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बैंक परीक्षाओ के लिए निश्चित रूप से सर्वश्रेष्ठ मॉक टेस्ट सीरीज Its Your Turn Now Take A FREE Mock Test

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Simple Interest Questions for SBI PO Pre, IBPS PO Pre, SBI Clerk Mains and IBPS Clerk Mains Exams.

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

1. From a bank, Ram and Shyam together took a certain amount under simple interest and they lent the total amount to Mohan at 2% more simple interest. At the end of 4 years, the total money earned by Ram after paying the interest to the bank was Rs. 400 more than that of Shyam. From the bank, the total amount taken by Ram was how much more than that of Shyam?

A. Rs. 10000 B. Rs. 20000 C. Rs. 5000 D. Rs. 25000 E. Can't be determined

2. Aman and Raghav are two friends. Aman started a business with an investment of Rs 7200, while Raghav puts 60% of his salary at 40% p.a simple interest for 6 months; Raghav takes the amount received after 6 months and joins Aman in the business. If Aman receives a profit of Rs. 2000 out of a total profit of Rs. 2900 at the end of 1 year, what was the original salary of Raghav?

A. Rs. 18000 B. Rs. 9400 C. Rs. 9000 D. Rs. 15000 E. None of these

3. Deepika deposited Rs. 1000 in a fund in 2019 which provides simple interest. The interest rate on the fund increases by 3% every year. If the interest rate at the time of amount deposit was 10%, find the interest earned by her after 9 years.

A. Rs. 1880 B. Rs. 1890 C. Rs. 2980 D. Rs. 1790 E. Rs. 1980

4. Rayan invested a total of Rs.49000 in two different schemes A and B. The scheme A which offers interest at a rate of 5% per annum and scheme B offers interest at a rate of 12%. If the total interest earned by Rayan after 1 year is Rs.4900 then find the sum invested in scheme B.

A. Rs. 34000 B. Rs. 19000 C. Rs. 35000 D. Rs. 14000 E. Rs. 30000

5. Dhanush invested Rs. 800 in a scheme which is offering 53/4% per annum simple interest. After 2 years he withdrew the money from the scheme and invested the total amount in another scheme which gives an interest rate of R% per annum simple interest. After 3 more years, he received a total of Rs. 1214.40 then what is the difference between the rates of interest?

A. $\frac{71}{13}$ D. $\frac{86}{3}$ $C.\frac{79}{12}$ B. $\frac{83}{7}$

6. Arjun distributed 65% of the money he had between A and B in the ratio 6 : 7 respectively. B and A deposited the amount received in a scheme offering 8% and 7% simple interest respectively for five years. Find the amount left with Arjun if the difference in the interests earned by A and B after five years is Rs. 1890.

A. Rs. 17800 B. Rs. 18300 C. Rs. 18900 D. Rs. 19500 E. None of these

7. After four years, the simple interest obtained on Rs. 8250 at the rate of (x + 4)% is Rs. 1320 more than the simple interest obtained at the rate of 8% per annum. Find the value of 'x'.

A. 12% B. 10% C. 8% D. 15% E. None of these

- 8. Ram borrowed Rs. x from Shyam at the rate of 13% simple interest and Rs. 2x from Mohan at the rate of 26 % simple interest he then added Rs. 82500 with the total amount he borrowed from Shyam and Mohan together and lend it to Sohan at the rate of 10% simple interest. The total profit, he received at the end of one year in this process was Rs. 1725. Find the value of x?
- A. 18642.85 B. 19642.85 C. 16625.52 D. 17462.85 E. None of these
- 9. Akash borrowed Rs 12000 from a bank at the rate of 18% per annum for 8 years. After certain period of time government introduced a scheme which reduced the interest rate by 15%. At the end of 8 years Akash paid Rs 18000 in total then after how much time (in years) government introduced the scheme? (Simple interest is to be considered while solving the problem)
- A. $6\frac{4}{5}$ B. $1\frac{11}{15}$ C. $1\frac{5}{11}$ D. $15\frac{1}{9}$ E. $7\frac{1}{4}$
- **10.** A sum of Rs. 12,000 invested at 8% simple interest becomes Rs. 15840 in x years and another sum of Rs. 15,000 invested at 12% simple interest becomes Rs. 18,600 in y years. Find the value of x + y.
- A. 6 B. 7 C. 5 D. 8 E. 10
- 11. The salary of a man is Rs. 60000, from which he deposits x% amount at 13% simple interest. If the accumulated amount for the sum deposited after 3 years was Rs. 29190, then find the value of 'x'.

A. 40

B. 35

D. 50

E. None of these

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C. 45



12. Arnab deposited Rs. 14500 in SBI mutual fund which offers simple interest at the rate of 9%. The simple interest obtained from SBI is deposited in Birla Sun Life mutual fund at the rate of 12% simple interest. If the time period for depositing in SBI and Birla were 2 years and 5 years respectively, then find the total simple interest earned by Arnab.

A. Rs. 5248 B. Rs. 3856 C. Rs. 4176 D. Rs. 4462 E. None of these

13. The rate of interest for the first 2 years is 3% per annum, for the next 3 years is 8% per annum, and for the period beyond 5 years is 10% per annum. If the man withdraws total amount of Rs. 5320 after 6 years, find the sum he deposited?

A. Rs. 3800 B. Rs. 4320 C. Rs. 2380 D. Rs. 3380 E. None of these

14. Andy lends a sum of money at R% simple interest for R years such that sum received by him is 9/16 times more of what he lends. Find the value of R.

A. 5.5 B. 6.5 C. 7 D. 7.5 E. None of these

15. Sanjay borrowed certain amount of money at simple interest at the rate of 5% p.a. for the first three years, 10% p.a. for the next five years and 12% p.a. for the period beyond 8 years. If the total interest paid by him at the end of 12 years is Rs. 6780, how much money did he borrow?

A. Rs. 6000 B. Rs. 5000 C. Rs. 4500 D. Rs. 5500 E. Rs. 3840

16. A certain sum 10M Invested at simple Interest becomes 130M in 30 years. If the same amount invested with same rate of Interest but at Compound Interest, it will become ________ after two years?

A. 14.4 M B. 19.6 M C. 23.2 M D. 16.9 M E. None of these

17. When a person invests some money under simple interest then at the end of some years the amount become 9 times of the principal amd the numerical value of the rate of interest per annum is double of the time. At the end of 15 years, the amount will become how many times of the principal at the same rate of interest?

A. 6 times B. 8 times C. 9 times D. 7 times E. None of these

18. A person invests Rs. x under simple interest in bank 1 for 4 years at the rate of 10% per annum. He invests Rs. x + 500 under simple interest in bank 2 for 5 years at the rate of 7.5% per annum. If the simple interest received from the bank 1 is Rs. 75 less than that of the bank 2, what is the sum of the simple interest received from both the banks together?

A. Rs. 4500	B. Rs. 4250	C. Rs. 3675	D. Rs. 3775	E. None of these
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19. A person invested Rs. x under simple interest for 10 years at 10% per annum. If he had invested Rs. 2x under simple interest for 15 years at the rate of interest 20% per annum then he would have received Rs. 2500 more simple interest. Find the value of X?

A. Rs. 2500 B. Rs. 500 C. Rs. 3250 D. Rs. 3750 E. None of these

20. Amount of Rs. 2 lacs was invested at a simple Interest of 5%. After five years, the interest earned in first five years is added to the principal, and from sixth year, simple Interest is calculated on new Principal amount. After how many years it will become 3,50,000 ? (Interest rate remains same for all years)

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A. 5 years B. 7 years C. 8 years D. 10 years E. 12 years
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- 21. Rahim sells a car at Rs. 100,000 to his friend Raman. Raman invests Rs. 20,000 on its servicing. Meanwhile, Rahim invests the money obtained from selling the car in a bank at 5% simple interest for 5 years. After 5 years, Rahim withdraws all his money along with the interest from the bank and asks Raman to sell back the car to him. Raman agrees to sell but with some additional price. If Rahim had to give all the money he got from the bank, what percent extra money Raman charged him with respect to Raman's investment in servicing?
- A. 35% C. 15% D. 5%
 - 22. A man spends 20% of his monthly income on rent. Out of the remaining monthly income, he spends 25% on food, Rs. 'a' on transportation and the remaining money is deposited in the savings account which is 48% of the total monthly salary. If the amount is deposited for 5 years in the savings account he gets a simple interest of Rs. 8294.4 at the rate of 7.2% per annum, then find the value of 'a'.

