

FD CALCULATION IN STATEMENT				
Principal: ₹100000		Period: 5 years 0 months 0 days		conventional Intt=6.85%pa
Inflation: 10%pa starting Date: 31-05-2020			Ending Date: 31-05-2025	
Date	Qtr/Days	Rate of Intt	Interest	Balance
31-05-2020				1,00,000.00
30-06-2020	1 M	5.383	448.59	1,00,122.24
31-07-2020	2 M	5.428	452.33	1,00,241.44
31-08-2020	3 M	5.473	456.10	1,00,357.55
30-09-2020	4 M	5.519	459.90	1,00,470.52
31-10-2020	5 M	5.565	463.73	1,00,580.31
30-11-2020	6 M	5.611	467.59	1,00,686.87
31-12-2020	7 M	5.658	471.49	1,00,790.13
31-01-2021	8 M	5.705	475.42	1,00,890.05
28-02-2021	9 M	5.753	479.38	1,00,986.58
31-03-2021	10 M	5.800	483.37	1,01,079.68
30-04-2021	11 M	5.849	487.40	1,01,169.28
31-05-2021	12 M	5.898	491.46	1,01,255.33
30-06-2021	13 M	5.947	495.56	1,01,337.77
31-07-2021	14 M	5.996	499.69	1,01,416.55
31-08-2021	15 M	6.046	503.85	1,01,491.62
30-09-2021	16 M	6.097	508.05	1,01,562.92
31-10-2021	17 M	6.147	512.28	1,01,630.40
30-11-2021	18 M	6.199	516.55	1,01,693.99
31-12-2021	19 M	6.250	520.85	1,01,753.64
31-01-2022	20 M	6.302	525.19	1,01,809.29
28-02-2022	21 M	6.355	529.57	1,01,860.88
31-03-2022	22 M	6.408	533.98	1,01,908.36
30-04-2022	23 M	6.461	538.43	1,01,951.66
31-05-2022	24 M	6.515	542.92	1,01,990.71
30-06-2022	25 M	6.569	547.44	1,02,025.47
31-07-2022	26 M	6.624	552.00	1,02,055.87
31-08-2022	27 M	6.679	556.60	1,02,081.84
30-09-2022	28 M	6.735	561.24	1,02,103.32
31-10-2022	29 M	6.791	565.92	1,02,120.24
30-11-2022	30 M	6.848	570.64	1,02,132.54
31-12-2022	31 M	6.905	575.40	1,02,140.15
31-01-2023	32 M	6.962	580.20	1,02,143.00
28-02-2023	33 M	7.020	585.04	1,02,141.03
31-03-2023	34 M	7.079	589.92	1,02,134.17
30-04-2023	35 M	7.138	594.84	1,02,122.35
31-05-2023	36 M	7.198	599.80	1,02,105.50
30-06-2023	37 M	7.258	604.80	1,02,083.55
31-07-2023	38 M	7.318	609.84	1,02,056.44
31-08-2023	39 M	7.379	614.92	1,02,024.09
30-09-2023	40 M	7.440	620.04	1,01,986.44
31-10-2023	41 M	7.503	625.21	1,01,943.40
30-11-2023	42 M	7.565	630.42	1,01,894.91
31-12-2023	43 M	7.628	635.67	1,01,840.89
31-01-2024	44 M	7.692	640.97	1,01,781.26
29-02-2024	45 M	7.756	646.31	1,01,715.95
31-03-2024	46 M	7.820	651.70	1,01,644.88
30-04-2024	47 M	7.886	657.13	1,01,567.97

31-05-2024	48 M	7.951	662.61	1,01,485.14
30-06-2024	49 M	8.018	668.13	1,01,396.32
31-07-2024	50 M	8.084	673.70	1,01,301.42
31-08-2024	51 M	8.152	679.31	1,01,200.37
30-09-2024	52 M	8.220	684.97	1,01,093.09
31-10-2024	53 M	8.288	690.68	1,00,979.48
30-11-2024	54 M	8.357	696.44	1,00,859.46
31-12-2024	55 M	8.427	702.24	1,00,732.96
31-01-2025	56 M	8.497	708.09	1,00,599.89
28-02-2025	57 M	8.568	713.99	1,00,460.16
31-03-2025	58 M	8.639	719.94	1,00,313.68
30-04-2025	59 M	8.711	725.94	1,00,160.36
31-05-2025	60 M	8.784	731.99	1,00,000.12
Closing Balance:	31-05-2025			1,00,000.12
Hash total			34,737.76	

The inflation protected interest rate varies from 5.38308 to 8.78388 over 60 quarters. The inflation period is maximum of 6 years or 24 quarters. If the Fixed deposit term is more than 6 years then for further period, the conventional rate of 6.85 %pa is applicable. The end result of cumulative-product will be the same in both conventional and inflation methods. Difference is in the periodical calculations. The return in periodical frequency is inflation protected.

