





# **Number system**

1. When sum and difference of two numbers (X and Y) are given, then

X = (sum + difference)/2

Y = (sum + difference)/2

- 2. Difference between two digits of two digit number is = (Difference in original and interchanged number)/9
- 3. Sum of first n odd numbers is n<sup>2</sup>
- 4. Sum of first n even numbers n(n+1)
- 5. Sum of squares of first n natural numbers is n(n+1)(2n+1)/6
- 6. Sum of cubes of first n natural numbers is  $[n(n+1)/2]^2$

# **Algebra**

- 1.  $(a+b)^2 = a^2 + 2ab + b^2$
- 2.  $(a-b)^2 = a^2 2ab + b^2$
- 3.  $(a+b)^2 = (a-b)^2 + 4ab$
- 4.  $(a-b)^2 = (a+b)^2 4ab$
- 5.  $(a+b)^3 = a^3+b^3+3ab(a+b) = a^3+b^3+3a^2b+3ab^2$



6. 
$$(a-b)^3 = a^3 - b^3 - 3ab(a-b) = a^3 - b^3 - 3a^2b + 3ab^2$$

7. 
$$a^3+b^3 = (a+b)^3 - 3ab(a+b)$$

8. 
$$a^3$$
-  $b^3$  =  $(a-b)^3$  +  $3ab(a-b)$ 

9. 
$$a^2-b^2 = (a-b)(a+b)$$

$$10.a^3+b^3 = (a+b)(a^2-ab+b^2)$$

11. 
$$a^3 - b^3 = (a-b)(a^2+ab+b^2)$$

12. 
$$a^m x a^n = a^{m+n}$$

13. 
$$a^m / a^n = a^{m-n}$$

14. 
$$(a/b)^{(m/n)} = (b/a)^{-(m/n)}$$

15. 
$$a^m / b^{-n} = a^m x b^n$$

# **Ratio and Proportion**

- 1. If four quantities are in proportion, then Product of Means = Product of Extremes.

  In the proportion a:b::c:d, we have bc = ad
- 2. If a:b::c:x, x is called the fourth proportional of a, b, c. a/b = c/x or, x = bc/a.
- 3. If two numbers are in a:b ratio and the sum of these numbers is x, then numbers will be ax/(a+b) and bx/(a+b) respectively



- 4. If three numbers are in the ratio a:b:c and the sum of these numbers is x, then these numbers will be ax/(a+b+c), bx/(a+b+c) and cx/(a+b+c) respectively
- 5. The ratio of two numbers is a : b. If n is added to each of these numbers, the ratio becomes c : d. The two numbers will be given as an(c-d)/(ad-bc) and bn(c-d)/(ad-bc) respectively
- 6. The ratio of two numbers is a : b. If n is subtracted from each of these numbers, the ratio becomes c : d. The two numbers are given as an(d-c)/(ad-bc) and bn(d-c)/(ad-bc) respectively
- 7. If the ratio of two numbers is a: b, then the numbers that should be added to each of the numbers in order to make this ratio c:d is given by (ad-bc)/(c-d)
- 8. If the ratio of two numbers is a:b, then the number that should be subtracted from each of the numbers in order to make this ratio c:d is given by (bc-ad)/(c-d)
- 9. The CP of the item that is cheaper is CP<sub>cheaper</sub> and the CP of the item that is costlier (dearer) is CP<sub>Dearer</sub>. The CP of unit quantity of the final mixture is called the Mean Price and is given by  $CP_{mean\ price} = \frac{CP_{cheaper} CP_{mean\ price}}{CP_{mean\ price} CP_{cheaper}}$

# **Percentage**

- 1.  $a \% \text{ of } b = a \times b/100$
- 2. If A is x% more than B, then B is less than A by

