

3. Principal for first six months (first half year) ₹ 3000
- Rate for the first half year $\frac{6}{2}$ % 3%
- Time 1 half year
- Interest $\frac{3000 \times 3 \times 1}{100}$ ₹ 90 (for 1st half year)
- Amount at the end of 1st half year ₹ 3000 + 90 ₹ 3090
- Principal for the second six months (second half year)
- Rate $\frac{6}{3}$ % 3%; Time 1 half year
- Interest for second year $\frac{3090 \times 3 \times 1}{100}$ ₹ 92.7
- Amount at end of second half year ₹ (3090 + 92.7) ₹ 3182.7
- Principal for the third six months (third half year) ₹ 3182.7
- rate 3% Time 1 half year
- Interest $\frac{3182.7 \times 3 \times 1}{100}$ ₹ 95.48
- Amount at the end of third half four ₹ 3278.18
- Final amount to be paid ₹ 3278.18
- CI ₹ (3278.18 - 3000) ₹ 278.18
4. Principal for first six month (first half year) ₹ 20000
- Rate for the first half year $\frac{4}{2}$ % 2%
- Time 1 half year
- Interest $\frac{20000 \times 2 \times 1}{100}$ ₹ 400 (for 1st half year)
- Amount at the end of 1st half year ₹ (20000 + 400) ₹ 20400
- Principal for the second six month (second half year)
- Rate $\frac{4}{2}$ % 2%; Time 1 half year
- Interest for second half year $\frac{20400 \times 2 \times 1}{100}$ ₹ 408
- Amount at the end of second half year ₹ (20400 + 408) ₹ 20808
- Principal for the third six month (third half year) ₹ 20808
- Rate for the first half year $\frac{4}{2}$ % 2%
- Time 1 half year
- Interest for third half year $\frac{20808 \times 2 \times 1}{100}$ ₹ 416.16
- Amount at the end of second half year ₹ (20808 + 416.16) ₹ 21224.16
5. 1 year 12 months four quarters.
- R 8% $\frac{8}{4}$ % per quarter 2% per quarter
- Principal for 1st quarter ₹ 12000

- | | | |
|----------------------------------|---|------------|
| Interest for 1st quarter | $\text{₹} \frac{12000 \times 2 \times 1}{100}$ | ₹ 240 |
| Amount at the end of 1st quarter | $\text{₹} (12000 + 240)$ | ₹ 12240 |
| Principal for 2nd quarter | $\text{₹} 12240; R = 2\%$ | |
| Interest for 2nd quarter | $\text{₹} \frac{12240 \times 2 \times 1}{100}$ | ₹ 244.8 |
| Amount at the end of 2nd quarter | $\text{₹} (12240 + 244.8)$ | |
| | $\text{₹} 12484.8$ | |
| Principal for 3rd quarter | $\text{₹} 12484.8; R = 2\%$ | |
| Interest for 3rd quarter | $\text{₹} \frac{12484.8 \times 2 \times 1}{100}$ | ₹ 249.69 |
| Amount at the end of 3rd quarter | $\text{₹} (12484.8 + 249.69)$ | ₹ 12734.49 |
| Principal for 4th quarter | $\text{₹} \frac{12734.49 \times 2 \times 1}{100}$ | ₹ 254.69 |
| Interest for 4th quarter | $\text{₹} (12734.49 + 254.69)$ | ₹ 12989.18 |
| Compound Interest | Final Amount - Original price | |
| | $\text{₹} (12989.18 - 12000)$ | ₹ 989.18 |
6. Ruchika borrowed her friend ₹ 18000
- Principal ₹ 18000; $R = 12\%$; $T = 2$ year
- Simple Interest $\frac{PRT}{100}$ $\text{₹} \frac{18000 \times 12 \times 2}{100}$
- ₹ 4320
- Compound Interest
- Principal for the first year ₹ 18000
- $R = 12\%$
- Interest for the first year $\frac{PRT}{100}$
- $\text{₹} \frac{18000 \times 12 \times 1}{100}$ ₹ 2160
- Amount after the end of first year ₹ (18000 + 2160) ₹ 20160
- Principal for the second year ₹ 20160
- $R = 12\%$
- Interest for the second year $\frac{PRT}{100}$ $\text{₹} \frac{20160 \times 12 \times 1}{100}$
- ₹ 2419.20
- Amount after the end of second year ₹ (20160 + 2419.20) ₹ 22579.20
- Compound Interest Final amount - Original amount
- $\text{₹} (22579.20 - 20000)$ ₹ 2579.20
- Difference between simple interest and compound
- Interest ₹ (2579.20 - 4320) ₹ 419.20
7. Principal Amount ₹ 8500
- $R = \frac{12\%}{4} = 3\%$ 9 months 3 quarter
- Principal for 1st quarter ₹ 8500
- Interest for 1st quarter $\text{₹} \frac{8500 \times 3 \times 1}{100}$ ₹ 255
- Amount at the end of 1st quarter ₹ (8500 + 255) ₹ 8755

