

Balachandran R V

Madhurima, Parithelil Palam, Edapally, Kochi 682024

Ph: 7736010203 | Email: balu@viswaram.com

SEBI RA # INH000025045 | SEBI RIA # INA000021757

Calculate the Annual Income required to purchase your favorite Car

Make of the Car	Ex showroom price in Rupees	EMI	Required Annual Income	Required Monthly Income
Alto	₹3,75,000.00	₹7,967.64	₹3,82,446.80	₹31,870.57
Renault Kwid	₹4,30,000.00	₹9,136.23	₹4,38,539.00	₹36,544.92
Tata Tiago	₹4,60,000.00	₹9,773.64	₹4,69,134.75	₹39,094.56
Celerio	₹4,75,000.00	₹10,092.35	₹4,84,432.62	₹40,369.38
Wagon R	₹5,00,000.00	₹10,623.52	₹5,09,929.07	₹42,494.09
Hyundai Exter	₹5,50,000.00	₹11,685.87	₹5,60,921.98	₹46,743.50
Nissan Magnite	₹5,60,000.00	₹11,898.35	₹5,71,120.56	₹47,593.38
Renault Kiger	₹5,75,000.00	₹12,217.05	₹5,86,418.43	₹48,868.20
Renault Triber	₹5,80,000.00	₹12,323.29	₹5,91,517.72	₹49,293.14
Maruti Swift	₹5,80,000.00	₹12,323.29	₹5,91,517.72	₹49,293.14
Hyundai i10	₹6,00,000.00	₹12,748.23	₹6,11,914.89	₹50,992.91
Maruti Baleno	₹6,00,000.00	₹12,748.23	₹6,11,914.89	₹50,992.91
Maruti Dezire	₹6,30,000.00	₹13,385.64	₹6,42,510.63	₹53,542.55
Hyundai Aura	₹6,50,000.00	₹13,810.58	₹6,62,907.79	₹55,242.32
Maruti Fronx	₹6,85,000.00	₹14,554.23	₹6,98,602.83	₹58,216.90
Toyota Glanza	₹6,90,000.00	₹14,660.46	₹7,03,702.12	₹58,641.84
Tata Altroz	₹6,90,000.00	₹14,660.46	₹7,03,702.12	₹58,641.84
Tata Punch	₹7,00,000.00	₹14,872.93	₹7,13,900.70	₹59,491.73
Hyundai i20	₹7,00,000.00	₹14,872.93	₹7,13,900.70	₹59,491.73
Hyundai Venue	₹7,30,000.00	₹15,510.34	₹7,44,496.45	₹62,041.37
Mahindra XUV 3XO	₹7,30,000.00	₹15,510.34	₹7,44,496.45	₹62,041.37
Tata Nexon	₹7,40,000.00	₹15,722.81	₹7,54,695.03	₹62,891.25
Kia Sonet	₹7,50,000.00	₹15,935.28	₹7,64,893.61	₹63,741.13
MG Comet	₹7,50,000.00	₹15,935.28	₹7,64,893.61	₹63,741.13
Skoda Kylaq	₹7,60,000.00	₹16,147.75	₹7,75,092.19	₹64,591.02
Toyota Urban Cruiser	₹7,75,000.00	₹16,466.46	₹7,90,390.06	₹65,865.84
Tiago EV	₹8,00,000.00	₹16,997.64	₹8,15,886.52	₹67,990.54
Mahindra Bolero	₹8,00,000.00	₹16,997.64	₹8,15,886.52	₹67,990.54
Honda Amaze	₹8,00,000.00	₹16,997.64	₹8,15,886.52	₹67,990.54
Maruti Brezza	₹8,30,000.00	₹17,635.05	₹8,46,482.26	₹70,540.19
Kia Syros	₹8,70,000.00	₹18,484.93	₹8,87,276.59	₹73,939.72

