

SIMPLE INTREST

Simple Interest & Compound Interest

What is the SI on Rs 5300 at 17% pa for 6 years?

$$P = \text{Rs } 5300$$

$$T = 6 \text{ yrs}$$

$$R = 17\% \text{ pa}$$

$$SI = 102\% \text{ of } 5300$$

$$= \underline{\underline{5406}}$$

$$\text{Amount} = 5300 + 5406 = \underline{\underline{10706}}$$

Simple Interest & Compound Interest

What sum will yield a SI of Rs 5600 in 4 yrs at a rate of 7% pa?

$$P = ?$$

$$T = 4 \text{ yrs}$$

$$R = 7\% \text{ pa}$$

$$SI = 5600$$

$$\text{Int} = 28\% \times 5600$$

$$+ P = 100\% \times ? = 20000$$

$$P + I = \text{Amt} = 128\% \times 25600$$

A man invested Rs 20000 at 10% pa, Rs 15000 at 12% pa & some money at 15% pa. If the total annual interest received is Rs 5600. Find the money invested by him at 15% pa?

$$\begin{aligned} & \text{12000} \\ & \text{① } 10\% \text{ of } 20000 = 2000 \\ & \text{② } 12\% \text{ of } 15000 = 1800 \end{aligned}$$

$$3^{\text{rd}} \text{ Int} = 5600 - 3800 = \underline{\underline{1800}}$$

$$\begin{aligned} & 15\% \text{ — } 1800 \\ & 100\% \text{ — } \underline{\underline{12000}} \\ & \frac{120}{1800 \times 100} \\ & \quad \quad \quad \div 15 \end{aligned}$$

Simple Interest & Compound Interest

On a certain sum of money, the rate of SI is 5% pa for first 3 yrs, 6% pa for next 4 yrs & 8% pa for the next 5 yrs beyond first 7 yrs. If the interest obtained for 12 yrs is Rs 7900. Find the sum?

- ① $5 \times 3 = 15\%$
- ② $6 \times 4 = 24\%$
- ③ $8 \times 5 = 40\%$

Total Interest = 79%

$$\begin{array}{r} \times 1 \\ 79\% \text{ — } 7900 \\ 100\% \times 1 \text{ — } ? \end{array}$$

10000

Simple Interest & Compound Interest

A sum was put at SI at a certain rate for 2 years. Had it been put at 3% higher rate, it would have fetched Rs 72 more. Find the sum.

$$\begin{array}{r} \rightarrow \times 12 \\ 6\% \text{ — } 72 \\ 100\% \text{ — } ? \end{array}$$

$\rightarrow 12$

1200

Simple Interest & Compound Interest

On a certain sum of money, the SI in 4 yrs at 10% pa is Rs 480. What would be the additional SI, if rate of interest will be 12% pa in 5 yrs — 60%.

$$\begin{array}{r} \text{Diff b/w} \\ (60 - 40) \downarrow \frac{1}{2} \\ 40\% \rightarrow 480 \\ 20\% \rightarrow ? \end{array}$$

240

Simple Interest & Compound Interest

The SI on Rs 6400 at 12.5% p.a. is Rs 2000. Find Time period.

P	6400
T	?
R	12.5% p.a.
SI	2000

$$6400 \rightarrow 100\%$$

$$2000 \rightarrow ?$$

$$Int = \frac{25 \times 5}{100 \times 2000} = \frac{125}{4}\%$$

$$T = \frac{Int}{R} = \frac{\frac{125}{4}}{12.5} = 2.5 \text{ yrs}$$

Simple Interest & Compound Interest

The SI on ^{Sum}Rs 6000 in 3 years & 4 months is Rs 3000. Find the ROI per annum.

$\begin{array}{l} 6000 - 100\% \\ 3000 - ? \\ \hline Int - 50\% \\ T - 10/3 \text{ y} \\ R = \frac{50}{\frac{10}{3}} \\ = \frac{50 \times 3}{10} = 15\% \end{array}$	$\begin{array}{l} P - 6000 \\ T = 3 \text{ yr } 4 \text{ m} \Rightarrow 3 \frac{4}{12} = \frac{40}{12} \text{ yrs} = \frac{10}{3} \text{ yrs} \\ \quad \quad \quad ((12 \times 3) + 4) \\ \quad \quad \quad (3 \times 3) + 1 \\ R = ? \quad 15\% \text{ p.a.} \\ SI = 3000 \end{array}$
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Arjun took a loan of Rs 4000 at SI. After 4 years, he cleared the loan by paying Rs 6880. Find the ROI.

