16,748,384.26
17	Mar-17	89,972,595.59	73,098,598.44	16,873,997.15
18	Apr-17	89,972,595.59	72,972,043.46	17,000,552.12
19	May-17	89,972,595.59	72,844,539.32	17,128,056.27
20	Jun-17	89,972,595.59	72,716,078.90	17,256,516.69
21	Jul-17	89,972,595.59	72,586,655.02	17,385,940.56
22	Aug-17	89,972,595.59	72,456,260.47	17,516,335.12
23	Sep-17	89,972,595.59	72,324,887.95	17,647,707.63
24	Oct-17	89,972,595.59	72,192,530.15	17,780,065.44
25	Nov-17	89,972,595.59	72,059,179.66	17,913,415.93
26	Dec-17	89,972,595.59	71,924,829.04	18,047,766.55
27	Jan-18	89,972,595.59	71,789,470.79	18,183,124.80
28	Feb-18	89,972,595.59	71,653,097.35	18,319,498.23
29	Mar-18	89,972,595.59	71,515,701.12	18,456,894.47
30	Apr-18	89,972,595.59	71,377,274.41	18,595,321.18
31	May-18	89,972,595.59	71,237,809.50	18,734,786.09
32	Jun-18	89,972,595.59	71,097,298.60	18,875,296.98
33	Jul-18	89,972,595.59	70,955,733.88	19,016,861.71
34	Aug-18	89,972,595.59	70,813,107.41	19,159,488.17
35	Sep-18	89,972,595.59	70,669,411.25	19,303,184.33
36	Oct-18	89,972,595.59	70,524,637.37	19,447,958.22
37	Nov-18	89,972,595.59	70,378,777.68	19,593,817.90

38	Dec-18	89,972,595.59	70,231,824.05	19,740,771.54	9,344,502,434.84
39	Jan-19	89,972,595.59	70,083,768.26	19,888,827.32	9,324,613,607.51
40	Feb-19	89,972,595.59	69,934,602.06	20,037,993.53	9,304,575,613.98
41	Mar-19	89,972,595.59	69,784,317.10	20,188,278.48	9,284,387,335.50
42	Apr-19	89,972,595.59	69,632,905.02	20,339,690.57	9,264,047,644.94
43	May-19	89,972,595.59	69,480,357.34	20,492,238.25	9,243,555,406.69
44	Jun-19	89,972,595.59	69,326,665.55	20,645,930.03	9,222,909,476.65
45	Jul-19	89,972,595.59	69,171,821.07	20,800,774.51	9,202,108,702.14
46	Aug-19	89,972,595.59	69,015,815.27	20,956,780.32	9,181,151,921.82
47	Sep-19	89,972,595.59	68,858,639.41	21,113,956.17	9,160,037,965.65
48	Oct-19	89,972,595.59	68,700,284.74	21,272,310.84	9,138,765,654.81
49	Nov-19	89,972,595.59	68,540,742.41	21,431,853.17	9,117,333,801.64
50	Dec-19	89,972,595.59	68,380,003.51	21,592,592.07	9,095,741,209.56
51	Jan-20	89,972,595.59	68,218,059.07	21,754,536.51	9,073,986,673.05
52	Feb-20	89,972,595.59	68,054,900.05	21,917,695.54	9,052,068,977.51
53	Mar-20	89,972,595.59	67,890,517.33	22,082,078.25	9,029,986,899.26
54	Apr-20	89,972,595.59	67,724,901.74	22,247,693.84	9,007,739,205.42
55	May-20	89,972,595.59	67,558,044.04	22,414,551.54	8,985,324,653.87
56	Jun-20	89,972,595.59	67,389,934.90	22,582,660.68	8,962,741,993.19
57	Jul-20	89,972,595.59	67,220,564.95	22,752,030.64	8,939,989,962.56
58	Aug-20	89,972,595.59	67,049,924.72	22,922,670.87	8,917,067,291.69