E. None of these

A. Rs. 6240 B. Rs. 7280 C. Rs. 5760 D. Rs. 6860 E. None of these

23. A person lent some amount to his friend at 20% simple interest. After two years, Rs. 5000 was paid and the rest amount was repaid at 25% per annum. If 3rd year's interest is 6/11 of first two years' interest. Find the amount of money that was lent out initially? (Given that returned amount is reduced from the Principal)

A. Rs. 38000.36 B. Rs. 38285.63 C. Rs. 39000.17 D. Rs. 39285.71 E. None of these

24. Income of Ram is Rs. X per month. He invests 50% of the yearly income in a bank at the beginning of successive 4 years and the bank pays simple interest of 20% per annum, then the amount at his credit at the end of 4th year will be:

 A. Rs. 30X
 B. Rs. 33X
 C. Rs. 36X
 D. Rs. 44X
 E. None of these

25. A sum of money becomes 5 times of itself in 20 years. If the rate of interest is doubled and time is tripled then the simple interest received on the same sum of money will be how many times of the sum of money?

A. 12 times B. 6 times C. 24 times D. 18 times E. 15 times

26. A sum of money becomes 2 times of itself in 10 years at simple interest. A person invests Rs. 5000 at the same rate of interest per annum under simple interest and the same amount at the same rate of interest per annum under compound interest compounded annually. Find the sum of the simple interest and compound interest received on the sum only in the second year?

E. None of these A. Rs. 1050 B. Rs. 1000 C. Rs. 1025 D. Rs. 1075

27. The simple interest received on a sum of money at 10% per annum in some years is half of the sum. If the rate of simple interest is 3% more then the simple interest received on the same sum for the same period is Rs. 450 more. Find the sum of money?

A. Rs. 2400

B. Rs. 2500 E. None of these C. Rs. 2750 D. Rs. 3000

28. Ajay invests some amount of money at a certain rate of simple interest per annum and gets Rs. 3120 as interest after 1 year. If the rate would have been 4% more per annum he would have earned Rs. 3120 more in 18months. What was the amount invested by Ajay?

A. Rs. 26000 B. Rs. 24000 C. Rs. 30000 D. Rs. 32000 E. None of these

29. Ashok has Rs 1,60,000 with him. He lends some money at 7% p.a. and rest of the money at 12% p.a. simple interest. He receives a total of Rs 14400 at the end of 1 year. What is the amount lent at 12% per annum?

B. Rs. 64000 C. Rs. 72000 A. Rs. 56000 E. None of these D. Rs. 96000

30. Simple interest on a sum of Rs.50000 at the rate of 15% per annum after two years will be what percent of compound interest on that sum at the same rate of interest for the same time period.

A. 87.4% C. 91.4% E. None of these B. 89.6% D. 93.02%

31. Rajat lends Rs. 20,000 to two of his friends. He gives Rs.10,000 to the first at 15% p.a. simple interest. Rajat wants to make a profit of 20% on the whole. The simple interest rate at which he should lend the remaining sum of money to the second friend is

A. 12% B. 16%	C. 20%	D. 25%	E. None of these
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32. Ankit invests Rs.15000 as fixed deposit in a bank at the rate of 12% per annum simple interest. But due to some pressing needs, he has to withdraw the entire money after 5 years for which the bank allowed him a lower rate of interest. If he gets Rs. 6420 less than, what he would have got at the end of 8 years, then rate of interest allowed by the bank is:

A. 4.68% B. 10.64% C. 8.64% D. 6.84% E. None of these

33. A sum invested at 10% simple interest per annum grows to Rs. 900 in 5 years. The same amount at 15% simple interest per annum in 2.5 years will grow to?

E. None of these

A. 830 B. 835 C. 825 D. 820

- 34. A manager of a company invested a total amount of Rs. 35900 in two different policies for his 2 employees having experience of 5 years and 7 years respectively. He invested the amount in such a way that each employee will get the equal amount when each of them will have 12 years of experience. If the policies offer 12% rate of simple interest to less experienced employee and 15% rate of simple interest to the employee having more experience. How much did the employee with less experience get when he will have 12 years of experience?
- A. Rs. 32200 B. Rs. 21200 C. Rs. 14200 D. Rs. 17950 E. None of these
- 35. The rate of interest on a sum of money is 4% per annum for the first 2 years, 6% per annum for the next 4 years and 8% per annum for the period beyond 6 years. If the simple interest accrued on the sum for a total period of 9 years is Rs. 1680, what is the sum?

A. Rs. 3000 B. Rs. 5000 C. Rs. 4700 D. Rs. 5500 E. None of these

36. Simple interest on a certain amount is 16/25 of the principal, provided that rate of interest and time period in years are same. What will be the simple interest after twelve years if the principal is Rs. 25000 and the rate is same?

A. Rs. 12000	B. Rs. 24000	C. Rs. 22000	D. Rs. 26000	E. None of these
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37. The interest earned when Rs. P is invested for Six years in a scheme offering 13% pa simple interest is more than the interest earned when the same sum (Rs.P) is invested for Three years in another scheme offering 10% pa simple interest, by Rs. 3168. What is the value of P?

A. 5500	B. 6600	C. 4400	D. 3300	E. none of these
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38. Shivay buys a web cam for his personal computer costs Rs. 16000. He pays 175/4% at once and the rest amount 15 months later, on which he is charged simple interest at the rate of 16% per annum. If Shivay pays whole money at once, then by what approximate per cent he would have to pay less amount from the amount he is paying with the interest?

A. Rs. 56000 B. Rs. 64000 C. Rs. 72000 D. Rs. 96000 E. None of these

39. Ashok has Rs 1, 60,000 with him. He lends some money at 7% p.a. and rest of the money at 12% p.a. simple interest. He receives a total of Rs 14400 at the end of 1 year. What is the amount lent at 12% per annum?

A. 600 m B. 720 m C. 680 m D. 650 m E. None of these

40. Ajay invests some amount of money at a certain rate of simple interest per annum and gets Rs. 3120 as interest after 1 year. If the rate would have been 4% more per annum he would have earned Rs. 3120 more in 18months. What was the amount invested by Ajay?

A. Rs. 26000

B. Rs. 24000 C. Rs. 30000 D. Rs. 32000 E. None of these

41. Find the simple interest on Rs. 45,000 for the period from 4th June 2018 to 31st December 2018 at 13% per annum?

A. Rs. 3266.75 B. Rs. 3165.75 C. Rs. 3375.75 D. Rs. 3385.75 E. Rs. 3365.75

42. A sum of money becomes 7/5 times of itself in 2 years under simple interest. If the same sum of money was invested under compound interest at the same rate of interest and for two years then amount would have been how many times of the sum?

A. 1.32 times B. 1.44 times C. 1.5 times D. 1.47 times E. None of these

43. Ram takes Rs. 5000 from Mohan for 3 years under simple interest at the rate of 10% per annum calculated half-yearly. What amount will be paid by Ram to Mohan after the end of 3 years?

A. Rs. 9000 B. Rs. 3000 C. Rs. 6500 D. Rs. 7500 E. None of these

44. A borrowed a sum of money from B for some time at simple interest. The rate of interest is equal to the number of years. If the simple interest on the sum is 1/4 of the sum, then find the rate of interest?

