

unit - IIARITHMETIC PROGRESSION

A series in which the difference of any term and its preceding term is constant is called a arithmetic progression. This constant quantity is called a common different.

The general form of AP $a, a+d, a+2d, a+3d, \dots, a+(n-1)d$

formula for n^{th} term.

$$t_1 = a + 0d$$

$$\text{or } t_2 = a + d$$

$$t_3 = a + 2d$$

$$t_4 = a + 3d$$

$$t_n = a + (n-1)d$$

formula for

sum to n terms

$$S_n = \frac{n}{2} [2a + (n-1)d]$$

1) Find the 10th term of in whose 2, 4, 6, 8...

Sol Given A.P

$$2, 4, 6, 8, 10 \dots$$

$$t_1 = a = 2$$

$$t_2 = a + d = 4$$

$$= 2 + d = 4$$

$$d = 4 - 2$$

$$\boxed{d = 2}$$

formula for nth term

$$t_n = a + (n-1)d$$

$$t_{10} = 2 + (10-1)2$$

$$= 2 + 9(2)$$

$$= 2 + 18$$

$$\boxed{t_{10} = 20}$$

2) Find the 7th term of an entity whose

$$3, 6, 9, 12 \dots$$

Sol Given A.P

We known the general term of A & B

$$a, a+d, a+2d, a+3d \dots$$

$$t_1 = a = 3$$

$$t_2 = a+d = 6$$

$$a+d = 6$$

$$3+d = 6$$

$$d = 6 - 3$$

$$\boxed{d = 3}$$

Formula for n^{th} term

$$t_n = a + (n-1)d$$

$$t_7 = 3 + [7-1] 3$$

$$= 3 + (6) 3$$

$$= 3 + 18$$

$$\boxed{t_7 = 21}$$

3) Find the 12th term of in whose

$$A, 8, 12, 16 \dots$$

Sol

Given A.P

We known the general term of A.P

$$a, a+d, a+2d, a+3d \dots$$

$$t_1 = a = 4$$

$$t_2 = a+d = 8$$

$$= a+d = 8$$

$$= 4 + d = 8$$

$$\therefore d = 4 - 8 \quad (8-4)$$

$$\boxed{d = 4}$$

Formula for n^{th} term

$$t_n = a + (n-1)d$$

$$t_{12} = 4 + (12-1) 4$$

$$= 4 + 11(4)$$

$$= 4 + 44$$

$$\boxed{t_{12} = 48}$$

i) Find the 40th term of an A.P

Sol Given A.P

$$9^{\text{th}} \text{ term } t_9 = 465$$

$$20^{\text{th}} \text{ term } t_{20} = 388$$

Formula for the n^{th} term

$$t_n = a + (n-1)d$$

$$t_9 = a + 8d = 465$$

$$t_{20} = a + 19d = 388$$

$$a + 8d = 465$$

$$\begin{array}{r} a + 19d = 388 \\ (-) \\ -11d = 77 \end{array}$$

$$d = 77/-11$$

$$\boxed{d = -7}$$

put $d = -7$ in $t_n = a + (n-1)d$

ii) 1st

$$a + 8(-7) = 465$$

$$a - 56 = 465$$

$$a = 465 + 56$$

$$a = 521$$

$$40^{\text{th}} \text{ term } t_n = a + (n-1)d$$

$$t_{40} = a + (40-1)d$$

$$= a + (39 \times -7)$$

$$= 521 + (39 \times -7)$$

$$= 521 - 273$$

$$t_{40} = 248$$

$$\boxed{40^{\text{th}} \text{ term is } 248}$$

- 5) find 52th of A.P whose 9th term is 465 and 20th term is 388

Sol

Given 9th term is 465

20th term is 388

formula for nth term

$$t_n = a + (n-1)d$$

$$t_9 = a + 8d = 465$$

$$t_{20} = a + 19d = 388$$

$$a + 8d = 465$$

$$a + 19d = 388$$

$$\begin{array}{r} (-) \quad (-) \quad (-) \\ -11d = 77 \end{array}$$

$$d = -7$$

Put $d = -7$ in equation —①

$$a + 8(-7) = 465$$

$$a - 56 = 465$$

$$a = 465 + 56$$

$$a = 521$$

52th term

$$t_n = a + (n-1)d$$

$$t_{52} = a + (52-1)d$$

$$= a + 51d$$

$$= 521 + (51) \times (-7)$$

$$= 521 - 357$$

$$t_{52} = 164$$

b) The 7th term of A.P is = 39 and 17th term is 69 find the series

