

COMPOUND INTEREST

1. What will be the compound interest in 2 years on a sum of Rs 7500 at 4%?

रु. 7500 की राशि पर 4% की दर से 2 वर्षों में चक्रवृद्धि ब्याज क्या होगा?

(a) 618

(b) 612

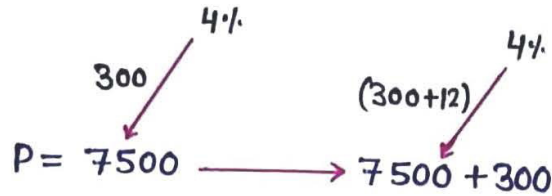
(c) 624

(d) 606

$$P = 7500$$

$$r = 4\%$$

$$T = 2 \text{ year}$$



$$\begin{aligned} \text{Total CI} &= 300 + 312 \\ &= 612 \end{aligned}$$

OR

$$\begin{array}{r} 25 : 26 \\ 25 : 26 \\ \hline 625 \quad 676 \\ \hline \quad \quad 51 \end{array}$$

$$P = 625 \text{ unit} \longrightarrow 7500$$

$$1 \text{ unit} \longrightarrow \frac{7500}{625}$$

$$\begin{aligned} \text{CI} = 51 \text{ unit} &\longrightarrow \frac{7500}{625} \times 51 \\ &\Rightarrow 612 \end{aligned}$$

OR

$$r = 4\% = \frac{1}{25}$$

$$T = 2 \text{ year}$$

$$\begin{array}{c} 625 \text{ unit} \xrightarrow{\times 12} 7500 \\ \swarrow \quad \searrow \\ \text{SI} = 25 \quad 25 \\ \quad \quad 1 \\ \hline \text{CI} = 51 \times 12 = 612 \text{ Ans} \end{array}$$

2. What will be the compound interest on an amount of Rs. 7200 at the rate of 5% per annum for 2 years?

रु. 7200 की राशि पर 5% प्रतिवर्ष की दर से 2 वर्ष के लिए चक्रवृद्धि ब्याज कितना होगा?

- (a) Rs. 841 (b) Rs. 738 (c) Rs. 793 (d) Rs. 812

$$\begin{array}{rcl}
 20 & : & 21 \\
 20 & : & 21 \\
 \hline
 P = 400 & : & 441 = A \\
 \text{41 unit} & & \\
 400 \text{ unit} & \longrightarrow & 7200 \\
 1 \text{ unit} & \longrightarrow & 18 \\
 CI = 41 \text{ unit} & \longrightarrow & 41 \times 18 \\
 & & \Rightarrow 738
 \end{array}$$

$$\begin{array}{rcl}
 P = 400 & & \\
 \swarrow & & \searrow \\
 SI = 20 & & 20 \\
 & & 1 \\
 \hline
 CI = 41 & & \\
 P = 400 \text{ unit} & \longrightarrow & 7200 \\
 1 \text{ unit} & \longrightarrow & 18 \\
 CI = 41 \text{ unit} & \longrightarrow & 41 \times 18 \\
 & & \Rightarrow 738
 \end{array}$$

3. What amount at the compound interest for 2 years at the rate of 5% per annum will be Rs 164?

किस राशि पर 5% वार्षिक ब्याज की दर से 2 वर्ष का चक्रवृद्धि ब्याज रु. 164 होगा?

- (a) Rs. 1600 (b) Rs. 1500 (c) Rs. 1400 (d) Rs. 1700

$$\begin{array}{rcl}
 20 & : & 21 \\
 20 & : & 21 \\
 \hline
 400 & & 441 \\
 \text{CI} = 41 & & \\
 CI = 41 \text{ unit} & \longrightarrow & 164 \\
 1 \text{ unit} & \longrightarrow & 4 \\
 P = 400 \text{ unit} & \longrightarrow & 400 \times 4 \\
 & & = 1600
 \end{array}$$

$$\begin{array}{rcl}
 P = 400 & & r = 5\% = \frac{1}{20} \\
 \swarrow & & T = 2 \text{ year} \\
 SI = 20 & & 20 \\
 & & 1 \\
 \hline
 CI = 41 & & \\
 41 \text{ unit} & \longrightarrow & 164 \\
 1 \text{ unit} & \longrightarrow & 4 \\
 400 \text{ unit} & \longrightarrow & 1600 \\
 21 \text{ unit} & \longrightarrow & 21 \times 4 \\
 & & 84
 \end{array}$$

2nd year का CI

4. Principal = ?, Time = 2yr, Rate = $12\frac{1}{2}\%$, Compound Interest = Rs. 6.80

समय = 2 वर्ष दर = $12\frac{1}{2}\%$ चक्रवृद्धि ब्याज = रु 6.80 मूल धन = ?

