

Bank Islami Pakistan Limited

12 Marla- 5 Bed Villa (DHA Villas) Financing Arrangement

Input Fields	Amount	Financing Percentage	Result Fields	
Vila Cost Price	21,000,000	50%	Total Units	300
Customer Share	10,500,000	50%	Unit Sale Price	35,000
Bank Share	10,500,000			
Profit Rate	13.80%			
Tenure in Years	25			

*Maximum 45% DBR can be taken for this financing

Calculation Based on the Schedule as follows

Months	Rent	Unit Price	Monthly Payment	Balance Unit Price	Balance Units
0				10,500,000	300
1	120,750	35,000	155,750	10,465,000	299
2	120,348	35,000	155,348	10,430,000	298
3	119,945	35,000	154,945	10,395,000	297
4	119,543	35,000	154,543	10,360,000	296
5	119,140	35,000	154,140	10,325,000	295
6	118,738	35,000	153,738	10,290,000	294
7	118,335	35,000	153,335	10,255,000	293
8	117,933	35,000	152,933	10,220,000	292
9	117,530	35,000	152,530	10,185,000	291
10	117,128	35,000	152,128	10,150,000	290
11	116,725	35,000	151,725	10,115,000	289
12	116,323	35,000	151,323	10,080,000	288
13	115,920	35,000	150,920	10,045,000	287
14	115,518	35,000	150,518	10,010,000	286
15	115,115	35,000	150,115	9,975,000	285
16	114,713	35,000	149,713	9,940,000	284
17	114,310	35,000	149,310	9,905,000	283
18	113,908	35,000	148,908	9,870,000	282
19	113,505	35,000	148,505	9,835,000	281
20	113,103	35,000	148,103	9,800,000	280
21	112,700	35,000	147,700	9,765,000	279
22	112,298	35,000	147,298	9,730,000	278
23	111,895	35,000	146,895	9,695,000	277
24	111,493	35,000	146,493	9,660,000	276
25	111,090	35,000	146,090	9,625,000	275
26	110,688	35,000	145,688	9,590,000	274
27	110,285	35,000	145,285	9,555,000	273
28	109,883	35,000	144,883	9,520,000	272
29	109,480	35,000	144,480	9,485,000	271
30	109,078	35,000	144,078	9,450,000	270
31	108,675	35,000	143,675	9,415,000	269
32	108,273	35,000	143,273	9,380,000	268
33	107,870	35,000	142,870	9,345,000	267
34	107,468	35,000	142,468	9,310,000	266
35	107,065	35,000	142,065	9,275,000	265
36	106,663	35,000	141,663	9,240,000	264
37	106,260	35,000	141,260	9,205,000	263
38	105,858	35,000	140,858	9,170,000	262
39	105,455	35,000	140,455	9,135,000	261
40	105,053	35,000	140,053	9,100,000	260
41	104,650	35,000	139,650	9,065,000	259
42	104,248	35,000	139,248	9,030,000	258
43	103,845	35,000	138,845	8,995,000	257
44	103,443	35,000	138,443	8,960,000	256
45	103,040	35,000	138,040	8,925,000	255
46	102,638	35,000	137,638	8,890,000	254
47	102,235	35,000	137,235	8,855,000	253
48	101,833	35,000	136,833	8,820,000	252
49	101,430	35,000	136,430	8,785,000	251
50	101,028	35,000	136,028	8,750,000	250
51	100,625	35,000	135,625	8,715,000	249