$$P \rightarrow \text{Rs } 4000$$

$$T \rightarrow 4 \text{ yrs}$$

$$R \rightarrow ?$$

$$A \rightarrow \text{Rs } 6880$$

$$\begin{aligned} \text{SI} &\rightarrow A - P \\ &= 6880 - 4000 \end{aligned}$$

$$\text{SI} = 2880$$

$$\begin{aligned} 4000 &- 100\% \\ 2880 &- ? \end{aligned}$$

$$\frac{100 \times 2880}{4000}$$

$$R = \frac{72}{4} = 18\% \text{ pa}$$

Simple Interest & Comp

A lent Rs 25000 to B for 4 yrs & Rs 4000 to C for 3 years & got Rs 27500 SI from both. If ROI is same, find ROI.

$$B \rightarrow 25000 \times 4 \Rightarrow \text{Rs } 100000$$

$$C \rightarrow 40000 \times 3 \Rightarrow \text{Rs } 120000$$

$$P \rightarrow \text{Rs } 2,20,000$$

$$\text{SI} \rightarrow \text{Rs } 27500$$

Converted Everything into one yrs

$$\begin{aligned} 220000 &- 100\% \\ 27500 &- ? \end{aligned}$$

$$\frac{100 \times 27500}{220000}$$

$$12.5\% \text{ pa}$$

Ram took a loan of Rs 12600 at 12% pa. Find the amount to be paid by him after 8 years @ SI.

$$P \rightarrow \text{Rs } 12600$$

$$T \rightarrow 8 \text{ yrs}$$

$$R \rightarrow 12\% \text{ pa}$$

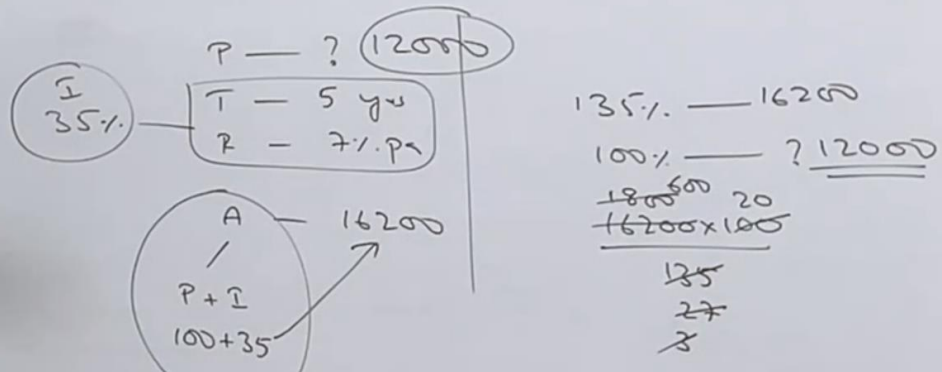
$$\text{SI} \rightarrow 96\% \text{ of } 12600 = 12096$$

$$A = P + \text{SI} = 12600 + 12096$$

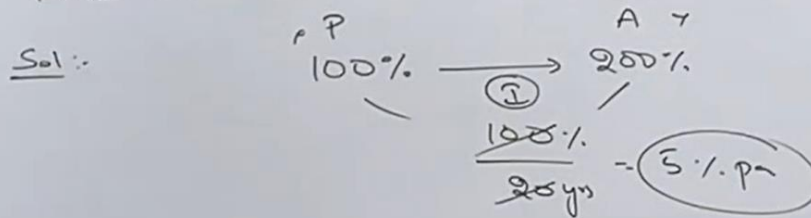
$$= \underline{\underline{24696}}$$

Simple Interest & Compound

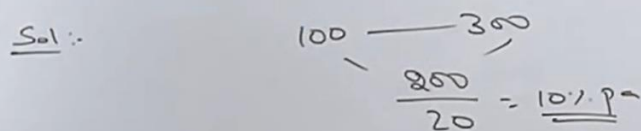
What sum will amount to Rs 16200 in 5 yrs at 7% p.a SI?



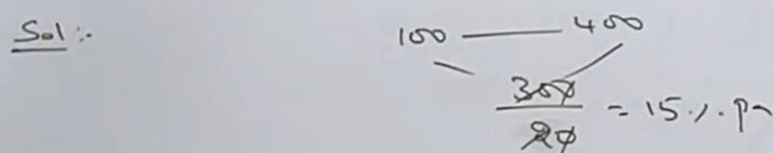
** Certain Sum doubles itself in 20 yrs at a rate of SI. Find the ROI.



** Certain Sum triples itself in 20 yrs at a rate of SI. Find the ROI.



** Certain Sum 4 times itself in 20 yrs at a rate of SI. Find the ROI.



Simple Interest & Compound

* Certain Sum ^{8 times} doubles itself in how many years at a rate of ~~5%~~ ^{25%} ~~5 p.a.~~.

Find the ROI.