A. 4%	B. 5%	C. 6%	D. 7%	E. None of these
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45.	Manish lends x% of his monthly salary which is Rs. 60000 at 20% simple interest to his colleague Harish. If the amount accumulated after 4 years was Rs. 32400, then find the value of x.							
A. 20		B. 30	C. 15	D. 25	E. 35			
46.	January, 20		amount on 28th Au	ugust, 2018 to clear	oney-lender on 21st his debt. Then find			
A. Rs.	16080	B. Rs. 9000	C. Rs. 12000	D. Rs. 10000	E. None of these			
47.		terest earned after of 21% per annum		erson invests Rs. 29	3 at simple interest			
A. Rs.1	148.60	B. Rs.184.59	C. Rs.242.37	D. Rs.221.93	E. None of these			
48.		noney becomes fiv te of interest?	ve times of itself in	n 5 years at a certa	ain rate of interest.			
A. 60%	A sum of n the end of interest on	second year and the same sum of n	Rs. 432 at the en noney, what would	d of third year. A be the difference	E. None of these become Rs. 360 at t the same rate of between the simple ned at the end of 9			
A. Rs.	240	B. Rs. 200	C. Rs. 150	D. Rs. 300	E. None of these			
50.	the princip		te of interest, what	at would be the ra	ears is two times of tio of principal and			
A. 20 :	11	B. 20 : 9	C. 25 : 11	D. 25 : 9	E. None of these			
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- 1. एक बैंक से, राम और श्याम ने साधारण ब्याज के तहत एक निश्चित रा श ली और उन्होंने कुल रा श मोहन को 2% अ धक साधारण ब्याज पर दिया। 4 वर्षों के अंत में, बैंक द्वारा ब्याज का भुगतान करने के बाद राम द्वारा अर्जित कुल धन श्याम से 400 रु अ धक है। बैंक से, राम द्वारा ली गई कुल रा श श्याम की तुलना में कतनी अ धक थी?
- A. Rs. 10000B. Rs. 20000C. Rs. 5000D. Rs. 25000E. निर्धारित नहीं कया जा सकता।
- 2. अमन और राघव दो दोस्त हैं। अमन ने 7200 रुपये के निवेश के साथ एक व्यवसाय शुरू कया, जब क राघव ने 6 महीने के लए अपने वेतन का 60% 40% प्रतिवर्ष की साधारण ब्याज पर लगाता ; राघव 6 महीने के बाद मली रा श लेता है और अमन के व्यवसाय में शा मल हो जाता है। अगर अमन को 1 वर्ष के अंत में कुल 2900 रु लाभ में से 2000 रु का लाभ प्राप्त होता है राघव का मूल वेतन क्या था?
- A. Rs. 18000 B. Rs. 9400 C. Rs. 9000 D. Rs. 15000 E. इनमें से कोई नहीं।
- 3. 2019 में दी पका ने एक फंड में 1000 रू जमा कए जो साधारण ब्याज प्रदान करता है। हर साल फंड पर ब्याज दर 3% बढ़ जाती है। यदि रा श जमा के समय ब्याज दर 10% थी, तो 9 साल बाद उसके द्वारा अर्जित ब्याज ज्ञात करें।
- A. Rs. 1880 B. Rs. 1890 C. Rs. 2980 D. Rs. 1790 E. Rs. 1980
- 4. रेयान ने दो अलग-अलग योजनाओं A और B में कुल 49000 रु का निवेश कया। योजना A जिसमें 5% प्रतिवर्ष की दर से ब्याज मलता है और योजना B में 12% की दर से ब्याज मलता है। यदि रेयान द्वारा 1 वर्ष के बाद अर्जित कुल ब्याज 4,900 रु है तो योजना B में निवे शत रा श ज्ञात करें।
- A. Rs. 34000 B. Rs. 19000 C. Rs. 35000 D. Rs. 14000 E. Rs. 30000
- 5. धनुष ने ऐसी योजना में 800 रुपये का निवेश कया जो 53/4% प्रतिवर्ष की दर से साधारण ब्याज दे रही है। 2 वर्षों के बाद उन्होंने योजना से रा श वापस ले लया और कुल रा श का निवेश एक अन्य योजना में कया, जो R% प्रतिवर्ष की दर से साधारण ब्याज देती है। अ धक 3 वर्षों के बाद, उन्होंने कुल 1214.40 रुपये प्राप्त कए, फर ब्याज दरों में क्या अंतर है?
- A. $\frac{71}{13}$ B. $\frac{83}{7}$ C. $\frac{79}{12}$ D. $\frac{86}{3}$ E. इनमें से कोई नहीं।

6. अर्जुन के पाश कुछ रा श है और वह उस रा श का 65% A और B के बीच क्रमशः 6: 7 के अनुपात में बाँटता है। B और A ने प्राप्त रा श को पाँच वर्षों के लए क्रमशः 8% और 7% की दर से साधारण ब्याज देने वाली स्कीम में निवेश कए। अर्जुन के पास बची हुई रा श का पता लगाएं अगर पांच साल बाद A और B द्वारा अर्जित ब्याज में अंतर 1890 रु है।

A. Rs. 17800 B. Rs. 18300 C. Rs. 18900 D. Rs. 19500 E. इनमें से कोई नहीं।

7. चार वर्षों के बाद, 8250 रुपये पर (x + 4)% की दर से मलने वाला साधारण ब्याज 8% प्रति वर्ष की दर से मलने वाले साधारण ब्याज से 1320 रुपये अ धक है। 'x' का मान ज्ञात करें।

A. 12% B. 10% C. 8% D. 15% E. इनमें से कोई नहीं।

8. राम ने श्याम से 13% की दर से साधारण ब्याज पर x रुपये और मोहन से 26% की दर से साधारण ब्याज पर 2x रुपये उधार लए, फर उसने श्याम और मोहन से उधार ली कुल रा श के साथ 82500 रुपये जोड़े और 10% की दर से साधारण ब्याज पर सोहन को उधार दे दिए। इस प्र क्रया में एक वर्ष के अंत में उन्हें कुल लाभ 1725 रुपये हुआ। x का मान ज्ञात करें?

A. 18642.85 B. 19642.85 C. 16625.52 D. 17462.85 E. इनमें से कोई नहीं।

9. आकाश ने 8 साल के लए 18% प्रतिवर्ष की दर से एक बैंक से 12000 रुपये उधार लए। कुछ समय की अव ध के बाद सरकार ने एक योजना शुरू की जिसमें ब्याज दर में 15% की कमी आई। 8 वर्षों के अंत में आकाश ने कुल मलाकर 18000 रुपये का भुगतान कया और फर कतने समय बाद (वर्षों में) सरकार ने इस योजना को पेश कया? (प्रश्न को हल करते समय साधारण ब्याज पर वचार कया जाना है)

A. $6\frac{4}{5}$

B. 1 $\frac{11}{15}$

C. 1 $\frac{5}{11}$ D. 15 $\frac{1}{9}$ E. 7 $\frac{1}{4}$

10. 12,000 रुपये का निवेश 8% साधारण ब्याज पर x वर्षों में 15840 रुपये हो जाता है और 15,000 रुपये का निवेश 12% साधारण ब्याज पर y वर्षों में 18600 रुपये हो जाता है। x + y का मान ज्ञात कीजिए।

A. 6 B. 7 C. 5 D. 8 E. 10

11. एक आदमी का मा सक वेतन 60000 रुपए है, जिसमें से वह x% रकम 13% साधारण ब्याज पर जमा करता है। यदि 3 वर्षों के बाद जमा की गई रा श 29190 रुपये हो जाती है, तो 'x' का मान ज्ञात कीजिए।

A. 40 B. 35 C. 45 D. 50 E. इनमे से कोई नहीं।

12. अर्नब ने एसबीआई म्यूचुअल फंड में 14500 रुपये जमा कए जो 9% की दर से साधारण ब्याज देता है। एसबीआई से प्राप्त साधारण ब्याज को वह 12% साधारण ब्याज की दर पर बिरला सन लाइफ म्यूचुअल फंड में जमा करता है। यदि एसबीआई और बिरला में जमा करने की समय अव ध क्रमशः 2 वर्ष और 5 वर्ष थी, तो अर्नब द्वारा अर्जित कुल साधारण ब्याज का पता लगाएं।

A. Rs. 5248 B. Rs. 3856 C. Rs. 4176 D. Rs. 4462 E. इनमे से कोई नहीं।

- 13. पहले 2 वर्षों के लए ब्याज की दर 3% प्रति वर्ष है, अगले 3 वर्षों के लए 8% प्रति वर्ष है, और 5 साल से अधक की अवध के लए 10% प्रति वर्ष है। अगर आदमी 6 साल के बाद 5320 रुपये की कुल रा श निकालता है, तो उसके द्वारा जमा की गई रा श का पता लगाएं?
- A. Rs. 3800 B. Rs. 4320 C. Rs. 2380 D. Rs. 3380 E. इनमे से कोई नहीं।
- 14. एंडी R वर्षों के लए R% साधारण ब्याज पर एक रा श इस प्रकार उधार देता है क उसके द्वारा प्राप्त रा श उसके द्वारा उधार दी गई रा श से 9/16 गुना अधक है। R का मान ज्ञात कीजिए।
- A. 5.5B. 6.5C. 7D. 7.5E. इनमे से कोई नहीं।
- 15. संजय ने पहले तीन वर्षों के लए 5% प्रतिवर्ष, अगले पांच साल के लए 10% प्रतिवर्ष और 8 साल से आगे की अव ध के लए 12% प्रतिवर्ष की दर से साधारण ब्याज पर कुछ धनरा श उधार ली यदि 12 वर्षों के अंत में उसके द्वारा दिया गया कुल ब्याज 6780 रु है, तो उसने कतनी धनरा श उधार ली?
- A. Rs. 6000 B. Rs. 5000 C. Rs. 4500 D. Rs. 5500 E. Rs. 3840
- 16. साधारण ब्याज पर निवेश की गई एक निश्चित 10M रा श 30 वर्षों में 130M हो जाती है। यदि समान रा श समान ब्याज दर से निवे शत की जाती है, ले कन चक्रवृद्ध ब्याज पर, यह दो वर्षों के बाद ____ हो जाएगी?

