

# 01. Quantitative Aptitude - Comprehensive Textbook Reference

**Module Focus:** Exhaustive Quantitative Problem Solving, Textbook-Level Derivations, Speed Math Shortcuts, Modular Arithmetic, and Step-by-Step Worked Numerical Examples.

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## 1. Number Systems, Divisibility & Remainder Theorems

### 1.1 Classification of Numbers & Base Systems

- **Real Numbers ( $\mathbb{R}$ ):** Combination of Rational ( $\mathbb{Q}$ ) and Irrational ( $\mathbb{Q}'$ ) numbers.
- **Rational Numbers ( $\mathbb{Q}$ ):** Can be expressed as  $\frac{p}{q}$ , where  $p, q \in \mathbb{Z}$  and  $q \neq 0$ .
- **Prime Numbers:** Integers  $> 1$  with exactly two distinct positive divisors:  $1$  and itself.
- **Note:**  $2$  is the only even prime number. Prime numbers  $> 3$  can be expressed in the form  $6k \pm 1$  (though not all numbers of  $6k \pm 1$  form are prime).
- **Coprime Numbers:** Two numbers  $a$  and  $b$  are coprime if  $\gcd(a, b) = 1$ .

### 1.2 Divisibility Rules & Rigorous Proofs

Divisibility Rules Summary Table:

| Divisor | Condition                                               |
|---------|---------------------------------------------------------|
| 2       | Last digit is even (0, 2, 4, 6, 8).                     |
| 3       | Sum of all digits is divisible by 3.                    |
| 4       | Number formed by the last two digits is divisible by 4. |

| Divisor | Condition                                                                                                  |
|---------|------------------------------------------------------------------------------------------------------------|
| 5       | Last digit is \$0\$ or \$5\$.                                                                              |
| 6       | Number is divisible by both \$2\$ and \$3\$.                                                               |
| 7       | Double the last digit and subtract it from the remaining number; result is divisible by \$7\$.             |
| 8       | Number formed by the last three digits is divisible by \$8\$.                                              |
| 9       | Sum of all digits is divisible by \$9\$.                                                                   |
| 11      | Difference between the sum of digits at odd positions and even positions is \$0\$ or a multiple of \$11\$. |
| 13      | Multiply last digit by \$4\$ and add to remaining number; result is divisible by \$13\$.                   |

### Derivations & Proofs:

#### Proof of Divisibility by 3 and 9:

Let any  $n$ -digit positive integer  $N$  be represented in expanded decimal notation as:  $N = a_n \cdot 10^n + a_{n-1} \cdot 10^{n-1} + \dots + a_1 \cdot 10^1 + a_0$ . Observe modular congruence modulo  $3$  and  $9$ :  $10 \equiv 1 \pmod{3} \implies 10^k \equiv 1^k \equiv 1 \pmod{3}$   $10 \equiv 1 \pmod{9} \implies 10^k \equiv 1^k \equiv 1 \pmod{9}$ . Substituting  $10^k \equiv 1 \pmod{m}$  (where  $m = 3$  or  $9$ ):  $N = \sum_{k=0}^n a_k \cdot 10^k \equiv \sum_{k=0}^n a_k \cdot (1)^k = \sum_{k=0}^n a_k \pmod{m}$ . Thus,  $N \pmod{m} = 0$  iff  $\sum a_k \pmod{m} = 0$ .  $\blacksquare$

#### Proof of Divisibility by 11:

Using base-10 expansion modulo  $11$ :  $10 \equiv -1 \pmod{11} \implies 10^k \equiv (-1)^k \pmod{11}$ . Substituting into  $N$ :  $N = \sum_{k=0}^n a_k \cdot 10^k \equiv \sum_{k=0}^n a_k \cdot (-1)^k \pmod{11}$ .  $N \equiv (a_0 + a_2 + a_4 + \dots) - (a_1 + a_3 + a_5 + \dots) \pmod{11}$ . Hence,  $N$  is divisible by  $11$  if and only if  $(\text{Sum}_{\text{odd pos}} - \text{Sum}_{\text{even pos}})$  is a multiple of  $11$ .  $\blacksquare$

## 1.3 Prime Factors, HCF & LCM Properties

For any integer  $N > 1$  with prime factorization:  $N = p_1^{a_1} \cdot p_2^{a_2} \cdot p_3^{a_3} \cdot \dots \cdot p_k^{a_k}$

- Total Number of Factors  $D(N)$ :**  $D(N) = (a_1 + 1)(a_2 + 1)(a_3 + 1) \dots (a_k + 1)$
- Sum of Factors  $S(N)$ :**  $S(N) = \left(\frac{p_1^{a_1+1} - 1}{p_1 - 1}\right) \left(\frac{p_2^{a_2+1} - 1}{p_2 - 1}\right) \dots \left(\frac{p_k^{a_k+1} - 1}{p_k - 1}\right)$
- Product of Factors  $P(N)$ :**  $P(N) = N^{\frac{D(N)}{2}}$

### Fundamental HCF & LCM Identities:

- Product Rule:** For any two positive integers  $a$  and  $b$ :  $\text{HCF}(a, b) \times \text{LCM}(a, b) = a \times b$

- **Fractions:**  $\text{HCF}\left(\frac{a}{b}, \frac{c}{d}\right) = \frac{\text{HCF}(a, c)}{\text{LCM}(b, d)}, \quad \text{LCM}\left(\frac{a}{b}, \frac{c}{d}\right) = \frac{\text{LCM}(a, c)}{\text{HCF}(b, d)}$

