APPENDIX: TABLES

Table 1
Present Value of Re. 1 = $1/(1 + r)^n$

Year	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%
1	0.990	0.980	0.971	0.962	0.952	0.943	0.935	0.926	0.917	0.909
2	0.980	0.961	0.943	0.925	0.907	0.890	0.873	0.857	0.842	0.826
3	0.971	0.942	0.915	0.889	0.864	0.840	0.816	0.794	0.772	0.751
4	0.961	0.924	0.888	0.855	0.823	0.792	0.763	0.735	0.708	0.683
5	0.951	0.906	0.863	0.822	0.784	0.747	0.713	0.681	0.650	0.621
6	0.942	0.888	0.837	0.790	0.746	0.705	0.666	0.630	0.596	0.564
7	0.933	0.871	0.813	0.760	0.711	0.665	0.623	0.583	0.547	0.513
8	0.923	0.853	0.789	0.731	0.677	0.627	0.582	0.540	0.502	0.467
9	0.914	0.837	0.766	0.703	0.645	0.592	0.544	0.500	0.460	0.424
10	0.905	0.820	0.744	0.676	0.614	0.558	0.508	0.463	0.422	0.386
11	0.896	0.804	0.722	0.650	0.585	0.527	0.475	0.429	0.388	0.350
12	0.887	0.789	0.701	0.625	0.557	0.497	0.444	0.397	0.356	0.319
13	0.879	0.773	0.681	0.601	0.530	0.469	0.415	0.368	0.326	0.290
14	0.870	0.758	0.661	0.577	0.505	0.442	0.388	0.340	0.299	0.263
15	0.861	0.743	0.642	0.555	0.481	0.417	0.362	0.315	0.275	0.239
16	0.853	0.728	0.623	0.534	0.458	0.394	0.339	0.292	0.252	0.218
17	0.844	0.714	0.605	0.513	0.436	0.371	0.317	0.270	0.231	0.198
18	0.836	0.700	0.587	0.494	0.416	0.350	0.296	0.250	0.212	0.180
19	0.828	0.686	0.570	0.475	0.396	0.331	0.277	0.232	0.194	0.164
20	0.820	0.673	0.554	0.456	0.377	0.312	0.258	0.215	0.178	0.149
21	0.811	0.660	0.538	0.439	0.359	0.294	0.242	0.199	0.164	0.135
22	0.803	0.647	0.522	0.422	0.342	0.278	0.226	0.184	0.150	0.123
23	0.795	0.634	0.507	0.406	0.326	0.262	0.211	0.170	0.138	0.112
24	0.788	0.622	0.492	0.390	0.310	0.247	0.197	0.158	0.126	0.102
25	0.780	0.610	0.478	0.375	0.295	0.233	0.184	0.146	0.116	0.092
26	0.772	0.598	0.464	0.361	0.281	0.220	0.172	0.135	0.106	0.084
27	0.764	0.586	0.450	0.347	0.268	0.207	0.161	0.125	0.098	0.076
28	0.757	0.574	0.437	0.333	0.255	0.196	0.150	0.116	0.090	0.069
29	0.749	0.563	0.424	0.321	0.243	0.185	0.141	0.107	0.082	0.063
30	0.742	0.552	0.412	0.308	0.231	0.174	0.131	0.099	0.075	0.057