$$\left[\frac{x}{100+x} \times 100\right]\%$$

3. If A is x% less than B, then B is more than A by



$$\left[\frac{x}{100-x} \times 100\right]\%$$

- 4. If A is x% of C and B is y% of C, then  $A = x/y \times B$
- 5. If two numbers are respectively x% and y% more than a third number, then first number is  $\left(\frac{100+x}{100+y}\times100\right)$ % of the second number and the second number is  $\left(\frac{100+y}{100+x}\times100\right)$ % of the first number
- 6. If two numbers are respectively x% and y% less than a third number, then the first number is  $\left(\frac{100-x}{100-y}\times100\right)$ % of the second number and the second number is  $\left(\frac{100-y}{100-x}\times100\right)$ % of the first number
- 7. If the price of a commodity decreases by P %, then the increase in consumption so that the expenditure remains same is  $\left(\frac{P}{100-P}\times100\right)$ %
- 8. If the price of a commodity increases by P%, then the reduction in consumption so that the expenditure remains same is  $\left(\frac{P}{100+P}\times100\right)$ %
- 9. If a number is changed (increased/decreased) successively by x% and y%, then net% change is given by [x+y+(xy/100)]%, which represents increase or decrease in value according as the sign is positive or negative
- 10. If two parameters A and B are multiplied to get a product and if A is changed by x% and another parameter B is changed by y%, then the net% change in the product  $(A \times B)$  is given [x+y+(xy/100)]%



- 11. In an examination, the minimum pass percentage is x%. If a student secures y marks and fails by z marks, then the maximum marks in the examination is 100(y+z)/x
- 12. If the present population of a town (or value of an item) be P and the population (or value of item) changes at r% per annum, then population (or value of item) after n years =

$$P\left(1+\frac{r}{100}\right)^n$$
 and the Population (or value of item) n years ago =  $\frac{P}{\left(1+\frac{r}{100}\right)^n}$ 

13.If a number A is increased successively by x% followed by y% and then by z%, then the final value of A will be

$$A\left(1+\frac{x}{100}\right)\left(1+\frac{y}{100}\right)\left(1+\frac{z}{100}\right)$$

# **Averages**

- 1. Average = Sum of quantities/ Number of quantities
- 2. Sum of quantities = Average  $\times$  Number of quantities
- 3. The average of first n natural numbers is (n +1)/2
- 4. The average of the squares of first n natural numbers is (n + 1)(2n + 1)/6
- 5. The average of cubes of first n natural numbers is  $n(n + 1)^2/4$
- 6. The average of first n odd numbers is given by (last odd number +1)/2
- 7. The average of first n even numbers is given by (last even number + 2)/2
- 8. The average of first n consecutive odd numbers is n



- 9. The average of squares of first n consecutive even numbers is 2(n+1)(2n+1)/3
- 10. The average of squares of consecutive even numbers till n is (n+1)(n+2)/3
- 11. The average of squares of consecutive odd numbers till n is  $\frac{n(n+2)}{3}$ .
- 12. If the average of n consecutive numbers is m, then the difference between the smallest and the largest number is 2(m-1)
- 13. If the number of quantities in two groups be  $n_1$  and  $n_2$  and their average is x and y respectively, the combined average is  $(n_1x + n_2y)/(n_1 + n_2)$
- 14. The average of n quantities is equal to x. When a quantity is removed, the average becomes y. The value of the removed quantity is n(x-y) + y
- 15. The average of n quantities is equal to x. When a quantity is added, the average becomes y. The value of the new quantity is n(y-x) + y

### **Profit and Loss**

- 1. Gain = SP CP
- 2. Loss = CP SP
- 3. Gain on Rs. 100 is Gain per cent
- 4. Gain% =  $(Gain \times 100)/CP$
- 5. Loss on Rs. 100 is Loss per cent
- 6. Loss\% =  $(Loss \times 100)/CP$



7. When the Cost Price and Gain per cent are given:

$$SP = [(100+Gain \%)/100] \times CP$$

8. When the Cost Price and Loss per cent are given:

$$SP = [(100-Loss \%)/100] \times CP$$

9. When the Selling Price and Gain per cent are given:

$$CP = [100/(100+Gain \%)] \times SP$$

10. When the Selling Price and Loss per cent are given:

$$CP = [100/(100-Loss \%)] \times SP$$

11. When p articles are sold at the cost of q similar articles, the

Profit/Loss 
$$\% = [(q-p)/p]x100$$

- 12. If two articles are sold at the same price with a profit of x % on one and a loss of x % on the other, the net loss  $\% = (x^2/100)\%$
- 13. If two articles bought at the same price are sold with a profit of x % on one and a loss of x % on the other, then overall there will be No Profit No Loss

# **Simple and Compound Interest**

- 1. Simple Interest, SI = PTR/100
- 2. Principal,  $P = 100 \times SI/RT$
- 3. Rate,  $R = 100 \times SI/PT$