(a) Rs. 15.6

(b) Rs. 25.6

(c) Rs. 20.1

(d) Rs. 24.7

$$R = 12\frac{1}{2}\% = \frac{1}{8}$$

$$\begin{array}{r} 8 : 9 \\ 8 : 9 \\ \hline 64 : 81 \\ \text{CI} = 17 \end{array}$$

$$17 \text{ unit} \rightarrow 6.80$$

$$1 \text{ unit} \rightarrow 0.4$$

$$P = 64 \text{ unit} \rightarrow 0.4 \times 64 \\ \Rightarrow 25.6$$

$$P = 64$$

$$\begin{array}{r} 8 \quad 8 \\ \quad 1 \\ \hline \end{array}$$

$$CI = 17$$

$$CI = 17 \text{ unit} \rightarrow 6.80$$

$$1 \text{ unit} \rightarrow 0.4$$

$$P = 64 \text{ unit} \rightarrow 0.4 \times 64 \\ = 25.6$$

5. Rate = $16\frac{2}{3}\%$, Time = 2 yr, Compound Interest = ?, Amount = Rs 1470.

दर = $16\frac{2}{3}\%$ समय = 2 वर्ष, कुल धनराशि Rs. 1470, चक्रवृद्धि ब्याज = ?

(a) 360

(b) 430

(c) 390

(d) 450

$$R = 16\frac{2}{3}\% = \frac{1}{6}$$

$$T = 2 \text{ years}$$

$$A = 1470$$

$$P = 36 \text{ unit}$$

$$\begin{array}{r} \swarrow \frac{1}{6} \quad \searrow \frac{1}{6} \\ 6 \quad 6 \\ \swarrow \frac{1}{6} \\ 1 \end{array}$$

$$CI = 13$$

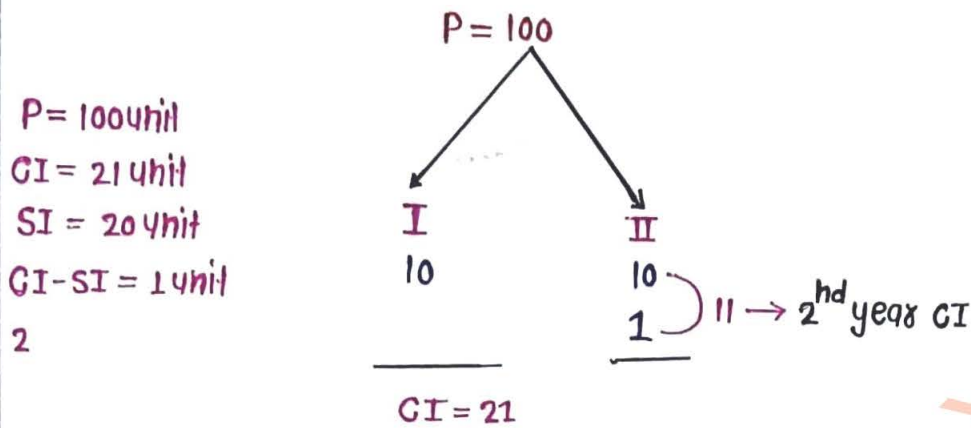
$$A = 39 \text{ unit} \rightarrow 1470$$