59	Sep-20	89,972,595.59	66,878,004.69	23,094,590.90	8,893,972,700.79
60	Oct-20	89,972,595.59	66,704,795.26	23,267,800.33	8,870,704,900.46
61	Nov-20	89,972,595.59	66,530,286.75	23,442,308.83	8,847,262,591.63
62	Dec-20	89,972,595.59	66,354,469.44	23,618,126.15	8,823,644,465.49
63	Jan-21	89,972,595.59	66,177,333.49	23,795,262.09	8,799,849,203.39
64	Feb-21	89,972,595.59	65,998,869.03	23,973,726.56	8,775,875,476.83
65	Mar-21	89,972,595.59	65,819,066.08	24,153,529.51	8,751,721,947.32
66	Apr-21	89,972,595.59	65,637,914.60	24,334,680.98	8,727,387,266.34
67	May-21	89,972,595.59	65,455,404.50	24,517,191.09	8,702,870,075.26
68	Jun-21	89,972,595.59	65,271,525.56	24,701,070.02	8,678,169,005.24
69	Jul-21	89,972,595.59	65,086,267.54	24,886,328.05	8,653,282,677.19
70	Aug-21	89,972,595.59	64,899,620.08	25,072,975.51	8,628,209,701.68
71	Sep-21	89,972,595.59	64,711,572.76	25,261,022.82	8,602,948,678.86
72	Oct-21	89,972,595.59	64,522,115.09	25,450,480.49	8,577,498,198.37
73	Nov-21	89,972,595.59	64,331,236.49	25,641,359.10	8,551,856,839.27
74	Dec-21	89,972,595.59	64,138,926.29	25,833,669.29	8,526,023,169.98
75	Jan-22	89,972,595.59	63,945,173.77	26,027,421.81	8,499,995,748.17
76	Feb-22	89,972,595.59	63,749,968.11	26,222,627.47	8,473,773,120.70
77	Mar-22	89,972,595.59	63,553,298.41	26,419,297.18	8,447,353,823.52
78	Apr-22	89,972,595.59	63,355,153.68	26,617,441.91	8,420,736,381.61
79	May-22	89,972,595.59	63,155,522.86	26,817,072.72	8,393,919,308.88
80	Jun-22	89,972,595.59	62,954,394.82	27,018,200.77	8,366,901,108.12
81	Jul-22	89,972,595.59	62,751,758.31	27,220,837.27	8,339,680,270.84
82	Aug-22	89,972,595.59	62,547,602.03	27,424,993.55	8,312,255,277.29
83	Sep-22	89,972,595.59	62,341,914.58	27,630,681.01	8,284,624,596.28
84	Oct-22	89,972,595.59	62,134,684.47	27,837,911.11	8,256,786,685.17
85	Nov-22	89,972,595.59	61,925,900.14	28,046,695.45	8,228,739,989.72
86	Dec-22	89,972,595.59	61,715,549.92	28,257,045.66	8,200,482,944.06
87	Jan-23	89,972,595.59	61,503,622.08	28,468,973.50	8,172,013,970.56
88	Feb-23	89,972,595.59	61,290,104.78	28,682,490.81	8,143,331,479.75
89	Mar-23	89,972,595.59	61,074,986.10	28,897,609.49	8,114,433,870.26
90	Apr-23	89,972,595.59	60,858,254.03	29,114,341.56	8,085,319,528.71
91	May-23	89,972,595.59	60,639,896.47	29,332,699.12	8,055,986,829.59
92	Jun-23	89,972,595.59	60,419,901.22	29,552,694.36	8,026,434,135.22

93	Jul-23	89,972,595.59	60,198,256.01	29,774,339.57	7,996,659,795.65
94	Aug-23	89,972,595.59	59,974,948.47	29,997,647.12	7,966,662,148.53
95	Sep-23	89,972,595.59	59,749,966.11	30,222,629.47	7,936,439,519.06