## 1.4 Trailing Zeroes & Highest Power of Prime ( $n!$ )

### Legendre's Formula:

The exponent of a prime number  $p$  in the prime factorization of  $n!$ , denoted  $E_p(n!)$ , is given by:

$$E_p(n!) = \left\lfloor \frac{n}{p} \right\rfloor + \left\lfloor \frac{n}{p^2} \right\rfloor + \left\lfloor \frac{n}{p^3} \right\rfloor + \dots = \sum_{k=1}^{\infty} \left\lfloor \frac{n}{p^k} \right\rfloor$$

### Trailing Zeroes in $n!$ :

Trailing zeroes are produced by factors of  $10 = 2 \times 5$ . Since prime factor  $2$  is always more abundant than  $5$  in  $n!$ , the number of trailing zeroes equals  $E_5(n!)$ :

$$\text{Trailing Zeroes in } n! = \left\lfloor \frac{n}{5} \right\rfloor + \left\lfloor \frac{n}{25} \right\rfloor + \left\lfloor \frac{n}{125} \right\rfloor + \dots$$

## 1.5 Remainder Theorems & Modular Arithmetic

### 1. Fermat's Little Theorem:

If  $p$  is a prime number and  $a$  is an integer such that  $\text{gcd}(a, p) = 1$ :  $a^{p-1} \equiv 1 \pmod{p}$

### 2. Euler's Totient Function & Euler's Theorem:

Euler's totient function  $\phi(n)$  counts positive integers up to  $n$  that are coprime to  $n$ :  $\phi(n) = n \left(1 - \frac{1}{p_1}\right) \left(1 - \frac{1}{p_2}\right) \dots \left(1 - \frac{1}{p_k}\right)$  For any integer  $a$  coprime to  $n$  ( $\text{gcd}(a, n) = 1$ ):  $a^{\phi(n)} \equiv 1 \pmod{n}$

### 3. Wilson's Theorem:

If  $p$  is a prime number:  $(p-1)! \equiv -1 \pmod{p} \quad \text{or} \quad (p-1)! + 1 \equiv 0 \pmod{p}$

### 4. Cyclicity of Unit Digits:

To find the unit digit of  $a^b$ : 1. Compute  $r = b \pmod{4}$ . If  $r = 0$ , set  $r = 4$ . 2. Unit digit of  $a^b = \text{Unit digit of } (a \pmod{10})^r$ .

| Base Last Digit | Cyclicity Sequence                                                 | Cycle Length |
|-----------------|--------------------------------------------------------------------|--------------|
| 0, 1, 5, 6      | Constant (0, 1, 5, 6)                                              | 1            |
| 4               | 4, 6 (Odd exponent $\rightarrow$ 4, Even exponent $\rightarrow$ 6) | 2            |
| 9               | 9, 1 (Odd exponent $\rightarrow$ 9, Even exponent $\rightarrow$ 1) | 2            |
| 2               | 2, 4, 8, 6                                                         | 4            |

| Base Last Digit | Cyclicity Sequence | Cycle Length |
|-----------------|--------------------|--------------|
| 3               | \$3, 9, 7, 1\$     | 4            |
| 7               | \$7, 9, 3, 1\$     | 4            |
| 8               | \$8, 4, 2, 6\$     | 4            |

## 1.6 Worked Numerical Examples

### Worked Example 1.1 (Factors & Trailing Zeroes):

**Problem:** Find (i) the total number of factors of \$360\$, and (ii) the number of trailing zeroes in \$250!\$.

**Solution:** 1. Prime factorization of \$360\$:  $360 = 2^3 \times 3^2 \times 5^1$  - Total number of factors  
 $D(360) = (3+1)(2+1)(1+1) = 4 \times 3 \times 2 = \mathbf{24}$ . 2. Trailing zeroes in \$250!\$:  $E_5(250!) = \lfloor \frac{250}{5} \rfloor + \lfloor \frac{250}{25} \rfloor + \lfloor \frac{250}{125} \rfloor + \lfloor \frac{250}{625} \rfloor$   
 $E_5(250!) = 50 + 10 + 2 + 0 = \mathbf{62}$  zeroes.

### Worked Example 1.2 (Fermat's Theorem & Cyclicity):

**Problem:** Find the remainder when  $2^{100}$  is divided by \$101\$.

**Solution:** - Note that \$p = 101\$ is a prime number, and \$\gcd(2, 101) = 1\$. - Applying Fermat's Little Theorem (\$a^{p-1} \equiv 1 \pmod p\$):  $2^{101-1} = 2^{100} \equiv 1 \pmod{101}$  - Thus, the remainder is  $\mathbf{1}$ .