A. 14.4 M B. 19.6 M C. 23.2 M D. 16.9 M E. इनमे से कोई नहीं।

17. जब कोई व्यक्ति साधारण ब्याज कुछ पैसे निवेश करता है तो कुछ सालों के अंत में धनरा श मूल रा श की 9 गुनी हो जाती है, जो सालाना ब्याज दर का संख्यात्मक मान समय का दुगना है। 15 वर्षों के अंत में, सामान ब्याज दर पर मूल रा श कतनी गुनी हो जाएगी?

A. 6 गुनी B. 8 गुनी C. 9 गुनी D. 7 गुनी E. इनमें से कोई नहीं।

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18. एक व्यक्ति 10% की दर से 4 वर्ष के लए बैंक 1 में साधारण ब्याज पर x रुपये निवेश करता है। उसने 7.5% की दर से 5 साल के लए बैंक 2 में साधारण ब्याज पर x + 500 निवेश कये। यदि बैंक 1 से प्राप्त साधारण ब्याज बैंक 2 की तुलना में 75 रु कम है, दोनों बैंकों से प्राप्त साधारण ब्याज का योग क्या है?

A. Rs. 4500 B. Rs. 4250 C. Rs. 3675 D. Rs. 3775 E. इनमें से कोई नहीं।

19. एक व्यक्ति ने x रु 10 साल के लए 10% सालाना साधारण ब्याज पर निवेश करता है। अगर उसने 2x रु 20 साल के लए 20% सालाना साधारण ब्याज पर निवेश करता है तो उसे 2500 रु अ धक साधारण ब्याज प्राप्त होती है। x का मान ज्ञात करें?

A. Rs. 2500 B. Rs. 500 C. Rs. 3250 D. Rs. 3750 E. इनमें से कोई नहीं।

20. 5% की दर से साधारण ब्याज पर 2 लाख रुपये की रा श का निवेश कया गया था। पाँच वर्षों के बाद पहले पाँच वर्षों में अर्जित ब्याज को मूलधन में जोड़ा जाता है और छठे वर्ष से साधारण ब्याज की गणना नई मूल रा श पर की जाती है। कतने वर्षों के बाद यह 3,50,000 हो जाएगा? (ब्याज दर सभी वर्षों के लए समान है)

 A. 5 ай
 B. 7 ай
 C. 8 ай
 D. 10 ай
 E. 12 ай

21. रहीम अपने दोस्त रमन को 1,00,000 रुपये में एक कार बेचता है। रमन उसकी स र्व संग पर 20,000 रुपये का निवेश करता है। इस बीच, रहीम बैंक में कार बेचने से प्राप्त धन को 5 साल के लए 5% की दर से साधारण ब्याज पर निवेश करता है। 5 साल बाद, रहीम ने बैंक से ब्याज के साथ अपने सारे पैसे वापस ले लए और रमन को गाड़ी वापस बेचने के लए कहा। रमन बेचने के लए सहमत है ले कन कुछ अतिरिक्त कीमत के साथ। अगर रहीम को बैंक से मलने वाला सारा पैसा देना पड़ता है, तो रमन द्वारा स र्व संग में निवेश के संबंध में कतने प्रतिशत अतिरिक्त पैसा वसूला गया?

A. 35% B. 25% C. 15% D. 5% E. इनमें से कोई नहीं।

22. एक आदमी अपनी मा सक आय का 20% कराए पर खर्च करता है। शेष मा सक आय में से, वह 25% भोजन पर खर्च करता है, 'a' रुपये परिवहन पर और शेष धनरा श बचत खाते में जमा की जाती है जो कुल मा सक वेतन का 48% है। यदि बचत खाते में 5 वर्षों के लए रा श जमा की जाती है, तो उसे 7.2% की दर से 8294.4 रुपये का साधारण ब्याज मलता है, तो 'a' का मान जात कीजिए।

A. Rs. 6240 B. Rs. 7280 C. Rs. 5760 D. Rs. 6860 E. इनमें से कोई नहीं।

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23. एक व्यक्ति ने अपने दोस्त को 20% साधारण ब्याज की दर से कुछ रा श दी। दो साल के बाद, उसको 5000 रु दिए गए और बाकी रा श 25% प्रति वर्ष की दर से चुका दी गई थी। यदि तीसरे वर्ष का ब्याज पहले दो वर्षों के ब्याज का 6/11 है। उस रा श का पता लगाएं जो शुरू में उधार दी गई थी? (दी गई रा श मुलधन से कम हो गई है)

A. Rs. 38000.36 B. Rs. 38285.63 C. Rs. 39000.17 D. Rs. 39285.71 E. इनमें से कोई नहीं।

- 24. राम का वेतन X रु. प्रति माह है| वह 4 क्रमागत वर्षो के प्रारम्भ में ही अपनी वा र्षक आय का 50% एक बैंक में निवेश करता है और बैंक उसे 20% की वा र्षक साधारण ब्याज देता है, तो उसके पास चौथे वर्ष के अंत में जमा धनरा श क्या होगी?
- A. 30X रु. B. 33X रु. C. 36X रु. D. 44X रु. E. इनमे से कोई नहीं।

25. एक धनरा श 20 वर्षों में खुद का 5 गुना बन जाती है। यदि ब्याज की दर दोगुनी हो जाती है और समय तीन गुना हो जाता है तो उसी धनरा श पर प्राप्त होने वाला साधारण ब्याज कतना होगा?

A. 12 गुनी B. 6 गुनी C. 24 गुनी D. 18 गुनी E. 15 गुनी

26. साधारण ब्याज पर एक धनरा श 10 वर्षों में खुद की दो गुनी हो जाती है। एक व्यक्ति समान दर से वा र्षक साधारण ब्याज पर 5000 रुपये का निवेश करता है और समान दर से वा र्षक चक्रवृद्ध ब्याज पर समान रा श का निवेश करता है। केवल दूसरे वर्ष में धनरा श पर प्राप्त साधारण ब्याज और चक्रवृद्ध ब्याज का योग ज्ञात करें?

A. Rs. 1050 B. Rs. 1000 C. Rs. 1025 D. Rs. 1075 E. इनमे से कोई नहीं।

27. कुछ वर्षों में 10% प्रतिवर्ष की दर से मलने वाला साधारण ब्याज रा श का आधा है। यदि साधारण ब्याज की दर 3% अ धक है तो समान अव ध के लए समान रा श पर प्राप्त साधारण ब्याज 450 रुपये अ धक है। रा श जात कीजिये?

A. Rs. 2400 B. Rs. 2500 C. Rs. 2750 D. Rs. 3000 E. इनमे से कोई नहीं।

28. अजय प्रतिवर्ष साधारण ब्याज की एक निश्चित दर पर कुछ रा श का निवेश करता है और 1 साल के बाद ब्याज के रूप में 3120 रु मलते हैं। यदि दर प्रति वर्ष 4% अधक होती तो उसे 18 महीने में 3120 रु अधक मलते। अजय द्वारा निवेश की गई रा श क्या थी?

A. Rs. 26000 B. Rs. 24000 C. Rs. 30000 D. Rs. 32000 E. इनमें से कोई नहीं।

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29. अशोक के पास 1,60,000 रु हैं। वह कुछ पैसा 7% प्रतिवर्ष और बाकी पैसे 12% प्रतिवर्ष की साधारण ब्याज पर उधार देता है। उन्हें 1 वर्ष के अंत में कुल 14400 रुपये मलते हैं। 12% प्रति वर्ष की दर से उधार दी गई रा श क्या है?

A. Rs. 56000 B. Rs. 64000 C. Rs. 72000 D. Rs. 96000 E. इनमें से कोई नहीं।

30. दो साल के बाद 15% प्रतिवर्ष की दर से 50000 रुपये की रा श पर प्राप्त साधारण ब्याज, उस रा श पर उसी दर से उतने ही समय में प्राप्त चक्रवृद् ध ब्याज का कतना प्रतिशत होगा।

A. 87.4% B. 89.6% C. 91.4% D. 93.02% E. इनमें से कोई नहीं।

31. रजत अपने दो दोस्तों को 20,000 रुपये उधार देता है। वह पहले को 15% प्रतिवर्ष की दर से साधारण ब्याज पर 10,000 रुपये देता है। रजत पूरे पर 20% का लाभ कमाना चाहता है। ज्ञात करें उसे कतनी साधारण ब्याज दर पर दूसरे मत्र को शेष रा श उधार देनी चाहिए।

A. 12% B. 16% C. 20% D. 25% E. इनमें से कोई नहीं।

32. अं कत एक बैंक में फक्स डपॉजिट के रूप में 12% प्रतिवर्ष साधारण ब्याज की दर से 15000 रुपये का निवेश करता है। ले कन कुछ जरुरतों की वजह से उसे 5 साल बाद पूरा पैसा वापस लेना पड़ा, जिसके लए बैंक ने उसे ब्याज दर कम करने की अनुमति दी। यदि उसे 8 साल के अंत में मलने वाली रा श की तुलना में 6420 रुपये कम मलते हैं, तो उसे बैंक द्वारा दी जाने वाली ब्याज दर क्या है:

A. 4.68% B. 10.64% C. 8.64% D. 6.84% E. इनमें से कोई नहीं।

33. एक रा श 10% प्रतिवर्ष साधारण ब्याज से 5 साल में 900 रुपये हो जाती है। 2.5 वर्षों में 15% प्रतिवर्ष साधारण ब्याज पर समान रा श कतनी बढ़ेगी?