96	Oct-23	89,972,595.59	59,523,296.39	30,449,299.19	7,905,990,219.87
97	Nov-23	89,972,595.59	59,294,926.65	30,677,668.94	7,875,312,550.94
98	Dec-23	89,972,595.59	59,064,844.13	30,907,751.45	7,844,404,799.48
99	Jan-24	89,972,595.59	58,833,036.00	31,139,559.59	7,813,265,239.89
100	Feb-24	89,972,595.59	58,599,489.30	31,373,106.29	7,781,892,133.61
101	Mar-24	89,972,595.59	58,364,191.00	31,608,404.58	7,750,283,729.03
102	Apr-24	89,972,595.59	58,127,127.97	31,845,467.62	7,718,438,261.41
103	May-24	89,972,595.59	57,888,286.96	32,084,308.62	7,686,353,952.78
104	Jun-24	89,972,595.59	57,647,654.65	32,324,940.94	7,654,029,011.84
105	Jul-24	89,972,595.59	57,405,217.59	32,567,378.00	7,621,461,633.85
106	Aug-24	89,972,595.59	57,160,962.25	32,811,633.33	7,588,650,000.52
107	Sep-24	89,972,595.59	56,914,875.00	33,057,720.58	7,555,592,279.94
108	Oct-24	89,972,595.59	56,666,942.10	33,305,653.49	7,522,286,626.45
109	Nov-24	89,972,595.59	56,417,149.70	33,555,445.89	7,488,731,180.56
110	Dec-24	89,972,595.59	56,165,483.85	33,807,111.73	7,454,924,068.83
111	Jan-25	89,972,595.59	55,911,930.52	34,060,665.07	7,420,863,403.76
112	Feb-25	89,972,595.59	55,656,475.53	34,316,120.06	7,386,547,283.71
113	Mar-25	89,972,595.59	55,399,104.63	34,573,490.96	7,351,973,792.75
114	Apr-25	89,972,595.59	55,139,803.45	34,832,792.14	7,317,141,000.61
115	May-25	89,972,595.59	54,878,557.50	35,094,038.08	7,282,046,962.53
116	Jun-25	89,972,595.59	54,615,352.22	35,357,243.37	7,246,689,719.16
117	Jul-25	89,972,595.59	54,350,172.89	35,622,422.69	7,211,067,296.47
118	Aug-25	89,972,595.59	54,083,004.72	35,889,590.86	7,175,177,705.61
119	Sep-25	89,972,595.59	53,813,832.79	36,158,762.79	7,139,018,942.82
120	Oct-25	89,972,595.59	53,542,642.07	36,429,953.51	7,102,588,989.30
121	Nov-25	89,972,595.59	53,269,417.42	36,703,178.17	7,065,885,811.14
122	Dec-25	89,972,595.59	52,994,143.58	36,978,452.00	7,028,907,359.14
123	Jan-26	89,972,595.59	52,716,805.19	37,255,790.39	6,991,651,568.75
124	Feb-26	89,972,595.59	52,437,386.77	37,535,208.82	6,954,116,359.93
125	Mar-26	89,972,595.59	52,155,872.70	37,816,722.89	6,916,299,637.04
126	Apr-26	89,972,595.59	51,872,247.28	38,100,348.31	6,878,199,288.73
127	May-26	89,972,595.59	51,586,494.67	38,386,100.92	6,839,813,187.81
128	Jun-26	89,972,595.59	51,298,598.91	38,673,996.68	6,801,139,191.14
129	Jul-26	89,972,595.59	51,008,543.93	38,964,051.65	6,762,175,139.49
130	Aug-26	89,972,595.59	50,716,313.55	39,256,282.04	6,722,918,857.45
131	Sep-26	89,972,595.59	50,421,891.43	39,550,704.15	6,683,368,153.29
132	Oct-26	89,972,595.59	50,125,261.15	39,847,334.44	6,643,520,818.86