## 2. Time & Work / Pipes & Cisterns

### 2.1 Core Mathematical Model & Efficiency Concept

Work done (\$W\$) is directly proportional to efficiency (\$E\$) and time (\$T\$):  $W = E \times T$

If a worker completes total work \$W = 1\$ unit in \$T\$ days:  $\text{Efficiency } (E) = \frac{1}{T}$  (work done per day)

#### Two-Worker Combined Time Derivation:

Let Worker A take \$A\$ days and Worker B take \$B\$ days to complete a work independently. - Rate of A \$= E\_A = \frac{1}{A}\$ - Rate of B \$= E\_B = \frac{1}{B}\$ - Combined Rate \$= E\_{A+B} = E\_A + E\_B = \frac{1}{A} + \frac{1}{B} = \frac{A+B}{A \cdot B}\$

Therefore, the combined time \$T\_{A+B}\$ to complete \$1\$ unit of work is:  $T_{A+B} = \frac{1}{E_{A+B}} = \frac{A \cdot B}{A+B}$

#### Three-Worker Combined Time Formula:

$$T_{A+B+C} = \frac{A \cdot B \cdot C}{AB + BC + CA}$$

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## 2.2 The Unit Work (LCM) Method

Instead of fractions, set Total Work  $W = \text{LCM}(A, B, C, \dots)$ . 1. Compute individual efficiencies:  $E_i = \frac{W}{T_i}$ . 2. Combine efficiencies according to working schedule. 3. Total Time required  $= \frac{\text{Total Work}}{\text{Net Efficiency}}$ .

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## 2.3 Man-Days & Chain Rule Formula

For workforce scaling problems where work  $W_1$  requires  $M_1$  men working  $H_1$  hours/day for  $D_1$  days with efficiency  $E_1$ , and  $W_2$  requires  $M_2$  men working  $H_2$  hours/day for  $D_2$  days with efficiency  $E_2$ :

$$\frac{M_1 \cdot D_1 \cdot H_1 \cdot E_1}{W_1} = \frac{M_2 \cdot D_2 \cdot H_2 \cdot E_2}{W_2}$$

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## 2.4 Division of Wages

Wages are distributed strictly proportional to the amount of work completed by each individual. If all workers work for the same duration:  $\text{Wage ratio} = E_A : E_B : E_C = \frac{1}{T_A} : \frac{1}{T_B} : \frac{1}{T_C}$

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## 2.5 Pipes & Cisterns Mechanics

- **Inlet Pipe:** Fills the tank (Positive efficiency:  $+E = +\frac{1}{T_{\text{fill}}}$ ).
  - **Outlet Pipe / Leak:** Empties the tank (Negative efficiency:  $-E = -\frac{1}{T_{\text{empty}}}$ ).
  - **Net Filling Rate:**  $E_{\text{net}} = \sum E_{\text{inlets}} - \sum E_{\text{outlets}}$
- 

## 2.6 Worked Numerical Examples

### Worked Example 2.1 (Alternate Working Days):

**Problem:** A can complete a job in 12 days, and B can complete it in 18 days. If they work on alternate days starting with A, in how many days will the work be completed?

**Solution:** 1. Take Total Work  $W = \text{LCM}(12, 18) = 36$  units. 2. Calculate efficiencies: -  $E_A = \frac{36}{12} = 3$  units/day -  $E_B = \frac{36}{18} = 2$  units/day 3. Two-day cycle work (Day 1: A, Day 2: B):  $\text{Work in 1 cycle (2 days)} = E_A + E_B = 3 + 2 = 5$  units 4. Number of complete cycles to reach near 36 units:  $\text{Cycles} = \lfloor \frac{36}{5} \rfloor = 7$  cycles  $\implies 7 \times 2 = 14$  days 5. Remaining work  $= 36 - 35 = 1$  unit. 6. On Day 15, it is A's turn ( $E_A = 3$  units/day):  $\text{Time taken by A for 1 unit} = \frac{1}{3}$  days 7. Total time  $= 14 + \frac{1}{3} = 14\frac{1}{3}$  days.

### Worked Example 2.2 (Pipes with Leak):

**Problem:** Pipe A can fill a cistern in 8 hours, but due to a leak at the bottom, it takes 10 hours to fill. How long will the leak take to empty a full cistern alone?

**Solution:** 1. Let capacity of cistern  $= \text{LCM}(8, 10) = 40 \text{ units}$ . 2. Rate of Pipe A ( $E_A$ )  $= \frac{40}{8} = +5 \text{ units/hour}$ . 3. Net rate of Pipe A + Leak ( $E_A - E_L$ )  $= \frac{40}{10} = +4 \text{ units/hour}$ . 4. Efficiency of Leak ( $E_L$ ):  $5 - E_L = 4 \implies E_L = 1 \text{ unit/hour}$ . 5. Time taken by Leak to empty full tank  $= \frac{40}{1} = 40 \text{ hours}$ .

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### 3. Speed, Distance & Time / Trains / Boats & Streams

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#### 3.1 Fundamental Equation & Unit Conversions

$$S = \frac{D}{T} \implies D = S \times T, \quad T = \frac{D}{S}$$

**Unit Conversion Derivation:**

$$1 \text{ km/h} = \frac{1000 \text{ meters}}{3600 \text{ seconds}} = \frac{5}{18} \text{ m/s} \quad 1 \text{ m/s} = \frac{1 \times 1000}{3600} \text{ km/h} = \frac{3600}{1000} \text{ km/h} = \frac{18}{5} \text{ km/h}$$


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#### 3.2 Average Speed Derivations