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Maruti Ertiga	₹8,90,000.00	₹18,909.87	₹9,07,673.75	₹75,639.48
Maruti Ciaz	₹9,00,000.00	₹19,122.34	₹9,17,872.33	₹76,489.36
Tata Curvv	₹9,70,000.00	₹20,609.63	₹9,89,262.40	₹82,438.53
Tata Punch EV	₹9,70,000.00	₹20,609.63	₹9,89,262.40	₹82,438.53
MG Astor	₹9,80,000.00	₹20,822.10	₹9,99,460.98	₹83,288.42
Mahindra Thar	₹10,00,000.00	₹21,247.04	₹10,19,858.15	₹84,988.18
Skoda Slavia	₹10,00,000.00	₹21,247.04	₹10,19,858.15	₹84,988.18
Toyota Runion	₹10,50,000.00	₹22,309.40	₹10,70,851.05	₹89,237.59
Renault Duster	₹10,50,000.00	₹22,309.40	₹10,70,851.05	₹89,237.59
Maruti Victoris	₹10,50,000.00	₹22,309.40	₹10,70,851.05	₹89,237.59
Skoda Kushaq	₹10,70,000.00	₹22,734.34	₹10,91,248.22	₹90,937.35
Maruti Grand Vitara	₹11,00,000.00	₹23,371.75	₹11,21,843.96	₹93,487.00
Kia Seltos	₹11,00,000.00	₹23,371.75	₹11,21,843.96	₹93,487.00
Hyundai Verna	₹11,00,000.00	₹23,371.75	₹11,21,843.96	₹93,487.00
Maruti E Vitara	₹11,00,000.00	₹23,371.75	₹11,21,843.96	₹93,487.00
Kia Carens	₹11,00,000.00	₹23,371.75	₹11,21,843.96	₹93,487.00
Toyota Hyryder	₹11,20,000.00	₹23,796.69	₹11,42,241.12	₹95,186.76
Volkswagen Virtus	₹11,20,000.00	₹23,796.69	₹11,42,241.12	₹95,186.76
Volkswagen Taigun	₹11,40,000.00	₹24,221.63	₹11,62,638.29	₹96,886.52
Tata Sierra	₹11,50,000.00	₹24,434.10	₹11,72,836.87	₹97,736.41
Maruti XL6	₹11,50,000.00	₹24,434.10	₹11,72,836.87	₹97,736.41
Honda Elevate	₹11,60,000.00	₹24,646.57	₹11,83,035.45	₹98,586.29
Honda City	₹11,75,000.00	₹24,965.28	₹11,98,333.32	₹99,861.11
MG Hector	₹12,00,000.00	₹25,496.45	₹12,23,829.78	₹1,01,985.81
Mahindra Thar Roxx	₹12,25,000.00	₹26,027.63	₹12,49,326.23	₹1,04,110.52
Maruti Jimny	₹12,30,000.00	₹26,133.86	₹12,54,425.52	₹1,04,535.46
Tata Nexon EV	₹12,50,000.00	₹26,558.81	₹12,74,822.68	₹1,06,235.22
Mahindra Scorpio	₹13,00,000.00	₹27,621.16	₹13,25,815.59	₹1,10,484.63
Mahindra XUV700	₹13,70,000.00	₹29,108.45	₹13,97,205.66	₹1,16,433.81
Mahindra XUV 7XO	₹13,70,000.00	₹29,108.45	₹13,97,205.66	₹1,16,433.81
MG Windsor	₹14,00,000.00	₹29,745.86	₹14,27,801.40	₹1,18,983.45

