

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:

$$r = 8\% \quad FV_s = 1000 \times FVIF (8\%, 5 \text{ years}) \\ = 1000 \times 1.469 = \text{Rs. } 1469$$

$$r = 10\% \quad FV_s = 1000 \times FVIF (10\%, 5 \text{ years}) \\ = 1000 \times 1.611 = \text{Rs. } 1611$$

$$r = 12\% \quad FV_s = 1000 \times FVIF (12\%, 5 \text{ years}) \\ = 1000 \times 1.762 = \text{Rs. } 1762$$

$$r = 15\% \quad FV_s = 1000 \times FVIF (15\%, 5 \text{ years}) \\ = 1000 \times 2.011 = \text{Rs. } 2011$$

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:

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

5. Let A be the annual savings.

Time Value Of Money Problems And Solutions Prasanna Chandra

VM Jensen



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Table of Contents Time Value Of Money Problems And Solutions Prasanna Chandra

1. Understanding the eBook Time Value Of Money Problems And Solutions Prasanna Chandra
 - The Rise of Digital Reading Time Value Of Money Problems And Solutions Prasanna Chandra
 - Advantages of eBooks Over Traditional Books
2. Identifying Time Value Of Money Problems And Solutions Prasanna Chandra
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Time Value Of Money Problems And Solutions Prasanna Chandra
 - User-Friendly Interface
4. Exploring eBook Recommendations from Time Value Of Money Problems And Solutions Prasanna Chandra
 - Personalized Recommendations

- Time Value Of Money Problems And Solutions Prasanna Chandra User Reviews and Ratings
- Time Value Of Money Problems And Solutions Prasanna Chandra and Bestseller Lists
- 5. Accessing Time Value Of Money Problems And Solutions Prasanna Chandra Free and Paid eBooks
 - Time Value Of Money Problems And Solutions Prasanna Chandra Public Domain eBooks
 - Time Value Of Money Problems And Solutions Prasanna Chandra eBook Subscription Services
 - Time Value Of Money Problems And Solutions Prasanna Chandra Budget-Friendly Options
- 6. Navigating Time Value Of Money Problems And Solutions Prasanna Chandra eBook Formats
 - ePub, PDF, MOBI, and More
 - Time Value Of Money Problems And Solutions Prasanna Chandra Compatibility with Devices
 - Time Value Of Money Problems And Solutions Prasanna Chandra Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Time Value Of Money Problems And Solutions Prasanna Chandra
 - Highlighting and Note-Taking Time Value Of Money Problems And Solutions Prasanna Chandra
 - Interactive Elements Time Value Of Money Problems And Solutions Prasanna Chandra
- 8. Staying Engaged with Time Value Of Money Problems And Solutions Prasanna Chandra
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Time Value Of Money Problems And Solutions Prasanna Chandra
- 9. Balancing eBooks and Physical Books Time Value Of Money Problems And Solutions Prasanna Chandra
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Time Value Of Money Problems And Solutions Prasanna Chandra
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Time Value Of Money Problems And Solutions Prasanna Chandra
 - Setting Reading Goals Time Value Of Money Problems And Solutions Prasanna Chandra
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Time Value Of Money Problems And Solutions Prasanna Chandra
 - Fact-Checking eBook Content of Time Value Of Money Problems And Solutions Prasanna Chandra

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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