

1 LAKH + SELECTED ASPIRANTS  
✓ CHOOSE **SMARTKEEDA**

NOW IT'S YOUR TURN!

**2025 ACHIEVERS**



K CHANDRAN SAJI  
(IBPS PO 2025)



NISHITHA  
(IBPS PO 2025)



NITIN GUPTAY  
(IBPS PO 2025)



AKSHITA SUNDAL  
(IBPS PO 2025)



SAKHIN SUNDAL  
(IBPS PO 2025)



ANUSHKA SUNDAL  
(IBPS PO 2025)



PARIMAL KUMAR GOPE  
(IBPS PO 2025)



SHWETA GUPTA  
(IBPS PO & SBI PO 2025)



KRISHNA TEJA  
(IBPS PO 2025)



JASHA KLAUR  
(IBPS PO 2025)



RANJAN JAINI  
(IBPS PO 2025)



RIYA SHARMA  
(IBPS PO 2025)

**BEST OF SMARTKEEDA**



Mock Tests



CA Mockdrill



Speed Drills



Topic Tests



Sectionals



Smart Video  
Course

USE CODE **FEST25** for 10% OFF

 **Smartkeeda**  
presents



# **SPEED DRILLS**

India's first tool to improve

# **SPEED & ACCURACY**

in Bank Exams

Practice **40,000+** Ques in  
(English | Reasoning | Quant)

## **Features:**

- ◆ Improve Speed and Accuracy
- ◆ Unlimited no. of drills/quizzes
- ◆ Detailed Explanation
- ◆ AI Driven Analysis
- ◆ Topic Wise Questions

Useful For

RRB Clerk | RRB PO | IBPS Clerk |  
IBPS PO | SBI Clerk | SBI PO

**Warning:** Smartkeeda possesses all copyrights on its content. This doesn't allow anyone to use its content for commercial purposes. If any infringement is found, legal action will be taken against the individual or entity. If you want to use the content for commercial purposes, kindly write to us at [admin@smartkeeda.com](mailto:admin@smartkeeda.com)

## Compound Interest Questions for RBI Asst. Pre, IBPS Clerk Pre and SBI Clerk Pre Exams

### Compound Interest Quiz 13

Directions : Read the following questions carefully and choose the right answer.

- The compound interest received on a sum for the second year at a rate of  $11\frac{1}{9}\%$  is Rs. 180. Find the principal and the amount received after 2 years?

A. Rs. 1580, Rs. 1900                      B. Rs. 1458, Rs. 1800                      C. Rs. 1680, Rs. 2100  
D. Rs. 1540, Rs. 1840                      E. Rs. 1468, Rs. 1680
- Anjali invested in two schemes. She invested Rs. 5000 in scheme A at a rate of 12% per annum simple interest for 2 years and Rs. 5500 in scheme B at a rate of 10% per annum compound interest for 2 years. If she would have invested Rs. 5000 in scheme B and Rs. 5500 in scheme A, find the difference (in Rs.) between the total interest earned in IInd case and Ist case?

A. 15                      B. 18                      C. 25                      D. 20                      E. 22
- A sum of money is invested at a rate of 5% and 8% respectively for 2 years compounded annually. The compound interest after two years is Rs. 1608. Find the sum?

A. 10,000                      B. 12,000                      C. 15,000                      D. 11,000                      E. 14,000
- Simple interest on a certain sum of money for 3 years at 12% per annum is Rs. 18000. Find the compound interest on the same sum at the same rate for 2 years?

A. Rs. 12820                      B. Rs. 12940                      C. Rs. 12650                      D. Rs. 12720                      E. Rs. 12560
- Deepak lends Rs. 5000 to Sanjay at 10% CI compounded annually. What interest (in Rs. ) will Deepak get after 3 years?

A. 1655                      B. 1565                      C. 1635                      D. 1645                      E. 1640

6. What is the difference between the compound interest and simple interest on Rs. 5000 for 3 years at 18% per annum?
- A. Rs. 520.05      B. Rs. 515.16      C. Rs. 510.20      D. Rs. 514.02      E. Rs. 512.10
7. The simple interest on a certain sum of money for 2 years at R% per annum is Rs. 100. If the compound interest at the same rate of interest for the same time on the same principal is Rs. 102.5, then find the value of R?
- A. 5      B. 10      C. 12      D. 7      E. 8
8. Certain money is lent at compound interest for 2 years at 40% per annum. If the interest had been calculated at half yearly compounding then the interest would have been Rs. 3408 more. What is the sum of money lent?
- A. Rs. 25000      B. Rs. 34000      C. Rs. 30000      D. Rs. 24000      E. Rs. 35000
9. A sum of Rs. 8000 was borrowed at 10% per annum. Find the ratio of total amount at the end of two years if the interest was Compound interest compounded annually and if the interest was Simple interest calculated annually.
- A. 110:119      B. 112:121      C. 111:115      D. 121:120      E. 119:120
10. The interest obtained by investing a sum at compound interest of 25% pa for 2 years is Rs. 812.5 more than same amount invested at simple interest at 10% pa for 4 years. Find the total sum (in Rs.) invested in both types of interest?
- A. 12000      B. 10000      C. 5000      D. 7000      E. 8000