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Tata Harrier	₹14,00,000.00	₹29,745.86	₹14,27,801.40	₹1,18,983.45
Hyundai Alcazer	₹14,50,000.00	₹30,808.21	₹14,78,794.31	₹1,23,232.86
Tata Safari	₹14,70,000.00	₹31,233.16	₹14,99,191.47	₹1,24,932.62
Hyundai Creta	₹15,00,000.00	₹31,870.57	₹15,29,787.22	₹1,27,482.27
Mahindra XUV 400 EV	₹15,50,000.00	₹32,932.92	₹15,80,780.13	₹1,31,731.68
Force Gurkha	₹16,00,000.00	₹33,995.27	₹16,31,773.03	₹1,35,981.09
Vinfast VF6	₹16,50,000.00	₹35,057.62	₹16,82,765.94	₹1,40,230.50
Jeep Compass	₹17,80,000.00	₹37,819.74	₹18,15,347.50	₹1,51,278.96
Kia Clavis EV	₹18,00,000.00	₹38,244.68	₹18,35,744.66	₹1,52,978.72
MG ZS EV	₹18,00,000.00	₹38,244.68	₹18,35,744.66	₹1,52,978.72
Hyundai Creta EV	₹18,00,000.00	₹38,244.68	₹18,35,744.66	₹1,52,978.72
Mahindra EV BE6	₹19,00,000.00	₹40,369.38	₹19,37,730.48	₹1,61,477.54
Mahindra XEV 9S	₹20,00,000.00	₹42,494.09	₹20,39,716.29	₹1,69,976.36
Tata Harrier EV	₹22,00,000.00	₹46,743.50	₹22,43,687.92	₹1,86,973.99
Mahindra XEV 9E	₹22,00,000.00	₹46,743.50	₹22,43,687.92	₹1,86,973.99
Jeep Meridian	₹23,50,000.00	₹49,930.56	₹23,96,666.64	₹1,99,722.22
Isuzu V cross	₹24,20,000.00	₹51,417.85	₹24,68,056.71	₹2,05,671.39
Maruti Invicto	₹25,00,000.00	₹53,117.61	₹25,49,645.37	₹2,12,470.45
BYD Atto 3	₹25,00,000.00	₹53,117.61	₹25,49,645.37	₹2,12,470.45
BYD EMAX 7	₹27,00,000.00	₹57,367.02	₹27,53,616.99	₹2,29,468.08
Toyota Innova	₹30,00,000.00	₹63,741.13	₹30,59,574.44	₹2,54,964.54
Toyota Innova Hycross	₹30,00,000.00	₹63,741.13	₹30,59,574.44	₹2,54,964.54
Toyota Hilux	₹30,50,000.00	₹64,803.49	₹31,10,567.35	₹2,59,213.95
Volkswagen Tiguan	₹35,00,000.00	₹74,364.66	₹35,69,503.51	₹2,97,458.63
MG Gloster	₹38,50,000.00	₹81,801.12	₹39,26,453.86	₹3,27,204.49
Skoda Kodiaq	₹40,00,000.00	₹84,988.18	₹40,79,432.58	₹3,39,952.72
BYD Seal	₹41,00,000.00	₹87,112.88	₹41,81,418.40	₹3,48,451.53
Volvo EX30	₹41,00,000.00	₹87,112.88	₹41,81,418.40	₹3,48,451.53
BMW 2 series	₹43,00,000.00	₹91,362.29	₹43,85,390.03	₹3,65,449.17
Toyota Fortuner	₹44,00,000.00	₹93,487.00	₹44,87,375.84	₹3,73,947.99
Mini Cooper S	₹44,00,000.00	₹93,487.00	₹44,87,375.84	₹3,73,947.99
Audi A4	₹44,00,000.00	₹93,487.00	₹44,87,375.84	₹3,73,947.99