$$\begin{array}{lcl}
 \text{principal for 2nd quarter} & ₹ 8755 & \\
 \text{Interest for 2nd quarter} & ₹ \frac{8755 \times 3 \times 1}{100} & ₹ 262.65 \\
 \text{Amount at the end of 2nd quarter} & ₹ (8755 + 262.65) & ₹ 29017.65 \\
 \text{Principal for 3rd quarter} & ₹ 9017.65 & \\
 \text{Interest for 3rd quarter} & ₹ \frac{9017.65 \times 3 \times 1}{100} & ₹ 270.53 \\
 \text{Amount at the end of 3rd quarter} & ₹ (9017.65 + 270.53) & ₹ 9288.18
 \end{array}$$

8. Principal for the first year ₹ 15000

$$\begin{array}{lcl}
 R & 5\% & \\
 \text{Interest for the first year} & \frac{PRT}{100} & \\
 & \frac{15000 \times 5 \times 1}{100} & ₹ 750 \\
 \text{Amount after the end of first year} & ₹ (15000 + 750) & ₹ 15750 \\
 \text{Principal for the second year} & ₹ 15750 & \\
 R & 5\% & \\
 \text{Interest for the second year} & \frac{PRT}{100} & \\
 & \frac{15750 \times 5 \times 1}{100} & ₹ 787.50 \\
 \text{Amount after the end of second year} & ₹ (15750 + 787.50) & ₹ 16537.50
 \end{array}$$

$$\begin{array}{lcl}
 \text{Compound interest} & \text{final amount} - \text{Original amount} & \\
 & ₹ 16537.50 - 15000 & ₹ 1537.50
 \end{array}$$

9. Six months = Two quarters

$$R \quad 8\% \text{ p.a.} \quad \frac{8}{4} \% \text{ per quarter} = 2\% \text{ per quarter}$$

$$\begin{array}{lcl}
 \text{Principal for 1st quarter} & ₹ 25000 & \\
 \text{Interest for 1st quarter} & \frac{PRT}{100} = \frac{25000 \times 2 \times 1}{100} & ₹ 500 \\
 \text{Amount at the end of 1st quarter} & ₹ 25000 + ₹ 500 & ₹ 25500 \\
 \text{Principal for the 2nd quarter} & ₹ 25500 & \\
 \text{Interest for the 2nd quarter} & \frac{PRT}{100} = \frac{25500 \times 2 \times 1}{100} & ₹ 510
 \end{array}$$

$$\begin{array}{lcl}
 \text{Amount at the end of 2nd quarter} & ₹ 22500 + ₹ 510 & ₹ 26010 \\
 \text{C.I.} & = \text{Final amount} - \text{Original Principal} & \\
 & ₹ 26010 - ₹ 25000 & ₹ 1010
 \end{array}$$

$$\begin{array}{lcl}
 \text{Also, note that, C.I.} & = \text{Interest for (1st + 2nd) quarter} & \\
 & ₹ (500 + 510) & ₹ 1010
 \end{array}$$

10. $P = ₹ 8000, T = 9 \text{ months}, R = 20\% \text{ p.a.}$

$$9 \text{ months} = \text{three quarters.}$$

$$R = 20\% \text{ p.a.} \quad \frac{20}{4} \% \text{ per quarter} = 5\% \text{ per quarter.}$$

Principal for 1st quarter	₹ 8000				
Interest for 1st quarter	$\frac{PRT}{100} = \frac{8000 \times 5 \times 1}{100}$	80	5	₹ 400	
Amount at the end of 1st quarter	₹ 8000	₹ 400	₹ 8400		
Principal for 2nd quarter	₹ 8400				
Interest for 2nd quarter	$\frac{PRT}{100} = \frac{8400 \times 5 \times 1}{100}$	84	5	₹ 420	
Amount at the end of 2nd quarter	₹ 8400	₹ 420	₹ 8820		
Principal for 3rd quarter	₹ 8820				
Interest for 3rd quarter	$\frac{PRT}{100} = \frac{8820 \times 5 \times 1}{100}$			₹ 441	
Amount at the end of 3rd quarter	₹ 8820	₹ 441	₹ 9261		

11. $P = ₹ 25600, T = 9 \text{ months}, R = 10\% \text{ p.a.}$

9 months = Three quarters.

