

Sheet1

A: Retain existing car						
	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	
Net	-Rs.3,000.00	-Rs.3,000.00	-Rs.3,000.00	-Rs.3,000.00	Rs.1,47,000.00	Rs.1,35,000.00
B: Sell existing and buy new						
	Year 1	Year 2	Year 3	Year 4	Year 5	Final Savings
Sale Proceeds	Rs.4,25,000.00					
Sale Proceeds from New Car					Rs.6,20,000.00	
Price of new car 12,50,000						
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	
Net	-Rs.2,70,000.00	-Rs.2,70,000.00	-Rs.2,70,000.00	-Rs.2,70,000.00	Rs.3,50,000.00	-Rs.7,30,000.00
Investments/Returns	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
Total		Rs.24,000.00	Rs.48,000.00	Rs.72,000.00	Rs.96,000.00	Rs.2,40,000.00