Q1) Calculate the monthly payment for a loan of ₹200,000 at an annual interest rate of 6% to be repaid over 5 years.

ANNUAL INTEREST RATE	6%	MONTHLY PAYMENTS	₹3,866.56
TENURE(in years)	5	TOTAL COST	₹231,993.62
PRINCIPLE AMOUNT	₹200,000.00		
NUMBER OF PAYMENTS	60		

Q2) Determine the future value of an investment where ₹5,000 is invested annually at an interest rate of 8% for 10 years.

ANNUAL INTEREST RATE	8%	FUTURE VALUE	₹72,432.81
TENURE(in years)	10		
ANNUAL INVESTMENT	₹5,000.00		
NUMBER OF PAYMENTS	10		

Q3) Find the present value of a future sum of ₹50,000 to be received after 3 years, discounted at an interest rate of 5% per year.

ANNUAL INTEREST RATE	5%	PRSENT VALUE	₹43,191.88
TENURE(in years)	3		
FUTURE SUM AFTER 3 YEARS	₹50,000.00		

Q4) Calculate the net present value (NPV) of a project with the following cash flows: -₹10,000 in year 1, ₹3,000 in year 2, ₹6,000 in year 3, ₹8,000 in year 4, and ₹12,000 in year 5, discounted at an annual rate of 7%.

YEAR	CASHFLOWS		
1	-₹10,000.00	NET PRESENT VALUE	₹13,729.50
2	₹3,000.00		
3	₹6,000.00		
4	₹8,000.00		
5	₹12,000.00		
ANNUAL INTEREST RATE	7%		

Q5) Determine the internal rate of return (IRR) for the same project described in question 4.

YEAR	CASHFLOWS		
1	-₹10,000.00	INTERNAL RATE OF RETURN	46.46%
2	₹3,000.00		
3	₹6,000.00		
4	₹8,000.00		
5	₹12,000.00		
ANNUAL INTEREST RATE	7%		

Q6) Find the total payment required to pay off a loan of ₹150,000 with an annual interest rate of 10% over a period of 8 years, assuming monthly payments.

ANNUAL INTEREST RATE	10%	MONTHLY PAYMENTS	₹2,276.12
TENURE(in years)	8	TOTAL COST OF PAYMENT	₹218,507.96
NO OF PAYMENTS	96		
LOAN AMOUNT VALUE(in present)	₹150,000.00		

Q7) Calculate the future value of an annuity where ₹2,500 is deposited monthly into an account with an annual interest rate of 6% for 15 years.

ANNUAL INTEREST RATE	6%	FUTURE VALUE	₹727,046.78
TENURE(in years)	15		
NO OF PAYMENTS	180		
MONTHLY DEPOSITS	₹2,500.00		

Q8) Determine the number of periods required to reach a future value of ₹1,000,000 when ₹10,000 is invested annually at an interest rate of 12%.

ANNUAL INTEREST RATE	12%
ANNUAL DEPOSITS	₹10,000.00
FUTURVE VALUE	₹1,000,000.00
NO OF PERIODS	22.63

Q9) Find the monthly payment required to pay off a loan of ₹300,000 with an annual interest rate of 9% over a period of 5 years.

LOAN AMOUNT VALUE	₹300,000.00	MONTHLY PAYMENTS	₹6,227.51
ANNUAL INTEREST RATE	9%		
TENURE(in years)	5		
NO OF PAYMENTS	60		

Q10) Calculate the amount of money that needs to be invested today to accumulate ₹50,000 in 10 years at an annual interest rate of 7%.

ANNUAL INTEREST RATE	7%	PRESENT VALUE	₹25,417.46
TENURE(in years)	10		
NO OF PAYMENTS	120		
FUTURE VALUE	₹50,000.00		