$R = 10\% \text{ p.a.} = \frac{10}{4} \% \text{ per quarter}$

$\frac{5}{2} \% \text{ per quarter.}$

Principal for 1st quarter	₹ 25600				
Interest for 1st quarter	$\frac{PRT}{100} = \frac{25600 \times 5 \times 1}{100 \times 2}$	128	5	₹ 640	
Amount at the end of 1st quarter	₹ 25600	₹ 640	₹ 26240		
Principal for 2nd quarter	₹ 26240				
Interest for 2nd quarter	$\frac{PRT}{100} = \frac{26240 \times 5 \times 1}{100 \times 2}$			₹ 656	
Amount at the end of 2nd quarter	₹ 26240	₹ 656	₹ 26896		
Principal for 3rd quarter	₹ 26896				
Interest for 3rd quarter	$\frac{PRT}{100} = \frac{26896 \times 5 \times 1}{100 \times 2}$			₹ 672.40	
Amount at the end of 3rd quarter	₹ 26896	₹ 672.40	= ₹ 27568.40		
C.I. = Final amount – Original Principal	27568.40	25600	₹ 968.40		

12. $P = ₹ 4000, T = 9 \text{ months}, R = 6\% \text{ p.a.}$

9 months = Three quarters

$R = 6\% \text{ p.a.} = \frac{6}{4} \% \text{ per quarter} = \frac{3}{2} \% \text{ per quarter}$

Principal for 1st quarter	₹ 4000				
Interest for 1st quarter	$\frac{PRT}{100} = \frac{4000 \times 3 \times 1}{100 \times 2}$	20	3	₹ 60	
Amount at the end of 1st quarter	₹ 4000	₹ 60	₹ 4060		
Principal for 2nd quarter	₹ 4060				
Interest for 2nd quarter	$\frac{PRT}{100} = \frac{4060 \times 3 \times 1}{100 \times 2}$	$\frac{203}{10}$	$\frac{3}{10}$	$\frac{609}{10}$	₹ 60.9
Amount at the end of 2nd quarter	₹ 4060	₹ 60.9	= ₹ 4120.9		
Principal for 3rd quarter	₹ 4120.9				

$$\text{Interest for 3rd quarter} = \frac{PRT}{100} = \frac{4120.9 \times 3 \times 1}{100 \times 2} = ₹ 61.81$$

$$\text{Interest} = \text{Interest for (1st + 2nd + 3rd) quarter} \\ ₹ 60 + ₹ 60.9 + ₹ 61.81 = ₹ 182.71$$

13. $P = ₹ 64000, T = 1\frac{1}{2}$ years $\frac{3}{2}$ years, $R = 5\%$ p.a.

$$1\frac{1}{2} \text{ years} = 3 \text{ half years}$$

$$R = 5\% \text{ p.a.} = \frac{5}{2} \% \text{ per half year}$$

$$\text{Principal for 1st half year} = ₹ 64000$$

$$\text{Interest for 1st half year} = \frac{PRT}{100} = ₹ \frac{64000 \times 5 \times 1}{100 \times 2} = ₹ 1600$$

$$\text{Amount at the end of 1st half year} = ₹ (64000 + 1600) = ₹ 65,600$$

$$\text{Principal for the 2nd half year} = ₹ 65,600$$

$$\text{Interest for the 2nd half year} = \frac{65600 \times 5 \times 1}{100 \times 2} = ₹ 1640$$

$$\text{Amount at the end of 2nd half year} = ₹ 65600 + ₹ 1640 = ₹ 67240$$

$$\text{Principal for the 3rd half year} = ₹ 67240$$

$$\text{Interest for the 3rd half year} = \frac{67240 \times 5 \times 1}{100 \times 2} = ₹ 1681$$

$$\text{Amount at the end of 3rd half year} = ₹ (67240 + 1681) = ₹ 68921$$

14. $P = ₹ 32768, R = 12\frac{1}{2} \% \text{ p.a.}, T = 9 \text{ months}$

$$\text{Time} = 9 \text{ months} = 3 \text{ quarters,}$$

$$R = \frac{25}{2} \% \text{ p.a.} = \frac{25}{2 \times 4} \% \text{ per quarter}$$