133	Nov-26	89,972,595.59	49,826,406.14	40,146,189.44	6,603,374,629.41
134	Dec-26	89,972,595.59	49,525,309.72	40,447,285.86	6,562,927,343.55
135	Jan-27	89,972,595.59	49,221,955.08	40,750,640.51	6,522,176,703.04
136	Feb-27	89,972,595.59	48,916,325.27	41,056,270.31	6,481,120,432.73
137	Mar-27	89,972,595.59	48,608,403.25	41,364,192.34	6,439,756,240.39
138	Apr-27	89,972,595.59	48,298,171.80	41,674,423.78	6,398,081,816.61
139	May-27	89,972,595.59	47,985,613.62	41,986,981.96	6,356,094,834.65
140	Jun-27	89,972,595.59	47,670,711.26	42,301,884.33	6,313,792,950.32
141	Jul-27	89,972,595.59	47,353,447.13	42,619,148.46	6,271,173,801.87
142	Aug-27	89,972,595.59	47,033,803.51	42,938,792.07	6,228,235,009.79
143	Sep-27	89,972,595.59	46,711,762.57	43,260,833.01	6,184,974,176.78
144	Oct-27	89,972,595.59	46,387,306.33	43,585,289.26	6,141,388,887.52
145	Nov-27	89,972,595.59	46,060,416.66	43,912,178.93	6,097,476,708.59
146	Dec-27	89,972,595.59	45,731,075.31	44,241,520.27	6,053,235,188.32
147	Jan-28	89,972,595.59	45,399,263.91	44,573,331.67	6,008,661,856.65

149	Feb-28	89,972,595.59	45,064,963.92	44,907,631.66	5,963,754,224.99
149	Mar-28	89,972,595.59	44,728,156.69	45,244,438.90	5,918,509,786.09
150	Apr-28	89,972,595.59	44,388,823.40	45,583,772.19	5,872,926,013.90
151	May-28	89,972,595.59	44,046,945.10	45,925,650.48	5,827,000,363.42
152	Jun-28	89,972,595.59	43,702,502.73	46,270,092.86	5,780,730,270.56
153	Jul-28	89,972,595.59	43,355,477.03	46,617,118.56	5,734,113,152.01
154	Aug-28	89,972,595.59	43,005,848.64	46,966,746.94	5,687,146,405.06
155	Sep-28	89,972,595.59	42,653,598.04	47,318,997.55	5,639,827,407.52
156	Oct-28	89,972,595.59	42,298,705.56	47,673,890.03	5,592,153,517.49
157	Nov-28	89,972,595.59	41,941,151.38	48,031,444.20	5,544,122,073.28
158	Dec-28	89,972,595.59	41,580,915.55	48,391,680.04	5,495,730,393.25
159	Jan-29	89,972,595.59	41,217,977.95	48,754,617.64	5,446,975,775.61
160	Feb-29	89,972,595.59	40,852,318.32	49,120,277.27	5,397,855,498.35
161	Mar-29	89,972,595.59	40,483,916.24	49,488,679.35	5,348,366,819.00
162	Apr-29	89,972,595.59	40,112,751.14	49,859,844.44	5,298,506,974.56
163	May-29	89,972,595.59	39,738,802.31	50,233,793.28	5,248,273,181.28
164	Jun-29	89,972,595.59	39,362,048.86	50,610,546.73	5,197,662,634.55
165	Jul-29	89,972,595.59	38,982,469.76	50,990,125.83	5,146,672,508.73
166	Aug-29	89,972,595.59	38,600,043.82	51,372,551.77	5,095,299,956.96
167	Sep-29	89,972,595.59	38,214,749.68	51,757,845.91	5,043,542,111.05
168	Oct-29	89,972,595.59	37,826,565.83	52,146,029.75	4,991,396,081.30
169	Nov-29	89,972,595.59	37,435,470.61	52,537,124.98	4,938,858,956.32
