- 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 R₁%, R₂%, R₃% for 1st, 2nd and 3rd 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

Yicheng Fang

Rs Agarwal For Simple Interest Calculations:

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