

Sheet1

<b>A: Retain existing car</b>						
	Year 1	Year 2	Year 3	Year 4	Year 5	Final Savings
Sale Proceeds					Rs.1,50,000.00	
Maintenance of car	-Rs.20,000.00	-Rs.20,000.00	-Rs.20,000.00	-Rs.20,000.00	-Rs.20,000.00	
Insurance of car	-Rs.7,000.00	-Rs.7,000.00	-Rs.7,000.00	-Rs.7,000.00	-Rs.7,000.00	
RoI of 2,40,000 (@10%)	Rs.24,000.00	Rs.24,000.00	Rs.24,000.00	Rs.24,000.00	Rs.24,000.00	
<b>Net</b>	<b>-Rs.3,000.00</b>	<b>-Rs.3,000.00</b>	<b>-Rs.3,000.00</b>	<b>-Rs.3,000.00</b>	<b>Rs.1,47,000.00</b>	<b>Rs.1,35,000.00</b>
<b>B: Sell existing and buy new</b>						
	Year 1	Year 2	Year 3	Year 4	Year 5	Final Savings
Sale Proceeds	Rs.4,25,000.00					
Acquisition of new car	Rs.8,25,000.00				Rs.6,20,000.00	
<b>Price of new car 12,50,000</b>						
Down Payment	-Rs.4,25,000.00					
EMI 2,40,000						
Principal Repaid	-Rs.1,65,000.00	-Rs.1,65,000.00	-Rs.1,65,000.00	-Rs.1,65,000.00	-Rs.1,65,000.00	
Interest paid on loan	-Rs.75,000.00	-Rs.75,000.00	-Rs.75,000.00	-Rs.75,000.00	-Rs.75,000.00	
Maintenance of car	-Rs.6,000.00	-Rs.6,000.00	-Rs.6,000.00	-Rs.6,000.00	-Rs.6,000.00	
Insurance of car	-Rs.24,000.00	-Rs.24,000.00	-Rs.24,000.00	-Rs.24,000.00	-Rs.24,000.00	
<b>Net</b>	<b>Rs.5,55,000.00</b>	<b>-Rs.2,70,000.00</b>	<b>-Rs.2,70,000.00</b>	<b>-Rs.2,70,000.00</b>	<b>Rs.3,50,000.00</b>	<b>Rs.95,000.00</b>
<b>Investments/Returns</b>						
	Year					
	1	2	3	4	5	Sum
240000	Rs.0.00	Rs.24,000.00	Rs.24,000.00	Rs.24,000.00	Rs.24,000.00	Rs.96,000.00
240000	Rs.0.00	Rs.0.00	Rs.24,000.00	Rs.24,000.00	Rs.24,000.00	Rs.72,000.00
240000	Rs.0.00	Rs.0.00	Rs.0.00	Rs.24,000.00	Rs.24,000.00	Rs.48,000.00
240000	Rs.0.00	Rs.0.00	Rs.0.00	0	Rs.24,000.00	Rs.24,000.00
240000	Rs.0.00	Rs.0.00	Rs.0.00	0	0	Rs.0.00
<b>Total</b>		<b>Rs.24,000.00</b>	<b>Rs.48,000.00</b>	<b>Rs.72,000.00</b>	<b>Rs.96,000.00</b>	<b>Rs.2,40,000.00</b>