

QUANT FORMULAE

**eBook For
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IBPS PO 2015

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Number system

- When Sum and Diff of two numbers (X and Y) are given, then
 $X = (\text{sum} + \text{diff})/2$
 $Y = (\text{sum} - \text{diff})/2$
- Diff between two digits of two digit number is =
 (Diff in original and interchanged number)/9
- Sum of first n odd nos is n^2
- Sum of first n even nos $n(n+1)$
- Sum of squares of first n natural no's is $n(n+1)(2n+1)/6$
- Sum of cubes of first n natural numbers is $[n(n+1)/2]^2$
- If the sum of squares of two numbers is x and the square of their diff is y, then the product of the two numbers is $[(x-y)/2]$

Algebra

- $(a+b)^2 = a^2 + 2ab + b^2$
- $(a-b)^2 = a^2 - 2ab + b^2$
- $(a+b)^2 = (a-b)^2 + 4ab$
- $(a-b)^2 = (a+b)^2 - 4ab$
- $(a+b)^3 = a^3 + b^3 + 3ab(a+b)$
 $= a^3 + b^3 + 3a^2b + 3ab^2$
- $(a-b)^3 = a^3 - b^3 - 3ab(a-b)$
 $= a^3 - b^3 - 3a^2b + 3ab^2$
- $a^3 + b^3 = (a+b)^3 - 3ab(a+b)$
- $a^3 - b^3 = (a-b)^3 + 3ab(a-b)$
- $a^2 - b^2 = (a-b)(a+b)$
- $a^3 + b^3 = (a+b)(a^2 - ab + b^2)$

- $a^3 - b^3 = (a-b)(a^2 + ab + b^2)$
- $a^m \times a^n = a^{m+n}$
- $a^m / a^n = a^{m-n}$
- $(a/b)^{(m/n)} = (b/a)^{-(m/n)}$
- $a^m / b^{-n} = a^m \times b^n$

Ratio and Proportion

- If four quantities are in proportion, then Product of Means = Product of Extremes. In the proportion a:b::c:d, we have $bc = ad$
- If a:b::c:x, x is called the fourth proportional of a, b, c.
 $a/b = c/x$ or, $x = bc/a$.
- 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
- 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
- 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
- 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
- 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 $(ad-bc)/(c-d)$
 - 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 $(bc-ad)/(c-d)$
 - 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

$$CP_{\text{mean price}} = \frac{CP_{\text{cheaper}} - CP_{\text{mean price}}}{CP_{\text{mean price}} - CP_{\text{cheaper}}}$$

Percentage

- a % of b = $a \times b/100$
- If A is x% more than B, then B is less than A by
 $\left[\frac{x}{100+x} \times 100 \right] \%$
- 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 $\left(\frac{100+x}{100+y} \times 100\right)\%$ of the second number and the second number is $\left(\frac{100+y}{100+x} \times 100\right)\%$ of the first number
6. If two numbers are respectively x% and y% less than a third number, then the first number is $\left(\frac{100-x}{100-y} \times 100\right)\%$ of the second number and the second number is $\left(\frac{100-y}{100-x} \times 100\right)\%$ of the first number
7. If the price of a commodity decreases by P %, then the increase in consumption so that the 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 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 × 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)

$$\text{after } n \text{ years} = P \left(1 + \frac{r}{100}\right)^n \text{ and}$$

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 and Mixtures

1. Average = Sum of quantities/ Number of quantities
2. Sum of quantities = Average × 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 $2(n+1)(2n+1)/3$
10. The average of squares of consecutive even numbers till n is $(n+1)(n+2)/3$
11. The average of squares of squares of consecutive odd numbers till n is $n(n+2)/3$.
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 $(n_1x + n_2y)/(n_1 + n_2)$

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% = $(\text{Gain} \times 100)/\text{CP}$
5. Loss on Rs. 100 is Loss per cent
6. Loss% = $(\text{Loss} \times 100)/\text{CP}$
7. When the Cost Price and Gain per cent are given:
SP = $[(100+\text{Gain } \%)/100] \times \text{CP}$
8. When the Cost Price and Loss per cent are given:
SP = $[(100-\text{Loss } \%)/100] \times \text{CP}$
9. When the Selling Price and Gain per cent are given:
CP = $[100/(100+\text{Gain } \%)] \times \text{SP}$
10. When the Selling Price and Loss per cent are given:
CP = $[100/(100-\text{Loss } \%)] \times \text{SP}$

- When p articles are sold at the cost of q similar articles, the Profit/Loss % = $[(q-p)/p] \times 100$
- 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 % = $(x^2/100)\%$
- 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

- Simple Interest, $SI = PTR/100$
- Principal, $P = 100 \times SI/RT$
- Rate, $R = 100 \times SI/PT$
- Time, $T = 100 \times SI/PR$
- Amount, $A = P + SI$
 $= P + (PTR)/100$
- 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
- 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