$$1 \text{ unit} \rightarrow 30$$

$$CI = 13 \text{ unit} \rightarrow 30 \times 13 = 390$$

6. The compound interest for the second year was Rs. 132 at the rate of 10% per annum. What was the sum?

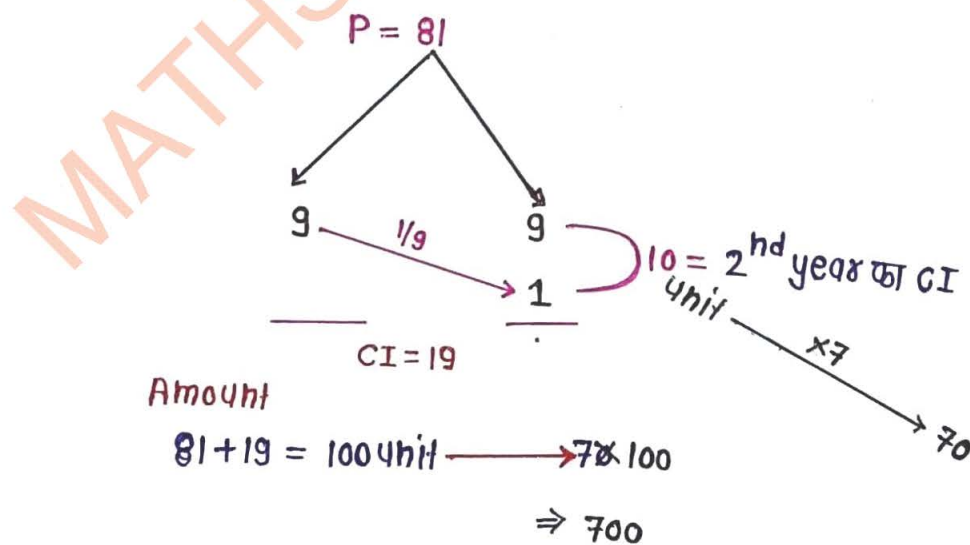
किसी मूल राशि पर 10% प्रतिवर्ष की दर पर दूसरे वर्ष चक्रवृद्धि ब्याज 132 बना। मूल राशि कितनी थी?
 (a) 1000 (b) 1320 (c) 1250 (d) 1200



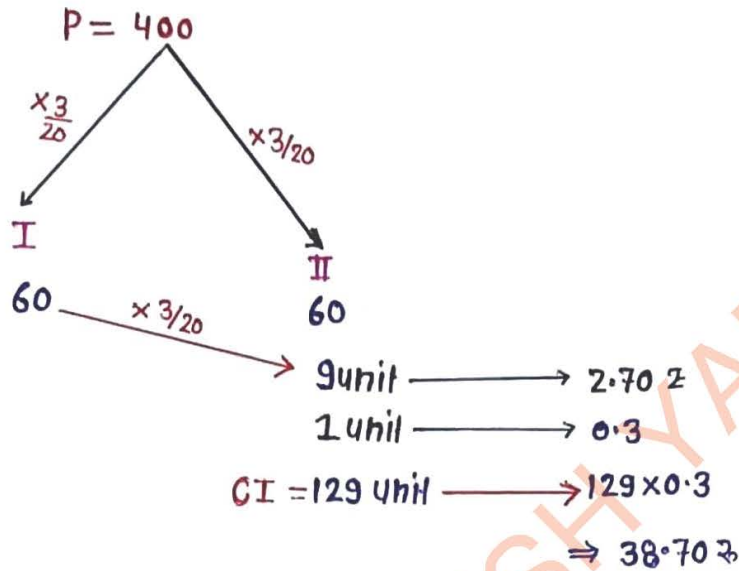
7. Amount = ?, Rate = $11\frac{1}{9}\%$, Time = 2 yr, CI of 2nd yr. = Rs. 70

कुल धनराशि = ?, दर $11\frac{1}{9}\%$, समय = 2 वर्ष, 2 वर्ष का चक्रवृद्धि ब्याज = Rs. 70

