(4) PV = 50 lac , n = 5 grs 101 A Padmac Bonk! 201 201 201 201 201 200 . = 12:/. = 0.12 CI = PV(1+1) -PV = 50,00000(1+0.12) - 5000000 1000 38 H 30854 16 Jays 82 KIM (9. Total amount at whe end of 5 years offer 5 years 15, FV = CI FON 2138011 X080416 \$ 500000 9 PM Postal Savings Bank: 1=131/.=0.13 Sf. 7 PV in = 5000000 # 0.13 \* 5 = 3250000 [S] motale amount after 5 yrs is, FV = SI+PV 3250000+5000000 8250000/-Province insurance: F/3 = 90,00,000 |-FV3>FV,7FV2 Porine Ensurance Ut often should be accepted by Mo. Alam (Am.)

PV= 10 lac = t0,00,000 000 201001=1 1=10:1=001 3: N= 2 ALSOS = Nd th= br(P+1) = 10,00,000 (1+0.1) = LOW E STAND POINT & SURPE 20 215 12.8 2.2 2.5 5 - FRENTA TOTAL 102.7 E E E E | = 0552 4 FOC 2-E 3 3 - 49+510 FY= 2.5 (1+0.1) +2.8 (1+0.1) 3+ 2.2 (1+0.1) +2-5 (1+0.1), + 2 (1+0:1) 0015 haroung (0 = 17.799 lae. 1001 E 3/ac 3 3 0 1=01. (80.0+1) 000000) + (80.0+1) 000,02 This is ooderany Armity : 1) 000,001  $F^{N}(0,A) = A \times \left[ (1+i)^{n} - 1 \right] = 4900000$ so, paltry form should be releated. 1- (Am)

7) (a) n = 10 yps; m=120,01= 100 01= 19 PV = 5000/6- 3, 1 = 10 % = 0,91 = 1  $-|0|^{20} |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| = |0| =$ tios empleo 85351.20x/-Total amount at the end of co yes after loyer 13 FV = CF+PV = 8535-208+5000 = 13,535-20/ 2-5 + (1-0+1) 2-2 + 2(1-0+1) 2+ 2.2 (1+0.1) + 5.5 (1+0.1) + 5.5 (1+0.1) + 5.5 (1+0.1) Paultry form. 1 2 3/ac 23 4. most portlust FV, = 50,000 (1+0.08) + 100000 (1+0.08) +0=1 1 (1.0+1) (50,000 (1+0.08) 1+ 200000 (1+0.08) and = 5,471,625=6 1-1(1+1) XA = (A.O) XA Poulting form: 4-forz 2000 ar 2000000 ending Rto) 150k 150k 150k N7 (A) V7 So, palting form should be releted. I from

A seem this is orderary Annutyours brown A one time payment celtity a (i+1) KA = (A.0) V7 from b, we fet (80,00+1) 1/000,021,50 8.2752 That starte excepts only only on the cape receive forest and an 104,508 > 100,001 \$ 8,316,615,30 company deell known handwanc char squeet action accept actions by Recommendation: Poultry form would be better Envertment for Mr. Sifat. Beginning ratue = loon amount = 19 00 \$30k \$25k \$15k 15k 15k 15k 15k 15k 15k \$10K 2 3 4 5 6 7 0 9 (b) 1=127.00 01.120 of whent provided PV = 30,000 ( 1+0.12) + 25,000 ( 1+0.12) + 15000 ( 1+0.12) +15000 (1+0.12) 4 15000 (1+0.12) +15000 (1+0.12) +15000/(1+0.12) + 15000/(1+0.12) +15000/(1+0.12) + 10000/(1+0,12) =\$ 104508,2752

(c) A second compositionary offened Hente and immediate one-time payment which is \$100,000 as the present value. from b, we get anothers PV=\$191,508.2752 TENT Hante company that out out or End receive lang, and as 104,508 > 100,000. So Harite company well known hardware chalm as offer accept as (1) VI Recommendation: Poultry from vesseld be before Threatment for Mr. Sifet. (12) Beginning value = loon emount = \$50,000 als a) Ordinary Amuity to [ A 100, 100, 00] (51.01) POVO (01A) 100 (17) + (17) (000,08 = V9 (51.0-11)(0000) + (51.0+1)(000) + (51.0+1) (0000) + (S1.0 =) 50,000 (21.0A-1) 1000 (51.0A-1) 10001+ Q140+1 100001 + · A 2 \$ 14564.177 AMS . 806 NOI ==

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• • 6	(b) loan amontization schedule				
4	1 9	-	4=2*1	5=3-4	6.22.5
Spar	Beginning	Payment (A)	Interest	Repayment of Poincipal	Remaining Balonce
alpour	\$50,000	\$14564-177		\$ 7564:177	\$ 42435.823
2	\$42435.82	\$14564:177	\$5941.01	\$ 8623.161	\$ 33812.66
3	\$ 33812.60	\$ 14564.177	44733.77	\$ 9830.404	\$ 23982.255
woA)	\$ 23982.2	\$ 14564.177	\$3357.51	\$ 11206.661	\$12,775.593
5	\$12775.59	3 4 14564 - 179	\$1788.58	\$ 12.775.59	3 0.00
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