##### 1. Equal Distances Case (Harmonic Mean):

Suppose a body travels distance  $d$  at speed  $S_1$  and another equal distance  $d$  at speed  $S_2$ .  $T_1 = \frac{d}{S_1}$ ,  $T_2 = \frac{d}{S_2}$ .  $T_{\text{total}} = T_1 + T_2 = d \left( \frac{1}{S_1} + \frac{1}{S_2} \right) = d \left( \frac{S_1 + S_2}{S_1 S_2} \right)$ .  $D_{\text{total}} = 2d$

$$\text{Average Speed } (S_{\text{avg}}) = \frac{D_{\text{total}}}{T_{\text{total}}} = \frac{2d}{d \left( \frac{S_1 + S_2}{S_1 S_2} \right)} = \frac{2 S_1 S_2}{S_1 + S_2}$$

##### 2. Equal Time Intervals Case (Arithmetic Mean):

If a body travels for time  $t$  at speed  $S_1$  and for time  $t$  at speed  $S_2$ :  $S_{\text{avg}} = \frac{S_1 \cdot t + S_2 \cdot t}{2t} = \frac{S_1 + S_2}{2}$

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#### 3.3 Relative Speed Principles

When two bodies move relative to each other: - **Same Direction:**  $S_{\text{rel}} = |S_1 - S_2|$  - **Opposite Direction:**  $S_{\text{rel}} = S_1 + S_2$

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#### 3.4 Problems on Trains

Let Train length  $= L_T$ , Speed  $= S_T$ .

- Crossing a Point Object** (Pole, Stationary Man, Signal Tree of length  $\approx 0$ ):  $D = L_T \implies T = \frac{L_T}{S_T}$

2. **Crossing a Platform / Bridge / Tunnel** of length  $L_P$ :  $D = L_T + L_P \implies T = \frac{L_T + L_P}{S_T}$
  3. **Two Trains Crossing Each Other** (Lengths  $L_1, L_2$ , Speeds  $S_1, S_2$ ):  $D_{\text{total}} = L_1 + L_2$   
 $T = \frac{L_1 + L_2}{S_1 + S_2}$  (Opposite Direction)  
 $T = \frac{L_1 + L_2}{|S_1 - S_2|}$  (Same Direction)
- 

### 3.5 Boats and Streams Mechanics

Let Speed of Boat in Still Water  $= b$ , Speed of Current/Stream  $= s$ .

- **Downstream Speed ( $U$ ):** Motion in direction of current.  $U = b + s$
- **Upstream Speed ( $V$ ):** Motion against direction of current.  $V = b - s$

**Derivation of  $b$  and  $s$ :**

Adding  $U$  and  $V$ :  $U + V = (b + s) + (b - s) = 2b \implies b = \frac{U + V}{2}$   
 Subtracting  $V$  from  $U$ :  $U - V = (b + s) - (b - s) = 2s \implies s = \frac{U - V}{2}$

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### 3.6 Worked Numerical Examples

#### Worked Example 3.1 (Train Crossing Platform and Man):

**Problem:** A train moving at uniform speed crosses a  $200 \text{ m}$  long platform in  $20 \text{ seconds}$  and an electric pole in  $8 \text{ seconds}$ . Find the length and speed of the train.

**Solution:** 1. Let length of train be  $L$  meters and speed be  $S$  m/s. 2. Crossing pole equation:  $S = \frac{L}{8} \implies L = 8S$  3. Crossing platform equation:  $S = \frac{L + 200}{20}$  4. Substitute  $L = 8S$ :  $S = \frac{8S + 200}{20} \implies 20S = 8S + 200 \implies 12S = 200 \implies S = \frac{50}{3} \text{ m/s}$  5. Speed in km/h  $= \frac{50}{3} \times \frac{18}{5} = \mathbf{60 \text{ km/h}}$  6. Length of train  $L = 8 \times \frac{50}{3} = \mathbf{133.33 \text{ meters}}$

#### Worked Example 3.2 (Boats & Streams):

**Problem:** A boat travels  $24 \text{ km}$  upstream and  $28 \text{ km}$  downstream in  $6 \text{ hours}$ . It can also travel  $30 \text{ km}$  upstream and  $21 \text{ km}$  downstream in  $6.5 \text{ hours}$ . Find the speed of the boat in still water and speed of current.

**Solution:** 1. Let  $\frac{1}{V} = x$  (where  $V = b - s$ ) and  $\frac{1}{U} = y$  (where  $U = b + s$ ). 2. Form system of equations:  $24x + 28y = 6 \implies 12x + 14y = 3$  (1)  $30x + 21y = 6.5 \implies 60x + 42y = 13$  (2) 3. Multiply (1) by 3:  $36x + 42y = 9$  (3) 4. Subtract (3) from (2):  $24x = 4 \implies x = \frac{1}{6} \implies V = 6 \text{ km/h}$  5. Substitute  $x = \frac{1}{6}$  into (1):  $12\left(\frac{1}{6}\right) + 14y = 3 \implies 2 + 14y = 3 \implies 14y = 1 \implies y = \frac{1}{14} \implies U = 14 \text{ km/h}$  6. Solve for  $b$  and  $s$ :  $b = \frac{U + V}{2} = \frac{14 + 6}{2} = \mathbf{10 \text{ km/h}}$   $s = \frac{U - V}{2} = \frac{14 - 6}{2} = \mathbf{4 \text{ km/h}}$

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## 4. Profit, Loss & Discount

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### 4.1 Fundamental Definitions & Core Equations

- **Cost Price (\$\text{CP}\$):** Total expenditure incurred to acquire/produce item.
- **Selling Price (\$\text{SP}\$):** Price at which item is sold.
- **Marked Price (\$\text{MP}\$):** List price tagged on item.

