## Contents

## Chapter 1:Basic Math Shortcuts

1. Division-shortcuts
2. Multiplication-shortcuts
3. Square-Shortcut Tricks
4. Cubes-Shortcut
5. Cube root(for perfect cubes only)

## Chapter 2:Ratio and Fractions

1. Ratios-Important rules and shortcuts
2. Comparison of ratios and Fractions

Chapter 3.Simple Interest and Compound Interest

1. Simple Interest
2. Compound Interest

Chapter4:Mixture and Alligation

1. When Two quantities are mixed
2. If more than two different commodities are mixed
3. Removal and replacement
4. 

Chapter 5:Work and Time
Chapter 6.Profit and loss formulas and shortcuts
Chapter 7:Pipe And Cistern Shortcuts for Bank Exams

Chapter8:Time distance and speed

1. Ratio of speed
2. Average speed
3. Points to be noted while doing 'train and time' problems
4. Boat and stream problems

## Chapter 1:Basic Maths Shortcuts

## 1. Division-shortcuts

In division instead of direct division, use factoring method
Example:1848/264=(2*3*4*7*11)/(2*3*4*11)=7

## 2.Multiplication-shortcuts

## SUM - 10 METHOD:

Example: 78 and 72. These two numbers, if we add the numbers in the unit's place, the resultant is 10 and the numbers in the ten's place are both the same. In such cases, we can have a simple solution.
Step1: multiply the numbers in the unit's place and write down the resultant. ( $8 * 2=16$ )
Step2: say, the number in the ten's digit is a, then multi a* $(a+1)$ and write down the resultant. $=>(7 *(7+1)=56)$
Step3: write the final result: 5616
Example:118*112 follow above steps
$8 * 2=16$; and $11^{*}(11+1)=11^{*} 12=132$. And hence the result is: 13216.
In short: $a b^{*} a c=(a *(a+1))(b * c)$

## Base Method:

Base numbers, in general, are nothing but multiples of 10 . If the given numbers are nearer to
base numbers, then you can follow this method to multiply them.
Example: $98 * 95=$ ?
Here 98 is ,2 less than the base number 100 and 95 is , 5 less than 100 . We can write them like this:
98-2
95-5
The first step will be deducting/subtracting the resultant of the diff between the base number and the given number with the given number in a crossway! That is, you need to subtract 98 and 5 (which is the resultant of difference between the base number and 95) or you can also cross-subtract 95 and 2, the result will be same. This result forms the 1st part of the resultant
at the start. The last part of the resultant will be multiplication of the differences from base numbers (i.e., 2 * $5=10$ )
98-2
95-5
(98-5) (-2 * -5)
Hence, the answer will be: 9310
Example: 998*997 =?
998-2
997-3
Observe carefully, in the second part, the multiplication of difference yield in a single digit number, but no. of zeroes in the base number, here 1000, is three. Hence add two zeroes before the result. Therefore, the answer will be: $(998-3) \mid(-2 *-3)=995006$

What if the numbers we get are like this? I mean, the base is 50 here. We will follow the same procedure as above but a small difference that the resultant in the first part will be halved. And if the base is 200, then the number will be doubled and so on based on the base number.

## Multiplication with 5,25,50 etc...

Substitute 5 by 10/2,25 by 100/4 and 50 by 100/2.

## Examples:

1. $5 * 18=18 * 10 / 2=180 / 2=90$
2. $24 * 25=24 * 100 / 4=2400 / 4=600$
3. $73 * 50=73 * 100 / 2=7300 / 2=3650$

## Multiplication with 9, 99,999 etc..

## Examples:

1. $13 * 9=13 *(10-1)=130-13=117$
2. $26 * 99=26 *(100-1)=2600-26=2574$
3. $350 * 999=350 *(1000-1)=350000-350=349650$

## 3.Square-Shortcut Tricks

Method1:Apply $(\mathrm{a}+\mathrm{b})^{2}=\mathrm{a}^{2}+\mathrm{b}^{2}+2 \mathrm{ab}$
Example1: $18^{2}=(10+8)^{2}=10^{2}+8^{2}+2 \times 10 \times 8=100+64+160=324$
Example2: $103^{2}=100^{2}+3^{2}+2 \times 100 \times 3=10000+9+600=10609$