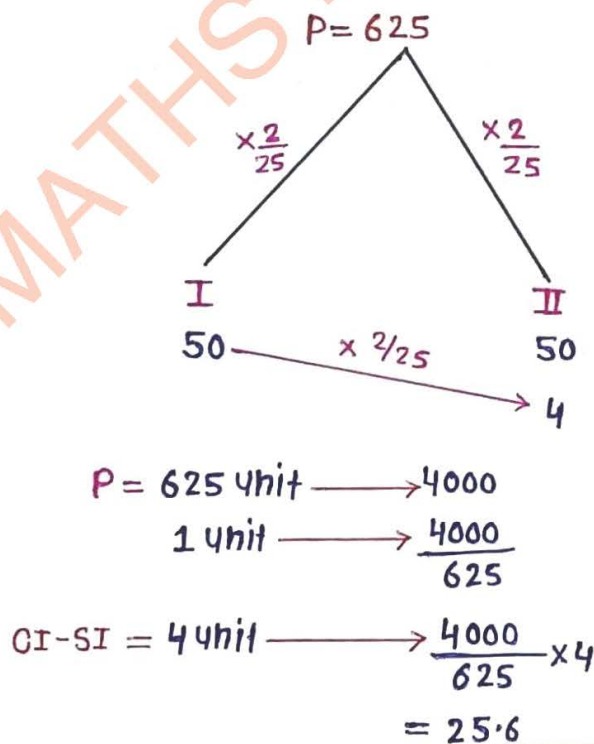
(a) 900 (b) 800 (c) 500 (d) 700



8. **Rate = 15%, Time = 2 yr. (CI - SI) = Rs. 2.70, CI = ?**
 दर = 15% समय = 2 वर्ष, (चक्रवृद्धि ब्याज - साधारण ब्याज) = Rs. 2.70 तो चक्रवृद्धि ब्याज = ?
 (a) 40.79 (b) 41.80 (c) 38.70 (d) 40.50



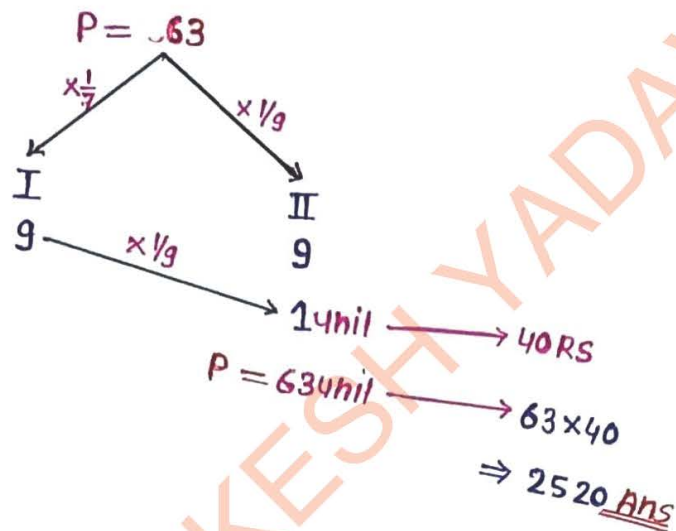
9. **Principal = Rs. 4000, Rate = 8%, Time = 2 year. Find (CI - SI) = ?**
 मूलधन = Rs. 4000, समय = 2 वर्ष, दर = 8% (चक्रवृद्धि ब्याज - साधारण ब्याज) = ?
 (a) 25.6 (b) 10 (c) 15.5 (d) 20



10. Principal = ?, Time = 2 yr, CI - SI = Rs. 40, Rate for 1st year = $14\frac{2}{7}\%$ Rate for 2nd year = $11\frac{1}{9}\%$. / मूलधन = 2, समय = 2 वर्ष, (चक्रवृद्धि ब्याज - साधारण ब्याज) = Rs. 40 (पहले वर्ष के लिए) = $14\frac{2}{7}\%$ तथा R% (दूसरे वर्ष के लिए) = $11\frac{1}{9}\%$
- (a) 3100 (b) 2520 (c) 3090 (d) 2670

P =

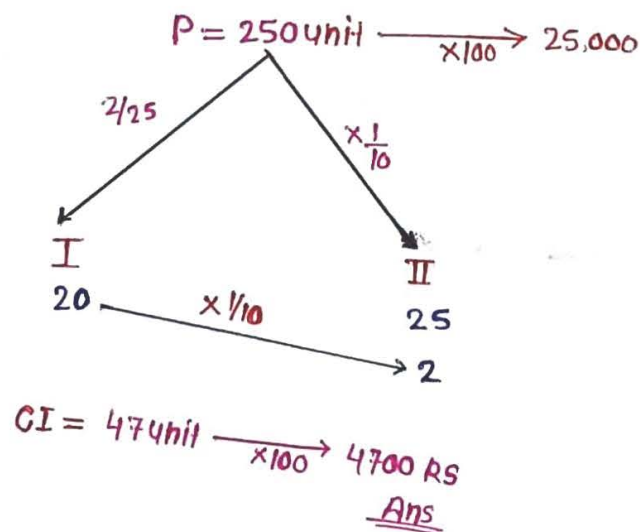
$\gamma \begin{cases} I = 14\frac{2}{7}\% = \frac{1}{7} \\ II = 11\frac{1}{9}\% = \frac{1}{9} \end{cases}$