$$\begin{aligned} \text{Profit } (P) &= \text{SP} - \text{CP} \quad (\text{if } \text{SP} > \text{CP}) \\ \text{Loss } (L) &= \text{CP} - \text{SP} \quad (\text{if } \text{CP} > \text{SP}) \\ \text{Profit \%} &= \left( \frac{\text{SP} - \text{CP}}{\text{CP}} \right) \times 100 \\ \text{Loss \%} &= \left( \frac{\text{CP} - \text{SP}}{\text{CP}} \right) \times 100 \\ \text{SP} &= \text{CP} \times \left( 1 + \frac{P\%}{100} \right) = \text{MP} \times \left( 1 - \frac{D\%}{100} \right) \end{aligned}$$

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### 4.2 Markup & Successive Discount Formula Derivation

#### Successive Discount Derivation:

Let marked price be \$M\$. If two successive discounts \$d\_1\%\$ and \$d\_2\%\$ are applied: 1. Price after first discount \$= M \left( 1 - \frac{d\_1}{100} \right)\$. 2. Price after second discount \$= M \left( 1 - \frac{d\_1}{100} \right) \left( 1 - \frac{d\_2}{100} \right) = M \left( 1 - \frac{d\_1 + d\_2 - \frac{d\_1 d\_2}{100}}{100} \right)\$.

Thus, single equivalent discount \$D\_{\text{eq}}\%\$ is:  $D_{\text{eq}} = d_1 + d_2 - \frac{d_1 d_2}{100}$

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### 4.3 Selling Two Articles at Same SP with Same Gain/Loss %

#### Derivation:

Suppose two articles are sold at the SAME selling price \$S\$. One at a profit of \$x\%\$ and the other at a loss of \$x\%\$. 1. Cost price of first article \$\text{CP}\_1 = \frac{S}{1 + x/100} = \frac{100S}{100 + x}\$. 2. Cost price of second article \$\text{CP}\_2 = \frac{S}{1 - x/100} = \frac{100S}{100 - x}\$. 3. Total Cost Price: \$\text{CP}\_{\text{total}} = 100S \left( \frac{1}{100 + x} + \frac{1}{100 - x} \right) = 100S \left( \frac{20000}{10000 - x^2} \right) = \frac{20000S}{10000 - x^2}\$. 4. Total Selling Price \$\text{SP}\_{\text{total}} = 2S\$. 5. Loss \$= \text{CP}\_{\text{total}} - \text{SP}\_{\text{total}} = 2S \left( \frac{10000}{10000 - x^2} - 1 \right) = 2S \left( \frac{x^2}{10000 - x^2} \right)\$. 6. Net Percentage Loss: \$\text{Net Loss \%} = \left( \frac{\text{Loss}}{\text{CP}\_{\text{total}}} \right) \times 100 = \left( \frac{2S x^2 / (10000 - x^2)}{20000S / (10000 - x^2)} \right) \times 100 = \frac{x^2}{100} = \left( \frac{x}{10} \right)^2\%\$

Hence, there is ALWAYS a net loss of:  $\text{Net Loss \%} = \left( \frac{x}{10} \right)^2\%$

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### 4.4 Faulty Weights & Dishonest Shopkeepers

If a shopkeeper claims to sell at cost price but uses a false weight \$W\_{\text{false}}\$ instead of true weight \$W\_{\text{true}}\$:

$$\text{Gain \%} = \left( \frac{\text{True Weight} - \text{False Weight}}{\text{False Weight}} \right) \times 100 = \left( \frac{\text{Error}}{\text{True Value} - \text{Error}} \right) \times 100$$



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## 4.5 Worked Numerical Examples

### Worked Example 4.1 (Faulty Weights):

**Problem:** A dishonest trader marks his goods at 20% above CP and allows a discount of 10%. Furthermore, he uses a 800 g weight instead of a 1 kg weight. Find his total profit percentage.

**Solution:** 1. Let actual CP of 1000 g = ₹1000 implies CP per gram = ₹1\$. 2. Marked price for 1000 g =  $1000 \times 1.20 = ₹1200$ . 3. Selling price after 10% discount =  $1200 \times 0.90 = ₹1080$  for 1 kg claimed. 4. But trader actually delivers only 800 g. 5. Trader's actual CP for 800 g = ₹800\$. 6. Actual Profit = SP - Actual CP =  $₹1080 - ₹800 = ₹280$ . 7. Net Profit % =  $\frac{280}{800} \times 100 = \mathbf{35\%}$ .

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## 5. Simple Interest (SI) & Compound Interest (CI)

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### 5.1 Simple Interest Theory & Derivation

Simple interest is calculated uniformly on principal P\$ over time T\$ years at annual rate R%\$:

$$I_{\text{SI}} = \frac{P \cdot R \cdot T}{100} \quad \text{Total Amount (A)} = P + I_{\text{SI}} = P \left( 1 + \frac{R \cdot T}{100} \right)$$

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### 5.2 Compound Interest Theory & Derivation

**Derivation from Annual Compounding:**

- Year 1 Amount:  $A_1 = P \left( 1 + \frac{R}{100} \right)$
- Year 2 Amount:  $A_2 = A_1 \left( 1 + \frac{R}{100} \right) = P \left( 1 + \frac{R}{100} \right)^2$
- By mathematical induction, for n\$ years:  $A = P \left( 1 + \frac{R}{100} \right)^n$   
 $I_{\text{CI}} = A - P = P \left[ \left( 1 + \frac{R}{100} \right)^n - 1 \right]$