Example3:56 $=50^{2}+6^{2}+2 \times 50 \times 6=2500+36+600=3136$
Method2:Square of a number ending with 5
$(X 5)^{2}=X *(X+1)$ and $5^{2}$
Example1:35 ${ }^{2}=3 *(3+1)$ and $5^{2}=1225$
Example2: $65^{2}=6 *(6+1)$ and $5^{2}=4225$
Example3: $115^{2}=11 *(11+1)$ and $5^{2}=13225$
Method3:Squres of numbers from 51-59
Add 25 to unit digit and square unit digit
Example $1: 57^{2}=7+25$ and $7^{2}=3249$
Example2:53 ${ }^{2}=3+25$ and $3^{2}=2809$
Example $3: 59^{2}=9+25$ and $9^{2}=3481$
Method4:square if you know square of previous number $(n+1)^{2}=n^{2}+n+(n+1)$
Example1:31 ${ }^{2}=30^{2}+30+31=961$
Example2: $26^{2}=25^{2}+25+26=676$
Example3: $81^{2}=80^{2}+80+81=6561$

## (Bankaspire special)

Method 5:Square of a number if you know square of any other number.
Let $X$ and $Y$ be two numbers. You know the square of $X$ then you can deduce square of $Y$.
$X^{2}-Y^{2}=(X+Y)(X-Y)$
$=>X^{2}=(X+Y)(X-Y)+Y^{2}$
Or $Y^{2}=X^{2}-(X+Y)(X-Y)$
Example1:115 $=$ ?
Choose a nearby number whose square is known to you.
Suppose we choose 110 whose square is 12100
$115^{2}=110^{2}+(115-110)(115+110)$
$=>12100+5 * 225=13225$
Example2: $48^{2}=50^{2}-[(50-48)(50+48)]=2500-2 * 98=2304$
Example3: $27^{2}=30^{2}-[(30-27)(30+27)]=900-3 * 57=729$
Example $4: 43^{2}=40^{2}+3 * 83=1849$

## 4.Cubes-Shortcut

Apply $(a+b)^{3}=a^{3}+b^{3}+3 a^{2} b+3 a b^{2}$

Example1:15 $=(10+5)^{3}=10^{3}+5^{3}+3 * 10^{2} * 5+3 * 10 * 5^{2}=1000+125+$ $1500+750=3375$
Example2:23 $=(20+3)^{3}=20^{3}+3^{3}+3 * 20^{2} * 3+3 * 20 * 3^{2}=8000+27+$ $3600+540=12167$

## 5.Square roots (applicable only for perfect squares)

## Method 1

Example1:Square root of 2704
step1:Seperate number into group of two from right to left ie $\underline{27} \underline{04}$. step2: What number can be squared and less than $27=5$, with remainder 2 step3:Bringdown the second group of digits next to remainder to get 204 step4:Double first part of answer to get $5 * 2=10$ step5:Find a number $X$ so that $10 X * X=204$, we get $X=2$ Thus final answer=52

\[

\]

Example2: Example1:Square root of 9604
step1:Seperate number into group of two from right to left ie $96 \underline{04}$. step2:What number can be squared and less than $96=9$, with remainder 15 step3: Bringdown the second group of digits next to remainder to get 1504 step4: Double first part of answer to get $9 * 2=18$ step5: Find a number $X$ so that $18 \times * X=1504$, we get $X=8$
Thus final answer $=98$
98
$9 \longdiv { 9 6 0 4 }$
81
1881504
1504
0000

Method2:Square root by prime factorisation.
Example1: $\sqrt{44100}=\sqrt{(2 * 2 * 3 * 3 * 5 * 5 * 7 * 7)}=2 * 3 * 5 * 7=210$
Exampl2: $\sqrt{254016}=\sqrt{9 * 9 * 8 * 8 * 7 * 7}=9 * 8 * 7=504$

## 6.Cube root(for perfect cubes only)

$1^{3}=1,2^{3}=8,3^{3}=27,4^{3}=64,5^{3}=125,6^{3}=216,7^{3}=343,8^{3}=512,9^{3}=729$, Memorize this.
Example1: $\sqrt[3]{21952}$
step1: Divide digits into group of three from right to left $21 \underline{952}$
step2: Last digit of rightmost group is 2 .That means number ends with 8 step3: Now consider leftmost group 21. Cube of $2=8$ and cube of $3=27$, since 21 is between them we must use smaller one,2. Thus final answer is 28

Example2: $\sqrt[3]{32768}$
step1: Divide digits into group of three from right to left $32 \underline{768}$
step2: Last digit of rightmost group is 2 . That means number ends with 8 step3: Now consider leftmost group 32. Cube of $3=27$ and cube of $4=64$, since 32 is between them we must use smaller one,3. Thus final answer is 32.