Table 1
Present Value of Re. 1 = $1/(1 + r)^n$

Year	11%	12%	13%	14%	15%	16%	17%	18%	19%	20%
1	0.901	0.893	0.885	0.877	0.870	0.862	0.855	0.847	0.840	0.833
2	0.812	0.797	0.783	0.769	0.756	0.743	0.731	0.718	0.706	0.694
3	0.731	0.712	0.693	0.675	0.658	0.641	0.624	0.609	0.593	0.579
4	0.659	0.636	0.613	0.592	0.572	0.552	0.534	0.516	0.499	0.482
5	0.593	0.567	0.543	0.519	0.497	0.476	0.456	0.437	0.419	0.402
6	0.535	0.507	0.480	0.456	0.432	0.410	0.390	0.370	0.352	0.335
7	0.482	0.452	0.425	0.400	0.376	0.354	0.333	0.314	0.296	0.279
8	0.434	0.404	0.376	0.351	0.327	0.305	0.285	0.266	0.249	0.233
9	0.391	0.361	0.333	0.308	0.284	0.263	0.243	0.225	0.209	0.194
10	0.352	0.322	0.295	0.270	0.247	0.227	0.208	0.191	0.176	0.162
11	0.317	0.287	0.261	0.237	0.215	0.195	0.178	0.162	0.148	0.135
12	0.286	0.257	0.231	0.208	0.187	0.168	0.152	0.137	0.124	0.112
13	0.258	0.229	0.204	0.182	0.163	0.145	0.130	0.116	0.104	0.093
14	0.232	0.205	0.181	0.160	0.141	0.125	0.111	0.099	0.088	0.078
15	0.209	0.183	0.160	0.140	0.123	0.108	0.095	0.084	0.074	0.065
16	0.188	0.163	0.141	0.123	0.107	0.093	0.081	0.071	0.062	0.054
17	0.170	0.146	0.125	0.108	0.093	0.080	0.069	0.060	0.052	0.045
18	0.153	0.130	0.111	0.095	0.081	0.069	0.059	0.051	0.044	0.038
19	0.138	0.116	0.098	0.083	0.070	0.060	0.051	0.043	0.037	0.031
20	0.124	0.104	0.087	0.073	0.061	0.051	0.043	0.037	0.031	0.026
21	0.112	0.093	0.077	0.064	0.053	0.044	0.037	0.031	0.026	0.022
22	0.101	0.083	0.068	0.056	0.046	0.038	0.032	0.026	0.022	0.018
23	0.091	0.074	0.060	0.049	0.040	0.033	0.027	0.022	0.018	0.015
24	0.082	0.066	0.053	0.043	0.035	0.028	0.023	0.019	0.015	0.013
25	0.074	0.059	0.047	0.038	0.030	0.024	0.020	0.016	0.013	0.010
26	0.066	0.053	0.042	0.033	0.026	0.021	0.017	0.014	0.011	0.009
27	0.060	0.047	0.037	0.029	0.023	0.018	0.014	0.011	0.009	0.007
28	0.054	0.042	0.033	0.026	0.020	0.016	0.012	0.010	0.008	0.006
29	0.048	0.037	0.029	0.022	0.017	0.014	0.011	0.008	0.006	0.005
30	0.044	0.033	0.026	0.020	0.015	0.012	0.009	0.007	0.005	0.004

Table 1

Present Value of Re. $1 = 1/(1 + r)^n$

Year	21%	22%	23%	24%	25%	26%	27%	28%	29%	30%
1	0.826	0.820	0.813	0.806	0.800	0.794	0.787	0.781	0.775	0.769
2	0.683	0.672	0.661	0.650	0.640	0.630	0.620	0.610	0.601	0.592
3	0.564	0.551	0.537	0.524	0.512	0.500	0.488	0.477	0.466	0.455
4	0.467	0.451	0.437	0.423	0.410	0.397	0.384	0.373	0.361	0.350
5	0.386	0.370	0.355	0.341	0.328	0.315	0.303	0.291	0.280	0.269
6	0.319	0.303	0.289	0.275	0.262	0.250	0.238	0.227	0.217	0.207
7	0.263	0.249	0.235	0.222	0.210	0.198	0.188	0.178	0.168	0.159
8	0.218	0.204	0.191	0.179	0.168	0.157	0.148	0.139	0.130	0.123
9	0.180	0.167	0.155	0.144	0.134	0.125	0.116	0.108	0.101	0.094
10	0.149	0.137	0.126	0.116	0.107	0.099	0.092	0.085	0.078	0.073
11	0.123	0.112	0.103	0.094	0.086	0.079	0.072	0.066	0.061	0.056
12	0.102	0.092	0.083	0.076	0.069	0.062	0.057	0.052	0.047	0.043
13	0.084	0.075	0.068	0.061	0.055	0.050	0.045	0.040	0.037	0.033
14	0.069	0.062	0.055	0.049	0.044	0.039	0.035	0.032	0.028	0.025
15	0.057	0.051	0.045	0.040	0.035	0.031	0.028	0.025	0.022	0.020
16	0.047	0.042	0.036	0.032	0.028	0.025	0.022	0.019	0.017	0.015
17	0.039	0.034	0.030	0.026	0.023	0.020	0.017	0.015	0.013	0.012
18	0.032	0.028	0.024	0.021	0.018	0.016	0.014	0.012	0.010	0.009
19	0.027	0.023	0.020	0.017	0.014	0.012	0.011	0.009	0.008	0.007
20	0.022	0.019	0.016	0.014	0.012	0.010	0.008	0.007	0.006	0.005
21	0.018	0.015	0.013	0.011	0.009	0.008	0.007	0.006	0.005	0.004
22	0.015	0.013	0.011	0.009	0.007	0.006	0.005	0.004	0.004	0.003
23	0.012	0.010	0.009	0.007	0.006	0.005	0.004	0.003	0.003	0.002
24	0.010	0.008	0.007	0.006	0.005	0.004	0.003	0.003	0.002	0.002
25	0.009	0.007	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001
26	0.007	0.006	0.005	0.004	0.003	0.002	0.002	0.002	0.001	0.001
27	0.006	0.005	0.004	0.003	0.002	0.002	0.002	0.001	0.001	0.001
28	0.005	0.004	0.003	0.002	0.002	0.002	0.001	0.001	0.001	0.001
29	0.004	0.003	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.000
30	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000

Table 2

Present Value of An Annuity of Re. 1 for n periods $= \dfrac{1 - \dfrac{1}{(1 + r)^n}}{r}$

