

Annuity			
Price	32000		Price
Interest Rate	0.13		Interest Rate
No. of payments	8		No. of payments
Payment	-6000		Payment
Payments at end of the year			Payments at end of the year
PV	₹ 28,793		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
No. of monthly payment	8
Loan Amount (PV)	100000
FV	0
Type	0
EMI	₹ -13,242.27

Interest paid between 2nd and 3rd months
2132.23
₹ 2,132.23
Principal paid between 2nd and 3rd months
24352.30
₹ 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	8000	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

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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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