## Chapter 2:Ratio and Fractions

## 1.Ratios-Important rules and shortcuts

Example:If $P: Q=2: 3, Q: R=4: 5$ then $P: R=$ ?
$P / R=(P / Q)^{*}(Q / R)=2 / 3^{*} 4 / 5=8 / 15$, thus $P: R=8: 15$
Example:P:Q:R=2:3:4, then $P / Q: Q / R: R / P=$ ? $P / Q: Q / R: R / P=2 / 3: 3 / 4: 4 / 2=8: 9: 24$

Example:If $2 \mathrm{P}=3 \mathrm{Q}=4 \mathrm{R}$ then $\mathrm{P}: \mathrm{Q}: \mathrm{R}=$ ?
Let $2 P=3 Q=4 R=K$,
we get $P=K / 2, Q=K / 3, R=K / 4$
$=>P: Q: R=K / 2: K / 3: K / 4=1 / 2: 1 / 3: 1 / 4=6: 4: 3$
Example: $P: Q=1: 2, Q: R=4: 5, R: S=10: 3$ then $P: Q: R: S=$ ?
Make the Q term in first and second fraction same and make the R term similar in second and third fractions as follows

$P: Q: R: S=2: 4: 5: 3 / 2=4: 8: 10: 3$

## 2.Comparison of ratios and Fractions

Method1:To compare two fractions we can make either denominators same or numerators same.
Example:2/5 and 3/10
To find out which is greater, make denominators same. We get 4/10 and $3 / 10$.From this we can conclude, $2 / 5>3 / 10$

> or make numerator same

Fractions will become 6/15 and 6/20,obviously 6/15>6/20.
Method2:This method can be applied if difference between numerator and denominator is same for all given fractions.
Example: $1 / 2,3 / 4,7 / 8$. Here $2-1=4-3=8-7=1$.In such cases, just look at the numerator .Smaller the numerator will be smaller fraction. $1 / 2<3 / 4<7 / 8$.

Method3:this method is applicable for all fractions.
If $\mathrm{a} / \mathrm{b}$ and $\mathrm{c} / \mathrm{d}$ are fractions under consideration, cross multiply numerator and denominator .ie a*d and c*b.
If $a * d>b * c$, then $a / b>c / d$
Example:7/11 and 3/5
cross multiply denominator and numerator. We get $7 * 5$ and $11 * 3$

35
33


Since $7 * 5>11 * 3,7 / 11>3 / 5$

## Chapter 3.Simple Interest and Compound Interest

## 1.Simple Interest

Simple interest is given by the formula I= PRT / 100
$\mathrm{P}=$ PRINCIPLE R=RATE OF INTEREST per annum T=TIME PERIOD

- If principle doubles in T years, then $R=100 / T$
- If principle triples in T years , then $R=200 / T$
- if principle becomes four times in T years, then $\mathrm{R}=300 / \mathrm{T}$


## 2.Compound Interest

Compound interest is given by,

$$
C I=P\left[\left(1+\frac{R}{100}\right)^{T}-1\right]
$$

Amount after T years,

$$
A=P\left(1+\frac{R}{100}\right)^{T}
$$

- If rate is R1,R2 \& R3 for 1st,2nd and 3rd year respectively then amount is,

$$
A=P\left(1+\frac{R 1}{100}\right)\left(1+\frac{R 2}{100}\right)\left(1+\frac{R 3}{100}\right)
$$

- If difference of S.I and C.I is given for 2 years

$$
\text { Difference }=\operatorname{Priciple}\left(\frac{R}{100}\right)^{2}
$$

Eg:Difference between simple interest on certain sum of money for 2 years at $4 \%$ and compound interest for same period at same rate is 200 .Find sum

Ans:Principle=difference $*(100 / 2)^{\wedge} 2=200 * 100 / 2 * 100 / 2=$ RS 500000.