Months	Rent	Unit Price	Monthly Payment	Balance Unit Price	Balance Units
52	100,223	35,000	135,223	8,680,000	248
53	99,820	35,000	134,820	8,645,000	247
54	99,418	35,000	134,418	8,610,000	246
55	99,015	35,000	134,015	8,575,000	245
56	98,613	35,000	133,613	8,540,000	244
57	98,210	35,000	133,210	8,505,000	243
58	97,808	35,000	132,808	8,470,000	242
59	97,405	35,000	132,405	8,435,000	241
60	97,003	35,000	132,003	8,400,000	240
61	96,600	35,000	131,600	8,365,000	239
62	96,198	35,000	131,198	8,330,000	238
63	95,795	35,000	130,795	8,295,000	237
64	95,393	35,000	130,393	8,260,000	236
65	94,990	35,000	129,990	8,225,000	235
66	94,588	35,000	129,588	8,190,000	234
67	94,185	35,000	129,185	8,155,000	233
68	93,783	35,000	128,783	8,120,000	232
69	93,380	35,000	128,380	8,085,000	231
70	92,978	35,000	127,978	8,050,000	230
71	92,575	35,000	127,575	8,015,000	229
72	92,173	35,000	127,173	7,980,000	228
73	91,770	35,000	126,770	7,945,000	227
74	91,368	35,000	126,368	7,910,000	226
75	90,965	35,000	125,965	7,875,000	225
76	90,563	35,000	125,563	7,840,000	224
77	90,160	35,000	125,160	7,805,000	223
78	89,758	35,000	124,758	7,770,000	222
79	89,355	35,000	124,355	7,735,000	221
80	88,953	35,000	123,953	7,700,000	220
81	88,550	35,000	123,550	7,665,000	219
82	88,148	35,000	123,148	7,630,000	218
83	87,745	35,000	122,745	7,595,000	217
84	87,343	35,000	122,343	7,560,000	216
85	86,940	35,000	121,940	7,525,000	215
86	86,538	35,000	121,538	7,490,000	214
87	86,135	35,000	121,135	7,455,000	213
88	85,733	35,000	120,733	7,420,000	212
89	85,330	35,000	120,330	7,385,000	211
90	84,928	35,000	119,928	7,350,000	210
91	84,525	35,000	119,525	7,315,000	209
92	84,123	35,000	119,123	7,280,000	208
93	83,720	35,000	118,720	7,245,000	207
94	83,318	35,000	118,318	7,210,000	206
95	82,915	35,000	117,915	7,175,000	205
96	82,513	35,000	117,513	7,140,000	204
97	82,110	35,000	117,110	7,105,000	203
98	81,708	35,000	116,708	7,070,000	202
99	81,305	35,000	116,305	7,035,000	201
100	80,903	35,000	115,903	7,000,000	200
101	80,500	35,000	115,500	6,965,000	199
102	80,098	35,000	115,098	6,930,000	198
103	79,695	35,000	114,695	6,895,000	197
104	79,293	35,000	114,293	6,860,000	196
105	78,890	35,000	113,890	6,825,000	195
106	78,488	35,000	113,488	6,790,000	194
107	78,085	35,000	113,085	6,755,000	193
108	77,683	35,000	112,683	6,720,000	192
109	77,280	35,000	112,280	6,685,000	191
110	76,878	35,000	111,878	6,650,000	190
111	76,475	35,000	111,475	6,615,000	189
112	76,073	35,000	111,073	6,580,000	188
113	75,670	35,000	110,670	6,545,000	187
114	75,268	35,000	110,268	6,510,000	186
115	74,865	35,000	109,865	6,475,000	185
116	74,463	35,000	109,463	6,440,000	184
117	74,060	35,000	109,060	6,405,000	183
118	73,658	35,000	108,658	6,370,000	182