Periods (n)	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%
1	0.990	0.980	0.971	0.962	0.952	0.943	0.935	0.926	0.917	0.909
2	1.970	1.941	1.913	1.886	1.859	1.833	1.808	1.783	1.759	1.736
3	2.941	2.884	2.829	2.775	2.723	2.673	2.624	2.577	2.531	2.487
4	3.901	3.808	3.717	3.630	3.546	3.465	3.387	3.312	3.240	3.170
5	4.853	4.713	4.580	4.452	4.329	4.212	4.100	3.993	3.890	3.791
6	5.795	5.601	5.417	5.242	5.076	4.917	4.766	4.623	4.486	4.355
7	6.727	6.472	6.230	6.002	5.786	5.582	5.389	5.206	5.033	4.868
8	7.651	7.325	7.020	6.733	6.463	6.210	5.971	5.747	5.535	5.335
9	8.565	8.162	7.786	7.435	7.108	6.802	6.515	6.247	5.995	5.759
10	9.470	8.982	8.530	8.111	7.722	7.360	7.024	6.710	6.418	6.145
11	10.366	9.786	9.252	8.760	8.306	7.887	7.499	7.139	6.805	6.495
12	11.254	10.575	9.954	9.385	8.863	8.384	7.943	7.536	7.161	6.814
13	12.132	11.348	10.635	9.986	9.393	8.853	8.358	7.904	7.487	7.103
14	13.002	12.106	11.296	10.563	9.899	9.295	8.745	8.244	7.786	7.367
15	13.863	12.849	11.938	11.118	10.380	9.712	9.108	8.559	8.061	7.606
16	14.716	13.577	12.561	11.652	10.838	10.106	9.447	8.851	8.313	7.824
17	15.560	14.291	13.166	12.166	11.274	10.477	9.763	9.122	8.544	8.022
18	16.396	14.992	13.753	12.659	11.689	10.828	10.059	9.372	8.756	8.201
19	17.224	15.678	14.323	13.134	12.085	11.158	10.336	9.604	8.950	8.365
20	18.043	16.351	14.877	13.590	12.462	11.470	10.594	9.818	9.129	8.514
21	18.855	17.011	15.415	14.029	12.821	11.764	10.835	10.017	9.292	8.649
22	19.658	17.657	15.937	14.451	13.163	12.041	11.061	10.201	9.442	8.772
23	20.453	18.292	16.443	14.857	13.488	12.303	11.272	10.371	9.580	8.883
24	21.241	18.913	16.935	15.247	13.798	12.550	11.469	10.529	9.707	8.985
25	22.021	19.523	17.413	15.622	14.094	12.783	11.654	10.675	9.823	9.077
26	22.793	20.120	17.877	15.983	14.375	13.003	11.826	10.810	9.929	9.161
27	23.557	20.706	18.327	16.329	14.643	13.210	11.987	10.935	10.027	9.237
28	24.314	21.281	18.764	16.663	14.898	13.406	12.137	11.051	10.116	9.307
29	25.063	21.844	19.188	16.984	15.141	13.591	12.278	11.158	10.198	9.370
30	25.805	22.396	19.600	17.292	15.372	13.765	12.409	11.258	10.274	9.427

Table 2

Present Value of an Annuity of Re 1 for n periods = $\frac{1 - \frac{1}{(1+r)^n}}{r}$

Periods (n)	11%	12%	13%	14%	15%	16%	17%	18%	19%	20%
1	0.901	0.893	0.885	0.877	0.870	0.862	0.855	0.847	0.840	0.833
2	1.713	1.690	1.668	1.647	1.626	1.605	1.585	1.566	1.546	1.528
3	2.444	2.402	2.361	2.322	2.283	2.246	2.210	2.174	2.140	2.106
4	3.102	3.037	2.974	2.914	2.855	2.798	2.743	2.690	2.639	2.589
5	3.696	3.605	3.517	3.433	3.352	3.274	3.199	3.127	3.058	2.991
6	4.231	4.111	3.998	3.889	3.784	3.685	3.589	3.498	3.410	3.326
7	4.712	4.564	4.423	4.288	4.160	4.039	3.922	3.812	3.706	3.605
8	5.146	4.968	4.799	4.639	4.487	4.344	4.207	4.078	3.954	3.837
9	5.537	5.328	5.132	4.946	4.772	4.607	4.451	4.303	4.163	4.031
10	5.889	5.650	5.426	5.216	5.019	4.833	4.659	4.494	4.339	4.192
11	6.206	5.938	5.687	5.453	5.234	5.029	4.836	4.656	4.486	4.327
12	6.492	6.194	5.918	5.660	5.421	5.197	4.988	4.793	4.611	4.439
13	6.750	6.424	6.122	5.842	5.583	5.342	5.118	4.910	4.715	4.533
14	6.982	6.628	6.302	6.002	5.724	5.468	5.229	5.008	4.802	4.611
15	7.191	6.811	6.462	6.142	5.847	5.575	5.324	5.092	4.876	4.675
16	7.379	6.974	6.604	6.265	5.954	5.668	5.405	5.162	4.938	4.730
17	7.549	7.120	6.729	6.373	6.047	5.749	5.475	5.222	4.990	4.775
18	7.702	7.250	6.840	6.467	6.128	5.818	5.534	5.273	5.033	4.812
19	7.839	7.366	6.938	6.550	6.198	5.877	5.584	5.316	5.070	4.843
20	7.963	7.469	7.025	6.623	6.259	5.929	5.628	5.353	5.101	4.870
21	8.075	7.562	7.102	6.687	6.312	5.973	5.665	5.384	5.127	4.891
22	8.176	7.645	7.170	6.743	6.359	6.011	5.696	5.410	5.149	4.909
23	8.266	7.718	7.230	6.792	6.399	6.044	5.723	5.432	5.167	4.925
24	8.348	7.784	7.283	6.835	6.434	6.073	5.746	5.451	5.182	4.937
25	8.422	7.843	7.330	6.873	6.464	6.097	5.766	5.467	5.195	4.948
26	8.488	7.896	7.372	6.906	6.491	6.118	5.783	5.480	5.206	4.956
27	8.548	7.943	7.409	6.935	6.514	6.136	5.798	5.492	5.215	4.964
28	8.602	7.984	7.441	6.961	6.534	6.152	5.810	5.502	5.223	4.970
29	8.650	8.022	7.470	6.983	6.551	6.166	5.820	5.510	5.229	4.975
30	8.694	8.055	7.496	7.003	6.566	6.177	5.829	5.517	5.235	4.979