- 4. Time,  $T = 100 \times SI/RP$
- 5. Amount, A = P + SI = P + (PTR)/100
- 6. If a certain sum of money becomes n times itself at R% p.a. simple interest in T years, then T =  $[(n-1)/R] \times 100$  years
- 7. If a certain sum of money becomes n times itself in T years at a simple interest, then the time T' in which it will become m times itself is given by  $T' = (m-1/n-1) \times T$  years
- 8. If a certain sum of money P lent out at SI amounts to A<sub>1</sub> in T<sub>1</sub> years and to A<sub>2</sub> in T<sub>2</sub> years, then

$$P = (A_1T_2 - A_2T_1)/(T_2 - T_1),$$
  

$$R = (A_1 - A_2)/(A_1T_2 - A_2T_1) \times 100\%$$

9. If a certain sum of money P lent out for a certain time T amounts to  $A_1$  at  $R_1$ % per annum and to  $A_2$  at  $R_2$ % per annum, then

$$P = (A_2R_1 - A_1R_2)/(R_1 - R_2)$$

$$T = (A_1-A_2)/(A_2R_1-A_1R_2) \times 100 \text{ years}$$

- 10. Compound Interest,  $CI = P\left[1 + \frac{R}{100}\right]^n P = P\left[\left[1 + \frac{R}{100}\right]^n 1\right]$
- 11. Amount,  $A = P \left[ 1 + \frac{R}{100} \right]^n$ , if interest is payable annually
- 12. Amount,  $A = P \left[ 1 + \frac{R'}{100} \right]^{n'}$ , R' = R/2, n' = 2n; if interest is payable half-yearly
- 13. Amount, A =  $P\left[1 + \frac{R''}{100}\right]^{n''}$ , R'' = R/4, n'' = 4n; if interest is payable quarterly



14. When time is fraction of a year, say  $4\frac{3}{4}$  years, then Amount,

$$A = P \left[ 1 + \frac{R}{100} \right]^4 \times \left[ 1 + \frac{\frac{3}{4}R}{100} \right]$$

15.When Rates are different for different years, say,  $R_1$ ,  $R_2$ ,  $R_3$  for  $1^{\text{st}}$ ,  $2^{\text{nd}}$  &  $3^{\text{rd}}$  years respectively, then, Amount =  $P\left[1 + \frac{R_1}{100}\right]\left[1 + \frac{R_2}{100}\right]\left[1 + \frac{R_3}{100}\right]$ 

16.In general, interest is considered to be Simple unless otherwise stated.

#### **Time and Work**

- 1. If 1/n of a work is done by A in one day, then A will take n days to complete the full work.
- 2. If A can do a piece do a piece of work in X days and B can do the same work in Y days, then both of them working together will do the same work in XY/(X+Y) days
- 3. If A, B and C, while working alone, can complete a work in X, Y and Z days respectively, then they will together complete the work in XYZ/(XY+YZ+ZX) days
- 4. If A does 1/n<sup>th</sup> of a work in m hours, then to complete the full work A will take nxm hours.
- 5. If A and B can together finish a piece of work in X days, B and C in Y days and C and A in Z days, then
  - a) A, B and C working together will finish the job in (2XYZ/XY+YZ+ZX) days.
  - b) A alone will finish the job in (2XYZ/XY+YZ-ZX) days.
  - c) B alone will finish the job in (2XYZ/ZX+XY-YZ) days.
  - d) C alone will finish the job in (2XYZ/ZX+YZ- XY) days.



- 6. If A can finish a work in X days and B is k times efficient than A, then the time taken by both A and B working together to complete the work is X/(1+k).
- 7. If A and B working together can finish a work in X days and B is k times efficient than A, then the time taken by A working alone to complete the work is (k+1)X and B working alone to complete the work is (k+1/k)X.

#### **Time and Distance**

- 1. 1 Kmph = (5/18) m/s
- 2. 1 m/s = (18/5) Kmph
- 3. Speed(S) = Distance(d)/Time(t)
- 4. Average Speed = Total distance/Total Time =  $\frac{d_1+d_2}{t_1+t_2}$
- 5. When  $d_1 = d_2$ , Average speed =  $2S_1S_2/(S_1+S_2)$ , where  $S_1$  and  $S_2$  are the speeds for covering d1 and d2 respectively
- 6. When  $t_1 = t_2$ , Average speed =  $(S_1+S_2)/2$ , where  $S_1$  and  $S_2$  are the speeds during  $t_1$  and  $t_2$  respectively
- 7. Relative speed when moving in opposite direction is S<sub>1</sub> +S<sub>2</sub>
- 8. Relative speed when moving in same direction is S<sub>1</sub> S<sub>2</sub>
- 9. A person goes certain distance (A to B) at a speed of S<sub>1</sub> kmph and returns back (B to A) at a speed of S<sub>2</sub> kmph. If he takes T hours in all, the distance between A and B is T(S<sub>1</sub>S<sub>2</sub>/S<sub>1</sub>+S<sub>2</sub>)

