Know Your Liabilities

A structured view of all loans and outstanding obligations

Source: SEBI Investor Education Calculator. Values shown are frozen as of the last saved version of this worksheet and will not recalculate — for a live version, use the interactive calculator on our Tools & Calculators page or enter your own figures below.

Liabilities summary for Mr / Mrs / Ms								
Date								
Liabilities summary								
Loan category	Principal outstanding as of today	Interest rate	Monthly interest outgo	Annual interest outgo				
Credit card loan							cedit card loan	as per purpose of loan mentioned
Personal loan	5,43,255	12.00%	5,433	65,191			Hand loan	as per purpose of loan mentioned
Home mortgage loan	19,52,355	14.00%	22,777	2,73,330			Personal loan	as per purpose of loan mentioned
Gold loan							mortgage loan	to house. Apartment only
Bank cash credit / OD loan							Education loan	
Home loan							Housing loan	to link to buildings and flats only
PF Loan							PF loan	to company offered benefits
Chit fund							Business loan	please remove this from drop down
Auto loan	3,80,000	9.75%	3,088	37,050				

Hand loan								
Any other loans								
Total	28,75,610	Not applicable	31,298	3,75,570				
Analysis								
	Ratios							
Overall rate of interest (annul interest paid/Total loan value)	13.06							
Loan servicing cost (interest outgo / income)	E17/income		income comes from cash flow statement last year					
Debt versus your assets (debt/total assets)	E17/assets		assets come from net worth (assets before liability only. As shown in assets column)					
PF return versus interest paid(interest /PF return)	E17/ return from portfolio in rupess value		total return in rupee value from portfolio return(all assets included)					
Your savings / income	Net cash flow / Total income		both come from cash flow statement of last year					