170	Dec-29	89,972,595.59	37,041,442.17	52,931,153.41	4,885,927,802.91
171	Jan-30	89,972,595.59	36,644,458.52	53,328,137.06	4,832,599,665.85
172	Feb-30	89,972,595.59	36,244,497.49	53,728,098.09	4,778,871,567.76
173	Mar-30	89,972,595.59	35,841,536.76	54,131,058.83	4,724,740,508.93
174	Apr-30	89,972,595.59	35,435,553.82	54,537,041.77	4,670,203,467.16
175	May-30	89,972,595.59	35,026,526.00	54,946,069.58	4,615,257,397.58
176	Jun-30	89,972,595.59	34,614,430.48	55,358,165.10	4,559,899,232.48
177	Jul-30	89,972,595.59	34,199,244.24	55,773,351.34	4,504,125,881.14
178	Aug-30	89,972,595.59	33,780,944.11	56,191,651.48	4,447,934,229.66
179	Sep-30	89,972,595.59	33,359,506.72	56,613,088.86	4,391,321,140.80
180	Oct-30	89,972,595.59	32,934,908.56	57,037,687.03	4,334,283,453.77
181	Nov-30	89,972,595.59	32,507,125.90	57,465,469.68	4,276,817,984.09
182	Dec-30	89,972,595.59	32,076,134.88	57,896,460.70	4,218,921,523.38
183	Jan-31	89,972,595.59	31,641,911.43	58,330,684.16	4,160,590,839.22
184	Feb-31	89,972,595.59	31,204,431.29	58,768,164.29	4,101,822,674.93
185	Mar-31	89,972,595.59	30,763,670.06	59,208,925.52	4,042,613,749.41
186	Apr-31	89,972,595.59	30,319,603.12	59,652,992.46	3,982,960,756.94
187	May-31	89,972,595.59	29,872,205.68	60,100,389.91	3,922,860,367.04
188	Jun-31	89,972,595.59	29,421,452.75	60,551,142.83	3,862,309,224.20
189	Jul-31	89,972,595.59	28,967,319.18	61,005,276.40	3,801,303,947.80
190	Aug-31	89,972,595.59	28,509,779.61	61,462,815.98	3,739,841,131.82
191	Sep-31	89,972,595.59	28,048,808.49	61,923,787.10	3,677,917,344.73
192	Oct-31	89,972,595.59	27,584,380.09	62,388,215.50	3,615,529,129.23
193	Nov-31	89,972,595.59	27,116,468.47	62,856,127.12	3,552,673,002.11
194	Dec-31	89,972,595.59	26,645,047.52	63,327,548.07	3,489,345,454.04
195	Jan-32	89,972,595.59	26,170,090.91	63,802,504.68	3,425,542,949.36
196	Feb-32	89,972,595.59	25,691,572.12	64,281,023.46	3,361,261,925.90
197	Mar-32	89,972,595.59	25,209,464.44	64,763,131.14	3,296,498,794.76
198	Apr-32	89,972,595.59	24,723,740.96	65,248,854.62	3,231,249,940.13
199	May-32	89,972,595.59	24,234,374.55	65,738,221.03	3,165,511,719.10
200	Jun-32	89,972,595.59	23,741,337.89	66,231,257.69	3,099,280,461.41
201	Jul-32	89,972,595.59	23,244,603.46	66,727,992.12	3,032,552,469.28
202	Aug-32	89,972,595.59	22,744,143.52	67,228,452.07	2,965,324,017.22

20	Sep-32	89,972,595.59	22,239,930.13	67,732,665.46	2,897,591,351.76
204	Oct-32	89,972,595.59	21,731,935.14	68,240,660.45	2,829,350,691.31
205	Nov-32	89,972,595.59	21,220,130.18	68,752,465.40	2,760,598,225.91
206	Dec-32	89,972,595.59	20,704,486.69	69,268,108.89	2,691,330,117.02
