



QUANT FORMULAE

**Ebook For Bank, SSC
& Other Govt Exams**

Number system

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

$$X = (\text{sum} + \text{difference})/2$$

$$Y = (\text{sum} - \text{difference})/2$$

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

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

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

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

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

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

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

$$12. a^m \times a^n = a^{m+n}$$

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

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

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

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 .

$$a/b = c/x \text{ or, } x = bc/a.$$

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 $CP_{cheaper}$ and the CP of the item that is costlier (dearer) is CP_{dearer} . 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

$$\left(\frac{100+x}{100+y} \times 100 \right) \% \text{ of the second number and the second number is } \left(\frac{100+y}{100+x} \times 100 \right) \% \text{ of the first}$$

number

6. If two numbers are respectively $x\%$ and $y\%$ less than a third number, then the first number

$$\text{is } \left(\frac{100-x}{100-y} \times 100 \right) \% \text{ of the second number and the second number is } \left(\frac{100-y}{100-x} \times 100 \right) \% \text{ of the first}$$

number

7. If the price of a commodity decreases by $P\%$, then the increase in consumption so that the

$$\text{expenditure remains same is } \left(\frac{P}{100-P} \times 100 \right) \%$$

8. If the price of a commodity increases by $P\%$, then the reduction in consumption so that the

$$\text{expenditure remains same is } \left(\frac{P}{100+P} \times 100 \right) \%$$

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 =

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

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 $(\text{last odd number} + 1)/2$
7. The average of first n even numbers is given by $(\text{last even number} + 2)/2$
8. The average of first n consecutive odd numbers is n

9. The average of squares of first n consecutive even numbers is $\frac{2(n+1)(2n+1)}{3}$
10. The average of squares of consecutive even numbers till n is $\frac{(n+1)(n+2)}{3}$
11. The average of squares 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 $\frac{(n_1x + n_2y)}{(n_1 + n_2)}$
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% = $\frac{(\text{Gain} \times 100)}{\text{CP}}$
5. Loss on Rs. 100 is Loss per cent
6. Loss% = $\frac{(\text{Loss} \times 100)}{\text{CP}}$

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

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

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

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

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

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

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

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

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

$$\text{Profit/Loss } \% = [(q - p)/p] \times 100$$

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_1 in T_1 years and to A_2 in T_2 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 1st, 2nd & 3rd 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 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 $1/n^{\text{th}}$ of a work in m hours, then to complete the full work A will take $n \times m$ 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. $1 \text{ Kmph} = (5/18) \text{ m/s}$
2. $1 \text{ m/s} = (18/5) \text{ Kmph}$
3. $\text{Speed}(S) = \text{Distance}(d)/\text{Time}(t)$
4. $\text{Average Speed} = \text{Total distance}/\text{Total Time} = (d_1+d_2)/(t_1+t_2)$
5. When $d_1 = d_2$, $\text{Average speed} = 2S_1S_2/(S_1+S_2)$, where S_1 and S_2 are the speeds for covering d_1 and d_2 respectively
6. When $t_1 = t_2$, $\text{Average speed} = (S_1+S_2)/2$, 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 $S_1 + S_2$
8. Relative speed when moving in same direction is $S_1 - S_2$
9. A person goes certain distance (A to B) at a speed of S_1 kmph and returns back (B to A) at a speed of S_2 kmph. If he takes T hours in all, the distance between A and B is $T(S_1S_2/S_1+S_2)$

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 $(A's \text{ speed})/(B's \text{ speed}) = \sqrt{T_2}/\sqrt{T_1}$

Mensuration

Circle:

1. Diameter, $D = 2r$
2. Area = πr^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 = $l \times b$ sq. units

8. Perimeter = $2(l+b)$ 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 = $(\frac{1}{2})b \times h$ sq. units

17. Perimeter = $b + h + \text{hypotenuse}$

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

Cuboid:

19. Volume = (Cross section area \times height) = $l \times b \times h$ 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 = $4a^2$ sq. units

25. TSA = $6a^2$ 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) = $2\pi r h$ sq. units

34. TSA = Curved Surface Area + Areas of the top and bottom circular regions = $2\pi r h + 2\pi r^2 = 2\pi r[r + h]$ sq. units

Cone:

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

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

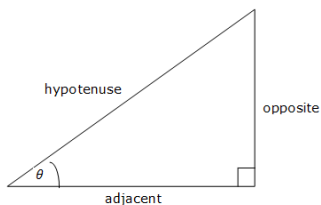
$$37. \text{CSA} = \pi r l \text{ sq. units}$$

$$38. \text{TSA} = \pi r(r+l) \text{ sq. units}$$

Trigonometry**1. Right Triangle Definition**

Assume that:

$$0 < \theta < \frac{\pi}{2} \text{ or } 0^\circ < \theta < 90^\circ$$



$$\sin \theta = \frac{\text{opp}}{\text{hyp}} \quad \text{cosec} \theta = \frac{\text{hyp}}{\text{opp}}$$

$$\cos \theta = \frac{\text{adj}}{\text{hyp}} \quad \sec \theta = \frac{\text{hyp}}{\text{adj}}$$

$$\cot \theta = \frac{\text{adj}}{\text{opp}} \quad \tan \theta = \frac{\text{opp}}{\text{adj}}$$

2. Tangent cotangent Identities

$$\tan \theta = \frac{\sin \theta}{\cos \theta} \quad \cot \theta = \frac{\cos \theta}{\sin \theta}$$

3. Reciprocal Identities

$$\sin \theta = \frac{1}{\operatorname{cosec} \theta} \quad \operatorname{cosec} \theta = \frac{1}{\sin \theta}$$

$$\cos \theta = \frac{1}{\sec \theta} \quad \sec \theta = \frac{1}{\cos \theta}$$

$$\tan \theta = \frac{1}{\cot \theta} \quad \cot \theta = \frac{1}{\tan \theta}$$

4. Pythagorean Identities

$$\sin^2 \theta + \cos^2 \theta = 1$$

$$\tan^2 \theta + 1 = \sec^2 \theta$$

$$1 + \cot^2 \theta = \operatorname{cosec}^2 \theta$$

5. Even and Odd Formulas

$$\sin(-\theta) = -\sin \theta \quad \operatorname{cosec}(-\theta) = -\operatorname{cosec} \theta$$

$$\cos(-\theta) = \cos \theta \quad \sec(-\theta) = \sec \theta$$

$$\tan(-\theta) = -\tan \theta \quad \cot(-\theta) = -\cot \theta$$

6. Double Angle Formulas

$$\sin(2\theta) = 2 \sin \theta \cos \theta$$

$$\cos(2\theta) = \cos^2 \theta - \sin^2 \theta$$

$$= 2 \cos^2 \theta - 1$$

$$= 1 - 2 \sin^2 \theta$$

$$\tan(2\theta) = \frac{2 \tan \theta}{1 - \tan^2 \theta}$$

7. Half Angle Formulas

$$\sin \theta = \pm \sqrt{\frac{1 - \cos(2\theta)}{2}}$$

$$\cos \theta = \pm \sqrt{\frac{1 + \cos(2\theta)}{2}}$$

$$\tan \theta = \pm \sqrt{\frac{1 - \cos(2\theta)}{1 + \cos(2\theta)}}$$

8. Sum and Difference Formulas

$$\sin(A \pm B) = \sin A \cos B \pm \cos A \sin B$$

$$\cos(A \pm B) = \cos A \cos B \mp \sin A \sin B$$

$$\tan(A \pm B) = \frac{\tan A \pm \tan B}{1 \mp \tan A \tan B}$$

9. Product to Sum Formulas

$$\sin A \sin B = \frac{1}{2} [\cos(A - B) - \cos(A + B)]$$

$$\cos A \cos B = \frac{1}{2} [\cos(A - B) + \cos(A + B)]$$

$$\sin A \cos B = \frac{1}{2} [\sin(A + B) + \sin(A - B)]$$

$$\cos A \sin B = \frac{1}{2} [\sin(A + B) - \sin(A - B)]$$

10. Sum to Product Formulas

$$\sin A + \sin B = 2 \sin\left(\frac{A+B}{2}\right) \cos\left(\frac{A-B}{2}\right)$$

$$\sin A - \sin B = 2 \cos\left(\frac{A+B}{2}\right) \sin\left(\frac{A-B}{2}\right)$$

$$\cos A + \cos B = 2 \cos\left(\frac{A+B}{2}\right) \cos\left(\frac{A-B}{2}\right)$$

$$\cos A - \cos B = -2 \sin\left(\frac{A+B}{2}\right) \sin\left(\frac{A-B}{2}\right)$$

11. Co function Formulas

$$\sin\left(\frac{\pi}{2} - \theta\right) = \cos \theta \quad \cos\left(\frac{\pi}{2} - \theta\right) = \sin \theta$$

$$\operatorname{cosec}\left(\frac{\pi}{2} - \theta\right) = \sec \theta \quad \sec\left(\frac{\pi}{2} - \theta\right) = \operatorname{cosec} \theta$$

$$\tan\left(\frac{\pi}{2} - \theta\right) = \cot \theta \quad \cot\left(\frac{\pi}{2} - \theta\right) = \tan \theta$$