

1. Let Principal = P, Rate = R% per annum, Time =  $n$  years.

2. When interest is compound Annually:

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

3. When interest is compounded Half-yearly:

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

4. When interest is compounded Quarterly:

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

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

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

6. When Rates are different for different years, say  $R_1\%$ ,  $R_2\%$ ,  $R_3\%$  for 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> year respectively.

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

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

$$\text{Present Worth} = \frac{x}{\left( 1 + \frac{R}{100} \right)^n}$$

# Rs Agarwal For Simple Interest Calculations

**Jicheng Xie**



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