Table 2

Present Value of an Annuity of Re. 1 for n periods = $\frac{1 - \frac{1}{(1+r)^n}}{r}$

Periods (n)	21%	22%	23%	24%	25%	26%	27%	28%	29%	30%
1	0.826	0.820	0.813	0.806	0.800	0.794	0.787	0.781	0.775	0.769
2	1.509	1.492	1.474	1.457	1.440	1.424	1.407	1.392	1.376	1.361
3	2.074	2.042	2.011	1.981	1.952	1.923	1.896	1.868	1.842	1.816
4	2.540	2.494	2.448	2.404	2.362	2.320	2.280	2.241	2.203	2.166
5	2.926	2.864	2.803	2.745	2.689	2.635	2.583	2.532	2.483	2.436
6	3.245	3.167	3.092	3.020	2.951	2.885	2.821	2.759	2.700	2.643
7	3.508	3.416	3.327	3.242	3.161	3.083	3.009	2.937	2.868	2.802
8	3.726	3.619	3.518	3.421	3.329	3.241	3.156	3.076	2.999	2.925
9	3.905	3.786	3.673	3.565	3.463	3.366	3.273	3.184	3.100	3.019
10	4.054	3.923	3.799	3.682	3.570	3.465	3.364	3.269	3.178	3.092
11	4.177	4.035	3.902	3.776	3.656	3.543	3.437	3.335	3.239	3.147
12	4.278	4.127	3.985	3.851	3.725	3.606	3.493	3.387	3.286	3.190
13	4.362	4.203	4.053	3.912	3.780	3.656	3.538	3.427	3.322	3.223
14	4.432	4.265	4.108	3.962	3.824	3.695	3.573	3.459	3.351	3.249
15	4.489	4.315	4.153	4.001	3.859	3.726	3.601	3.483	3.373	3.268
16	4.536	4.357	4.189	4.033	3.887	3.751	3.623	3.503	3.390	3.283
17	4.576	4.391	4.219	4.059	3.910	3.771	3.640	3.518	3.403	3.295
18	4.608	4.419	4.243	4.080	3.928	3.786	3.654	3.529	3.413	3.304
19	4.635	4.442	4.263	4.097	3.942	3.799	3.664	3.539	3.421	3.311
20	4.657	4.460	4.279	4.110	3.954	3.808	3.673	3.546	3.427	3.316
21	4.675	4.476	4.292	4.121	3.963	3.816	3.679	3.551	3.432	3.320
22	4.690	4.488	4.302	4.130	3.970	3.822	3.684	3.556	3.436	3.323
23	4.703	4.499	4.311	4.137	3.976	3.827	3.689	3.559	3.438	3.325
24	4.713	4.507	4.318	4.143	3.981	3.831	3.692	3.562	3.441	3.327
25	4.721	4.514	4.323	4.147	3.985	3.834	3.694	3.564	3.442	3.329
26	4.728	4.520	4.328	4.151	3.988	3.837	3.696	3.566	3.444	3.330
27	4.734	4.524	4.332	4.154	3.990	3.839	3.698	3.567	3.445	3.331
28	4.739	4.528	4.335	4.157	3.992	3.840	3.699	3.568	3.446	3.331
29	4.743	4.531	4.337	4.159	3.994	3.841	3.700	3.569	3.446	3.332
30	4.746	4.534	4.339	4.160	3.995	3.842	3.701	3.569	3.447	3.332