11. The interest on Rs. 25,000 in 2 years compounded annually when the rates are 8% p.a and 10% p.a for two successive years is:/Rs. 25000 पर दो वर्षों का चक्रवृद्धि ब्याज, जब ब्याज की दर क्रमशः 8% और 10% वार्षिक रूप से संयोजित होती है।
- (a) Rs. 3,994 (b) Rs. 4,512 (c) Rs. 5,040 (d) Rs. 4,700

$P = 2504hil$ (माना)

$\gamma \begin{cases} 8\% = \frac{2}{25} \\ 10\% = \frac{1}{10} \end{cases}$



12. A invested an amount of x rupees in a bank for 2 years which gave 5% interest in year 1 and 6% interest in year 2. The amount received after 2 years is Rs 24, 486. What is the value of x ?/A ने एक बैंक में x रुपये की राशि का निवेश 2 वर्ष के लिए किया जिसने उन्हें पहले वर्ष में 5% और दूसरे वर्ष में 6% की दर से ब्याज दिया। 2 वर्ष बाद उन्हें 24,486 रु. मिले। x का मान क्या है?
- (a) 23000 (b) 22500 (c) 22000 (d) 21500

$$\begin{array}{r} 20 : 21 \\ 50 : 53 \\ \hline P = 1000 \quad 1113 = A \\ \hline 113 \end{array}$$

$$\begin{aligned} 1113 \text{ unit} &\longrightarrow 24486 \\ 1 \text{ unit} &\longrightarrow \frac{24486}{1113} \\ 1000 \text{ unit} &\longrightarrow \frac{24486}{1113} \times 1000 \\ &\Rightarrow 22,000 \end{aligned}$$

13. Principal = ?, Rate = 15%, Time = 1 year 6 month, Compound Interest = Rs. 9.45
मूलधन = ?, दर = 15%, समय = 1 वर्ष 6 महीने, चक्रवृद्धि ब्याज = Rs. 9.45
- (a) Rs. 50 (b) Rs. 30 (c) Rs. 10 (d) Rs. 40

$$\begin{aligned} 15\% &= \\ t &= 1 \text{ year } 6 \text{ month} \\ \begin{array}{r} 60 \\ + 34.5 \\ \hline 94.5 \end{array} &\text{unit} \longrightarrow 9.45 \\ \begin{array}{r} 94.5 \text{ unit} \\ 1 \text{ unit} \end{array} &\longrightarrow \frac{1}{10} \end{aligned}$$

$$\begin{aligned} P &= 400 \times \frac{1}{10} = 40 \text{ Rs. Ans} \\ \begin{array}{r} I \quad II \\ 60 \quad 60 \\ \quad \quad 9 \\ \hline 69 \\ \frac{69}{12} \times 6 \\ \hline \Rightarrow 34.5 \end{array} \end{aligned}$$

14. Principal = ?, Time = 1 year 6 month Rate = 6%, CI = Rs. 4590

मूलधन = ?, समय = 1 वर्ष 6 महिने, दर = 6% चक्रवृद्धि ब्याज = रु. 4590

(a) 80,000

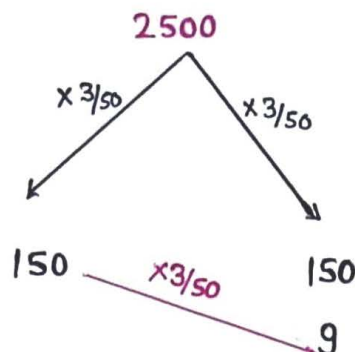
(b) 50,000

(c) 35,000

(d) 60,000

$$6\% = \frac{3}{50}$$

$$T = 2 \text{ year (मान)} \\ T = 24 \text{ months}$$



$$\begin{aligned} &1 \text{ year} \rightarrow 150 \\ &6 \text{ month} \rightarrow +79.5 \\ &\quad \underline{229.5 \text{ unit} \rightarrow 4590} \\ &1 \text{ unit} \rightarrow \frac{45900}{2295} \\ &25000 \text{ unit} \rightarrow \frac{45900}{2295} \times 25000 \\ &\Rightarrow 50,000 \text{ Ans} \end{aligned}$$

$$\begin{aligned} &= \frac{159}{12} \times 6 \\ &\Rightarrow 79.5 \end{aligned}$$

15. Principal = 18000, Rate = $16\frac{2}{3}\%$, Time = 1 yr. 73 days, Compound Interest = ?

मूलधन = Rs. 18000, दर = $16\frac{2}{3}\%$ समय = 1 वर्ष, 73 दिन, चक्रवृद्धि ब्याज = ?