## INFLAPRO fd INTEREST EQUIVALENT TO 6.85 % pa per Month

Qtr/M/H/Y	Payout ₹	Rate of Intt	Qtr/M/H/Y	Payout ₹	Rate of Intt
1 M	448.59	5.383 %	31 M	575.40	6.905 %
2 M	452.33	5.428 %	32 M	580.20	6.962 %
3 M	456.10	5.473 %	33 M	585.04	7.020 %
4 M	459.90	5.519 %	34 M	589.92	7.079 %
5 M	463.73	5.565 %	35 M	594.84	7.138 %
6 M	467.59	5.611 %	36 M	599.80	7.198 %
7 M	471.49	5.658 %	37 M	604.80	7.258 %
8 M	475.42	5.705 %	38 M	609.84	7.318 %
9 M	479.38	5.753 %	39 M	614.92	7.379 %
10 M	483.37	5.800 %	40 M	620.04	7.440 %
11 M	487.40	5.849 %	41 M	625.21	7.503 %
12 M	491.46	5.898 %	42 M	630.42	7.565 %
13 M	495.56	5.947 %	43 M	635.67	7.628 %
14 M	499.69	5.996 %	44 M	640.97	7.692 %
15 M	503.85	6.046 %	45 M	646.31	7.756 %
16 M	508.05	6.097 %	46 M	651.70	7.820 %
17 M	512.28	6.147 %	47 M	657.13	7.886 %
18 M	516.55	6.199 %	48 M	662.61	7.951 %
19 M	520.85	6.250 %	49 M	668.13	8.018 %
20 M	525.19	6.302 %	50 M	673.70	8.084 %
21 M	529.57	6.355 %	51 M	679.31	8.152 %
22 M	533.98	6.408 %	52 M	684.97	8.220 %
23 M	538.43	6.461 %	53 M	690.68	8.288 %
24 M	542.92	6.515 %	54 M	696.44	8.357 %
25 M	547.44	6.569 %	55 M	702.24	8.427 %
26 M	552.00	6.624 %	56 M	708.09	8.497 %
27 M	556.60	6.679 %	57 M	713.99	8.568 %
28 M	561.24	6.735 %	58 M	719.94	8.639 %
29 M	565.92	6.791 %	59 M	725.94	8.711 %
30 M	570.64	6.848 %	60 M	731.99	8.784 %

## INFLAPRO fd INTEREST EQUIVALENT TO 6.85 % pa per Month

Q/M/H/Y	Payout ₹	Rate of Intt	Intt.
41 M	625.21	7.503 %	
42 M	630.42	7.565 %	
43 M	635.67	7.628 %	
44 M	640.97	7.692 %	
45 M	646.31	7.756 %	
46 M	651.70	7.820 %	
47 M	657.13	7.886 %	
48 M	662.61	7.951 %	
49 M	668.13	8.018 %	
50 M	673.70	8.084 %	
51 M	679.31	8.152 %	
52 M	684.97	8.220 %	
53 M	690.68	8.288 %	
54 M	696.44	8.357 %	
55 M	702.24	8.427 %	
56 M	708.09	8.497 %	
57 M	713.99	8.568 %	
58 M	719.94	8.639 %	
59 M	725.94	8.711 %	
60 M	731.99	8.784 %	