Table 3

Compound Amount of Re 1 at the end of n periods = $(1 + r)^n$

Year	21%	22%	23%	24%	25%	26%	27%	28%	29%	30%
1	1.210	1.220	1.230	1.240	1.250	1.260	1.270	1.280	1.290	1.300
2	1.464	1.488	1.513	1.538	1.562	1.588	1.613	1.638	1.664	1.690
3	1.772	1.816	1.861	1.907	1.953	2.000	2.048	2.097	2.147	2.197
4	2.144	2.215	2.289	2.364	2.441	2.520	2.601	2.684	2.769	2.856
5	2.594	2.703	2.815	2.932	3.052	3.176	3.304	3.436	3.572	3.713
6	3.138	3.297	3.463	3.635	3.815	4.001	4.196	4.398	4.608	4.827
7	3.797	4.023	4.259	4.508	4.768	5.042	5.329	5.692	5.945	6.275
8	4.595	4.908	5.239	5.589	5.960	6.353	6.767	7.206	7.669	8.157
9	5.560	5.987	6.444	6.931	7.451	8.004	8.595	9.223	9.892	10.604
10	6.727	7.305	7.926	8.594	9.313	10.086	10.915	11.806	12.761	13.786
11	8.140	8.912	9.749	10.657	11.641	12.708	13.862	15.112	16.462	17.921
12	9.850	10.872	11.991	13.215	14.552	16.012	17.605	19.343	21.236	23.298
13	11.918	13.264	14.749	16.386	18.190	20.175	22.359	24.759	27.394	30.287
14	14.421	16.182	18.141	20.319	22.737	25.420	28.395	31.691	35.339	39.373
15	17.449	19.742	22.314	25.195	28.421	32.030	36.062	40.565	45.587	51.185
16	21.113	24.085	27.446	31.242	35.527	40.357	45.799	51.923	58.807	66.541
17	25.547	29.384	33.758	38.740	44.408	50.850	58.165	66.461	75.861	86.503
18	30.912	35.848	41.523	48.038	55.510	64.071	73.869	85.070	97.860	112.454
19	37.404	43.735	51.073	59.567	69.388	80.730	93.813	108.890	126.240	146.190
20	45.258	53.357	62.820	73.863	86.734	101.720	119.143	139.379	162.849	190.047
21	54.762	65.095	77.268	91.591	108.418	128.167	151.312	178.405	210.075	247.061
22	66.262	79.416	95.040	113.572	135.522	161.490	192.165	228.358	270.997	321.178
23	80.178	96.887	116.899	140.829	169.403	203.477	244.050	292.298	349.585	417.531
24	97.015	118.203	143.786	174.628	211.753	256.381	309.043	374.141	450.964	542.791
25	117.388	144.207	176.857	216.539	264.691	323.040	393.628	478.901	581.743	705.627
26	142.039	175.933	217.534	268.508	330.864	407.030	499.907	612.993	750.448	917.315
27	171.867	214.638	267.566	332.950	413.579	512.857	634.881	784.630	968.077	1192.508
28	207.959	261.857	329.106	412.858	516.973	646.199	806.298	1004.326	1248.818	1550.260
29	251.630	319.466	404.801	511.944	646.216	814.210	1023.999	1285.537	1610.974	2015.337
30	304.471	389.748	497.904	634.810	807.769	1025.904	1300.477	1645.488	2078.154	2619.936

Table 4

Compound Amount of an Annuity of Re 1 at the end of n periods = $\frac{(1 + r)^n + 1}{r}$

