

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

**Zhe Xu**



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examinations It is also hoped that as the earlier books this book too will meet the needs and requirements of the teachers and students alike Suggestions for the improvement and notice of errors if any will be highly appreciated Author

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