Sol.

$$\begin{array}{r} 100 \text{ --- } 800 \\ \text{700} \\ \hline 28 \\ \times 4 \\ \hline \end{array}$$

25 yrs

$$\begin{array}{r} 100 \text{ --- } 200 \\ \text{100\%} \\ \hline 5\% \end{array}$$

20 yrs

$$\frac{\text{Int}}{R} \rightarrow \text{Time}$$

$$\frac{\text{Int}}{\text{Time}} = R$$

In how many years will the sum of money becomes two & a half times at 12.5% p.a. SI.

$$\begin{array}{r} 100 \text{ --- } 250 \\ \text{150\%} \\ \hline 12.5\% \end{array} = ? \Rightarrow \frac{150 \times 100}{125} = 12 \text{ yrs}$$

Simple Interest

Certain sum becomes ^{4 times} 4 times itself in 12 years.

It becomes ^{8 times} 8 times itself in how many years.

$$\begin{array}{r} \times 4 \\ 3 \text{ --- } 12 \text{ yrs} \\ 7 \text{ --- } ? \\ \hline \end{array}$$

28 yrs

$$\begin{array}{r} 100 \text{ --- } 400 \\ \text{300\%} \rightarrow 12 \text{ yrs} \\ \hline 100 \text{ --- } 800 \\ \text{700\%} \rightarrow ? \end{array}$$

$$\begin{array}{r} 300\% \text{ --- } 12 \text{ yrs} \\ 700\% \text{ --- } ? \\ \hline 4 \\ 12 \times 7 = 84 \\ \hline \end{array}$$

28 yrs

Simple Interest & Compound Interest

Sum becomes $(5.5)^{(5.5-1)}$ times $\rightarrow 18$ yrs

It becomes $(7.2)^{(7.2-1)}$ times $\rightarrow ?$

increases by 4.5 times $\rightarrow 18$ yrs

increases by 6.2 times $\rightarrow ?$ (24.8 yrs)

$$\frac{18 \times 6.2}{4.5} \Rightarrow \frac{18 \times 6.2}{4.5} = \frac{124}{5} = 24.8 \text{ yrs}$$

Simple Interest & Compound Interest

A sum of money becomes $1\frac{3}{4}$ times (1.75 times) in 5 years @ SI.
In how many years, it becomes $5\frac{1}{2}$ times (5.5 times)

$$100 - \frac{7}{4} \times \frac{25}{100}$$

$$100 - 17.5$$

$$75 - 5 \text{ yrs}$$

$$100 - 550$$

$$450 - ?$$

$$\begin{aligned} 0.75 &\rightarrow 5 \text{ yrs} \\ 4.5 &\rightarrow ? \end{aligned}$$

$$\frac{5 \times 4.5}{0.75} \times \frac{100}{100} = \frac{8 \times 450}{75} = 30 \text{ yrs}$$

$$\frac{8 \times 450}{75} = 30 \text{ yrs}$$

Simple Interest & Compound Interest

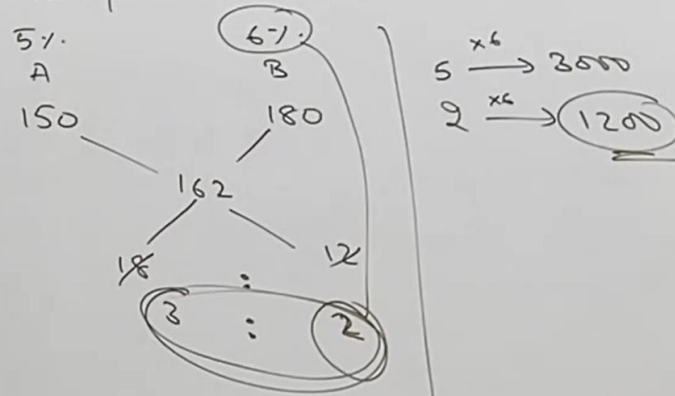
The SI on a sum of money is $\frac{81}{25}$ of the Principal. If the no. of years is equal to ROI % Find the Time period.

$$\frac{81}{25} = \frac{96}{8} = 18 \text{ yrs}$$

18% p.a.

Simple Interest & Compound Interest

A part of the sum of Rs 3000 is invested at 5% p.a. & the rest at 6% p.a. The whole Annual Interest received is Rs 162. Find the money invested at 6% p.a.



In what time will the SI on Rs 6000 at 4.5% p.a. equals to the SI on Rs 4500 at 5% p.a. for 6 yrs.

$$\frac{P_1 T_1 R_1}{100} = \frac{P_2 T_2 R_2}{100}$$

$$\frac{6000 \times 4.5 \times T_1}{100} = \frac{4500 \times 6 \times 5}{100}$$

$$T = 5 \text{ yrs}$$

The SI received in 9 yrs on a Principal of ~~Rs 24250~~ is 162% of the Principal. What is ROI p.a.

$$\frac{18}{162\%} = 18\% \text{ p.a.}$$