Number of Payments	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	2.010	2.020	2.030	2.040	2.050	2.060	2.070	2.080	2.090	2.100
3	3.030	3.060	3.091	3.122	3.152	3.184	3.215	3.246	3.278	3.310
4	4.060	4.121	4.184	4.246	4.310	4.375	4.440	4.506	4.573	4.641
5	5.100	5.204	5.309	5.416	5.526	5.637	5.751	5.867	5.985	6.105
6	6.151	6.308	6.468	6.633	6.802	6.975	7.153	7.336	7.523	7.716
7	7.213	7.434	7.662	7.898	8.142	8.394	8.654	8.923	9.200	9.487
8	8.285	8.583	8.892	9.214	9.549	9.897	10.260	10.637	11.028	11.436
9	9.367	9.754	10.159	10.583	11.026	11.491	11.978	12.487	13.021	13.579
10	10.461	10.949	11.464	12.006	12.578	13.181	13.816	14.486	15.193	15.937
11	11.565	12.168	12.807	13.486	14.206	14.971	15.783	16.645	17.560	18.531
12	12.681	13.411	14.192	15.026	15.917	16.870	17.888	18.977	20.140	21.384
13	13.807	14.680	15.617	16.627	17.712	18.882	20.140	21.495	22.953	24.552
14	14.945	15.973	17.086	18.292	19.598	21.015	22.550	24.215	26.019	27.975
15	16.095	17.293	18.598	20.023	21.578	23.275	25.129	27.152	29.360	31.772
16	17.255	18.638	20.156	21.824	23.657	25.672	27.888	30.324	33.003	35.949
17	18.428	20.011	21.761	23.697	25.840	28.212	30.840	33.750	36.973	40.544
18	19.612	21.411	23.414	25.645	28.132	30.905	33.998	37.450	41.300	45.598
19	20.808	22.839	25.116	27.671	30.538	33.759	37.378	41.446	46.017	51.158
20	22.016	24.296	26.869	29.777	33.065	36.785	40.995	45.761	51.159	57.274
21	23.236	25.782	28.675	31.968	35.718	39.992	44.864	50.422	56.763	64.001
22	24.468	27.298	30.536	34.247	38.504	43.391	49.005	55.456	62.872	71.401
23	25.712	28.843	32.452	36.617	41.429	46.994	53.435	60.892	69.530	79.541
24	26.969	30.420	34.425	39.082	44.500	50.814	58.175	66.764	76.788	88.495
25	28.239	32.029	36.458	41.645	47.725	54.863	63.248	73.105	84.699	98.345
26	29.521	33.669	38.551	44.311	51.112	59.154	68.675	79.953	93.321	109.179
27	30.816	35.342	40.708	47.083	54.667	63.704	74.482	87.349	102.720	121.097
28	32.124	37.049	42.929	49.966	58.400	68.526	80.696	95.337	112.965	134.206
29	33.445	38.790	45.217	52.965	62.320	73.637	87.344	103.964	124.131	148.627
30	34.780	40.566	47.573	56.083	66.436	79.055	94.458	113.281	136.303	164.489

Compound Amount of Re 1 at the end of n periods = $(1 + r)^n$

Year	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%
1	1.010	1.020	1.030	1.040	1.050	1.060	1.070	1.080	1.090	1.100
2	1.020	1.040	1.061	1.082	1.102	1.124	1.145	1.166	1.188	1.210
3	1.030	1.061	1.093	1.125	1.158	1.191	1.225	1.260	1.295	1.331
4	1.041	1.082	1.126	1.170	1.216	1.262	1.311	1.360	1.412	1.464
5	1.051	1.104	1.159	1.217	1.276	1.338	1.403	1.469	1.539	1.611
6	1.062	1.126	1.194	1.265	1.340	1.419	1.501	1.587	1.677	1.772
7	1.072	1.149	1.230	1.316	1.407	1.504	1.606	1.714	1.828	1.949
8	1.083	1.172	1.267	1.369	1.477	1.594	1.718	1.851	1.993	2.144
9	1.094	1.195	1.305	1.423	1.551	1.689	1.838	1.999	1.172	2.358
10	1.105	1.219	1.344	1.480	1.629	1.791	1.967	2.159	2.367	2.594
11	1.116	1.243	1.384	1.539	1.710	1.898	2.105	2.332	2.580	2.853
12	1.127	1.268	1.426	1.601	1.796	2.012	2.252	2.518	2.813	3.138
13	1.138	1.294	1.469	1.665	1.886	2.133	2.410	2.720	3.066	3.452
14	1.149	1.319	1.513	1.732	1.980	2.261	2.579	2.937	3.342	3.797
15	1.161	1.346	1.558	1.801	2.079	2.397	2.759	3.172	3.642	4.177
16	1.173	1.373	1.605	1.873	2.183	2.540	2.952	3.426	3.970	4.595
17	1.184	1.400	1.653	1.948	2.292	2.693	3.159	3.700	4.328	5.054
18	1.196	1.428	1.702	2.026	2.407	2.854	3.380	3.996	4.717	5.560
19	1.208	1.457	1.753	2.107	2.527	3.026	3.616	4.316	5.142	6.116
20	1.220	1.486	1.806	2.191	2.653	3.207	3.870	4.661	5.604	6.727
21	1.232	1.516	1.860	2.279	2.786	3.399	4.140	5.034	6.109	7.400
22	1.245	1.546	1.916	2.370	2.925	3.603	4.430	5.436	6.658	8.140
23	1.257	1.577	1.974	2.465	3.071	3.820	4.740	5.871	7.258	8.954
24	1.270	1.608	2.033	2.563	3.225	4.049	5.072	6.341	7.911	9.850
25	1.282	1.641	2.094	2.666	3.386	4.292	5.427	6.848	8.623	10.834
26	1.295	1.673	2.157	2.772	3.556	4.549	5.807	7.396	9.399	11.918
27	1.308	1.707	2.221	2.883	3.733	4.822	6.214	7.988	10.245	13.110
28	1.321	1.741	2.288	2.999	3.920	5.112	6.649	8.627	11.167	14.421
29	1.334	1.776	2.357	3.119	4.116	5.418	7.114	9.317	12.172	15.863
30	1.348	1.181	2.427	3.243	4.322	5.743	7.612	10.062	13.267	17.449