**Compounding Periods Table:**

| Compounding Frequency     | Effective Rate (R'%) | Effective Periods (n') | Formula                                       |
|---------------------------|----------------------|------------------------|-----------------------------------------------|
| Annual                    | R                    | n                      | $A = P \left( 1 + \frac{R}{100} \right)^n$    |
| Half-Yearly (Semi-Annual) | $\frac{R}{2}$        | 2n                     | $A = P \left( 1 + \frac{R}{200} \right)^{2n}$ |
| Quarterly                 | $\frac{R}{4}$        | 4n                     | $A = P \left( 1 + \frac{R}{400} \right)^{4n}$ |

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## 5.3 CI vs SI Difference Formulas Derivation

### 2-Year Difference (\$D\_2\$):

$$\begin{aligned} I_{\text{SI}}^{(2)} &= \frac{2PR}{100} \\ I_{\text{CI}}^{(2)} &= P\left(1 + \frac{R}{100}\right)^2 - P = P\left(1 + \frac{2R}{100} + \frac{R^2}{10000}\right) - P = \frac{2PR}{100} + P\left(\frac{R}{100}\right)^2 \\ D_2 &= I_{\text{CI}}^{(2)} - I_{\text{SI}}^{(2)} = \mathbf{P\left(\frac{R}{100}\right)^2} \end{aligned}$$

### 3-Year Difference (\$D\_3\$):

$$D_3 = I_{\text{CI}}^{(3)} - I_{\text{SI}}^{(3)} = \mathbf{P\left(\frac{R}{100}\right)^2 \left(3 + \frac{R}{100}\right)}$$

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## 5.4 Equal Annual Installment Formulas

### 1. Installments under Simple Interest:

If debt \$D\$ is cleared in \$n\$ equal annual installments of \$x\$ at \$R\%\$ SI per annum:  $D = n \cdot x + \frac{R}{100} \cdot x \cdot \frac{n(n-1)}{2}$

### 2. Installments under Compound Interest:

If principal \$P\$ is repaid in \$n\$ equal annual installments of \$x\$ at \$R\%\$ CI per annum:  $P = \frac{x}{\left(1 + \frac{R}{100}\right)^1} + \frac{x}{\left(1 + \frac{R}{100}\right)^2} + \dots + \frac{x}{\left(1 + \frac{R}{100}\right)^n}$

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## 5.5 Worked Numerical Examples

### Worked Example 5.1 (CI & SI Difference):

**Problem:** The difference between compound interest and simple interest on a certain sum of money for 2 years at 8% per annum is ₹64. Find the principal sum.

**Solution:** 1. Use 2-year difference formula:  $D_2 = P\left(\frac{R}{100}\right)^2$  2. Substitute values:  $64 = P\left(\frac{8}{100}\right)^2 = P\left(\frac{64}{10000}\right)$  3. Solve for \$P\$:  $P = \frac{64 \times 10000}{64} = \mathbf{₹10,000}$ .  
#### Worked Example 5.2 (CI Installments): **Problem:** A sum of ₹13,360 is borrowed at 8  $\frac{3}{4}\%$  per annum compound interest and paid back in two equal annual installments. Find the value of each installment. **Solution:** 1. Interest rate  $R = 8.75\% = \frac{35}{4}\% = \frac{7}{80}\%$ . 2. Compounding factor  $1 + \frac{R}{100} = 1 + \frac{7}{80} = \frac{87}{80}$ . 3. Let each installment be \$x\$. Applying CI installment formula:  $13360 = \frac{x}{\frac{87}{80}} + \frac{x}{\left(\frac{87}{80}\right)^2} = \frac{80x}{87} + \frac{6400x}{7569}$  4. Take common denominator 7569:  $13360 = \frac{80 \times 87x + 6400x}{7569} = \frac{6960x + 6400x}{7569} = \frac{13360x}{7569}$  5. Solve for \$x\$:  $x = \frac{13360 \times 7569}{13360} = \mathbf{₹7,569}$ .

## 6. Permutations, Combinations & Probability

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### 6.1 Fundamental Counting Principles

- **Addition Principle (OR Rule):** If event A can occur in  $m$  ways and event B in  $n$  mutually exclusive ways, then A or B can occur in  $m + n$  ways.
  - **Multiplication Principle (AND Rule):** If event A can occur in  $m$  ways and event B in  $n$  independent ways, then A and B together can occur in  $m \times n$  ways.
- 

### 6.2 Permutations ( $nPr$ ) Derivation & Special Cases

#### Mathematical Derivation:

Number of ways to fill  $r$  distinct positions from  $n$  distinct objects: - Position 1:  $n$  choices - Position 2:  $n-1$  choices - Position  $r$ :  $n - (r - 1) = n - r + 1$  choices

$${}^nPr = n(n-1)(n-2)\dots(n-r+1) = \frac{n(n-1)\dots(n-r+1)(n-r)!}{(n-r)!} = \frac{n!}{(n-r)!}$$