(a) 3700

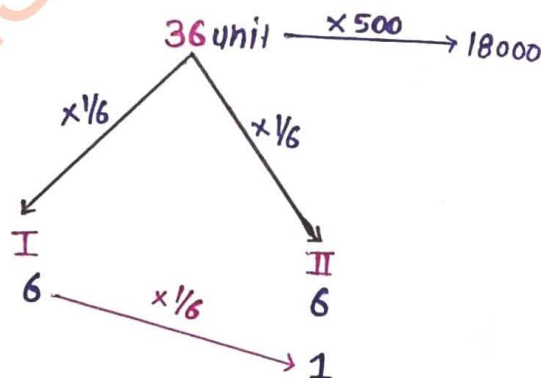
(b) 3800

(c) 4000

(d) 3600

$$16\frac{2}{3}\% = \frac{1}{6}$$

$$T = 2 \text{ year (मान)}$$



$$\begin{aligned} &6 + 1.4 = 7.4 \text{ unit} \rightarrow \frac{18000}{7.4} \\ &\Rightarrow 3700 \text{ RS} \end{aligned}$$

$$\begin{aligned} &= \frac{7}{365} \times 73 \\ &\Rightarrow 1.4 \end{aligned}$$

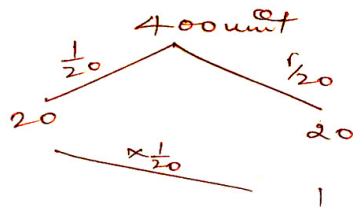
16. Principal = ?, Rate = 5%, Time = 1 year 73 days, CI = Rs. 302.50
 मूलधन = ?, समय = 1 वर्ष 73 दिन, दर = 5%, चक्रवृद्धि ब्याज = Rs. 302.50
 (a) 5,000 (b) 4,000 (c) 3,500 (d) 6,000

$$R = 5\% = \frac{5}{20}$$

$$T = 1 \text{ year } 73 \text{ days}$$

$$CI = 302.50$$

$$P = ?$$



$$CI \text{ for } 73 \text{ days} = \frac{21}{365} \times 73$$

$$= 4.2 \text{ unit}$$

$$CI \rightarrow 24.2 \text{ unit} = 302.50$$

$$400 \text{ unit} = \frac{302.50}{24.2} \times 400$$

$$= \text{Rs } 5000$$

17. A certain sum, invested at 4% per annum compound interest, compounded half yearly, amounts to Rs. 7,803 at the end of one year. The sum is-
 अर्द्ध वार्षिक रूप से नियोजित, कोई निश्चित धनराशि 4% वार्षिक चक्रवृद्धि ब्याज से 1 वर्ष के अंत में Rs. 7,803 हो जाती है। तो वह धनराशि है।
 (a) Rs. 7,000 (b) Rs. 7,200 (c) Rs. 7,500 (d) Rs. 7,700

$$P =$$

$$R = 4\% = \frac{4}{100} = 2\% \text{ Per Half year}$$

$$T = 1 \text{ year} = 2 \text{ Half year}$$

$$A = 7803$$

$$\begin{array}{rcl} 50 & : & 51 \\ 50 & : & 51 \\ \hline P = 2500 & : & 2601 \text{ unit} \end{array}$$

$$\begin{array}{ccc} \times 3 & & \times 3 \end{array}$$

$$7500 \text{ Rs } \underline{\text{Ans}}$$

18. A certain sum invested at the rate of interest of 8% per annum become Rs. 6760 in the end of 1 year at compound interest half-yearly. Find the sum.

8% प्रतिवर्ष की ब्याज दर पर निवेश की गई एक निश्चित राशि 1 वर्ष की समाप्ति पर अर्द्ध वार्षिक चक्रवृद्धि ब्याज दर से रु. 6760 बैठती है। राशि ज्ञात कीजिए।

- (a) 6000 (b) 6520 (c) 6250 (d) 6500

$$t = 1 \text{ year} = 2 \text{ Half year}$$

$$r = 8\% = 4\% \text{ P.H.Y} = \frac{1}{25}$$

$$P = \frac{25}{26} \times 6760 = 6250$$

$$P \Rightarrow 6250 \text{ रु. } \underline{\text{Ans}}$$