207	Jan-33	89,972,595.59	20,184,975.88	69,787,619.71	2,621,542,497.32
208	Feb-33	89,972,595.59	19,661,568.73	70,311,026.86	2,551,231,470.46
209	Mar-33	89,972,595.59	19,134,236.03	70,838,359.56	2,480,393,110.90
210	Apr-33	89,972,595.59	18,602,948.33	71,369,647.25	2,409,023,463.65
211	May-33	89,972,595.59	18,067,675.98	71,904,919.61	2,337,118,544.04
212	Jun-33	89,972,595.59	17,528,389.08	72,444,206.50	2,264,674,337.54
213	Jul-33	89,972,595.59	16,985,057.53	72,987,538.05	2,191,686,799.49
214	Aug-33	89,972,595.59	16,437,651.00	73,534,944.59	2,118,151,854.90
215	Sep-33	89,972,595.59	15,886,138.91	74,086,456.67	2,044,065,398.22
216	Oct-33	89,972,595.59	15,330,490.49	74,642,105.10	1,969,423,293.12
217	Nov-33	89,972,595.59	14,770,674.70	75,201,920.89	1,894,221,372.24
218	Dec-33	89,972,595.59	14,206,660.29	75,765,935.29	1,818,455,436.95
219	Jan-34	89,972,595.59	13,638,415.78	76,334,179.81	1,742,121,257.14
220	Feb-34	89,972,595.59	13,065,909.43	76,906,686.16	1,665,214,570.98
221	Mar-34	89,972,595.59	12,489,109.28	77,483,486.30	1,587,731,084.68
222	Apr-34	89,972,595.59	11,907,983.14	78,064,612.45	1,509,666,472.23
223	May-34	89,972,595.59	11,322,498.54	78,650,097.04	1,431,016,375.18
224	Jun-34	89,972,595.59	10,732,622.81	79,239,972.77	1,351,776,402.41
225	Jul-34	89,972,595.59	10,138,323.02	79,834,272.57	1,271,942,129.85
226	Aug-34	89,972,595.59	9,539,565.97	80,433,029.61	1,191,509,100.24
227	Sep-34	89,972,595.59	8,936,318.25	81,036,277.33	1,110,472,822.90
228	Oct-34	89,972,595.59	8,328,546.17	81,644,049.41	1,028,828,773.49
229	Nov-34	89,972,595.59	7,716,215.80	82,256,379.78	946,572,393.71
230	Dec-34	89,972,595.59	7,099,292.95	82,873,302.63	863,699,091.07
231	Jan-35	89,972,595.59	6,477,743.18	83,494,852.40	780,204,238.67
232	Feb-35	89,972,595.59	5,851,531.79	84,121,063.79	696,083,174.88
233	Mar-35	89,972,595.59	5,220,623.81	84,751,971.77	611,331,203.10
234	Apr-35	89,972,595.59	4,584,984.02	85,387,611.56	525,943,591.54
235	May-35	89,972,595.59	3,944,576.94	86,028,018.65	439,915,572.89
236	Jun-35	89,972,595.59	3,299,366.80	86,673,228.79	353,242,344.10
237	Jul-35	89,972,595.59	2,649,317.58	87,323,278.00	265,919,066.10
238	Aug-35	89,972,595.59	1,994,393.00	87,978,202.59	177,940,863.51
239	Sep-35	89,972,595.59	1,334,556.48	88,638,039.11	89,302,824.40
240	Oct-35	89,972,595.59	669,771.18	89,302,824.40	(0.00)
	TOTAL	21,593,422,940.40	11,593,422,940.40	10,000,000,000.00	

EQUATED MONTHLY INSTALMENTAL PAYMENT AMORTIZATION SCHEDULE
DEPARTMENT OF DEBT MANAGEMENT
MINISTRY OF FINANCE AND ECONOMICS PLANING DUTSE JIGAWA STATE