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mathematical theory of interest, if we say that an account earns compound interest at a rate i , we are implicitly stating that we use formula (2) for partial periods as well: Definition 2. An quantity grows at a rate i compound interest if the amount at time t is given by (3) $A(t)=(1+i)^tP$ for some constant P .

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The rate of interest is 10% per annum. Find the interest and the amount he has to the pay at the end of a year. Solution: Here, the loan sum = $P = \text{Rs } 10000$. Rate of interest per year = $R = 10\%$. Time for which it is borrowed = $T = 1$ year. Thus, simple interest for a year, $SI = (P \times R \times T) / 100 = (10000 \times 10 \times 1) / 100 = \text{Rs } 1000$

~~Simple Interest (S.I) – Definition, Formula, and Problems~~

Mathematical Interest Theory by Leslie Jane Federer Vaaler and James Daniel

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Mathematical Interest Theory gives an introduction to how investments grow over time in a mathematically precise manner. The emphasis is on practical applications that give the reader a concrete understanding of why the various relationships should be true. Among the modern financial topics introduced are: arbitrage, options, futures, and swaps.

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