- Let Principal = P. Rate = R% per annum, Time = n years.
- When interest is compound Annually:

Amount = P 
$$\left(1 + \frac{R}{100}\right)^n$$

3. When interest is compounded Half-yearly:

$$Amount = P \left[ 1 + \frac{(R/2)}{100} \right]^{2n}$$

4. When interest is compounded Quarterly:

Amount = P 
$$\left[ 1 + \frac{(R/4)}{100} \right]^{4n}$$

5. When interest is compounded Annually but time is in fraction, say  $3\frac{2}{5}$  years.

Amount = P 
$$\left(1 + \frac{R}{100}\right)^3 \times \left(1 + \frac{\frac{2}{5}R}{100}\right)$$

When Rates are different for different years, say R<sub>1</sub>%, R<sub>2</sub>%, R<sub>3</sub>% for 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> year respectively.

Then, Amount = 
$$P\left(1 + \frac{R_1}{100}\right)\left(1 + \frac{R_2}{100}\right)\left(1 + \frac{R_3}{100}\right)$$
.

7. Present worth of Rs. x due n years hence is given by:

Present Worth = 
$$\frac{x}{1 + \frac{R}{100}}$$
.

# **Rs Agarwal For Simple Interest Calculations**

**M** Mosston

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