

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 1st, 2nd and 3rd 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:

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

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I.S. Chawla



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