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- 10. When two trains of lengths  $l_1$  and  $l_2$  respectively travelling at the speeds of  $s_1$  and  $s_2$  respectively cross each other in time t, then the equation is given as  $s_1+s_2=(l_1+l_2)/t$
- 11. When a train of lengths  $l_1$  travelling at a speed  $s_1$  overtakes another train of length  $l_2$  travelling at speed  $s_2$  in time t, then the equation is given as  $s_1 s_2 = (l_1 + l_2)/t$
- 12. When a train of lengths  $l_1$  travelling at a speed  $s_1$  crosses a platform/bridge/tunnel of length  $l_2$  in time t, then the equation is given as  $s_1 = (l_1+l_2)/t$
- 13. When a train of lengths l travelling at a speed s crosses a pole/pillar/flag post in time t, then the equation is given as s = l/t
- 14. If two persons A and B start at the same time from two points P and Q towards each other and after crossing they take  $T_1$  and  $T_2$  hours in reaching Q and P respectively, then (A's speed)/(B's speed) =  $\sqrt{T_2}/\sqrt{T_1}$

#### Mensuration

#### Circle:

- 1. Diameter, D = 2r
- 2. Area =  $\pi r^2$  sq. units
- 3. Circumference =  $2\pi r$  units

#### Square:

4. Area =  $a^2$  sq. units



- 5. Perimeter = 4a units
- 6. Diagonal,  $d = \sqrt{2}$  a units

# Rectangle:

- 7. Area =  $1 \times b$  sq. units
- 8. Perimeter = 2(1+b) units
- 9. Diagonal,  $d = \sqrt{l^2 + b^2}$  units

## **Scalene Triangle:**

10. Area = 
$$\sqrt{s(s-a)(s-b)(s-c)}$$
 sq. units; s = (a+b+c)/2

11. Perimeter = (a+b+c) units

# **Isosceles Triangle:**

12. Area = 
$$\frac{b}{4}\sqrt{4a^2 - b^2}$$
 sq units

13.Perimeter = 2a + b units

b = base length; a = equal side length

# **Equilateral Triangle:**

14. Area = 
$$\frac{\sqrt{3}}{4}a^2$$
 sq. units



15.Perimeter = 3a units

a = side of the triangle

# Right-angled triangle:

16. Area =  $(\frac{1}{2})b \times h \text{ sq. units}$ 

17.Perimeter = b + h + hypotenuse

18. Hypotenuse =  $\sqrt{b^2 + h^2}$  units

#### **Cuboid:**

19. Volume = (Cross section area  $\times$  height) =  $1 \times b \times h$  cubic units

20. Lateral Surface Area (LSA) = 2[(l+b)h] sq. units

21. Total surface area (TSA) = 2(lb+bh+hl) sq. units

22. Length of the diagonals =  $\sqrt{l^2 + b^2 + h^2}$  units

#### Cube:

23. Volume =  $a^3$  cubic units

 $24.LSA = 4 a^2 sq. units$ 

 $25.TSA = 6a^2 \text{ sq. units}$ 



26.Length of diagonal =  $a\sqrt{3}$  units

## Sphere:

- 27. Volume =  $(4/3) \pi r^3$  cubic units
- 28. Surface Area =  $4\pi r^2$  sq. units
- 29. If R and r are the external and internal radii of a spherical shell, then its Volume =  $4/3[R^3-r^3]$  cubic units

#### **Hemisphere:**

- 30. Volume =  $(2/3)\pi r^3$  cubic units
- 31. TSA =  $3\pi r^2$  sq. units

#### Cylinder:

- 32. Volume =  $\pi r^2 h$  cubic units
- 33. Curved surface Area (CSA) (excludes the areas of the top and bottom circular regions) =  $2\pi rh$  sq. units
- 34. TSA = Curved Surface Area + Areas of the top and bottom circular regions =  $2\pi rh + 2\pi r^2 = 2\pi r[r+h]$  sq. units



# Cone:

35. Volume =  $(1/3)\pi r^2 h$  cubic Units

36. Slant Height of cone,  $1 = \sqrt{r^2 + h^2}$  units

 $37.CSA = \pi rl sq. units$ 

 $38.TSA = \pi r(r+1)$  sq. units