Unit 3

Assignment

1. Ajay has taken a loan of Rs 40 lakhs and is expected to pay a 12% interest on it over 20 years. Calculate the equated monthly installments (EMIs)
2. Ajay has taken a loan of Rs 40 lakhs, and is expected to pay a 12% interest on it over 20 years. Calculate the equated monthly installments (EMIs). Now assume that the interest rate changes to 11% after 4 years. What will be the new EMI assuming that the tenure remains the same.
3. Following is the average of each batsman during the given period. Represent it in a format where if someone selects a name they get a chart displayed for that only

Name	2,012	2,013	2,014	2,015
Rohit Sharma	42.16	55.31	53.97	43.36
Rahane	54.98	49.47	43.58	40.33
MSDhoni	55.24	58.58	55.07	55.40
Shikhar Dhawan	45.96	41.27	41.06	41.45
Murali Vijay	50.75	59.56	44.77	59.78
Ambati Rayadu	56.92	44.01	40.22	42.15
R. Ashwin	56.49	50.82	56.21	54.44
Cheteshwar Pujara	44.36	54.20	51.95	43.34
KL Rahul	41.81	49.11	43.43	45.61

4. Given below are some investment details. Calculate the returns on them

Date	Amount			
1-Jan-11	100,000			
8-Aug-11	20,000			
5-Jan-12	400,000	IRR	11.66%	
12-Mar-13	120,000	XIRR	12.51%	
20-Jun-14	80,000			
30-Jan-15	75,000			
1-Jan-16	-1,201,000			

5. **If a person starts saving Rs 100,000 today, and continue to do it for the next 10 years, when she retires, what is her investment corpus going to be, assuming a 12% return?**

6. **Assume a person pays taxes on his income at 30%, and there is a surcharge applicable based on certain conditions. How can we consider the various scenarios**

Tax Burden			Tax Due
Year	2015		**300,000**
Surcharge	0%	1%	310,000
Taxable Income	1,000,000	2%	320,000
Tax Rate	30%	3%	330,000

7. **Assume an investment that pays Rs 10 every year for 8 years, and pays back Rs 100 at the end of 8 years. Assuming that you are happy with a 8% return, how much would you be willing to pay for it?**

8. **Assuming below are your scores in 4 matches, how much would you have to score in the next cricket match to reach an overall average of 55 using Goal Seek Analysis.**

Match 1	55.00
Match 2	43.00
Match 3	23.00
Match 4	12.00
Match 5	
Average	33.25

9. **If a person starts saving Rs 200,000 today, and continue to do it for the next 8 years, when she retires, what is her investment corpus going to be, assuming a 15% return?**

10. **Using the below data answer the below question**

    i.   **Which batsman has scored the highest runs**

    ii.   **Which month saw the highest runs as per the data**

    iii.   **Which team has the highest number of runs scored**

    iv.   **What is the batsmen score teamwise and monthwise**

Team	Player	Against	Runs	Month
India	Sachin	West Indies	434	Jan-12
India	Dravid	West Indies	496	Jan-12
India	Sehwag	West Indies	156	Jan-12
Australia	Ponting	England	481	Feb-12
India	Sachin	Australia	317	Feb-12
Australia	Hayden	England	164	Feb-12
England	Cook	Australia	287	Mar-12
India	Sachin	Australia	101	Mar-12
England	Peterson	Australia	196	Mar-12
Australia	Hayden	England	357	Mar-12