

Chapter 6
TIME VALUE OF MONEY

1. Value five years hence of a deposit of Rs. 1,000 at various interest rates is as follows:

$$\begin{array}{l} r = 8\% \quad FV_5 = 1000 \times FVIF (8\%, 5 \text{ years}) \\ \quad \quad \quad = 1000 \times 1.469 = \text{Rs. } 1469 \end{array}$$

$$\begin{array}{l} r = 10\% \quad FV_5 = 1000 \times FVIF (10\%, 5 \text{ years}) \\ \quad \quad \quad = 1000 \times 1.611 = \text{Rs. } 1611 \end{array}$$

$$\begin{array}{l} r = 12\% \quad FV_5 = 1000 \times FVIF (12\%, 5 \text{ years}) \\ \quad \quad \quad = 1000 \times 1.762 = \text{Rs. } 1762 \end{array}$$

$$\begin{array}{l} r = 15\% \quad FV_5 = 1000 \times FVIF (15\%, 5 \text{ years}) \\ \quad \quad \quad = 1000 \times 2.011 = \text{Rs. } 2011 \end{array}$$

2. $\text{Rs. } 160,000 / \text{Rs. } 5,000 = 32 = 2^5$

According to the Rule of 72 at 12 percent interest rate doubling takes place approximately in $72 / 12 = 6$ years

So Rs. 5000 will grow to Rs. 160,000 in approximately 5×6 years = 30 years

3. In 12 years Rs. 1000 grows to Rs. 8000 or 8 times. This is 2^3 times the initial deposit. Hence doubling takes place in $12 / 3 = 4$ years.

According to the Rule of 69, the doubling period is:

$$0.35 + 69 / \text{Interest rate}$$

Equating this to 4 and solving for interest rate, we get

$$\text{Interest rate} = 18.9\%$$

4. Saving Rs. 2000 a year for 5 years and Rs. 3000 a year for 10 years thereafter is equivalent to saving Rs. 2000 a year for 15 years and Rs. 1000 a year for the years 6 through 15.

Hence the savings will cumulate to:

$$\begin{array}{l} 2000 \times FVIFA (10\%, 15 \text{ years}) + 1000 \times FVIFA (10\%, 10 \text{ years}) \\ = 2000 \times 31.772 + 1000 \times 15.937 = \text{Rs. } 79481 \end{array}$$

5. Let A be the annual savings.

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