KARAN KUSHWAHA
Prepared By

Cash Flow
All Formula

- **Lump Sump** — Single transaction
  - = PRT / 100 — Simple Interest
  - = P(1+RT/100) — Amt with Int.
  - = P[(1+i)^n -1)] — Compunnd Int.
- **Annuity** — Installment
  - **Future Value (FV)** of annuity
    - = A_{PV} × FVAF — Annuity Regular
    - = A_{PV} × FVAF × (1+i) — Annuity Due
  - **Present Value (PV)** of annuity
    - = A_{FV} × PVAF — Annuity Regular
    - =A_{FV} × PVAF + A_{FV} — Annuity Due
- = P(1+i)^n — Amt with Int.
- = PV(1+i)^n — Future Value
- = FV/(1+i)^n — Present Value

FVAF $= \frac{[(1+i)^n-1]}{i}$

PVAF $= \frac{1}{i}\left[1-\frac{1}{(1+i)^n}\right]$ for annuity regular.

PVAF $= \frac{1}{i}\left[1-\frac{1}{(1+i)^{n-1}}\right]$ for annuity due.

i $= \frac{\text{Interest rate Per annum}}{12 \text{ or } 4 \text{ or } 2}$; given that 12 if compounded Monthly, or 4 if comp Quarterly, or 2 if comp Half Yearly.

n = how many times interest would be given.