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Audi Q3	₹45,00,000.00	₹95,611.70	₹45,89,361.66	₹3,82,446.80
Mercedes A	₹46,00,000.00	₹97,736.41	₹46,91,347.47	₹3,90,945.62
Hyundai IONIQ 5	₹46,00,000.00	₹97,736.41	₹46,91,347.47	₹3,90,945.62
Volkswagen Tayron R Line	₹47,00,000.00	₹99,861.11	₹47,93,333.29	₹3,99,444.44
Nissan XTrail	₹48,00,000.00	₹1,01,985.81	₹48,95,319.10	₹4,07,943.26
Toyota Camry	₹49,00,000.00	₹1,04,110.52	₹49,97,304.92	₹4,16,442.08
BYD Sealion 7	₹49,00,000.00	₹1,04,110.52	₹49,97,304.92	₹4,16,442.08
Volvo XC40 Recharge	₹49,00,000.00	₹1,04,110.52	₹49,97,304.92	₹4,16,442.08
BMW X1	₹49,00,000.00	₹1,04,110.52	₹49,97,304.92	₹4,16,442.08
BMW iX1	₹49,00,000.00	₹1,04,110.52	₹49,97,304.92	₹4,16,442.08
Volvo EX40	₹49,00,000.00	₹1,04,110.52	₹49,97,304.92	₹4,16,442.08
Mercedes GLA	₹50,00,000.00	₹1,06,235.22	₹50,99,290.73	₹4,24,940.89
Skoda Octavia RS	₹50,00,000.00	₹1,06,235.22	₹50,99,290.73	₹4,24,940.89
Volkswagen Golf	₹51,00,000.00	₹1,08,359.93	₹52,01,276.55	₹4,33,439.71
Kia Carnival	₹60,00,000.00	₹1,27,482.27	₹61,19,148.88	₹5,09,929.07
Tesla Model Y	₹60,00,000.00	₹1,27,482.27	₹61,19,148.88	₹5,09,929.07
Mercedes C	₹60,00,000.00	₹1,27,482.27	₹61,19,148.88	₹5,09,929.07
BMW 3 series	₹62,00,000.00	₹1,31,731.68	₹63,23,120.51	₹5,26,926.71
Audi A6	₹62,00,000.00	₹1,31,731.68	₹63,23,120.51	₹5,26,926.71
Lexus ES	₹63,00,000.00	₹1,33,856.38	₹64,25,106.32	₹5,35,425.53
Jeep Wrangler	₹65,00,000.00	₹1,38,105.79	₹66,29,077.95	₹5,52,423.16
Audi Q5	₹65,00,000.00	₹1,38,105.79	₹66,29,077.95	₹5,52,423.16
Kia EV 6	₹66,00,000.00	₹1,40,230.50	₹67,31,063.76	₹5,60,921.98
Mercedes EQA	₹66,00,000.00	₹1,40,230.50	₹67,31,063.76	₹5,60,921.98
Lexus NX	₹67,00,000.00	₹1,42,355.20	₹68,33,049.58	₹5,69,420.80
Volvo NX	₹67,00,000.00	₹1,42,355.20	₹68,33,049.58	₹5,69,420.80
Landrover Discovery	₹68,00,000.00	₹1,44,479.90	₹69,35,035.39	₹5,77,919.62
Land rover Evoque	₹68,00,000.00	₹1,44,479.90	₹69,35,035.39	₹5,77,919.62
MF M9	₹70,00,000.00	₹1,48,729.31	₹71,39,007.02	₹5,94,917.25
Mercedes EQB	₹71,00,000.00	₹1,50,854.02	₹72,40,992.84	₹6,03,416.07
BMW 5 Series	₹73,00,000.00	₹1,55,103.43	₹74,44,964.47	₹6,20,413.71
Jaguar F Pace	₹73,00,000.00	₹1,55,103.43	₹74,44,964.47	₹6,20,413.71
BMW i4	₹74,00,000.00	₹1,57,228.13	₹75,46,950.28	₹6,28,912.52

