

Annuity	
Price	32000
Interest Rate	0.13
No. of payments	8
Payment	-6000
Payments at end of the year	
PV	₹ 28,793
Price	
Interest Rate	
No. of payments	
Payment	
Payments at end of the year	
PV	

EMI	
Rate per annum	0.12
Rate per month	0.01
Term	25
No. of monthly payments	300
Loan Amount (PV)	-5000000
FV	0
Type	1
EMI	₹ 52,139.81
Rate per annum	
Rate per month	
Term	
Loan Amount (PV)	
FV	
Type	
EMI	

Rate per month	0.013	Interest paid between 2nd and 3rd months
No. of monthly payment	8	2132.23
Loan Amount (PV)	100000	₹ 2,132.23
FV	0	Principal paid between 2nd and 3rd months
Type	0	24352.30
EMI	₹ -13,242.27	₹ 24,352.30

Month	Beginning Balance	EMI	Interest
1	₹ 1,00,000.00	₹ 13,242.27	₹ 1,300.00
2	₹ 88,057.73	₹ 13,242.27	₹ 1,144.75
3	₹ 75,960.22	₹ 13,242.27	₹ 987.48
4	₹ 63,705.43	₹ 13,242.27	₹ 828.17
5	₹ 51,29,134.00	₹ 13,242.27	₹ 666.79
6	₹ 38,71,586.00	₹ 13,242.27	₹ 503.31
7	₹ 25,976.86	₹ 13,242.27	₹ 337.70
8	₹ 13,072.33	₹ 13,242.27	₹ 169.94

Loan Amount	100000
#NAME?	15
EMI	-12000
Interest	8%

Term Loan	
Loan Amount	100000
Interest	0.1
EMI	-15000
No.of monthly payment	12

Decision on Investments

Interest Rate	0.2	
Cash Flow		
Time	Investement 1	Investement 2
1	-10000	-5000
2	25000	20000
3	-7000	-8000
Total	<u>8000</u>	7000

NPV (End Year)	₹ 4,976.85	₹ 5,092.59
NPV (Beginning Year)	5972.22	₹ 6,111.11
NPV (Middle Year)	₹ 5,451.87	₹ 5,578.66

Interest Rate	0.2
Date	Cash Flow
15/Jun/2016	5000
14/Oct/2016	5143
30/Apr/2017	8838
10/Nov/2016	-4893
16/Sep/2016	-2134
18/Apr/2017	8047
27/Aug/2016	3908
17/Jul/2016	-4007
NPV	
12489.18	

Interest Rate	Date
15/Mar/2015	
15/Jun/2016	
14/Oct/2016	
30/Apr/2017	
10/Nov/2016	
16/Sep/2016	
18/Apr/2017	
27/Aug/2016	
17/Jul/2016	
NPV	

Cash Flow	Interest Rate	NPV
10000	8.00%	₹ 304.95
-5000	8.50%	₹ 304.95
-8500	9.00%	₹ 180.80
2000	9.50%	₹ 120.54
	10.00%	₹ 61.47
	10.53%	₹ 0.12
	11.00%	₹ 53.23
	11.50%	₹ 108.91
	12.00%	₹ 163.51

IRR

Cash Flows
10000
-5000
-8500
2000

Cash Flows	Guess
10000	
-5000	0.05
-8500	0.15
2000	0.2

IRR
10.53%

0.25
0.3
0.35
0.4
0.45
0.5
0.55

Cash Flows	Guess	IRR
-20000		-9.59%
82000	15.00%	-9.59%
-60000	20.00%	-9.59%
2000	25.00%	-9.59%
	30.00%	-9.59%
	35.00%	-9.59%
	40.00%	-9.59%
	45.00%	216.09%
	50.00%	216.09%
	55.00%	216.09%
	60.00%	216.09%

Cash Flows	Guess	IRR
10000		#NUM!
-5000	0.05	#NUM!
8500	0.15	#NUM!
2000	0.2	#NUM!
	0.25	#NUM!
	0.3	#NUM!
	0.35	#NUM!
	0.4	#NUM!
	0.45	#NUM!
	0.5	#NUM!
	0.55	#NUM!

Year	Project A	Project B
0	-1000	-1000
1	0	400
2	200	400
3	300	300
4	500	300
5	900	200
IRR	17.32%	20%
NPV	₹ 815.89	₹ 552.40

Finance rate	10%
Reinvestment Rate	12%

Year	Cash Flow
0	-1.6
1	10
2	-10

Discount	NPV
10%	\$0.70
25%	\$0.00
110%	-\$0.43
400%	\$0.00
500%	\$0.04

MIRR	7%
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32000
0.13
8
-6000
₹ 32,536



0.16
0.013333333
8
-100000
0
0
₹ 13,261.59

Principal	Ending Balance
₹ 11,942.27	₹ 88,057.73
₹ 12,097.52	₹ 75,960.21
₹ 12,254.78	₹ 75,802.95
₹ 12,414.10	₹ 51,291.33
₹ 12,575.48	₹ 51,16,558.52
₹ 12,738.96	₹ 38,58,847.04
₹ 12,904.57	₹ 13,072.29
₹ 13,072.33	₹ 0.00



0.2
Cash Flow
0
5000
5143
8838
-4893
-2134
8047
3908
-4007
10407.65



IRR
10.53%
10.53%
10.53%
10.53%

10.53%
10.53%
10.53%
10.53%
10.53%
10.53%
10.53%

Date	Cash Flow
4/8/2015	-10000
8/15/2015	4000
3/15/2016	3000
4/25/2016	5000

XIRR	26.42%
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