

**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  $5 \times 6$  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

**Prasanna Chandra,Savita Shrimal**



## **Time Value Of Money Problems And Solutions Prasanna Chandra:**

**Mastering Personal Investments** Prasanna Chandra, Savita Shrimal, 2025-06-17 Master the art of investing with clear simple guidance Prasanna Chandra and Savita Shrimal break down complex financial concepts into easy steps you can apply right away *Foundations and Applications of the Time Value of Money* Pamela Peterson Drake, Frank J. Fabozzi, 2009-07-30 Comprehensive coverage of the time value of money In this book authors Pamela Peterson Drake and Frank Fabozzi fully expand upon the type of time value of money TVM concepts usually presented as part of overviews given in other general finance books Various TVM concepts and theories are discussed with the authors offering many examples throughout each chapter that serve to reinforce the tools and techniques covered Problems and detailed solutions demonstrated using two different financial calculators as well as Excel are also provided at the end of each chapter while glossary terms are provided in an appendix to familiarize you with basic terms Provides the basic foundations of the time value of money Covers issues ranging from an introduction of financial mathematics to calculating present future values and understanding loan amortization Contains problem solution sets throughout so you can test your knowledge of the topics discussed Understanding the time value of money is essential and this reliable resource will help you gain a firm grasp of its many aspects and its real world applications **TIME VALUE OF MONEY** CHANDRA SEKHAR, 2020-06-23 This book is brought up in accordance with the subject of Time value of money In this book the subject matter is expressed in clear way so that each and every reader understand the subject easily In the book I clearly mentioned the meaning and types of time value of money All the concepts are important The main features of the book are simple understanding and key concepts This book is very helpful to readers to learn about Time value of money This book is useful to everyone in Finance and Accounts Banking and Financial institutions field It is hoped that this will facilitate a better understanding of the subject matter I welcome any valuable suggestions regarding this book in a better and improved way Suggestions will be incorporated in the subsequent editions All the best *Simplest Approach to Time Value of Money* Dr. CA Aditya Arvind Sontakke, Dr. Kaustubh Arvind Sontakke, 2023-11-18 This book is basically written for those who are pursuing CFP CWM CFA courses but at the same time those who want to get a strong hold on the time value of money concept they can refer to this book **Time Value Of Money** Dr Manika Singla, 2019-03-22 Time Value of Money Meaning Importance Techniques for Valuation of Money Rates of Interest and Number of Periods Determinations Sinking Fund Annuities and Its Types This book enables you to answer the following questions Why money has a time value How to translate lump sum monetary amount into time lines What is the relationship between future and present values What is discounting and compounding rates of interest How to value a series of cash flows whether even or uneven How to calculate future value present value unknown period or interest rate given the other variables How to identify FV and PV of annuities What is the difference between a regular annuity and annuity due What is deferred annuity What is the difference between annual percentage rate APR and effective annual rate EAR What is

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