$$\frac{25}{8} \% \text{ per quarter}$$

$$\text{Principal for 1st quarter} = ₹ 32768$$

$$\text{Interest for 1st quarter} = \frac{32768 \times 25 \times 1}{100 \times 8} = ₹ 1024$$

$$\text{Amount at the end of 1st quarter} = ₹ (32768 + 1024) = ₹ 33792$$

$$\text{Principal for 2nd quarter} = ₹ 33792$$

$$\text{Interest for 2nd quarter} = \frac{33792 \times 25 \times 1}{100 \times 8} = ₹ 1056$$

$$\text{Amount at the end of 2nd quarter} = ₹ 33792 + ₹ 1056 = ₹ 34848$$

$$\text{Principal for 3rd quarter} = ₹ 34848$$

$$\text{Interest for 3rd quarter} = \frac{34848 \times 25 \times 1}{100 \times 8} = ₹ 1089$$

$$\text{Amount at the 3rd quarter} = ₹ 34848 + ₹ 1089 = ₹ 35937$$

15.

$$P = ₹ 24000,$$

$$R = 20 \text{ paise a rupee p.a.} = \frac{20}{100} \text{ p.a.} = 20\%$$

p.a.	$\frac{20}{4}$	% per quarter = 5% per quarter
T	9 months = 3 quarters	
Principal for 1st quarter	₹ 24000	
Interest for 1st quarter	$\frac{PRT}{100} = \frac{24000 \times 5 \times 1}{100}$	₹ 1200
Amount at the end of 1st quarter	₹ 24000 + ₹ 1200	₹ 25200
Principal for 2nd quarter	₹ 25200	
Interest for 2nd quarter	$\frac{25200 \times 5 \times 1}{100}$	₹ 1260
Amount at the end of 2nd quarter	₹ 25200 + ₹ 1260	₹ 26460
Principal for 3rd quarter	₹ 26460	
Interest for 3rd quarter	$\frac{26460 \times 5 \times 1}{100}$	₹ 1323
Amount at the end of 3rd quarter	₹ 26460 + ₹ 1323	₹ 27783
C.I.	= Final Amount – Principal	
	₹ 27783 – 24000	₹ 3783

Exercise 6.2

1. (a) Principal ₹ 4000; R 6%; n 3

$$\begin{aligned}
 A &= P \left(1 + \frac{r}{100} \right)^n \\
 &= 4000 \left(1 + \frac{6}{100} \right)^3 \\
 &= 4000 \frac{106}{100}^3 \\
 &= 4000 \frac{106}{100} \frac{106}{100} \frac{106}{100} = ₹ 4764.064 \\
 \text{CI} &= A - P \\
 &= ₹ (4764.064 - 4000) \\
 &= ₹ 764.064
 \end{aligned}$$

- (b) Principal ₹ 5000; R 5 paise per rupee per annum 5%
 n 3 year

$$\begin{aligned}
 A &= P \left(1 + \frac{r}{100} \right)^n \\
 &= 5000 \left(1 + \frac{5}{100} \right)^3 \\
 &= 5000 \frac{21}{20}^3 \\
 &= 5000 \frac{21}{20} \frac{21}{20} \frac{21}{20} \\
 &= ₹ 5788.125 \\
 \text{CI} &= A - P \\
 &= ₹ (5788.125 - 5000) \\
 &= ₹ 788.125
 \end{aligned}$$

(c) Principal ₹ 3000; Rate 10% per annum comprehended half yearly.

$$R \quad \frac{10}{2} \quad 5\% \text{ per half year.}$$

Time 2 year 2 2 half yearly [1 year 2 half year]

$$A \quad P \quad 1 \quad \frac{r}{100}^n$$

$$A \quad ₹ 3000 \quad 1 \quad \frac{5}{100}^n$$

$$₹ 3000 \quad \frac{105}{100} \quad \frac{105}{100} \quad \frac{105}{100} \quad \frac{105}{100}$$

$$₹ 3000 \quad \frac{21}{20} \quad \frac{21}{20} \quad \frac{21}{20} \quad \frac{21}{20}$$

$$₹ 3646.52$$

$$C.I. \quad A \quad P \quad ₹ (3646.52 - 3000) \quad ₹ 646.52$$

(d) Principal ₹ 20000 Rate 20% per annum compounded half yearly

$$Time \quad 1 \text{ year } R \quad \frac{20}{4} \quad 5$$

1 4 quarterly [1 year 4 quarter]