#### Special Permutation Rules:

1. **Permutations with Repetition:** Arrangements of  $n$  items where  $p$  are of type 1,  $q$  of type 2,  $r$  of type 3:  $\text{Ways} = \frac{n!}{p! \cdot q! \cdot r!}$
  2. **Circular Permutations:**
  3. Distinct directional arrangements around a circle:  $(n - 1)!$
  4. Non-directional (Necklaces / Garland of flowers where clockwise and counter-clockwise are identical):  $\frac{(n - 1)!}{2}$
- 

### 6.3 Combinations ( $nCr$ ) Derivation & Geometric Applications

#### Mathematical Derivation:

Since selection order does not matter in combinations, each combination of  $r$  objects can be arranged internally in  $r!$  ways.  ${}^nPr = nCr \times r! \implies nCr = \frac{{}^nPr}{r!} = \frac{n!}{r!(n-r)!}$

#### Key Combinatorial Identities:

- $nCr = nC_{n-r}$
- Pascal's Identity:  $nCr + nC_{r-1} = {}^{n+1}C_r$
- Sum of Combinations:  $\sum_{k=0}^n nCk = 2^n$

#### Geometric Formulas:

- Number of straight lines from  $n$  non-collinear points  $= nC_2$
- Number of triangles from  $n$  non-collinear points  $= nC_3$
- Number of diagonals in an  $n$ -sided convex polygon:  $\text{Diagonals} = nC_2 - n = \frac{n(n-1)}{2} - n = \frac{n(n-3)}{2}$

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## 6.4 Derangements ( $D_n$ ) Formula

A derangement is a permutation of  $n$  items such that no item appears in its original position.

$$D_n = n! \sum_{k=0}^n \frac{(-1)^k}{k!} = n! \left( 1 - \frac{1}{1!} + \frac{1}{2!} - \frac{1}{3!} + \dots + \frac{(-1)^n}{n!} \right)$$

Values:  $D_1 = 0$ ,  $D_2 = 1$ ,  $D_3 = 2$ ,  $D_4 = 9$ ,  $D_5 = 44$ .

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## 6.5 Probability Axioms & Conditional Probability

For sample space  $S$  and event  $A$ :  $0 \leq P(A) \leq 1$ ,  $P(S) = 1$ ,  $P(A') = 1 - P(A)$

**Inclusion-Exclusion Principle:**

$$P(A \cup B) = P(A) + P(B) - P(A \cap B)$$

**Conditional Probability & Bayes' Theorem:**

$$P(A | B) = \frac{P(A \cap B)}{P(B)} \quad (\text{for } P(B) > 0)$$

**Bayes' Theorem:**

For mutually exclusive and exhaustive events  $E_1, E_2, \dots, E_n$ :  $P(E_k | A) = \frac{P(E_k) \cdot P(A | E_k)}{\sum_{i=1}^n P(E_i) \cdot P(A | E_i)}$

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## 6.6 Worked Numerical Examples

**Worked Example 6.1 (Permutations with Restrictions):**

**Problem:** In how many ways can the letters of the word 'TRIANGLE' be arranged such that all vowels always come together?

**Solution:** 1. Word: 'TRIANGLE' (Total 8 letters: T, R, I, A, N, G, L, E). 2. Vowels: {I, A, E} (3 vowels). Consonants: {T, R, N, G, L} (5 consonants). 3. Treat the 3 vowels as a single block [IAE]. 4. Total units to arrange = 5 consonants + 1 block = 6 units. 5. Number of ways to arrange 6 units =  $6! = 720$ . 6. Internal arrangements of 3 vowels inside the block =  $3! = 6$ . 7. Total arrangements =  $6! \times 3! = 720 \times 6 = 4,320$ .

**Worked Example 6.2 (Bayes' Theorem Application):**

**Problem:** Bag I contains 3 Red and 4 Black balls. Bag II contains 5 Red and 3 Black balls. One bag is selected at random and a ball is drawn from it. If the drawn ball is Red, find the probability that it was drawn from Bag I.

**Solution:** 1. Let  $E_1$  = Selecting Bag I,  $E_2$  = Selecting Bag II,  $A$  = Drawing a Red ball. 2. Prior probabilities:  $P(E_1) = \frac{1}{2}$ ,  $P(E_2) = \frac{1}{2}$ . 3. Conditional probabilities of Red ball:  $P(A | E_1) = \frac{3}{3+4} = \frac{3}{7}$ ,  $P(A | E_2) = \frac{5}{5+3} = \frac{5}{8}$ . 4. Apply Bayes' Theorem for  $P(E_1 | A)$

$$P(E_1 | A) = \frac{P(E_1) \cdot P(A | E_1)}{P(E_1) \cdot P(A | E_1) + P(E_2) \cdot P(A | E_2)}$$

$$P(E_1 | A) = \frac{\frac{1}{2} \times \frac{3}{7}}{\frac{1}{2} \times \frac{3}{7} + \frac{5}{8}} = \frac{\frac{3}{14}}{\frac{3}{14} + \frac{5}{8}} = \frac{\frac{3}{14}}{\frac{24 + 35}{56}} = \frac{\frac{3}{14}}{\frac{59}{56}} = \frac{3}{7} \times \frac{56}{59} = \frac{24}{59}$$