[Join us](#)

[www.smartkeeda.com](http://www.smartkeeda.com) | [testzone.smartkeeda.com](http://testzone.smartkeeda.com)

SBI | RBI | IBPS | RRB | SSC | NIACL | EPFO | UGC NET | LIC | Railways | CLAT | RJS



[Join us](#)

## Correct Answers:

1	2	3	4	5	6	7	8	9	10
B	A	B	D	A	B	A	C	D	B

# TOPIC TEST

## Features:

- \* 900+ Tests
- \* Unlimited Retakes
- \* Detailed Analysis
- \* 9000+ Questions



Use Code: **Fest25**

Start your basic to advance  
journey now

Smartkeeda.com



[Join us](#)

[www.smartkeeda.com](http://www.smartkeeda.com) | [testzone.smartkeeda.com](http://testzone.smartkeeda.com)

SBI | RBI | IBPS | RRB | SSC | NIACL | EPFO | UGC NET | LIC | Railways | CLAT | RIS



[Join us](#)

**Explanation:**

**1.**

$$R = 11\frac{1}{9}\% = \frac{1}{9}$$

$$9^2 = 81$$

$$\begin{array}{ccc} & 81 & \\ \swarrow & & \searrow \\ 81 \times \frac{1}{9} = 9 & & 81 \times \frac{1}{9} = 9 \\ & \searrow & \\ & 9 \times \frac{1}{9} = 1 & \end{array}$$

Second year CI = 180

$$CI = 9 + 1 = 10$$

The value of 10 = 180

The value of 1 = 18

Principal =  $81 \times 18 = \text{Rs. } 1458$

Amount = P + I

$$\text{Amount} = 81 + (18 + 1) = 100$$

$$\text{Amount} = 100 \times 18 = \text{Rs. } 1800$$

Hence, option B is correct.

**2.**

$$SI = \frac{5000 \times 12 \times 2}{100} = 1200$$

$$CI = \frac{5500 \times 10}{100} + \frac{5500 \times 10}{100} + \frac{550 \times 10}{100}$$

$$= 1200 + 1155 = 1155$$

$$\text{Total interest} = 1200 + 1155 = 2355$$

**Second case :**

$$\text{SI} = \frac{5500 \times 12 \times 2}{100} = 1320$$

$$\text{CI} = \frac{5000 \times 10}{100} + \frac{5000 \times 10}{100} + \frac{500 \times 10}{100} = 1050$$

$$\text{Total interest} = 1320 + 1050 = 2370$$

$$\text{Difference} = 2370 - 2355 = 15$$

Hence, option A is correct.

**3.**

$$\text{Effective rate} = 5 + 8 + \frac{5 \times 8}{100} = 13.4\%$$

$$\text{CI} = \text{Rs. } 1608$$



**SmartKeeda**  
Govt Exam Prep App  
{use:  $a + b + \frac{a \times b}{100}$  = effective rate}

Let the sum be A

So,

$$A \times \frac{13.4}{100} = 1608$$

$$A = \frac{1608 \times 100}{13.4}$$

$$A = \text{Rs. } 12000$$

Hence, option B is correct.

4.

$$SI = \frac{P \times R \times T}{100}$$

$$18000 = \frac{P \times 12 \times 3}{100}$$

$$P = 50000$$

$$A = 50000 \times (1.12) (1.12) = 62720$$

$$\text{Compound interest} = 62720 - 50000 = \text{Rs. } 12720$$

Hence, option D is correct.

5.

$$R = 10\% = \frac{1}{10}$$

10 is increased by 1 to get 11

Similarly for 3 years,

$$10 \quad 11$$

$$10 \quad 11$$

$$10 \quad 11$$

---

$$1000 \quad 1331$$

---

Here, 1000 represents Principal, 1331 represents Amount and difference between Amount and Principal represents compound interest.

$$CI = 1331 - 1000 = 331$$

Here, 1000  $\rightarrow$  5000

$$331 \text{ will represent } \rightarrow \frac{5000 \times 331}{1000}$$

$$CI = 331 \times 5 = \text{Rs. } 1655$$

Hence, option A is correct.