Table 3

Compound Amount of Re 1 at the end of n periods = $(1 + r)^n$

Year	11%	12%	13%	14%	15%	16%	17%	18%	19%	20%
1	1.110	1.120	1.130	1.140	1.150	1.160	1.170	1.180	1.190	1.200
2	1.232	1.254	1.277	1.300	1.322	1.346	1.369	1.392	1.416	1.440
3	1.368	1.405	1.443	1.482	1.521	1.561	1.602	1.643	1.685	1.728
4	1.518	1.574	1.630	1.689	1.749	1.811	1.874	1.939	2.005	2.074
5	1.685	1.762	1.842	1.925	2.011	2.100	2.192	2.288	2.386	2.488
6	1.870	1.974	2.082	2.195	2.313	2.436	2.565	2.700	2.840	2.986
7	2.076	2.211	2.353	2.502	2.660	2.826	3.001	3.185	3.379	3.583
8	2.305	2.476	2.658	2.853	3.059	3.278	3.511	3.759	4.021	4.300
9	2.558	2.773	3.004	3.252	3.518	3.803	4.108	4.435	4.785	5.160
10	2.839	3.106	3.395	3.707	4.046	4.411	4.807	5.234	5.695	6.192
11	3.152	3.479	3.836	4.226	4.652	5.117	5.624	6.176	6.777	7.430
12	3.498	3.896	4.334	4.818	5.350	5.936	6.580	7.288	8.064	8.916
13	3.883	4.363	4.898	5.492	6.153	6.886	7.699	8.599	9.596	10.699
14	4.310	4.887	5.535	6.261	7.076	7.987	9.007	10.147	11.420	12.839
15	4.785	5.474	6.254	7.138	8.137	9.265	10.539	11.974	13.589	15.407
16	5.311	6.130	7.067	8.137	9.358	10.748	12.330	14.129	16.171	18.488
17	5.895	6.866	7.986	9.276	10.761	12.468	14.426	16.672	19.244	22.186
18	6.543	7.690	9.024	10.575	12.375	14.462	16.879	19.673	22.900	26.623
19	7.263	8.613	10.197	12.055	14.232	16.776	19.748	23.214	27.251	31.948
20	8.062	9.464	11.523	13.743	16.366	19.461	23.105	27.393	32.429	38.337
21	8.949	10.804	13.021	15.667	18.821	22.574	27.033	32.323	38.591	46.005
22	9.933	12.100	14.713	17.861	21.644	26.186	31.629	38.141	45.923	55.205
23	11.026	13.552	16.626	20.361	24.891	30.376	37.005	45.007	54.648	66.247
24	12.239	15.178	18.788	23.212	28.625	35.236	43.296	53.108	65.031	79.496
25	13.585	17.000	21.230	26.461	32.918	40,874	50.656	62.667	77.387	95.395
26	15.080	19.040	23.990	30.166	37.856	47.414	59.268	73.947	92.090	114.474
27	16.738	21.325	27.108	34.389	43.534	55.000	69.344	87.258	109.587	137.369
28	18.580	23.884	30.633	39.203	50.065	63.800	81.132	102.964	130.409	164.842
29	20.623	26.750	34.615	44.692	57.574	74.008	94.924	121.498	155.187	197.811
30	22.892	29.960	39.115	50.949	66.210	85.849	111.061	143.367	184.672	237.373

Table 3

Compound Amount of an Annuity of Re 1 for n periods = $\frac{(1+r)^n + 1}{r}$

Periods (n)	11%	12%	13%	14%	15%	16%	17%	18%	19%	20%
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	2.110	2.120	2.130	2.140	2.150	2.160	2.170	2.180	2.190	2.200
3	3.342	3.374	3.407	3.440	3.472	3.506	3.539	3.572	3.606	3.640
4	4.710	4.779	4.850	4.921	4.993	5.066	5.140	5.215	5.291	5.368
5	6.228	6.353	6.480	6.610	6.742	6.877	7.014	7.154	7.297	7.442
6	7.913	8.115	8.323	8.535	8.754	8.977	9.207	9.442	9.683	9.930
7	9.783	10.089	10.405	10.730	11.067	11.414	11.772	12.141	12.523	12.916
8	11.859	12.300	12.757	13.233	13.727	14.240	14.773	15.327	15.902	16.499
9	14.164	14.776	15.415	16.085	16.786	17.518	18.284	19.086	19.923	20.799
10	16.722	17.549	18.419	19.337	20.304	21.321	22.393	23.521	24.709	25.959
11	19.561	20.654	21.814	23.044	24.349	25.733	27.200	28.755	30.403	32.150
12	22.713	24.133	25.650	27.270	29.001	30.850	32.823	34.931	37.180	39.580
13	26.211	28.029	29.984	32.088	34.352	36.786	39.403	42.218	45.244	48.496
14	30.095	32.392	34.882	37.580	40.504	43.672	47.102	50.817	54.840	59.195
15	34.405	37.279	40.417	43.842	47.580	51.659	56.109	60.964	66.260	72.035
16	39.189	42.753	46.671	50.979	55.717	60.925	66.648	72.938	79.849	87.441
17	44.500	48.883	53.738	59.116	65.074	71.673	78.978	87.067	96.021	105.930
18	50.395	55.749	61.724	68.393	75.835	84.140	93.404	103.739	115.265	128.115
19	56.939	63.439	70.748	78.968	88.211	98.602	110.282	123.411	138.165	154.738
20	64.202	72.052	80.945	91.023	102.442	115.379	130.030	146.625	165.416	186.686
21	72.264	81.698	92.468	104.766	118.808	134.839	153.135	174.018	197.845	225.023
22	81.213	92.502	105.488	120.433	137.629	157.414	180.168	206.341	236.435	271.027
23	91.146	104.602	120.202	138.294	159.274	183.600	211.796	244.482	282.358	326.233
24	102.172	118.154	136.828	158.655	184.165	213.975	248.801	289.489	337.006	392.479
25	114.411	133.332	155.615	181.866	212.789	249.211	292.097	342.596	402.036	471.975
26	127.996	150.332	176.845	208.327	245.707	290.085	342.753	405.263	479.423	567.370
27	143.076	169.372	200.834	238.493	283.563	337.499	402.021	479.210	571.513	681.843
28	159.814	190.697	227.943	272.881	327.097	392.498	471.364	566.467	681.101	819.211
29	178.393	214.580	258.575	312.084	377.162	456.298	552.495	669.431	811.509	984.053
30	199.017	241.330	293.189	356.776	434.736	530.305	647.419	790.928	966.695	1181.863