A. 830 B. 835 C. 825 D. 820 E. इनमें से कोई नहीं।

34. एक कंपनी के एक प्रबंधक ने क्रमशः 5 साल और 7 साल के अनुभव वाले 2 कर्मचारियों के लए दो अलग-अलग पॉ लसी में कुल 35900 रुपये का निवेश कया। उन्होंने इस तरह से रा श का निवेश कया क प्रत्येक कर्मचारी को बराबर रा श मलेगी जब उनमें से प्रत्येक के पास 12 साल का अनुभव होगा। यदि पॉ लसी कम अनुभवी कर्मचारी को 12% साधारण ब्याज की दर और अ धक अनुभव वाले कर्मचारी को 15% साधारण ब्याज की दर प्रदान करती हैं। कम अनुभव वाले कर्मचारी को कतनी रा श मली जब उसके पास 12 साल का अनुभव होगा?

A. Rs. 32200 B. Rs. 21200 C. Rs. 14200 D. Rs. 17950 E. इनमें से कोई नहीं।

35. पहले 2 वर्षों के लए रा श पर ब्याज की दर 4% प्रतिवर्ष है, अगले 4 वर्षों के लए 6% प्रतिवर्ष और 6 वर्ष से अ धक की अव ध के लए 8% प्रतिवर्ष है। यदि 9 वर्षों की कुल अव ध के लए साधारण ब्याज 1680 रुपये है, तो रा श क्या है?

A. Rs. 3000 B. Rs. 5000 C. Rs. 4700 D. Rs. 5500 E. इनमें से कोई नहीं।

36. एक निश्चित रा श पर साधारण ब्याज मूलधन का 16/25 है, बशर्ते ब्याज की दर और वर्षों में समय अव ध समान हो। यदि मूलधन 25000 रु है और दर समान है तो 12 वर्षों बाद साधारण ब्याज क्या होगा?

A. Rs. 12000 B. Rs. 24000 C. Rs. 22000 D. Rs. 26000 E. इनमें से कोई नहीं।

37. कसी योजना में P रु को 13% प्रतिवर्ष की दर से छह साल के लए निवेश करने पर प्राप्त साधारण ब्याज कसी अन्य योजना में उसी रा श (P रु) को 10% प्रतिवर्ष की दर से तीन साल के लए निवेश करने पर प्राप्त साधारण ब्याज से 3168 रुपये अ धक है। P का मान क्या है?

A. 5500 B. 6600 C. 4400 D. 3300 E. इनमें से कोई नहीं।

38. शवाय अपने निजी कंप्यूटर के लए एक वेब कैम खरीदता है जिसकी लागत 16000 रुपये है। वह एक बार में 175/4% का भुगतान करता है और बाकी की रा श का भुगतान 15 महीने बाद करता है जिस पर उससे 16% प्रतिवर्ष की दर से साधारण ब्याज लया जाता है। यदि शवाय एक बार में पूरे पैसे का भुगतान करता है, तो वह ब्याज के साथ देने वाली रा श से लगभग कतने प्रतिशत तक कम रा श का भुगतान करेगा?

A. Rs.56000 B. Rs. 64000 C. Rs. 72000 D. Rs. 96000 E. इनमें से कोई नहीं।

39. करन ने 1260 मीटर की दौड़ में अर्जुन को 420 मीटर से हरा दिया। फर वे एक ढलान पर दौड़ के लए जाते हैं जहाँ करन ढलान के नीचे से शुरू करता है और अर्जुन उस ढलान के ऊपर से शुरू करता है वे एक दूसरे की ओर दौड़ते हैं और जब वे मलते हैं तो अर्जुन करन से 50 मीटर अधक दूरी तय कर चुके होते हैं। यदि सामान्य गति की तुलना में ढलान पर कसी भी व्यक्ति की गति नीचे जाते समय 25% अधक और ऊपर जाते समय 200/7% कम हो जाती है, तो ढलान की कुल लंबाई क्या थी?

A. 600 मीटर B. 720 मीटर C. 680 मीटर D. 650 मीटर E. इनमें से कोई नहीं।

40. अजय प्रतिवर्ष साधारण ब्याज की एक निश्चित दर पर कुछ रा श का निवेश करता है और 1 साल के बाद ब्याज के रूप में 3120 रु मलते हैं। यदि दर प्रति वर्ष 4% अधक होती तो उसे 18 महीने में 3120 रु अधक मलते। अजय दवारा निवेश की गई रा श क्या थी?

A. Rs. 26000 B. Rs. 24000 C. Rs. 30000 D. Rs. 32000 E. इनमें से कोई नहीं।

41.	4 जून 2018 र करें ?	से 31 दिसंबर 2018 की 3	ाव ध के लए 45000 रुप	ाये पर 13% प्रतिवर्ष की	। दर से साधारण ब्याज ज्ञात
A. R	s. 3266.75	B. Rs. 3165.75	C. Rs. 3375.75	D. Rs. 3385.75	E. Rs. 3365.75
42.		2 वर्षों में साधारण ब्याज दर पर और दो वर्षों के ल	5 5		ा श को चक्रवृद् ध ब्याज पर ?
A. 1.	32 गुनी	B. 1.44 गुनी	C. 1.5 गुनी	D. 1.47 गुनी	E. इनमें से कोई नहीं।
43.		ार्ध-वा र्षक ब्याज दर सं 1 को कतनी रकम का		मोहन से 5000 रुपये	लेता है। 3 साल के अंत
A. R	s. 9000	B. Rs. 3000	C. Rs. 6500	D. Rs. 7500	E. इनमें से कोई नहीं।
44.	5	य के लए B से साधारण पर साधारण ब्याज धनर			वर्षों की संख्या के बराबर है।
A. 49	%	B. 5%	C. 6%	D. 7%	E. इनमें से कोई नहीं।
45.		मा सक वेतन जो 60 । यदि 4 वर्षों के बाद			को 20% की ब्याज पर मान ज्ञात कीजिए।
A. 20		B. 30	C. 15	D. 25	E. 35
46.	अगस्त 201		कुल रा श लौटाई। तं		र से उधार लए और 28 कर्ज को चुकाने के लए
A. R	s. 16080	B. Rs. 9000	C. Rs. 12000	D. Rs. 10000	E. इनमें से कोई नहीं।
47.		बाद अर्जित ब्याज ज्ञ ये का निवेश करता है।		क्ति 21% प्रति वर्ष	की दर से साधारण ब्याज
A. R	s.148.60	B. Rs.184.59	C. Rs.242.37	D. Rs.221.93	E. इनमें से कोई नहीं।
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48. एक निश्चित ब्याज की दर पर 5 साल में धन पांच गुना हो जाता है। ब्याज दर जात करें?

A. 60% B. 70% C. 90% D. 80% E. इनमें से कोई नहीं।

49. एक रा श चक्रवर्ती ब्याज के तहत दूसरे वर्ष के अंत में 360 रु और तीसरे वर्ष के अंत में 432 रु बन जाती है। समान रा श पर समान ब्याज की दर से 5 वर्षों के अंत में अर्जित साधारण ब्याज और 9 साल के अंत में अर्जित साधारण ब्याज के बीच क्या अंतर होगा?

A. Rs. 240 B. Rs. 200 C. Rs. 150 D. Rs. 300 E. इनमें से कोई नहीं।

50. 10 वर्षों के अंत में धनरा श पर प्राप्त साधारण ब्याज मूलधन का दो गुना है। ब्याज की उसी दर पर, दो वर्षों के अंत में प्राप्त मूलधन और चक्रवर्ती ब्याज का अनुपात क्या होगा?