Months	Rent	Unit Price	Monthly Payment	Balance Unit Price	Balance Units
119	73,255	35,000	108,255	6,335,000	181
120	72,853	35,000	107,853	6,300,000	180
121	72,450	35,000	107,450	6,265,000	179
122	72,048	35,000	107,048	6,230,000	178
123	71,645	35,000	106,645	6,195,000	177
124	71,243	35,000	106,243	6,160,000	176
125	70,840	35,000	105,840	6,125,000	175
126	70,438	35,000	105,438	6,090,000	174
127	70,035	35,000	105,035	6,055,000	173
128	69,633	35,000	104,633	6,020,000	172
129	69,230	35,000	104,230	5,985,000	171
130	68,828	35,000	103,828	5,950,000	170
131	68,425	35,000	103,425	5,915,000	169
132	68,023	35,000	103,023	5,880,000	168
133	67,620	35,000	102,620	5,845,000	167
134	67,218	35,000	102,218	5,810,000	166
135	66,815	35,000	101,815	5,775,000	165
136	66,413	35,000	101,413	5,740,000	164
137	66,010	35,000	101,010	5,705,000	163
138	65,608	35,000	100,608	5,670,000	162
139	65,205	35,000	100,205	5,635,000	161
140	64,803	35,000	99,803	5,600,000	160
141	64,400	35,000	99,400	5,565,000	159
142	63,998	35,000	98,998	5,530,000	158
143	63,595	35,000	98,595	5,495,000	157
144	63,193	35,000	98,193	5,460,000	156
145	62,790	35,000	97,790	5,425,000	155
146	62,388	35,000	97,388	5,390,000	154
147	61,985	35,000	96,985	5,355,000	153
148	61,583	35,000	96,583	5,320,000	152
149	61,180	35,000	96,180	5,285,000	151
150	60,778	35,000	95,778	5,250,000	150
151	60,375	35,000	95,375	5,215,000	149
152	59,973	35,000	94,973	5,180,000	148
153	59,570	35,000	94,570	5,145,000	147
154	59,168	35,000	94,168	5,110,000	146
155	58,765	35,000	93,765	5,075,000	145
156	58,363	35,000	93,363	5,040,000	144
157	57,960	35,000	92,960	5,005,000	143
158	57,558	35,000	92,558	4,970,000	142
159	57,155	35,000	92,155	4,935,000	141
160	56,753	35,000	91,753	4,900,000	140
161	56,350	35,000	91,350	4,865,000	139
162	55,948	35,000	90,948	4,830,000	138
163	55,545	35,000	90,545	4,795,000	137
164	55,143	35,000	90,143	4,760,000	136
165	54,740	35,000	89,740	4,725,000	135
166	54,338	35,000	89,338	4,690,000	134
167	53,935	35,000	88,935	4,655,000	133
168	53,533	35,000	88,533	4,620,000	132
169	53,130	35,000	88,130	4,585,000	131
170	52,728	35,000	87,728	4,550,000	130
171	52,325	35,000	87,325	4,515,000	129
172	51,923	35,000	86,923	4,480,000	128
173	51,520	35,000	86,520	4,445,000	127
174	51,118	35,000	86,118	4,410,000	126
175	50,715	35,000	85,715	4,375,000	125
176	50,313	35,000	85,313	4,340,000	124
177	49,910	35,000	84,910	4,305,000	123
178	49,508	35,000	84,508	4,270,000	122
179	49,105	35,000	84,105	4,235,000	121
180	48,703	35,000	83,703	4,200,000	120
181	48,300	35,000	83,300	4,165,000	119
182	47,898	35,000	82,898	4,130,000	118
183	47,495	35,000	82,495	4,095,000	117
184	47,093	35,000	82,093	4,060,000	116
185	46,690	35,000	81,690	4,025,000	115

Months	Rent	Unit Price	Monthly Payment	Balance Unit Price	Balance Units
186	46,288	35,000	81,288	3,990,000	114
187	45,885	35,000	80,885	3,955,000	113
188	45,483	35,000	80,483	3,920,000	112
189	45,080	35,000	80,080	3,885,000	111
190	44,678	35,000	79,678	3,850,000	110
191	44,275	35,000	79,275	3,815,000	109
192	43,873	35,000	78,873	3,780,000	108
193	43,470	35,000	78,470	3,745,000	107
194	43,068	35,000	78,068	3,710,000	106
195	42,665	35,000	77,665	3,675,000	105
196	42,263	35,000	77,263	3,640,000	104
197	41,860	35,000	76,860	3,605,000	103
198	41,458	35,000	76,458	3,570,000	102
199	41,055	35,000	76,055	3,535,000	101
200	40,653	35,000	75,653	3,500,000	100
201	40,250	35,000	75,250	3,465,000	99
202	39,848	35,000	74,848	3,430,000	98
203	39,445	35,000	74,445	3,395,000	97
204	39,043	35,000	74,043	3,360,000	96
205	38,640	35,000	73,640	3,325,000	95
206	38,238	35,000	73,238	3,290,000	94
207	37,835	35,000	72,835	3,255,000	93
208	37,433	35,000	72,433	3,220,000	92
209	37,030	35,000	72,030	3,185,000	91
210	36,628	35,000	71,628	3,150,000	90
211	36,225	35,000	71,225	3,115,000	89
212	35,823	35,000	70,823	3,080,000	88
213	35,420	35,000	70,420	3,045,000	87
214	35,018	35,000	70,018	3,010,000	86
215	34,615	35,000	69,615	2,975,000	85
216	34,213	35,000	69,213	2,940,000	84
217	33,810	35,000	68,810	2,905,000	83
218	33,408	35,000	68,408	2,870,000	82
219	33,005	35,000	68,005	2,835,000	81
220	32,603	35,000	67,603	2,800,000	80
221	32,200	35,000	67,200	2,765,000	79
222	31,798	35,000	66,798	2,730,000	78
223	31,395	35,000	66,395	2,695,000	77
224	30,993	35,000	65,993	2,660,000	76
225	30,590	35,000	65,590	2,625,000	75
226	30,188	35,000	65,188	2,590,000	74
227	29,785	35,000	64,785	2,555,000	73
228	29,383	35,000	64,383	2,520,000	72
229	28,980	35,000	63,980	2,485,000	71
230	28,578	35,000	63,578	2,450,000	70
231	28,175	35,000	63,175	2,415,000	69
232	27,773	35,000	62,773	2,380,000	68
233	27,370	35,000	62,370	2,345,000	67
234	26,968	35,000	61,968	2,310,000	66
235	26,565	35,000	61,565	2,275,000	65
236	26,163	35,000	61,163	2,240,000	64
237	25,760	35,000	60,760	2,205,000	63
238	25,358	35,000	60,358	2,170,000	62
239	24,955	35,000	59,955	2,135,000	61
240	24,553	35,000	59,553	2,100,000	60
241	24,150	35,000	59,150	2,065,000	59
242	23,748	35,000	58,748	2,030,000	58
243	23,345	35,000	58,345	1,995,000	57
244	22,943	35,000	57,943	1,960,000	56
245	22,540	35,000	57,540	1,925,000	55
246	22,138	35,000	57,138	1,890,000	54
247	21,735	35,000	56,735	1,855,000	53
248	21,333	35,000	56,333	1,820,000	52
249	20,930	35,000	55,930	1,785,000	51
250	20,528	35,000	55,528	1,750,000	50
251	20,125	35,000	55,125	1,715,000	49
252	19,723	35,000	54,723	1,680,000	48