$$A \quad P \quad 1 \quad \frac{r}{100}^n$$

$$20000 \quad 1 \quad \frac{5}{100}^n$$

$$₹ 20000 \quad \frac{105}{100} \quad \frac{105}{100} \quad \frac{105}{100} \quad \frac{105}{100}$$

$$₹ 24310.125$$

$$C.I. \quad A \quad P \quad ₹ (24310.125 - 20000) \quad ₹ 4310.125$$

2. $P \quad ₹ 1600, r \quad 7\frac{1}{4}\% \text{ p.a.} \quad \frac{29}{4}\% \text{ p.a., } n \quad 2 \text{ years}$

$$A \quad P \quad 1 \quad \frac{r}{100}^n \quad ₹ 1600 \quad 1 \quad \frac{29}{4 \times 100}^2 \quad ₹ 1600 \quad \frac{429}{400}^2$$

$$₹ \frac{1600 \times 429}{400} \quad ₹ 1840.41$$

$$C.I. \quad A \quad P \quad ₹ 1840.41 \quad ₹ 1600 \quad ₹ 240.41$$

3. $P \quad ₹ 25,000$

$$r_1 \quad 10\%, r_2 \quad 12\%, r_3 \quad 15\%$$

$$A \quad P \quad 1 \quad \frac{r_1}{100} \quad 1 \quad \frac{r_2}{100} \quad 1 \quad \frac{r_3}{100}$$

$$₹ 25000 \quad 1 \quad \frac{10}{100} \quad 1 \quad \frac{12}{100} \quad 1 \quad \frac{15}{100}$$

$$₹ 25000 \quad \frac{110}{100} \quad \frac{112}{100} \quad \frac{115}{100}$$

$$₹ \frac{11 \times 112 \times 115}{4} \quad ₹ 1265 \quad 28 \quad ₹ 35420$$

$$C.I. \quad A \quad P \quad ₹ 35420 \quad ₹ 25000 \quad ₹ 420.$$

4. Given : $P = ₹12500$, $r = 8\%$ p.a. Time $1\frac{1}{4}$ years C.I. = ?

$$q = 1, \quad \frac{m}{n} = \frac{1}{4}$$

$$A = P \left(1 + \frac{r}{100} \right)^q \cdot 1 + \frac{\frac{m}{n} \cdot 4^r}{100}$$

$$A = ₹12500 \left(1 + \frac{8}{100} \right)^1 \cdot 1 + \frac{\frac{1}{4} \cdot 8}{100}$$

$$A = \frac{5 \cdot 108 \cdot 102}{4} = ₹13770$$

C.I. $A - P = ₹13770 - ₹12500 = ₹1270$.

5. $P = ₹1625$, $r = 12\%$ p.a., $T = 1\frac{1}{4}$ years $q = \frac{m}{n}$ years

$$q = 1, \quad \frac{m}{n} = \frac{1}{4}$$

$$A = P \left(1 + \frac{r}{100} \right)^1 \cdot 1 + \frac{\frac{m}{n} \cdot r}{100}$$

$$₹1625 \left(1 + \frac{12}{100} \right)^1 \cdot 1 + \frac{\frac{1}{4} \cdot 12}{100}$$

$$₹1625 \cdot \frac{112}{100} \cdot \frac{103}{100} = \frac{65 \cdot 28 \cdot 103}{100}$$

$$₹ \frac{187460}{100} = ₹1874.6$$

C.I. $A - P = ₹1874.60 - ₹1625 = ₹249.60$

6. $T = 3$ years, $r = 5\%$ p.a., S.I. $₹2400$, C.I. = ? $P = ?$

Amount after 3 years Sum $\frac{100}{R} \cdot \frac{\text{S.I.}}{T} = ₹ \frac{100}{5} \cdot \frac{2400}{3} = ₹16000$

$P = ₹16000$, $r = 5\%$, $T = 3$ years

$$P \left(1 + \frac{r}{100} \right)^T = ₹16000 \left(1 + \frac{5}{100} \right)^3$$

$$₹16000 \cdot \frac{105^3}{100^3}$$

$$₹ \frac{16000 \cdot 105 \cdot 105 \cdot 105}{100 \cdot 100 \cdot 100} = ₹18522$$