A. 20 : 11 B. 20 : 9 C. 25 : 11 D. 25 : 9 E. इनमें से कोई नहीं।

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CORRECT ANSWERS:

1	С	11	В	21	В	31	D	41	E
2	С	12	С	22	С	32	В	42	В
3	E	13	А	23	D	33	С	43	С
4	С	14	D	24	С	34	А	44	В
5	С	15	А	25	С	35	А	45	В
6	С	16	В	26	А	36	В	46	А
7	С	17	D	27	D	37	В	47	В
8	А	18	С	28	А	38	D	48	D
9	В	19	В	29	В	39	В	49	В
10	А	20	С	30	D	40	Α	50	С





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Explanations:

1. Let Ram took Rs. a and Shyam took Rs. b

Let the rate of interest was r% per annum

They lent Rs. (a + b) to Mohan at the rate of (r + 2)% per annum

For Ram,

The total interest received on Rs. a = a × 4 × $\frac{r+2}{100}$

The total interest paid by Ram to the bank = $a \times r \times \frac{4}{100}$

The total interest earned by Ram after paying the interest to the bank

 $= a \times 4 \times \frac{r+2}{100} - a \times r \times \frac{4}{100} = \frac{8a}{100} - \dots$ (i)

For Shyam, The total interest received on Rs. $b = b \times 4 \times \frac{r+2}{100}$

The total interest paid by Shyam to the bank = $b \times r \times \frac{4}{100}$

The total interest earned by Ram after paying the interest to the bank

ne Question Bank

$$= b \times 4 \times \frac{r+2}{100} - b \times r \times \frac{4}{100} = \frac{8b}{100} - \dots$$
(ii)

From the question,

 $\frac{8a}{100} - \frac{8b}{100} = 400$

a – b = 50 × 100 = Rs. 5000

Hence, option C is correct.

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2. Ratio of profit = 2000 : 900 = 20 : 9

Let amount invested by Raghav be K

Ratio of investment = 12 × 7200 : 6 × K = 14400 : K = 20 : 9

K = Rs 6480

Let original Salary of Raghav = R

60 %(R) at 40% p.a for 6 months

$$\frac{60}{100} \times R \times \frac{40}{200} \times 1 = 6480 - 0.6R$$

R = Rs. 9000

Hence, option C is correct.

3. Amount deposited = Rs. 1000

Interest earned by him after 9 years

 $=\frac{\{1000 \times (10 + 13 + 16 + 19 + \text{ upto 9 terms})\}}{100}$

 \rightarrow Here we can use the formula of Arithmetic Progression,

$$\rightarrow 10 \times \left[\frac{9}{2} \left\{2 \times 10 + (9-1) \times 3\right\}\right]$$

 \rightarrow 45 × 44 = 1980

 \rightarrow Interest earned = Rs. 1980

Hence, option E is correct.

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4. Let the total investment in scheme B be Rs.x, then

$$(49000 - X) \times \frac{5}{100} + X \times \frac{12}{100} = 4900$$

$$X = \frac{5}{7} \times 49000 = \text{Rs. } 35000$$
Hence, option C is correct.
5. The amount received from first investment

$$= \text{Rs.} \frac{800 + [800 \times (53/4) \times 2]}{100} = \text{Rs.} (800 + 212) = 1012$$
This amount is being invested in the second scheme for 3 years and the amount received back is Rs.
1214.40

$$\therefore 1214.40 = 1012 + \frac{(1012 \times \text{R} \times 3)}{100}$$

$$\Rightarrow 30.36\text{R} = 202.4$$

$$\Rightarrow \text{R} = \frac{20}{3} \%$$

$$\therefore \text{The reqd. difference} = \frac{53}{4} - \frac{20}{3} = \frac{79}{12}$$
Hence, option C is correct.
6. Let the amount of money Arjun had initially = \text{Rs. x}
$$Amount distributed between A and B = \text{Rs. } 0.65x$$

$$Amount received by A = 0.65x \times \frac{5}{13} = \text{Rs.} 0.3 \times$$

$$Amount received by B = 0.65x \times \frac{7}{13} = \text{Rs.} 0.35 \times$$
Interest earned by B = 0.35x \times 0.07 \times 5 = \text{Rs.} 0.14 \times
Interest earned by B = 0.35x × 0.07 × 5 = \text{Rs.} 0.14 \times
Interest earned by B = 0.35x × 0.07 × 5 = \text{Rs.} 0.15 \times
$$According to the question, 0.14x = 0.35x = 1890$$

$$0.035x = 1890$$

$$0.035x$$

7. According to the question,

 $8250 \times (x + 4) \% \times 4 - 8250 \times 8\% \times 4 = 1320$ 330 (x + 4) - 2640 = 1320 330 (x + 4) = 3960 x + 4 = 12; x = 8So, the value of x = 8%Hence, option C is correct.

8. Total money borrowed by Ram from Shyam = Rs. x = let x be 100a

The total interest paid by him to Shyam = 13% of 100a = 13a

Total money borrowed by ram from Mohan = 2x = So it becomes 200a

The total interest paid by him to Mohan = 26% of 200a = 52a

Total money he borrowed, = Rs.(100a + 200a) = Rs. 300a

Total interest he paid = Rs. (13a + 52a) = Rs. 65a

According to question,

He then added Rsd. 82500 with the total amount he borrowed from Shyam and Mohan together and lend to Sohan at the rate of 10% simple interest

eeda

(300a + 82500) at 10% SI for 1 year

The total interest he will receive in this process = Rs. (30a + 8250)

According to question,

The total profit he received was Rs. 1725

So, [(30a + 8250) - 65a] = 1725

6525 = 35a, a = 186.4285

So, x = 100a = 100 × 186.4285 = 18642.85

Hence, option A is correct.

9. Let the years after which government introduced the scheme be x. Initial interest rate = 18% New interest rate after the scheme = (18 - 15)% = 3%So, $6000 = 12000 \frac{[18 \times x + 3 \times (8 - x)]}{100}$ $6000 = 12000 \frac{(18x + 24 - 3x)}{100}$ 6000 = 1800x + 28801800x = 3120x = $1\frac{11}{15}$ years. Hence, option B is correct. Smartkeeda 10. 1st Case : **The Question Bank** Interest = A - P = 3840Now, I = $\frac{P \times R \times N}{100}$ $3840 = \frac{12000 \times 8 \times x}{100}$ x = 4 2nd Case : Interest = 18600 - 15000 = 3600 $3600 = \frac{15000 \times 12 \times \gamma}{100}$ y = 2 x + y = 4 + 2 = 6Hence, option A is correct.

11. According to the question,

 $(x\% \text{ of } 60000) + \frac{(x\% \text{ of } 60000) \times 13 \times 3}{100} = 29190$

600x + 234x = 29190

834x = 29190 ; x = 35

So, the value of 'x' = 35

Hence, option B is correct.

12. Simple interest earned from SBI mutual fund $=\frac{14500 \times 9 \times 2}{100}$ = Rs. 2610

> Simple interest earned from Birla Sun Life mutual fund $=\frac{2610 \times 12 \times 5}{100}$ = Rs. 1566

 100

 Total simple interest earned = 2610 + 1566 = Rs. 4176

Hence, option C is correct.

13. Let principal be Rs P.

S.I. = S.I for 1 & 2 year + S.I. for 3,4&5 year +S.I. for 6th year

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S.I. =
$$\frac{P \times R_1 \times T_1}{100} + \frac{P \times R_2 \times T_2}{100} + \frac{P \times R_3 \times T_3}{100}$$

$$\Rightarrow P + P\left(\frac{2 \times 3 + 3 \times 8 + 1 \times 10}{100}\right) = 5320$$

 \Rightarrow P = Rs. 3800

Alternate: S.I. for six years = 40%

140% of P = 5320 P = 3800

Hence, option A is correct.

14. Let the sum be Rs x

$$S.I = \left(\frac{9}{16}\right)x$$

Let rate be R% and time = R years

$$S.I = \left(\frac{PRT}{100}\right)$$

 $\frac{(\mathsf{x} \times \mathsf{R} \times \mathsf{R})}{100} = \left(\frac{9}{16}\right) \mathsf{x} \Rightarrow \mathsf{R}^2 = \frac{900}{16} \Rightarrow \mathsf{R} = \frac{30}{4}$

Hence, option D is correct.

15. 5% for first three years,

3 × 5% = 15%

10% for next five years,

5 × 10% = 50%

Time = 12 years,

12% for the next 4 years,

4 × 12% = 48%

Total rate interest = (15 + 50 + 48)% = 113%

113% corresponds to 6780 1% corresponds to 6780/113 = 60

100% will correspond to 6000.

Principal = Rs. 6000

Hence, option A is correct.