- 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
 $P = (A_1T_2 - A_2T_1)/(T_2 - T_1)$
 $R = (A_1 - A_2)/(A_1T_2 - A_2T_1) \times 100\%$
- 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
 $P = (A_2R_1 - A_1R_2)/(R_1 - R_2)$
 $T = (A_1 - A_2)/(A_2R_1 - A_1R_2) \times 100$ years
- Compound Interest,
 $CI = P \left[1 + \frac{R}{100} \right]^n - P$
 $= P \left[\left(1 + \frac{R}{100} \right)^n - 1 \right]$
- Amount, $A = P \left[1 + \frac{R}{100} \right]^n$, if interest is payable annually
- Amount, $A = P \left[1 + \frac{R'}{100} \right]^{n'}$, $R' = R/2$, $n' = 2n$; if interest is payable half-yearly
- Amount, $A = P \left[1 + \frac{R''}{100} \right]^{n''}$, $R'' = R/4$, $n'' = 4n$; if interest is payable quarterly
- When time is fraction of a year, say $4\frac{3}{4}$ years, then Amount,
 $A = P \left[1 + \frac{R}{100} \right]^4 \times \left[1 + \frac{\frac{3}{4}R}{100} \right]$
- When Rates are different for different years, say, R_1, R_2, R_3 for

$1^{st}, 2^{nd}$ & 3^{rd} years respectively, then, Amount =

$$P \left[1 + \frac{R_1}{100} \right] \left[1 + \frac{R_2}{100} \right] \left[1 + \frac{R_3}{100} \right]$$

- In general, interest is considered to be Simple unless otherwise stated.

Time and Work

- If $1/n$ of a work is done by A in one day, then A will take n days to complete the full work.
- 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
- 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
- If A does $1/n^{th}$ of a work in m hours, then to complete the full work A will take n/m hours.
- 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, B and C working together will finish the job in $(2XYZ/XY+YZ+ZX)$ days.
 - A alone will finish the job in $(2XYZ/XY+YZ- ZX)$ days.
 - B alone will finish the job in $(2XYZ/ZX+XY- YZ)$ days.

- C alone will finish the job in $(2XYZ/ZX+YZ- XY)$ days.
- 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 $X/(1+k)$.
 - 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

- $1 \text{ Kmph} = (5/18) \text{ m/s}$
- $1 \text{ m/s} = (18/5) \text{ Kmph}$
- Speed(S) = Distance(d)/Time(t)
- Average Speed = Total distance/Total Time = $(d_1+d_2)/(t_1+t_2)$
- When $d_1 = d_2$, 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
- When $t_1 = t_2$, Average speed = $(S_1+S_2)/2$, where S_1 and S_2 are the speeds during t_1 and t_2 respectively
- Relative speed when moving in opposite direction is $S_1 + S_2$
- 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:**

- Diameter, $D = 2R$
- Area = πR^2 sq. units
- Circumference = $2\pi R$ units

Square:

- Area = a^2 sq. units
- Perimeter = $4a$ units
- Diagonal, $d = \sqrt{2} a$ units

Rectangle:

- Area = $L \times B$ sq. units
- Perimeter = $2(L+B)$ units
- Diagonal, $d = \sqrt{L^2 + B^2}$ units

Scalene Triangle:

- Area = $\frac{s(s-a)(s-b)(s-c)}{4}$ sq. units
- Perimeter = $(a+b+c)$ units

Isosceles Triangle:

- Area = $\frac{b}{4} \sqrt{4a^2 - b^2}$ sq units
- Perimeter = $2a + b$ units
b = base length; a = equal side length

Equilateral Triangle:

- Area = $\frac{\sqrt{3}}{4} a^2$ sq. units
- Perimeter = $3a$ units
a = side of the triangle

Right-angled triangle:

- Area = $(\frac{1}{2})b \times h$ sq. units
- Perimeter = b + h + hypotenuse
- Hypotenuse = $\sqrt{b^2 + h^2}$ units

Cuboid:

- Volume = (Cross section area \times height) = $L \times B \times H$ cubic units
- Lateral Surface Area (LSA) = $2[(L+B)H]$ sq. units
- Total surface area (TSA) = $2(LB+BH+HL)$ sq. units
- Length of the diagonals = $\sqrt{L^2 + B^2 + H^2}$ units

Cube:

- Volume = a^3 cubic units
- LSA = $4a^2$ sq. units
- TSA = $6a^2$ sq. units
- Length of diagonal = $a\sqrt{3}$ units

Sphere:

- Volume = $(\frac{4}{3}) \pi R^3$ cubic units
- 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 = $\frac{4}{3}[R^3 - r^3]$ cubic units

Hemisphere:

- Volume = $(\frac{2}{3})\pi R^3$ cubic units
- TSA = $3\pi R^2$ sq. units

Cylinder:

- Volume = $\pi R^2 h$ cubic units
- Curved surface Area (CSA) (excludes the areas of the top and bottom circular regions) = $2\pi R h$ sq. units
- 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:

- Volume = $(\frac{1}{3})\pi R^2 h$ cubic Units
- Slant Height of cone
 $L = \sqrt{R^2 + H^2}$ units
- CSA = $\pi R L$ sq. units
- TSA = $\pi R(R + L)$ sq. units