- If difference of S.I and C.I is given for 3 years

$$
\text { Difference }=\text { Priciple } \frac{R^{2}(300+R)}{100^{3}}
$$

- If amount compounded half yearly $R$ will be replaced by $R / 2$ and $T$ will be replaced by $2 T$

$$
A=P\left(1+\frac{R / 2}{100}\right)^{2 T}
$$

- If amount compounded quarterly R will be replaced by $\mathrm{R} / 4$ and T will be replaced by $4 T$

$$
A=P\left(1+\frac{R / 4}{100}\right)^{4 T}
$$

Eg :Find the compound interest of Rs.10,000 in 9 months at 4\%per annum interest payable quarterly.
Rate $=4 / 4=1 \%$,Time period= 9 months=3 quarter years.

$$
C I=P\left[\left(1+\frac{R}{100}\right)^{T}-1\right]
$$

$C I=10,000^{*}\left((1+1 / 100)^{\wedge} 3-1\right)=303.01$.

- If an amount $A$ becomes $B$ in T1 years ,then at T2 years

$$
\operatorname{sum}=\frac{B^{\frac{T 2}{T 1}}}{A^{\frac{T 1}{T 2}-1}}
$$

## Chapter4:Mixture and Alligation

## 1.When Two quantities are mixed

If two different commodities, one of which is cheaper than the other, are mixed to obtain a new mixture, Cost Price of unit value of this new mixture is called mean price.
$\frac{\text { Quantity of Cheaper }}{\text { Quantity of dearer }}=\frac{\text { C.P of dearer }- \text { Mean Price }}{\text { Mean Price }- \text { C.P of cheaper }}$
Example:A merchant blends two types of rice costing Rs. 15 per kg and Rs. 20 per kg . In what ratio should these two rice to be mixed so that resulting mixture may cost Rs. 16.50 per kg.

$$
\frac{\text { Quantity of Cheaper }}{\text { Quantity of dearer }}=\frac{20-16.50}{16.50-15}=\frac{3.5}{1.5}=\frac{7}{3}
$$

Note:
When water is mixed in milk or any liquid in such away that resulting mixture gives a profit of $x \%$ when sold at C.P of milk/liquid. Then ratio of Quantity water:Quantity of milk=x:100
Eg: In what ratio should water be mixed in milk so that seller makes a profit of $10 \%$ when mixture is sold at cost price of milk? Water : milk
$=10: 100=1: 10$.

## 2.If more than two different commodities are mixed

Eg:If A cost 95 per kg,B cost 60 per $\mathrm{kg}, \mathrm{C}$ cost 90 per kg and D cost 50 per
kg . They are blended in such a way that the cost price of resulting mixture is 80.In what ratio four commodities are mixed?

To solve these kind of problems follow the steps below
Step1: Arrange them in ascending order
50
60
90
95

For more bank exam study materials visithttp://www.bankaspire.in

Step2: Make couples ,one is above mean price and other is below mean price


Step3:Now find difference between price and mean price and write it opposite to the price linked to it.


Step3: Required ratio Qt of $A$ : Qt of $B$ : Qt of $C$ : Qt of $D=15: 10: 20: 30=3: 2: 4: 6$
Note:
In ' $n$ ' equal sized vessels two liquid $P$ and $Q$ are filled in the ratio p1:q1,p2:q2,p3:q3.......... pn:qn respectively
When they are mixed,

$$
\frac{\text { Quantity of } P}{\text { Quantity of }}=\frac{\frac{p_{1}}{p_{1}+q_{1}}+\frac{p_{2}}{p_{2}+q_{2}}+\cdots \cdots \cdots \cdot \frac{p n}{p n+p q}}{\frac{q_{1}}{p_{1}+q_{1}}+\frac{q^{2}}{p^{2}+q^{2}}+\cdots \cdot \cdots \cdot \frac{q n}{p n+q n}}
$$

If vessels are of different quantities say $\times 1, \times 2, \times 3 \ldots . \ldots n$.

$$
\frac{\text { Quantity of } P}{\text { Quantity of }}=\frac{\frac{p 1 \times 1}{p 1+q 1}+\frac{p 2 \times 2}{p 2+q 2}+\cdots \cdots \cdots \cdots \frac{p n \times n}{p n+p q}}{\frac{q 1 \times 1}{p 1+q 1}+\frac{q 2 \times 2}{p 2+q 2}+\cdots \cdots \cdots \frac{q n \times n}{p n+q n}}
$$

