1. ACCRINT (Accrued Interest)

- Question:
  A bond with a face value of ₹10,000 was issued on **January 1, 2023**, and matures on **January 1, 2028**. The annual coupon rate is **5%**, and the bond pays interest semi-annually. Calculate the accrued interest as of **July 1, 2023**.
- **Input Values**:
  - Issue date: `01/01/2023`
  - First interest date: `01/01/2023`
  - Settlement date: `01/07/2023`
  - Rate: `5%`
  - Par: `10000`
  - Frequency: `2` (semi-annual)
  - Basis: `0` (Actual/Actual)

2. RATE (Interest Rate)

- Question:
  You take a loan of ₹5,00,000 to be repaid in **5 years** with monthly payments of ₹10,000.
  Calculate the annual interest rate.
- **Input Values**:
  - Number of periods (nper): `5*12`
  - Payment (pmt): `-10000` (outflow, hence negative)
  - Present value (pv): `500000`
  - Future value (fv): `0` (loan is fully paid at the end)
  - Payment type: `0` (end of the period)
- Formula:
  `=RATE(nper, pmt, pv, fv, type)*12`

3. CUMIPMT (Cumulative Interest Payment)

- Question:
  For a loan of ₹2,00,000 with an annual interest rate of **6%** and a loan term of **10 years**, calculate the cumulative interest paid from the **1st to the 5th year**.
- **Input Values**:
  - Rate: `6%/12` (monthly rate)
  - Nper: `10*12` (total months)
  - PV: `200000` (loan amount)
  - Start period: `1`
  - End period: `60` (5 years)
  - Type: `0` (end of the period)
- Formula:
  `=CUMIPMT(rate, nper, pv, start_period, end_period, type)`