

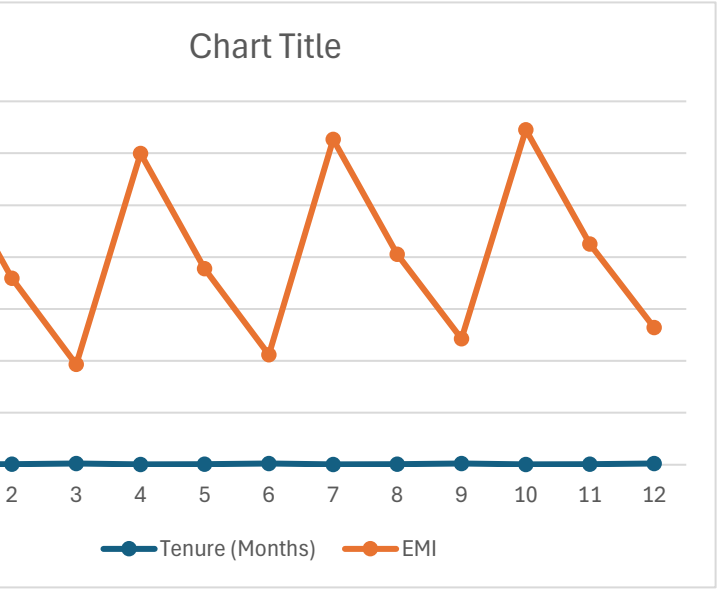
EMI					
Principal	Annual Rate	No of period	EMI	E	D
1000000	0.006666667	60	₹ 20,276.39	2000000	100000
1000000	0.000833333	60	₹ 17,093.75	2000000	100000
1000000	0.0025	60	₹ 17,968.69	2000000	100000
1000000	0.004166667	60	₹ 18,871.23	2000000	100000
1000000	0.006666667	36	₹ 31,336.37	2000000	100000
1000000	0.000833333	36	₹ 28,208.10		
1000000	0.0025	36	₹ 29,081.21		
1000000	0.004166667	36	₹ 29,970.90		
1000000	0.006666667	120	₹ 12,132.76		
1000000	0.000833333	120	₹ 8,760.41		
1000000	0.0025	120	₹ 9,656.07		
1000000	0.004166667	120	₹ 10,606.55		

Assumptions		E	D
Principal	1000000	2000000	100000
Annual rate	8%,1%,3%,5%		
No of period	6,036,120		

Annual rate	Tenure (Months)	EMI	Total Payment	Total Interest	
3.00%	36	₹ 29,081.21	₹ 1,046,923.55	₹ 46,923.55	
3.00%	60	₹ 17,968.69	₹ 1,078,121.44	₹ 78,121.44	
3.00%	120	₹ 9,656.07	₹ 1,158,728.94	₹ 158,728.94	
5.00%	36	₹ 29,970.90	₹ 1,078,952.30	₹ 78,952.30	
5.00%	60	₹ 18,871.23	₹ 1,132,274.02	₹ 132,274.02	
5.00%	120	₹ 10,606.55	₹ 1,272,786.18	₹ 272,786.18	
8.00%	36	₹ 31,336.37	₹ 1,128,109.16	₹ 128,109.16	
8.00%	60	₹ 20,276.39	₹ 1,216,583.66	₹ 216,583.66	
8.00%	120	₹ 12,132.76	₹ 1,455,931.13	₹ 455,931.13	
10.00%	36	₹ 32,267.19	₹ 1,161,618.74	₹ 161,618.74	
10.00%	60	₹ 21,247.04	₹ 1,274,822.68	₹ 274,822.68	
10.00%	120	₹ 13,215.07	₹ 1,585,808.84	₹ 585,808.84	

Re	Rd	T	WACC	V
8%	6%	30%	7.82%	2100000
9%	6%	30%	8.77%	2100000
10%	6%	30%	9.72%	2100000
11%	6%	30%	10.68%	2100000
12%	6%	30%	11.63%	2100000

Re	Rd	T
12%	6%	30%



WACC (Weighted Average Cost of Capital)**Formula**

$$WACC = E/E+D \cdot r_e + D/E+D \cdot r_d \cdot (1-T)$$

CAPM (Cost of Equity)**Formula**

$$r_e = r_f + \beta(R_m - R_f)$$

A — EMI (loan repayment) stress-test**Formula (monthly EMI):**

$$EMI = P \cdot (1+R)^N / ((1+R)^N - 1)$$

Sum of Annual rate	Sum of Tenure (Months)	Sum of EMI	Sum of Total Payment
78.00%	864	₹ 246,629.48	₹ 14,590,660.63

Sum of Total Interest

₹ 2,590,660.63