# PAPER 2 - Accounting & Finance for Bankers

#### MODULE A - BUSINESS MATHEMATICS AND FINANCE

- 1. If Suresh borrows Rs. 36000 from Mahesh at rate of interest 6% S.I, at the end of four years how much interest Suresh has to pay along with principal amount?
- A. Rs. 12560
- B. Rs. 12960
- C. Rs. 13500
- D. Rs. 14500
- Answer: (B)
- Explanation: Principal amount = Rs. 36000
- Rate of interest = 6
- Number of years or time = 6 years
- Apply formula:  $S.I = \frac{P*r*t}{100}$
- Simple interest =  $\frac{36000 \cdot 6 \cdot 6}{100} = 12960$
- If A lends Rs. 4500 to B at 8% per annum and B lends the same sum to C at 10% per annum, find the gain of B in a period of 3 years.
- A. Rs. 220
- B. Rs.240
- C. Rs. 250
- D. Rs.270
- Answer: (D)
- Explanation: The gain of B will be equal to the difference between the interest which C pays to D and the interest which B pays to A for the amount

- C. 4 months
- D. 4.5 months
- Answer: (A)
- Explanation: Principal = Rs. 6000
- Simple Interest = Rs. 1800
- Rate of interest = 10%
- Number of years or time =?
- Apply formula: Number of years =  $\frac{I 100}{Par}$

$$=\frac{1800 \cdot 100}{6000 \cdot 10}$$

$$=\frac{180000}{60000} = \frac{180}{60} = 3$$
 months

- 4. Sohan has borrowed Rs. 5000 at the rate of 6% S.I. what amount he needs to pay after 3 years to clear the debt?
- A. Rs. 5500
- B. Rs. 5900
- C. Rs. 6100
- D. Rs. 6300
- Answer: (B)
- Explanation: Principal = Rs. 5000
- Rate of interest= 6%
- Time period = 3 years
- Apply formula: Amount=  $P(1+\frac{r+t}{100})$

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