Table 4

Compound Amount of an Annuity of Re 1 for n periods = $\frac{(1+r)^n + 1}{r}$

Number of Payments	21%	22%	23%	24%	25%	26%	27%	28%	29%	30%
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	2.210	2.220	2.230	2.240	2.250	2.260	2.270	2.280	2.290	2.300
3	3.674	3.708	3.743	3.778	3.812	3.848	3.883	3.918	3.954	3.990
4	5.446	5.524	5.604	5.684	5.766	5.848	5.931	6.016	6.101	6.187
5	7.589	7.740	7.893	8.048	8.207	8.368	8.533	8.700	8.870	9.043
6	10.183	10.442	10.708	10.980	11.259	11.544	11.837	12.136	12.442	12.756
7	13.321	13.739	14.171	14.615	15.073	15.546	16.032	16.534	17.050	17.583
8	17.119	17.762	18.430	19.123	19.842	20.588	21.361	22.163	22.995	23.858
9	21.714	22.670	23.669	24.712	25.802	26.940	28.129	29.369	30.664	32.015
10	27.273	28.657	30.113	31.643	33.253	34.945	36.723	38.592	40.556	42.619
11	34.001	35.962	38.038	40.238	42.566	45.030	47.638	50.398	53.317	56.405
12	42.141	44.873	47.787	50.895	54.207	57.738	61.501	65.510	69.779	74.326
13	51.991	55.745	59.778	64.109	68.759	73.750	79.106	84.852	91.015	97.624
14	63.908	69.009	74.527	80.495	86.948	93.925	101.464	109.611	118.409	127.911
15	78.329	85.191	92.669	100.814	109.685	119.345	129.860	141.302	153.748	167.284
16	95.778	104.933	114.982	126.010	138.106	151.375	165.922	181.867	199.334	218.470
17	116.891	129.018	142.428	157.252	173.633	191.732	211.721	233.789	258.141	285.010
18	142.438	158.402	176.187	195.992	218.041	242.582	269.885	300.250	334.001	371.513
19	173.350	194.250	217.709	244.030	273.551	306.653	343.753	385.320	431.861	483.966
20	210.754	237.985	268.782	303.597	342.938	387.383	437.567	494.210	558.100	630.156
21	256.011	291.342	331.602	377.461	429.672	489.102	556.709	633.588	720.949	820.202
22	310.774	356.437	408.870	469.051	538.089	617.269	708.021	811.993	931.023	1067.262
23	377.036	435.852	503.910	582.623	673.611	778.758	900.185	1040.350	1202.018	1388.439
24	457.213	532.740	620.809	723.452	843.013	982.234	1144.234	1332.648	1551.602	1805.970
25	554.227	650.942	764.595	898.080	1054.765	1238.614	1454.177	1706.788	2002.564	2348.759
26	671.614	795.148	941.451	1114.618	1319.454	1561.652	1847.803	2185.689	2584.305	3054.385
27	813.652	971.080	1158.984	1383.126	1650.317	1968.681	2347.708	2798.681	3334.751	3971.696
28	985.518	1185.716	1426.549	1716.076	2063.894	2481.537	2982.585	3583.309	4302.820	5164.199
29	1193.475	1447.572	1755.655	2128.933	2580.864	3127.733	3788.885	4587.633	5551.637	6714.457
30	1445.103	1767.036	2160.453	2640.875	3227.077	3941.940	4812.875	5873.172	7162.602	8729.789