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Mercedes GLC	₹75,00,000.00	₹1,59,352.84	₹76,48,936.10	₹6,37,411.34
BMW X3	₹75,00,000.00	₹1,59,352.84	₹76,48,936.10	₹6,37,411.34
MG Cyberster	₹75,00,000.00	₹1,59,352.84	₹76,48,936.10	₹6,37,411.34
Audi s5	₹76,00,000.00	₹1,61,477.54	₹77,50,921.91	₹6,45,910.16
Mercedes E class	₹79,00,000.00	₹1,67,851.65	₹80,56,879.35	₹6,71,406.61
Jeep Grand Cherokee	₹81,00,000.00	₹1,72,101.06	₹82,60,850.98	₹6,88,404.25
Land Rover Velar	₹88,00,000.00	₹1,86,973.99	₹89,74,751.69	₹7,47,895.97
Audi Q7	₹89,00,000.00	₹1,89,098.70	₹90,76,737.50	₹7,56,394.79
BMW Z4	₹90,00,000.00	₹1,91,223.40	₹91,78,723.32	₹7,64,893.61
Porsche Macan	₹90,00,000.00	₹1,91,223.40	₹91,78,723.32	₹7,64,893.61
Mercedes AMG A45S	₹93,00,000.00	₹1,97,597.52	₹94,84,680.76	₹7,90,390.06
BMW X5	₹1,00,00,000.00	₹2,12,470.45	₹1,01,98,581.46	₹8,49,881.79
Lexus RX	₹1,00,00,000.00	₹2,12,470.45	₹1,01,98,581.46	₹8,49,881.79
Volvo XC 90	₹1,00,00,000.00	₹2,12,470.45	₹1,01,98,581.46	₹8,49,881.79
Land Rover Defender	₹1,50,00,000.00	₹3,18,705.67	₹1,52,97,872.19	₹12,74,822.68

Assumptions Made:

1. The prices of the cars are collected from <https://www.cars24.com/new-cars/search-by/all-cars/>
2. The EX showroom prices are calculated for most of the cars.
3. The loan amount is based on the ex-showroom price.
4. The interest rate for the loan is 10%.
5. The tenure is 5 years.
6. The customer's maximum debt-to-income ratio is capped at 25%.
7. The other loans or debts are assumed to be zero. If the customer has EMIs for a housing loan, gold, or a personal loan, the final values will change.

Pricing Details Available at: <https://balamoney.com/pricing/>

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<p>SIGMA PACK</p> <p>₹499 / 10L / month</p> <hr/> <p>Equity & Mutual Funds Portfolio Management and Review</p> <hr/> <p>Future Set Today!</p> <ul style="list-style-type: none">☑ Lumpsum + Stock SIP☑ Intelligent Screener☑ Free Stock Replacements <p>START NOW</p>	<p>ALPHA PACK</p> <p>₹1199 / stock</p> <hr/> <p>Equity Research, Stock Identification and Basket Set Up</p> <hr/> <p>Future Set Today!</p> <ul style="list-style-type: none">☑ Multibagger Stocks☑ Demat Readiness☑ Portfolio Software Setup <p>START NOW</p>	<p>AURA PACK</p> <p>₹4999 / 10L / year</p> <hr/> <p>Mutual Funds Research and Folio Management</p> <hr/> <p>Future Set Today!</p> <ul style="list-style-type: none">☑ Retirement Planning☑ Portfolio via Mutual Funds☑ On demand Switching <p>START NOW</p>
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<p>OMEGA PACK</p> <p>₹12000 / year</p> <hr/> <p>Hand Holding and Mentoring Program</p> <hr/> <p>Future Set Today!</p> <ul style="list-style-type: none">☑ Trading Set ups, Identify Trends and Strategy Suggestions.☑ Continuous Monitoring and Whatsapp 121 support.☑ Investment Support – Learn screening methods. <p>START NOW</p>	<p>BETA PACK</p> <p>₹999 one time</p> <hr/> <p>Learn Fundamentals of Stock Market</p> <hr/> <p>Future Set Today!</p> <ul style="list-style-type: none">☑ 8+ hours of learning content on stock markets, IPO, Investing, Mutual Funds.☑ Self Paced Learning.☑ Free one month trial of OMEGA Pack priced at 12000/year. <p>START NOW</p>
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