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The Question Bank



16. As Amount becomes 130M, so Interest is 130M - 10M = 120M Interest earned is 120M in 30 years. $I = \frac{PRN}{100}$ $120M = \frac{(10M \times R \times 30)}{100}$ R = 40 % Now, the same amount is Invested at Compound Interest. Amount = Principal × $\left(1 + \frac{\text{Rate of Interest}}{100}\right)^{\text{Time Period}}$ $= 10M \times (1 + 0.4)^{2}$ = 10M × 1.96 = 19.6M Hence, option B is correct. Smartkeeda Let the principal = P and time = x years then the rate of interest = 2x% per annum 17. SI = 9P - P = 8PWe know that, SI = $\frac{P \times R \times T}{100}$ $8P = \frac{P \times 2x \times x}{100}$ $x^2 = 4 \times 100$ $x = 2 \times 10 = 20$ Therefore, the rate of interest = 2x = 40% per annum SI at the end of 15 years $SI = \frac{P \times 15 \times 40}{100} = 6P$ Amount = P + SI = P + 6P = 7PHence, option D is correct.

18.

$$s_{I} = \frac{P \times R \times T}{100}$$
In bank1

$$s_{I} = \frac{x \times 10 \times 4}{100} = \frac{2x}{5} = 0.4x \dots (i)$$
In bank2

$$s_{I} = \frac{(x + 500) \times 7.5 \times 5}{100} = (x + 500) \times 0.375 = 0.375x + 187.5 \dots (ii)$$
According to the question,

$$0.375x + 187.5 = 0.4x + 75$$

$$0.025x + 187.5 = 0.4x + 75$$

$$0.025x + 187.5 = 75 = 112.5$$

$$x = 4500$$
Sum of SI = 0.4x + 0.375x + 187.5 = 0.775x + 187.5 = 3487.5 + 187.5 = Rs. 3675
Hence, option C is correct.
19.

$$s_{I} = \frac{P \times R \times T}{100}$$
According to the question,

$$\frac{2x \times 15 \times 20}{100} - \frac{x \times 10 \times 10}{100} = 6x - x = 5x = 2500$$

$$x = Rs. 500$$
Hence, option B is correct.
20.
Principal = 2,00,000
Interest after freq vears = 55,000
Now this amount is added in principal
New Principal = 2,50,000
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21. Rahim invests for 5 years at 5% rate on SI,

Thus, after 5 years $\frac{5 \times 5 \times 100000}{100}$ = Rs. 25,000

Total amount = Rs 1,25,000

After 5 years to buy the car back, Rahim pays all his money. The cost of the car had become 1,00,000 + 20,000 = 1,20,000.

The Question Bank

So Raman took Rs. 5,000 more.

This 5000 is $-\frac{5000}{20000} \times 100 = 25\%$

more with respect to his investment in servicing.

Hence, option B is correct.

Let, the total monthly income be Rs. 'x' 22. martkeeda

Amount spent on rent = Rs. 0.2x

Remaining monthly income = Rs. 0.8x

Amount spent on food = $0.25 \times 0.8x = 0.2x$

Amount deposited on savings account = Rs. 0.48x

So, 0.2x + 0.2x + a + 0.48x = x

a = 0.12x

a = 12% of x

Now, 8294.4 = $\frac{0.48x \times 7.2 \times 5}{100}$ = 829440 = 17.28x

x = Rs. 48000

So, a = 12% of x = Rs. 5760

Hence, option C is correct.

23. Let the amount taken be P.

For 2 years,

S.I. =
$$\frac{P \times r \times t}{100} = \frac{P \times 20 \times 2}{100}$$

$$\Rightarrow \frac{2}{5} P$$

Amount after 2^{nd} year = P + $\frac{2}{5}$ P

S.I for 3rd year = $\frac{P \times r \times t}{100}$

But the Principal for third year = P - 5000

[As, 5000 is paid after 2nd year]

r = 25%

t = 1 year



$$(P - 5000) = 6 - 2P$$

$$\Rightarrow \frac{(P-5000)}{4} = \frac{6}{11} \times \frac{2P}{5}$$

[As, S.I for 3rd year is 6/11 of first 2 year]

- \Rightarrow 5(11P 55000) = 48P
- ⇒ 55P 275000 = 48P

⇒ 7P = 275000

$$\Rightarrow P = \frac{275000}{7}$$

⇒ Rs. 39285.71

Hence, option D is correct.

24. Ram's income in one month = Rs. x

In one year i.e. in 12 months = $12 \times x = 12x$

Now he invests 50% of the yearly income = 50% of $12x = 50 \times \frac{12x}{100}$ = 6x for 4 years at the rate of 20% per annum Therefore, he will invest 6x at the beginning of successive four year For the first year, 6x will be invested for 4 years For the second year, 6x will be invested for 3 years For the third year, 6x will be invested for 2 years For the fourth year, 6x will be invested for 1 year The total amount he will have in account at the end of the fourth year = $\left[6x + \frac{6x \times 4 \times 20}{100}\right] + \left[6x + \frac{6x \times 3 \times 20}{100}\right] + \left[6x + \frac{6x \times 2 \times 20}{100}\right] + \left[6x + \frac{6x \times 1 \times 20}{100}\right]$ = $24x + \frac{24x}{5} + \frac{18x}{5} + \frac{12x}{5} + \frac{6x}{5}$ = $24x + \frac{60x}{5} = 24x + 12x = 36x$

Hence, option C is correct.

25. Let principle = x the amount at the end of 20 years = 5x

SI = 5x - x = 4x

 $R = \frac{SI \times 100}{P \times T} = \frac{4x \times 100}{x \times 20} = 20\% \text{ per annum}$

New rate of interest = 20 × 2 = 40% per annum

New time = $20 \times 3 = 60$ years

So, Simple interest for 60 years at 40% per annum for Rs. $x = (x \times 40 \times 60) / 100 = 24x$

So the simple interest received is 24 times of the sum

Hence, option C is correct

26. Let principal = Rs. x then amounts at the end of 10 years = Rs. 2x

Interest = Rs. (2x - x) = Rs. x

$$R = \frac{SI \times 100}{T \times P} = \frac{X \times 100}{X \times 10} = 10\%$$

When person invests 5000 @ 10% per annum SI then the simple interest of 1st year = $\frac{P \times R \times T}{100} = \frac{5000 \times 10 \times 1}{100} = Rs. 500 = SI of 2^{nd}$ year

When he invests 5000 @ 10% per annum CI then the amount at the end of 1st year = $p\left(1 + \frac{r}{100}\right)^n = 5000\left(1 + \frac{10}{100}\right)^1 = Rs. 5500$

Again, in second year, he will get interest on Rs. 5500

It means, the interest he will receive in the second year = 5500 $\left(1 + \frac{10}{100}\right)^1 - 5500 = \text{Rs.} (6050 - 5500) = \text{Rs.} 550$

The requ<mark>ired sum = R</mark>s. (550 + 500) = Rs. 1050

Hence, option A is correct.

27. The simple interest received on a sum of money at 10% per annum in some years is half of the sum

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Let the sum of money = x

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

 $\frac{x}{2} = \frac{x \times t \times 10}{100}$

by solving, t = 5 years

When R = 10 + 3 = 13% then SI = $\frac{x}{2}$ + 450 = $\frac{x \times 5 \times 13}{100}$

By solving, x = 3000 Hence, option D is correct.

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28. Let the amount be A and rate of interest be = 2 k % p.a

$$A \times \frac{2k}{100} \times 1 = 3120 - eq (i)$$
When invested at 4% more, rate of interest = (2k + 4) %
Interest = P × R × T = A × (2k + 4) × $\frac{3}{2}$ = A × (k + 2) × 3 = 6240 ---eq (ii)
By doing eq(ii) /eq(i)
A × (k + 2) × $\frac{3}{A} \times \frac{100}{2k} \times 1 = \frac{6240}{3120}$
Solving this gives us k = 6
The rate of interest = 12% and interest = 3120
So, Amount = $\frac{3120 \times 100}{12}$ = Rs.26000
Hence, option A is correct.
29. Let the amount lent at 7% be X and hat lent at 12% be (1, 60,000 - X)
But the interest at the end of one year = Rs 14400, which is 9% of 1, 60,000
Using the allegation method,
 $\begin{pmatrix} X & 1,60,000 - X \\ (7\%) 11200 & (12\%) 19200 \\ & 9\% 0 & (12\%) 19200 \\ & 9\% 0 & (12\%) 19200 \end{pmatrix}$

Ratio of the two amounts comes out to be 3 : 2

$$\frac{X}{1,60,\,000-X} = 3:2$$

$$X = \frac{3}{5} \times 1,60,000 = 96000$$

So the other amount = Rs 64,000 Hence, option B is correct. 30.

31.