--- ## 7. CoCubes High-Frequency Quants Question Patterns, Speed Shortcuts & Solved PYQs > **Source Research**: Extracted from Preplnsta, FACE Prep, IndiaBIX, and GeeksforGeeks CoCubes placement archives. > **Section Overview**: 15–20 Questions in 15–20 Minutes (Moderate difficulty, non-adaptive/adaptive modules, 0 negative marking). #### 7.1 High-Frequency Question Patterns & Speed Tricks Table | Topic Cluster | Core CoCubes Question Pattern | Speed Shortcut Formula / Technique | Target Time | :--- | :--- | :--- | :--- | **Time, Speed & Distance** | Trains starting at different times meeting at a point |  $\text{Distance to meet} = \frac{\text{Speed}_2 \times \text{Initial Lead Distance}}{\text{Relative Speed}}$  |  $< 45$  | **Time & Work** |  $M_1$  workers finish in  $D_1$  days; find workers needed for  $D_2$  days | Chain Rule:  $M_1 \times D_1 = M_2 \times D_2$  implies  $M_2 = \frac{M_1 D_1}{D_2}$  |  $< 30$  | **Ratio & Proportion** | Given  $a:b$  and  $b:c$ , find  $a:c$  or combine  $a:b:c$  |  $\frac{a}{b} = \frac{a}{b} \times \frac{b}{c}$ ; For  $a:b:c$ , equalize  $b$ 's value using LCM |  $< 30$  | **Algebra & Conditionals** | "If  $A = \frac{2}{3}B$ ,  $B = \frac{2}{3}C$ ,  $C = \frac{2}{3}D$ , find  $B$  in terms of  $D$ " | Direct Back-Substitution:  $B = \frac{2}{3} \times \left(\frac{2}{3}D\right) = \frac{4}{9}D$  |  $< 25$  | **Profit & Loss** | Two successive discounts  $d_1\%$  and  $d_2\%$  on Marked Price |  $D_{\text{effective}} = d_1 + d_2 - \frac{d_1 \times d_2}{100}$  |  $< 30$  | **Number Systems** | Remainder of  $a^n \div m$  where  $a = m \pm 1$  |  $(m \pm 1)^n \equiv (\pm 1)^n \pmod m$  |  $< 20$  | :--- #### 7.2 Solved CoCubes Quantitative Aptitude PYQs ##### PYQ 7.1 (Time, Speed & Distance - Train Meeting Time) **Problem**: Two trains leave a railway station at 10:00 a.m. and 10:30 a.m., traveling in the same direction at speeds of 60 km/h and 75 km/h respectively. At what distance from the starting station will the two trains meet? **Options**: A) 120 km B) 150 km C) 180 km D) 200 km **Step-by-Step Solution & Speed Trick**: 1. **Initial Lead of Train 1**: Train 1 travels alone from 10:00 a.m. to 10:30 a.m. ( $0.5$  hours).  $\text{Lead Distance} = 60 \times 0.5 = 30$  km 2. **Relative Speed**: Since both trains move in the same direction:  $\text{Relative Speed} = 75 - 60 = 15$  km/h 3. **Time to Catch Up**:  $\text{Time to meet} = \frac{\text{Lead Distance}}{\text{Relative Speed}} = \frac{30}{15} = 2$  hours 4. **Distance from Station**: Distance covered by Train 2 in 2 hours:  $\text{Distance} = 75 \times 2 = 150$  km **Correct Answer**: B) 150 km --- ##### PYQ 7.2 (Time & Work - Man-Days Inverse Relation) **Problem**: 28 children can complete a piece of work in 50 days. How many children are required to complete the exact same work in 35 days? **Options**: A) 36 B) 40 C) 42 D) 45 **Step-by-Step Solution & Speed Trick**: 1. Apply the Man-Days formula  $M_1 \times D_1 = M_2 \times D_2$ :  $28 \times 50 = M_2 \times 35$  2. Solve for  $M_2$ :  $M_2 = \frac{28 \times 50}{35} = \frac{4 \times 50}{5} = 4 \times 10 = 40$  **Correct Answer**: B) 40 --- ##### PYQ 7.3 (Ratio & Proportion - Compound Ratio) **Problem**: If  $a : b = 3 : 4$  and  $b : c = 5 : 7$ , find the ratio  $a : c$ . **Options**: A) 15 : 28 B) 3 : 7 C) 5 : 4 D) 12 : 35 **Step-by-Step Solution & Speed Trick**: 1. Express as fractions:  $\frac{a}{b} = \frac{3}{4}$  and  $\frac{b}{c} = \frac{5}{7}$  2. Multiply the two equations to cancel  $b$ :  $\frac{a}{c} = \frac{a}{b} \times \frac{b}{c} = \frac{3}{4} \times \frac{5}{7} = \frac{15}{28}$  3. Thus,  $a : c = 15 : 28$  **Correct Answer**: A) 15 : 28 --- ##### PYQ 7.4 (Algebraic Variable Substitution) **Problem**: If  $a = \frac{2}{3}b$ ,  $b = \frac{2}{3}c$ , and  $c = \frac{2}{3}d$ , what fraction of  $d$  is  $b$ ? **Options**: A)  $\frac{2}{3}$  B)  $\frac{4}{9}$  C)  $\frac{8}{27}$  D)  $\frac{1}{3}$  **Step-by-Step Solution & Speed Trick**: 1. Substitute  $c = \frac{2}{3}d$  into the expression for  $b$ :  $b = \frac{2}{3}c = \frac{2}{3} \times \left(\frac{2}{3}d\right) = \frac{4}{9}d$  2. Therefore,  $b$  is  $\frac{4}{9}$  of  $d$ .

Correct Answer: B) 4/9