C.I. $A - P = ₹18522 - ₹16000 = ₹2522$

7. $P = ₹57600$, $r = 12\frac{1}{2}\%$ p.a. $\frac{25}{2} \cdot \frac{1}{2}$ per half year
 $r = \frac{25}{4}$ per half year

$$T \quad 1\frac{1}{2} \text{ years} \quad \frac{3}{2} \text{ years}$$

$$T \quad \frac{3}{2} \quad 2 \text{ half year}$$

$$T \quad 3 \text{ half year}$$

$$A \quad P \quad 1 \quad \frac{r}{100} \quad T \quad ₹ 57600 \quad 1 \quad \frac{25}{4} \quad \frac{25}{100} \quad ₹ 57600 \quad \frac{17}{16}$$

$$₹ \frac{57600}{16} \quad \frac{17}{16} \quad \frac{17}{16} \quad \frac{17}{16} \quad \frac{225}{16} \quad \frac{4913}{16} \quad ₹ \frac{1105425}{16} \quad ₹ 9089.06$$

8. $P \quad ₹ 15,000 \quad r \quad 8\% \text{ per annum compounded quarterly.}$

$$r \quad \frac{8}{4} \% \quad 2\%$$

$$\text{time} \quad 9 \text{ month}$$

$$3 \text{ quarter} \quad 9 \text{ month} \quad 3 \text{ quarters}$$

$$A \quad P \quad 1 \quad \frac{r}{100} \quad n$$

$$₹ 15000 \quad 1 \quad \frac{2}{100} \quad 3$$

$$₹ 15000 \quad \frac{51}{50} \quad \frac{51}{50} \quad \frac{51}{50}$$

$$₹ 15918.12$$

$$CI \quad A \quad P \quad ₹ (15918.12 - 15000) \quad ₹ 918.12$$

9. $P \quad ₹ 12800, n \quad 3 \text{ years}, r \quad 6\frac{1}{2}\% \text{ p.a.} \quad \frac{13}{2}\% \text{ p.a., C.I.} = ?$

$$A \quad P \quad 1 \quad \frac{r}{100} \quad n \quad 12800 \quad 1 \quad \frac{13}{2} \quad \frac{13}{100} \quad 3$$

$$₹ 12800 \quad \frac{213}{200} \quad 3$$

$$₹ \frac{12800}{200} \quad \frac{213}{200} \quad \frac{213}{200} \quad \frac{213}{200} \quad ₹ 15461.75$$

$$C.I. \quad A \quad P \quad ₹ 15461.75 - ₹ 12800 = ₹ 2661.75$$

10. $P \quad ₹ 5000, n \quad 3 \text{ years}, r_1 \quad 10\%, r_2 \quad 12\%, r_3 \quad 14\%$

$$A \quad P \quad 1 \quad \frac{r_1}{100} \quad 1 \quad \frac{r_2}{100} \quad 1 \quad \frac{r_3}{100}$$

$$₹ 5000 \quad 1 \quad \frac{10}{100} \quad 1 \quad \frac{12}{100} \quad 1 \quad \frac{14}{100}$$

$$₹ 5000 \quad \frac{110}{100} \quad \frac{112}{100} \quad \frac{114}{100}$$

$$₹ \frac{5}{1000} \quad \frac{110}{100} \quad \frac{12768}{1000} \quad ₹ 7022.40$$

$$C.I. \quad A \quad P$$

$$₹ 7022.40 \quad ₹ 5000 \quad ₹ 2022.40$$

11. $P \quad ₹ 2000, r \quad 10\% \text{ p.a., } n \quad 1\frac{1}{2} \quad \frac{3}{2} \text{ years}$

Since interest is credited half-yearly

$$r = \frac{10}{2} \% = 5\% \text{ per half year and } n = \frac{3}{2} = 2 \frac{1}{2} \text{ half-years}$$

$$\text{Now, } A = P \cdot 1 + \frac{r}{100} \cdot n = ₹ 2000 \cdot 1 + \frac{5}{100} \cdot 3 = ₹ 2000 + \frac{21}{20} \cdot 3$$

$$= ₹ \frac{2000 \cdot 20 + 21 \cdot 21}{20} = ₹ \frac{9261}{4} = ₹ 2315.25$$

12. $P = ₹ 50000, r = 10\% \text{ p.a., } n = 1 \frac{1}{2} = 2 \frac{1}{2} \text{ years}$

Since interest is credited half-yearly

$$r = \frac{10}{2} \% \text{ p.a.} = 5\% \text{ per half year and } n = \frac{3}{2} = 2 \frac{1}{2} \text{ half years}$$

$$\text{Now, } A = P \cdot 1 + \frac{r}{100} \cdot n = ₹ 50000 \cdot 1 + \frac{5}{100} \cdot 3 = ₹ 50000 + \frac{21}{20} \cdot 3$$

$$= ₹ \frac{50000 \cdot 20 + 21 \cdot 21}{20} = ₹ \frac{25 \cdot 9261}{4} = ₹ \frac{231525}{4} = ₹ 57881.25$$