32.

$$CI = P \left(1 + \frac{1}{100}\right)^{n} - P$$

$$\Rightarrow CI = 50000 \times \frac{115}{100} \times \frac{115}{100} - 50000$$

$$\Rightarrow CI = 66125 - 50000$$

$$\Rightarrow CI = R_{5.1}6125$$

$$SI = \frac{P \times r \times t}{100}$$

$$\Rightarrow SI = \frac{50000 \times 15 \times 2}{100} = R_{5}.15000$$
Reqd. % = $\frac{15000}{16125} \times 100 = 93.02\%$
Hence, option (D) is correct.
Let Rajat lend the sum at x% rate to the second friend.
According to the question,
 $15\% \times 10000 + x\% \text{ of } 10000 = 20\% \text{ of } 20000$
 $\Rightarrow 100x = 4000 - 1500$
 $\Rightarrow 100x = 20 \times 200$
 $\Rightarrow 100x = 4000 - 1500$
 $\Rightarrow 100x = 2500 \Rightarrow x = 25$
Hence, the required rate of interest is 25% p.a.
Therefore, Option D is correct.
Let the rate of interest allowed by bank be R%
According to the question,
 $\frac{15000 \times 8 \times 12}{100} - \frac{15000 \times 5 \times R}{100} = 6420$
 $\Rightarrow 14400 - 750R = 642$
 $\Rightarrow 750R = 14400 - 6420$
 $\Rightarrow R = \frac{7980}{750}$

Hence, option (B) is correct.

33. Let the sum be Rs. P.

> S.I. = Rs. (900 – P) 50 P = 90000 - 100P 150 P = 90000 P = Rs. 600

Now, P = 600, R = 15%, T = 2.5 years S.I. = = Rs. 225

Hence, amount = 600 + 225 = Rs. 825

Hence, option C is correct.

34. Let the amount invested for less experienced employees is Rs.'x'. According to question-

 $\Rightarrow x + \frac{x \times 7 \times 12}{100} = (35900 - x) + \frac{(35900 - x) \times 5 \times 15}{100}$

⇒ x = 17500

Amount that less experienced employee get when he will have 12 years of experience $= x + \frac{x \times 7 \times 12}{100}$

The Question Bank

⇒
$$17500 + \frac{17500 \times 7 \times 12}{100} = \text{Rs. } 32200$$

Hence, option (A) is correct.

35.

SI at the rate of 4% for 2 years =
$$\frac{P \times 4 \times 2}{100} = \frac{8P}{100}$$

SI at the rate of 6% for 4 years = $\frac{P \times 6 \times 4}{100} = \frac{24P}{100}$
SI for the next 3 years = $\frac{P \times 8 \times 3}{100} = \frac{24P}{100}$
Total SI = $\frac{8P}{100} + \frac{24P}{100} + \frac{24P}{100}$
 $\Rightarrow P = \frac{1680 \times 100}{56} = Rs. 3000$

Hence, option (A) is correct.

36. According to the question: $\frac{(\mathsf{P} \times \mathsf{r} \times \mathsf{r})}{100} = \frac{16}{25} \times \mathsf{P} [\mathsf{r} = \mathsf{t}]$ $\Rightarrow \frac{r^2}{100} = \frac{16}{25}$ \Rightarrow r² = 64 ⇒ r = 8% \Rightarrow t = 8 years. Now Reqd. S.I. = $25000 \times 8 \times \frac{12}{100}$ = Rs.24000 Hence, option B is correct. 37. Total interest earned in 6 years at the rate 13% = 13 × 6 = 78% of P Total inerest earned in 3 years at the rate $10\% = 10 \times 3 = 30\%$ of P Smartkeeda According to the question, 78% of P - 30% of P = 3168 48% of P = 3168 The Question Bank $\Rightarrow P = \frac{3168 \times 100}{48} = 6600/-$ Hence, option B is correct. 38. Cost of web cam = Rs. 16000 Remaining price = $(100 - \frac{175}{4})$ % of 16000 = Rs. 9000 Interest of remaining price after 15 months- $\Rightarrow \frac{9000 \times 16 \times 15}{100 \times 12} = 1800$ Total amount paid = 16000 + 1800 = Rs. 17800 So extra paid amount is Rs. 1800 Required % = $\frac{1800}{17800} \times 100 = 10.11\%$ Hence, option (D) is correct.

39. Let the amount lent at 7% be X and hat lent at 12% be (1, 60,000 - X)But the interest at the end of one year = Rs 14400, which is 9% of 1, 60,000

Using the allegation method,

Ratio of the two amounts comes out to be 3 : 2

$$\frac{X}{1,60,\,000-X} = 3:2$$

$$X = \frac{3}{5} \times 1, \ 60,000 = 96000$$

So the other amount = Rs 64,000 Smartkeeda

Hence, option B is correct.

Let the amount be A and rate of interest be = 2 k % p.a estion Bank 40. $A \times \frac{2k}{100} \times 1 = 3120 ---eq$ (i)

When invested at 4% more, rate of interest = (2k + 4) %

Interest = P × R × T = A × (2k + 4) × $\frac{3}{2}$ = A × (k + 2) × 3 = 6240 ---eq (ii)

By doing eq(ii) /eq(i) $A \times (k+2) \times \frac{3}{A} \times \frac{100}{2k} \times 1 = \frac{6240}{3120}$

Solving this gives us k = 6

The rate of interest = 12% and interest = 3120

So, Amount =
$$\frac{3120 \times 100}{12}$$
 = Rs.26000

Hence, option A is correct.

41. P = Rs. 45,000 R = 13% per annum SI Time = from 4th June 2018 to 31st December 2018 Number of days = 210 $SI = \frac{P \times R \times T}{100} = \frac{45000 \times 13 \times 210}{365 \times 100} = Rs. 3365.75$ Hence, option E is correct. 42. A sum of money becomes 7/5 times of itself, it means the ratio of principal and amount = 5 : 7 Let principle = 5x then amount = 7xInterest = 7x - 5x = 2xWe know that, SI = $\frac{P \times R \times T}{100}$ $2x = \frac{5x \times R \times 2}{100}$ By solving R = 20%Let the principal = P then amount at the end of 2 years under CI @ 20% per annum = $P\left(1 + \frac{20}{100}\right)^2 = p \times \frac{36}{25} = 1.44$ times of principal The Ouestion Bank Hence, option B is correct. 43. Actual rate for consideration = 10/2 = 5%The total SI = $\frac{P \times R \times T}{100} = \frac{5000 \times 5 \times 6}{100} = 1500$ The total amount = Rs. (5000 + 1500) = Rs. 6500 Hence, option C is correct. 44. Let the principal be Rs.x Then the SI = $\frac{x}{4}$ Rate of interest = Time $\Rightarrow r = \frac{100 \times x/4}{x \times r}$ \Rightarrow r² = 25 ⇒ r = 5% Hence, option B is correct.

45. Given that,

$$(x\% \text{ of } 60000) + \frac{(x\% \text{ of } 60000) \ge 20 \ge 4}{100} = 32400$$

$$\Rightarrow 600x + \frac{(600x) \ge 80}{100} = 32400$$

$$\Rightarrow 600x (1 + \frac{80}{100}) = 32400$$

$$\Rightarrow 4 = 30$$
Hence, option B is correct.
46. Total number of days before he returned the money = (10 + 28 + 31 + 30 + 31 + 30 + 31 + 28)
$$\Rightarrow Total number of days before he returned the money = 219 days$$

$$S_1 = \frac{15000 \times 12 \times (219/365)}{100} = \text{Rs} \cdot 1080$$

$$\Rightarrow A = \text{Rs} \cdot 15000 + \text{Rs} \cdot 1080$$

$$\Rightarrow A = \text{Rs} \cdot 15000 + \text{Rs} \cdot 1080$$
Hence, option A is correct.
47. Simple interest

$$= \frac{P \times R \times T}{100} = \frac{293 \times 21 \times 3}{100}$$

$$= \text{Rs} \cdot 184.59$$
Hence, option B is correct.

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48. Let the sum of money = x then the amount at the end of 5 years = 5x

SI = 5x - x = 4x We know that, SI = $\frac{P \times R \times T}{100}$ $4x = \frac{x \times R \times 5}{100}$

Hence, option D is correct.

49. Let principle= Rs. p then the ratio of compound interest at the end of 2^{nd} year and at the end of 3^{rd} year



By solving, p = Rs. 250

The simple interest at the end of 9 years – the simple interest at the end of 5 years

$$= 250 \times 9 \times \frac{20}{100} - 250 \times 5 \times \frac{20}{100} = \text{Rs. } 200$$

Hence, option B is correct.

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50. Let the principal = Rs. 100x

Then, according to the question, $SI = 2 \times 100x = 200x$

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

$$200x = \frac{100x \times R \times 10}{100}$$

The CI on Rs. 100x for 2 years

 $= 100x \left(1 + \frac{20}{100}\right)^2 - 100x = 44x$

The required ratio = 100x : 44x = 25 : 11

Hence, option C is correct.





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