6.

$$SI = \frac{5000 \times 18 \times 3}{100} = 2700$$

$$CI = \frac{5000 \times 18}{100} + \frac{5000 \times 18}{100} + \frac{5000 \times 18}{100}$$

$$+ \frac{900 \times 18}{100} + \frac{900 \times 18}{100} + \frac{900 \times 18}{100} + \frac{162 \times 18}{100}$$

$$= 900 \times 3 + 162 \times 3 + 29.16 = 3215.16$$

$$\text{Difference} = 3215.16 - 2700 = \text{Rs. } 515.16$$

Hence, option B is correct.

7. ATQ,

$$\frac{PRT}{100} = 100$$

$$\frac{P \times R \times 2}{100} = 100$$

$$PR = 5000 \dots(i)$$

$$P \left(1 + \frac{R}{100}\right)^2 - P = 102.5 \dots(ii)$$

By taking ratio we get,

$$\frac{PR}{\{P(1 + R/100)^2 - P\}} = \frac{5000}{102.5}$$

$$\frac{R}{\{R^2/100^2 + 2R/100\}} = \frac{5000}{102.5}$$

$$\frac{R}{(R/100^2 + 2/100)} = \frac{2000}{41}$$

$$\frac{10000}{(R + 200)} = \frac{2000}{41}$$

$$5 \times 41 = R + 200$$

$$R = 5\%$$

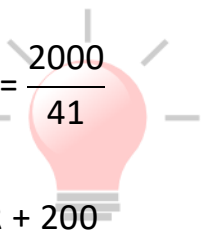
Hence, option A is correct.

**8.**

$$\text{CI for 2 years at 40\%} = 40 + 40 + \frac{40 \times 40}{100} = 96\%$$

Half yearly: CI at 20% for 4 years

$$\text{CI for first two years} = 20 + 20 + \frac{20 \times 20}{100} = 44\%$$



**SmartKeeda**  
Govt Exam Prep App

$$\text{For the next 2 years} = 44 + 44 + \frac{44 \times 44}{100} = 107.36\%$$

$$I = 107.36 - 96 = 11.36\%$$

$$11.36\% \rightarrow 3408$$

$$1 \rightarrow 300$$

$$100 \rightarrow 300 \times 100 = 30,000$$

Hence, option C is correct.

**9. Method I:** CI for 2 years at 10% p.a. =  $[10 + 10 + (10 \times 10)/100]\% = 21\%$

Therefore, total amount =  $100 + 21 = \mathbf{121\%}$

SI for 2 years at 10% p.a. =  $10 \times 2 = 20\%$

Therefore, total amount =  $100 + 20 = \mathbf{120\%}$

As we know the principal amount is common, so we don't need to consider it while calculating.

Therefore, the required ratio = **121 : 120.**

Hence, option D is correct.

**Method II:**

$$\text{Ratio} = 8000(1.1 \times 1.1) : 8000 + [(8000 \times 10 \times 2)/100] = 1.1 \times 1.1 : 1 + 0.20 = \mathbf{121 : 120}$$

Hence, option D is correct.

10.

Interest for compound interest

$$= 25 + 25 + 25 \times \frac{25}{100} = 56.25\%$$

Let the sum be A

$$CI - SI = 812.5$$

$$\frac{A \times 56.25}{100} - \frac{A \times 10 \times 4}{100} = 812.5$$

$$56.25A/100 - 2A/5 = 4062.5$$

$$2.8125A - 2A = 4062.5$$

$$A = 5000$$

$$\text{Total sum} = 5000 + 5000 = 10000$$

Hence, option B is correct.



[Join us](#)

[www.smartkeeda.com](http://www.smartkeeda.com) | [testzone.smartkeeda.com](http://testzone.smartkeeda.com)

SBI | RBI | IBPS | RRB | SSC | NIACL | EPFO | UGC NET | LIC | Railways | CLAT | RJS



[Join us](#)

# CA MOCKDRILL PRO

भूलना मना है!

## Pro Features

- NEWS IN THE FORM OF FLASHCARDS
- CHAPTER-WISE SEGREGATION OF NEWS ON A MONTHLY BASIS
- SMART 350 NEWS ON A MONTHLY BASIS
- QUESTIONS BASED ON EACH & EVERY CRUCIAL INFO GIVEN IN NEWS
- DIGITAL, FINANCIAL AWARENESS & RBI CIRCULARS
- INCORRECT ANSWERS REAPPEAR UNTIL YOU GET THEM RIGHT
- AI-POWERED WEEKLY & MONTHLY REVISIONS
- BILINGUAL (ENG + HINDI)

 **POWER-UP  
YOUR CA**



**Smartkeeda**

Govt Exam Prep App

*Presents*

# Testzone

India's Leading Test Series Platform

All Banks Exams

2025-26

12 Months Plan

@Just

Rs. **539**

To get 10% Off use code **FEST25**

- ✓ Brilliant Test Analysis
- ✓ Excellent Content
- ✓ Unmatched Explanation

**Buy Now**