Exercise 6.3

1. $P = ₹ 16000, n = 3 \text{ years, C.I.} = ₹ 6781.25, r\% = ?$

by C.I. $A = P$

$A = P + \text{C.I.}$

$$₹ 16000 + 6781.25$$

$$₹ 22781.25$$

Now, by

$$A = P \cdot 1 + \frac{r}{100} \cdot n$$

$$22781.25 = 16000 \cdot 1 + \frac{r}{100} \cdot 3$$

$$\frac{22781.25}{16000} = 1 + \frac{r}{100} \cdot 3$$

$$\frac{22781.25}{16000} - 1 = \frac{r}{100} \cdot 3$$

$$\frac{22781.25}{16000} - 1 = \frac{r}{100} \cdot 3$$

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$$\frac{100}{r} = \frac{8r}{100} \quad r = 12.5\%$$

2. $P = ₹ 20,000, n = 3 \text{ years}, r_1 = 5\%, r_2 = 6\%, r_3 = 8\%$

$$A = P \cdot \left(1 + \frac{r_1}{100}\right)^1 \left(1 + \frac{r_2}{100}\right)^1 \left(1 + \frac{r_3}{100}\right)^1$$

$$20,000 \left(1 + \frac{5}{100}\right)^1 \left(1 + \frac{6}{100}\right)^1 \left(1 + \frac{8}{100}\right)^1$$

$$20,000 \cdot \frac{105}{100} \cdot \frac{106}{100} \cdot \frac{108}{100} = \frac{1202040}{50} = ₹ 24040.80$$

3. Let the sum be $₹ P, n_1 = 2 \text{ years}, A_1 = ₹ 12100, r = 10\% \text{ p.a.}$
 $n_2 = 3 \text{ years } A_2 = ₹ 13310$

Then, $A = P \left(1 + \frac{r}{100}\right)^n$

$$12100 = P \left(1 + \frac{10}{100}\right)^2 \quad \dots(1)$$

and, $13310 = P \left(1 + \frac{10}{100}\right)^3 \quad \dots(2)$

Now, the value of P can be find out by any of two equations given above.
 From (1), we have

$$12100 = P \cdot \frac{11^2}{10^2}$$

$$12100 = P \cdot \frac{121}{100}$$

$$P = \frac{12100 \cdot 100}{121}$$

$$P = 10000$$

4. Let the principle be $₹ P$ Then amount (A) $\frac{9P}{4}, n = 2 \text{ years}, r = ?$

by, $A = P \left(1 + \frac{r}{100}\right)^n$

$$\frac{9}{4}P = P \left(1 + \frac{r}{100}\right)^2$$

$$\frac{3}{2} = 1 + \frac{r}{100}$$

$$\frac{3}{2} - 1 = \frac{r}{100}$$

$$\frac{1}{2} = \frac{r}{100} \quad r = 50\%$$

$$\frac{9}{4}P = P \cdot \left(1 + \frac{r}{100}\right)^2$$

$$\sqrt{\frac{9}{4}} = \sqrt{1 + \frac{r}{100}}$$

$$\frac{3}{2} = 1 + \frac{r}{100}$$

$$\frac{1}{2} = \frac{r}{100}$$

$$r = 50\%$$

5. Time (T) or $n = 2 \text{ years } r = 15\% \text{ p.a.}$

difference (i.e. C.I. - S.I.) = ₹ 144

Let the principal be $₹ P$

$$\text{S.I.} = \frac{PRT}{100} = \frac{P \cdot 15 \cdot 2}{100} = \frac{30P}{100} \quad \dots(1)$$

$$\text{C.I. } P \cdot 1 + \frac{r}{100} \cdot n = 1 \quad P \cdot 1 + \frac{15}{100} \cdot 2 = 1 \quad P \cdot 1 + \frac{115}{100} \cdot 2 = 1$$

$$P \cdot \frac{(115)^2 - (100)^2}{(100)^2} = P \cdot \frac{3225}{100 \cdot 100}$$

$$P \cdot \frac{129}{100 \cdot 4} = \frac{129P}{400} \quad \dots(2)$$

$$\text{C.I.} - \text{S.I.} = 144$$

$$\frac{129P}{400} - \frac{30P}{100} = 144 \quad \frac{129P - 120P}{400} = 144$$

$$9P = 144 \cdot 400$$

$$P = \frac{144 \cdot 400}{9}$$

$$P = ₹ 6400$$

Hence, the required sum is ₹ 6400.

