





Announcements

About the Course

Ask a Question

Progress

Mentor

Unit 7 - Week 6

Course outline

Week 1

Week 2

Week 3

Week 4

Week 5

Week 6

How to access the portal

Analysis of Credit and Loans

Structured Payments in Loans

Introduction to Cost of Credit

Assessing Interest and

and Amortization

Schedule

Week 7

Week 8

Week 9

Week 11

Week 12

Feedback

Text Transcripts

Download Videos

2628

5886

5886

No, the answer is incorrect. Score: 0

Accepted Answers:

Analysis of Amortization

Mortgage, Sinking Funds

O Solution for Assignment 6

Graduated Payment

Ouiz: Assignment 6

NPTEL » Financial Mathematics

The due date for submitting this assignment has passed. As per our records you have not submitted this assignment. Due on 2020-03-11, 2	3:59 IST.
 A person borrowed a loan of Rs. 200000 at interest rate of 10% for 2 years and it breaks down into 24 monthly payments. The monthly interest ortion (MIP) and the monthly principal portion (MPP) is 	1 poi
O Rs. 40000, Rs. 10000	
Rs. 1666.67, Rs. 8333.33	
Rs. 8333.33, Rs. 1666.67	
Rs. 10000, Rs. 40000	
No, the answer is incorrect. Score: 0	
Accepted Answers: Rs. 1666.67, Rs. 8333.33	
2) The monthly portion for the fourth payment in a 36-payment loan is	1 poi
$\frac{33}{666}(P)$	
666 \ - /	
$\frac{4}{666}(P)$	
$\frac{4}{666}(I)$	
$\frac{33}{666}(I)$	
No, the answer is incorrect. Score: 0	
Accepted Answers:	
$\frac{33}{666}(I)$	
3) The present value of a stream of cash flows, the first of which is Rs. 3000, that grow at a rate of 4% annually for 20 years given that the interest	rate 1 poi
9% is	
O Rs. 38004	
Rs. 40000	
Rs. 39004	
Rs. 35004	
No, the answer is incorrect. Score: 0	
Accepted Answers: Rs. 38004	
4) A mortgage loan of Rs. 500000 at 4% compounded annually for 20 years is paid off after only 4 years. The mortgage contract has a prepayment analty of 4 months of interest on the remaining balance. The prepayment penalty is	it 1 po i
O Rs. 3029.90	
Rs. 5722.22	
Re 429166 62	

	1) A person borrowed a loan of Rs. 200000 at interest rate of 10% for 2 years and it breaks down into 24 monthly payments. The monthly interest ortion (MIP) and the monthly principal portion (MPP) is	1 point
	Rs. 40000, Rs. 10000	
	○ Rs. 1666.67, Rs. 8333.33 ○ Rs. 8333.33, Rs. 1666.67	
	Rs. 10000, Rs. 40000	
	No, the answer is incorrect. Score: 0	
	Accepted Answers: Rs. 1666.67, Rs. 8333.33	
	2) The monthly portion for the fourth payment in a 36-payment loan is	1 point
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	$\frac{4}{4}(I)$	
	No, the answer is incorrect. Score: 0	
	Accepted Answers: $rac{33}{666}(I)$	
	3) The present value of a stream of cash flows, the first of which is Rs. 3000, that grow at a rate of 4% annually for 20 years given that the interest rate	1 point
is	9% is	
	○ Rs. 38004 ○ Rs. 40000	
	Rs. 39004	
	O Rs. 35004	
	No, the answer is incorrect. Score: 0	
	Accepted Answers: Rs. 38004	
	4) A mortgage loan of Rs. 500000 at 4% compounded annually for 20 years is paid off after only 4 years. The mortgage contract has a prepayment	1 point
	nalty of 4 months of interest on the remaining balance. The prepayment penalty is	
	O Rs. 3029.90	
	○ Rs. 5722.22 ○ Rs. 429166.62	
	O Rs. 68666.65	
	No, the answer is incorrect. Score: 0	
	Accepted Answers: Rs. 5722.22	
	5) Suresh borrowed Rs. 1500000 at 8% simple interest for 5 years. The total interest he has to pay for his loan is	1 point
	Rs. 60000	. ,
	O Rs. 600000	
	Rs. 500000	
	Rs. 500000 Rs. 450000 No, the answer is incorrect.	
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	Rs. 500000 No, the answer is incorrect. Score: 0 Accepted Answers: Rs. 600000 The quarterly deposit into a sinking fund paying 7% compound interest to pay off a debt of Rs. 400000 in 12 years is Rs. 8245.16	1 point
	Rs. 500000 No, the answer is incorrect. Score: 0 Accepted Answers: Rs. 600000 The quarterly deposit into a sinking fund paying 7% compound interest to pay off a debt of Rs. 400000 in 12 years is	1 point
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