## 3.Removal and replacement

A vessel contains $x$ litre of milk. $y$ litre is drawn and replaced by water.Then again $y$ litre of solution is replaced by water. If this process is repeated ' $n$ ' times, then
$\frac{\text { quantity of milk left }}{\text { quantity of initial milk }}=\left[\frac{x-y}{x}\right]^{n}$

Eg:9 litre are drawn from a cask full of milk and then filled with water. 9 litre of mixture are drawn and cask is again filled with water.Quantity of milk now left in the cask is to that of water in at is as 16:9.What is the capacity of cask in litre?
Ans:let $x$ be the capacity of cask which is=quantity of initial milk, $\frac{\text { quantity of milk left in cask }}{\text { quantity of initial milk }}=\left[\frac{x-9}{x}\right]^{2}$

$$
\Rightarrow \frac{16}{16+9}=\left[\frac{x-9}{x}\right]^{2}
$$

$\Rightarrow \frac{4}{5}=\frac{x-9}{x}$
4) $4 x=5 x-45$
$\Rightarrow x=45$ itre

## Chapter 5:Work and Time

For solving work and time problems, first of all work done in 1 day is calculated.If a person $X$ completes a work in $Y$ days, then Work done by $X$ in one day is $1 / Y$

Work done in 1 day $=1$ /Total days taken to complete the work and Total days taken to complete the work $=1 /$ Work done in 1 day

If $A$ can do a work in $X$ days and $B$ can do the same work in $Y$ days,in how many days $A$ and $B$ together can finish the work

Work done by $A$ in one day $=1 / X$
Work done by $B$ in one day $=1 / Y$
Work done by $A$ and $B$ together in 1 day $=1 / X+1 / Y$
Then total days taken to complete the work by $A$ and $B$ together=1/ Work done by $A$ and $B$ together in 1 day

$$
\begin{aligned}
& =1 /(1 / X+1 / Y) \\
& =1 /((X+Y) / X Y)) \\
& =X Y /(X+Y)
\end{aligned}
$$

Example:If $A$ can do a work in 8 days and $B$ can do the same work in days,in how many days $A$ and $B$ together can finish the work
Ans:Applying above formula no of days taken to finish the work $=8 * 6 /(8+6)$
Instead of solving this directly take the LCM of 8 and 6
$8 * 6 /(8+6)=\operatorname{LCM}(8,6) /(\operatorname{LCM}(8,6) / 8+\operatorname{LCM}(8,6) / 6)=24 /(3+4)=24 / 7=33 / 7$

## Notes:

For more bank exam study materials visithttp://www.bankaspire.in
*If A completes a work in $X$ days and $b$ completes the same work in $Y$ days then ratio of work done by $A$ and $B$ in one day will be $Y: X$
*If $A$ can finish the work in $X$ days,$B$ can finish it in $Y$ days and $C$ finishes it in $Z$ days, then no of days taken to complete the wor if all three work together $=X Y Z /(X Y+Y Z+X Z)$
*If A\&B together can finish the work in $x$ days, $B \& C$ together finishes in $y$ days and C\&A together finishes in $z$ days, then work done by $A, B$ and $C$ together in 1day $=1 / 2(1 / x+1 / y+1 / z)$
*If a man can do $\mathrm{x} / \mathrm{y}$ of work in 1 hr , then he will take $\mathrm{y} / \mathrm{x}$ hrs to finish the work

## Chapter 6.Profit and loss formulas and shortcuts

Cost price(C.P)is the price at which a particular article is bought. Selling price(S.P) is that price at which a particular item is sold.
Profit=S.P - C.P
Loss =C.P- S.P
Profit\% = (profit*100)/C.P
Loss\%=(loss*100)/C.P
the profit or loss percentage is always calculated based on C.P

- If P sold an article at a profit R1\% to Q.Q sold it to $R$ at a profit of $R 2 \%$ and $R$ sold it to $S$ at a profit of R3\%. Then money spent by $S$ for buying article C.P of $S=C . P$ of $P *(1+R 1 / 100)(1+R 2 / 100)(1+$ R3/100).

Example: $A$ sells a radio to $B$ at a gain of $10 \%$ and $B$ sells to $c$ at a gain of $5 \%$.If C pays Rs. 462 for it, what did it cost to A?
C.P of radio to C=C.P of radio to $A *(1+10 / 100)(1+5 / 100)$
$=>462=$ C.P of radio to A * 110/100 * 105/100
$=>C . P$ of radio to $\mathrm{A}=(462 * 100 * 100) /(105 * 110)$
$=400$

- if there are two successive profits (R1\% and R2\%) obtained on an article then total profit\%=(R1+R2+ R1R2/100).