Months	Rent	Unit Price	Monthly Payment	Balance Unit Price	Balance Units
253	19,320	35,000	54,320	1,645,000	47
254	18,918	35,000	53,918	1,610,000	46
255	18,515	35,000	53,515	1,575,000	45
256	18,113	35,000	53,113	1,540,000	44
257	17,710	35,000	52,710	1,505,000	43
258	17,308	35,000	52,308	1,470,000	42
259	16,905	35,000	51,905	1,435,000	41
260	16,503	35,000	51,503	1,400,000	40
261	16,100	35,000	51,100	1,365,000	39
262	15,698	35,000	50,698	1,330,000	38
263	15,295	35,000	50,295	1,295,000	37
264	14,893	35,000	49,893	1,260,000	36
265	14,490	35,000	49,490	1,225,000	35
266	14,088	35,000	49,088	1,190,000	34
267	13,685	35,000	48,685	1,155,000	33
268	13,283	35,000	48,283	1,120,000	32
269	12,880	35,000	47,880	1,085,000	31
270	12,478	35,000	47,478	1,050,000	30
271	12,075	35,000	47,075	1,015,000	29
272	11,673	35,000	46,673	980,000	28
273	11,270	35,000	46,270	945,000	27
274	10,868	35,000	45,868	910,000	26
275	10,465	35,000	45,465	875,000	25
276	10,063	35,000	45,063	840,000	24
277	9,660	35,000	44,660	805,000	23
278	9,258	35,000	44,258	770,000	22
279	8,855	35,000	43,855	735,000	21
280	8,453	35,000	43,453	700,000	20
281	8,050	35,000	43,050	665,000	19
282	7,648	35,000	42,648	630,000	18
283	7,245	35,000	42,245	595,000	17
284	6,843	35,000	41,843	560,000	16
285	6,440	35,000	41,440	525,000	15
286	6,038	35,000	41,038	490,000	14
287	5,635	35,000	40,635	455,000	13
288	5,233	35,000	40,233	420,000	12
289	4,830	35,000	39,830	385,000	11
290	4,428	35,000	39,428	350,000	10
291	4,025	35,000	39,025	315,000	9
292	3,623	35,000	38,623	280,000	8
293	3,220	35,000	38,220	245,000	7
294	2,818	35,000	37,818	210,000	6
295	2,415	35,000	37,415	175,000	5
296	2,013	35,000	37,013	140,000	4
297	1,610	35,000	36,610	105,000	3
298	1,208	35,000	36,208	70,000	2
299	805	35,000	35,805	35,000	1
300	403	35,000	35,403	0	0