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FD CALCULATION AUDIT TABLE					
Principal: ₹100000		Period: 5 years 0 months 0 days		conventional Intt=6.85%pa	
Inflation: 10%pa		starting Date: 31-05-2020		Ending Date: 31-05-2025	
Date	Qtr/Days	Rate of Intt	Interest	Payout	Balance
31-05-2020			1,00,000.00		
30-06-2020	1 M	5.38308	570.83	448.59	1,00,122.24
31-07-2020	2 M	5.42796	571.53	452.33	1,00,241.44
31-08-2020	3 M	5.47320	572.21	456.10	1,00,357.55
30-09-2020	4 M	5.51880	572.87	459.90	1,00,470.52
31-10-2020	5 M	5.56476	573.52	463.73	1,00,580.31
30-11-2020	6 M	5.61108	574.15	467.59	1,00,686.87
31-12-2020	7 M	5.65788	574.75	471.49	1,00,790.13
31-01-2021	8 M	5.70504	575.34	475.42	1,00,890.05
28-02-2021	9 M	5.75256	575.91	479.38	1,00,986.58
31-03-2021	10 M	5.80044	576.47	483.37	1,01,079.68
30-04-2021	11 M	5.84880	577.00	487.40	1,01,169.28
31-05-2021	12 M	5.89752	577.51	491.46	1,01,255.33
30-06-2021	13 M	5.94672	578.00	495.56	1,01,337.77
31-07-2021	14 M	5.99628	578.47	499.69	1,01,416.55
31-08-2021	15 M	6.04620	578.92	503.85	1,01,491.62
30-09-2021	16 M	6.09660	579.35	508.05	1,01,562.92
31-10-2021	17 M	6.14736	579.76	512.28	1,01,630.40
30-11-2021	18 M	6.19860	580.14	516.55	1,01,693.99
31-12-2021	19 M	6.25020	580.50	520.85	1,01,753.64
31-01-2022	20 M	6.30228	580.84	525.19	1,01,809.29
28-02-2022	21 M	6.35484	581.16	529.57	1,01,860.88
31-03-2022	22 M	6.40776	581.46	533.98	1,01,908.36
30-04-2022	23 M	6.46116	581.73	538.43	1,01,951.66
31-05-2022	24 M	6.51504	581.97	542.92	1,01,990.71
30-06-2022	25 M	6.56928	582.20	547.44	1,02,025.47
31-07-2022	26 M	6.62400	582.40	552.00	1,02,055.87
31-08-2022	27 M	6.67920	582.57	556.60	1,02,081.84
30-09-2022	28 M	6.73488	582.72	561.24	1,02,103.32
31-10-2022	29 M	6.79104	582.84	565.92	1,02,120.24
30-11-2022	30 M	6.84768	582.94	570.64	1,02,132.54
31-12-2022	31 M	6.90480	583.01	575.40	1,02,140.15
31-01-2023	32 M	6.96240	583.05	580.20	1,02,143.00
28-02-2023	33 M	7.02048	583.07	585.04	1,02,141.03
31-03-2023	34 M	7.07904	583.06	589.92	1,02,134.17
30-04-2023	35 M	7.13808	583.02	594.84	1,02,122.35
31-05-2023	36 M	7.19760	582.95	599.80	1,02,105.50
30-06-2023	37 M	7.25760	582.85	604.80	1,02,083.55
31-07-2023	38 M	7.31808	582.73	609.84	1,02,056.44
31-08-2023	39 M	7.37904	582.57	614.92	1,02,024.09
30-09-2023	40 M	7.44048	582.39	620.04	1,01,986.44
31-10-2023	41 M	7.50252	582.17	625.21	1,01,943.40
30-11-2023	42 M	7.56504	581.93	630.42	1,01,894.91
31-12-2023	43 M	7.62804	581.65	635.67	1,01,840.89
31-01-2024	44 M	7.69164	581.34	640.97	1,01,781.26
29-02-2024	45 M	7.75572	581.00	646.31	1,01,715.95
31-03-2024	46 M	7.82040	580.63	651.70	1,01,644.88
30-04-2024	47 M	7.88556	580.22	657.13	1,01,567.97

31-05-2024	48 M	7.95132	579.78	662.61	1,01,485.14
30-06-2024	49 M	8.01756	579.31	668.13	1,01,396.32
31-07-2024	50 M	8.08440	578.80	673.70	1,01,301.42
31-08-2024	51 M	8.15172	578.26	679.31	1,01,200.37
30-09-2024	52 M	8.21964	577.69	684.97	1,01,093.09
31-10-2024	53 M	8.28816	577.07	690.68	1,00,979.48
30-11-2024	54 M	8.35728	576.42	696.44	1,00,859.46
31-12-2024	55 M	8.42688	575.74	702.24	1,00,732.96
31-01-2025	56 M	8.49708	575.02	708.09	1,00,599.89
28-02-2025	57 M	8.56788	574.26	713.99	1,00,460.16
31-03-2025	58 M	8.63928	573.46	719.94	1,00,313.68
30-04-2025	59 M	8.71128	572.62	725.94	1,00,160.36
31-05-2025	60 M	8.78388	571.75	731.99	1,00,000.12
Closing Balance:	31-05-2025				<b>1,00,000.12</b>
Hash total			34,737.76		