Example:A dishonest shopkeeper deceives by $15 \%$ at the time of purchase of article and also $15 \%$ at the time of sale.Find out the profit percentage Profit $\%=15+15+(15 * 15 / 100)=30+225 / 100=30+2.25=32.25 \%$.

- If a seller mark P\% above costprice and gives a discount of Q\%,the final Profit/loss \%=P-Q-(PQ/100).

Example:A car costs a dealer Rs.50,000. Dealer raised price by Rs.10,000 and then deducted $4 \%$ of new price. What is the profit/loss \%?
Ans: Let $P$ be the percentage of price raised $=(10000 / 500000) * 100=20 \%$ Discount \% $=4 \%$ profit $\%=(20-4-20 * 4 / 100)=15.2 \%$

## Chapter 7:Pipe And Cistern Shortcuts

## 1.If two pipes $A$ and $B$

A can fill a tank in $\times$ hrs
and $B$ can fill the same tank in $y$ hrs
If both pipes are opened simultaneously ,then time taken to fill the tank is $=x y /(x+y)$
Work done by both pipes together in $1 \mathrm{hr}=1 / \mathrm{x}+1 / \mathrm{y}$
2.If two pipes $A$ and $B$

A can fill a tank in $x$ hrs
and $B$ can empty the same tank in $y$ hrs
If both pipes are opened simultaneously ,then time taken to fill the tank is $=x y /(y-x)$
Work done by both pipes together in $1 \mathrm{hr}=1 / \mathrm{x}-1 / \mathrm{y}$
3.If three pipes $A, B$ and $C$

A can fill a tank in $x$ hrs
B can fill the same tank in y hr
and $C$ takes $z$ hrs for filling the same tank.

For more bank exam study materials visithttp://www.bankaspire.in

If three pipes are opened simultaneously , then time taken to fill the tankis $=x y z /(x y+y z+x z)$
Work done by three pipes together in $1 \mathrm{hr}=1 / \mathrm{x}+1 / \mathrm{y}+1 / \mathrm{z}$
Example: A can fill the tank in 28 hrs
$B$ can fill the tank in 14 hrs and $C$ takes 7 hrs .
If all three pipes are opened simultaneously ,how long it will take to fill the tank?

Ans:time taken=(28*14*7*)/(28*14 + 14*7 + 28*7)
To solve this quicker find out $\operatorname{LCM}(28,14,7)$
we get 28
Time taken $=28 /(28 / 28+28 / 14+28 / 7)$
$=28 /(1+2+4)$
=28/7
$=4$
4.If A can fill a tank in $x$ hrs
$B$ can fill the same tank in y hr and $C$ takes $z$ hrs for emptying the same tank.
If three pipes are opened simultaneously time taken to fill the tank
is $=x y z /(y z+x z-x y)$
Work done by three pipes together in $1 \mathrm{hr}=1 / \mathrm{x}+1 / \mathrm{y}-1 / \mathrm{z}$
Example: A can empty the tank in 28 hrs
$B$ can fill the tank in 14 hrs
and C takes 7 hrs for filling.
If all three pipes are opened simultaneously, how long it will take to fill the tank?
Ans:time taken $=\left(28 * 14^{*} 7 *\right) /(28 * 14-14 * 7+28 * 7)$
To solve this quicker find out $\operatorname{LCM}(28,14,7)$
we get 28
Time taken $=28 /(-28 / 28+28 / 14+28 / 7)$
$=28 /(-1+2+4)$
=28/5
$=5.6 \mathrm{hrs}$
$=5 \mathrm{hr} 36$ minutes

## Chapter8:Time distance and speed

speed=distance/time
Unit of speed is $\mathrm{km} / \mathrm{hr}$ or $\mathrm{m} / \mathrm{s}$

If speed is given in $\mathrm{km} / \mathrm{hr}$,then inorder to convert it in to $\mathrm{m} / \mathrm{s}$ multiply by 5/18
$1 \mathrm{~km} / \mathrm{hr}=5 / 18 \mathrm{~m} / \mathrm{s}$
If speed is given in $\mathrm{m} / \mathrm{s}$, then inorder to convert it in to $\mathrm{km} / \mathrm{hr}$ multiply by 18/5