6. Let the principle be ₹ 'P'

$$\text{C.I.} - \text{S.I.} = ₹ 1.50$$

$$r = 5\%, n = 2 \text{ years}$$

$$\text{S.I.} = \frac{PRT}{100} = \frac{P \cdot 5 \cdot 2}{100} = \frac{10P}{100} \quad \dots(1)$$

$$\text{C.I. } P \cdot 1 + \frac{r}{100} \cdot n = 1$$

$$P \cdot 1 + \frac{5}{100} \cdot n = 1 \quad P \cdot 1 + \frac{105}{100} \cdot 2 = 1$$

$$P \cdot \frac{(105)^2 - (100)^2}{(100)^2} = P \cdot \frac{205 \cdot 5}{100 \cdot 100} = P \cdot \frac{41}{400} \quad \dots(2)$$

$$\text{C.I.} - \text{S.I.} = P \cdot \frac{41}{400} - \frac{10P}{100}$$

$$1.50 = \frac{41P - 40P}{400}$$

$$P = \frac{1.50 \cdot 400}{1}$$

$$1.50 = \frac{P}{400} \quad P = ₹ 600$$

Hence the required sum is ₹ 600.

7. T = 2 years, S.I. = ₹ 100, C.I. = ₹ 104

$$\therefore \text{S.I.} = \frac{PRT}{100} = \frac{PR \cdot 2}{100}$$

$$\frac{100 \cdot 100}{2} = PR$$

$$PR = 5000$$

$$P = \frac{5000}{R}$$

$$\dots(1)$$

$$\therefore \text{C.I. } P \cdot 1 + \frac{R}{100} \cdot T = 1$$

$$\begin{aligned}
 104 \quad & \frac{5000}{R} - 1 - \frac{R}{100} - 1 && \text{[From (1)]} \\
 104 \quad & \frac{5000}{R} - \frac{(1 - \frac{R}{100})^2 - (100)^2}{100000} \\
 104 \quad & \frac{1}{R} (100 - R - 100) (100 - R - 100) \\
 104 \quad & \frac{1}{2R} (200 - R) \cdot R \\
 104 \quad & \frac{200 - R}{2} \\
 208 \quad & 200 - R && R = 8\%
 \end{aligned}$$

MCQ's

- | | | | |
|--------|--------|--------|--------|
| 1. (b) | 2. (c) | 3. (b) | 4. (a) |
| 5. (c) | 6. (d) | 7. (d) | |

7

Algebraic Expressions and Factorisation

Exercise 7.1

- $2x - 7x - \{2 - 7\} \{x - x\} - 14 - x^2 - 14x^2$
 - $3x^2 - 6x^3 - \{3 - 6\} \{x^2 - x^3\} - 18 - x^2 - 3 - 18x^5$
 - $(-7x^2) - 2y - \{7 - 2\} - x^2 - y - 14x^2y$
 - $$\frac{3}{2}x^2y^2 - \frac{6}{7}xy^2 - \frac{3}{2} - \frac{6}{7} \{x^2 - x\} \{y^2 - y^2\}$$

$$\frac{18}{14} \{x^2 - 1\} \{y^2 - 2\}$$

$$\frac{18}{14}x^3y^4 - \frac{9}{7}x^3y^4$$
- Multiply $3x$, $4x^2$ and $7x^3$

$$3x - 4x^2 - 7x^3$$

$$\{3 - 4 - 7\} \{x - x^2 - x^3\}$$

$$84 \{x^1 - 2 - 3\} - 84x^6$$
 - Multiply a^3 , $6a^2b$ and $2b^3$

$$a^3 - 6a^2b - 2b^3$$

$$\{6 - 2\} \{a^3 - a^2 - b - b^3\}$$

$$12 \{a^3 - 2\} \{b^1 - 3\} - 12a^5b^4$$
 - Multiply $16x^6$, $10xy^2$ and $\frac{3}{5}x^2y^2$

$$16x^6 - 10xy^2 - \frac{3}{5}x^2y^2$$

$$16 - 10 - \frac{3}{5} \{x^6 - x - y^2 - x^2 - y^2\}$$

$$\{16 - 2 - 3\} \{x^6 - x - x^2\} \{y^2 - y^2\}$$

$$96 \{x^6 - 1 - 2\} \{y^2 - 2\}$$

$$96x^2y^4$$