## 1.Ratio of speed

- If ratio of speed of two moving object is $a: b$, then ratio between times taken for covering same distance is $\mathrm{b}: \mathrm{a}$.
- If two objects $A$ and $B$ moving in opposite direction from two different places reach at common point in t1 and t2 hrs respectively Then Speed of A:Speed of B=sqrt(t2/t1)


## 2.Average speed

- average speed=total distance/total time taken.
- If a moving object covers a certain distance with a speed of $x \mathrm{~km} / \mathrm{hr}$ and again covers same distance with a speed of $y \mathrm{~km} / \mathrm{hr}$, then average speed is $2 x y /(x+y)$.
- If a moving object covers a certain distance with a speed of $x \mathrm{~km} / \mathrm{hr}$ and again covers same distance with a speed of $y \mathrm{~km} / \mathrm{hr}$ and again with $\mathrm{zkm} / \mathrm{hr}$, then average speed is $=3 x y z /(x y+y z+x z)$


## 3. Points to be noted while doing 'train and time' problems

- If two trains are travelling in same direction, then their relative speed is equal to difference of their speeds. Then Time taken by the fast train to cross the slower train
is =Sum
of lengths of both trains/difference of their speed
- If two trains are travelling in opposite direction ,then their relative speed is equal to sum of their speeds. Then time taken to pass one another is =Sum of lengths of both trains/sum of their speed.
- when a train is clearing a pole or a point, then distance covered by train is equal to its length
- When a train is covering a platform or bridge or tunnel ,then distance covered by train is equal to sum of the length of train and the length of platform/tunnel/bridge.
- When a moving train crosses another train, then distance covered is equal to sum of lengths of both trains.

Example:A 480-metre-long train crosses a platform in 140 seconds. What is the speed of the train?
Ans:Cannot be determined,since length of platform is not given
Example:A train 100 m long is running at $21 \mathrm{~km} / \mathrm{hr}$ and another train 150 m is running at $36 \mathrm{~km} / \mathrm{hr}$ in the same direciton. how long will the faster train take to pass the other train?
Sum of length of both train $=100+150=250 \mathrm{~m}$
difference of their speed is $=36-21 \mathrm{~km} / \mathrm{hr}=15 \mathrm{~km} / \mathrm{hr}=15^{*}(5 / 18) \mathrm{m} / \mathrm{s}=25 / 6 \mathrm{~m} / \mathrm{s}$ Time taken $=250 /(25 / 6)=60$ seconds.

## 4.Boat and stream problems

- If speed of stream $=x \mathrm{~km} / \mathrm{hr}$ and speed of boat in still water is $y \mathrm{~km} / \mathrm{hrthen}$ speed of boat in downstream $=x+y$ $\mathrm{km} / \mathrm{hr} \quad$ speed of boat in upstream $=y-x$ km/hr
- If speed of boat in upstream and speed of boat in down stream is given then, speed of boat in still water=1/2(speed in upstream+speed in downstream)
speed of stream $=1 / 2$ (Speed in downstream - speed in upstream)

Example: A boat is moving at $30 \mathrm{~km} / \mathrm{hr}$ upstream, when it travels down stream its speed is $36 \mathrm{~km} / \mathrm{hr}$. What is the speed of boat in still water and what is the speed of stream?
Speed of boat in still water $=1 / 2(30+36)=66 / 2=33 \mathrm{~km} / \mathrm{hr}$.
speed of stream=speed of boat downstream-speed of boat in still water $=36-33=3 \mathrm{~km} / \mathrm{hr}$
Note:
A person walks at $\mathrm{x} \mathrm{kh} / \mathrm{hr}$ he reaches destination t 1 hrs late, if he walks at y $\mathrm{km} / \mathrm{hr}$, then reaches t 2 hrs early then distance to the destination $=(x y /(y-x)) *(t 1+t 2)$

Example:A person walking at $2 \mathrm{~km} / \mathrm{hr}$ reaches his office 6 minutes late. If he walks at $3 \mathrm{~km} / \mathrm{hr}$ he reaches there 6 minute early. How far is the office from his house?
Distance $=(2 * 3) /(3-2) *((6+6) / 60)=6 * 12 / 60=1.2 \mathrm{~km}$.

Like us on facebook to get more updates http://www.facebook.com/bankAspireblog

For more bank exam study materials visithttp://www.bankaspire.in