sol Given

$$t_7 = a + 6d = 39$$

$$t_{17} = a + 16d = 69$$

$$a + 6d = 39$$

$$a + 16d = 69$$

$$\underline{-(a + 6d = 39)}$$

$$-(10d) = -30$$

$$d = \frac{-30}{-10}$$

$$d = 3$$

Put $d = 3$ in t_7

$$a + 6(3) = 39$$

$$a + 18 = 39$$

$$a = 21$$

The general terms of A.P

$$a, a+d, a+2d, a+3d, \dots$$

$$21, 21+3, 21+2(3), 21+3(3) + \dots$$

Then series

$$21, 24, 27, 30, \dots$$

7) The 10th term of A.P is 184 and 16th term of an A.P is 160 find the 45th term

sol Given

$$10^{\text{th}} \text{ term } t_{10} = 184 \quad (a + 9d = 184)$$

$$16^{\text{th}} \text{ term } t_{16} = 160 \quad (a + 15d = 160)$$

Formula for the n^{th} term

$$t_{10} = a + 9d = 184$$

$$t_{16} = a + 15d = 160$$

$$\begin{array}{r}
 a + ad = 184 \\
 a + 16d = 160 \\
 \hline
 (-) \quad (-) \qquad \qquad \qquad = 4d \\
 -6d = 24
 \end{array}$$

$$d = \frac{24}{-6}$$

-4

$$\boxed{d = -4}$$

Put $d = -4$ in to

$$a + ad = 184$$

$$a + 9d - 4 = 184$$

$$a - 36 = 184$$

$$a = 184 + 36$$

$$a = 220$$

For 45th

$$t_n = a + (n-1)d$$

$$t_{45} = a + 44d$$

$$= 220 + 44(-4)$$

$$= 220 - 176$$

$$\boxed{t_{45} = 44}$$

For 35th

$$t_n = a + (n-1)d$$

$$t_{35} = 220 + 34(-4)$$

$$= 220 - 136$$

$$\boxed{t_{35} = 84}$$

8) Then 7th term of A.P is 39 and
17th term is 69 find the 25th term

Sol

$$t_7 = a + 6d = 39$$

$$t_{17} = a + 16d = 69$$

$$\boxed{a = 21}$$

$$\boxed{d = 3}$$

t_{25} term

$$t_{25} = a + 24d$$

$$= 21 + 24(3)$$

$$= 21 + 72$$

$$\boxed{t_{25} = 93}$$

9) The n^{th} term of the series is $7n - 3$
so that the series is an A.P and
find the first term and common
difference

Sol Given

$$n^{\text{th}} \text{ term } t_n = 7n - 3$$

$$(n-1)^{\text{th}} \text{ term } t_{n-1} = 7(n-1) - 3$$

$$d = t_n - t_{n-1}$$

$$= 7n - 3 - (n-1) - 3$$

$$= 7n - 3 - (n - 7 - 3)$$

$$= 7n - 3 - (7n - 10)$$

$$= 7n - 3 - 7n + 10$$

$$\boxed{d = 7}$$

(or)

$$\begin{array}{l}
 a = t_1 \quad \text{put } t = 1 \quad n=1 \quad t_1 \quad n=2 \\
 t_1 = 7(1) - 3 \quad t_1 = 7(1) - 3 \quad t_2 = 7(2) - 3 \\
 = 7 - 3 \quad = 7 - 3 \quad = 14 - 3 = 11 \\
 \boxed{t_1 = 4} \quad \boxed{t_1 = 4} \quad d = t_2 - t_1 \\
 \boxed{a = 4} \quad \boxed{a = 4} \quad = 11 - 4 \\
 \boxed{d = 7} \quad \boxed{d = 7}
 \end{array}$$

- 10) The 10th term of an AP is
 Find the sum of all integers between
 200 and 500 which are divisible by 7

Sol
 The first number between 200 and
 700 divisible by 7 is 203 and the
 last number divisible by 7 is 497

$$203, 210, 217, \dots, 490, 497$$

To find the number of terms in the series
 we use formula $T_n = a + (n-1)d$

$$a = 203 \quad d = 7$$

$$497 - 203 + (n-1)7$$

$$497 - 203 = 7n - 7$$

$$294 = 7n - 7$$

$$294 + 7 = 7n$$

$$301 = 7n$$

$$\frac{301}{7} = n \quad \boxed{n = 43}$$

sum to n terms

$$\begin{aligned}
 S_n &= \frac{n}{2} [2a + (n-1)d] \\
 &= \frac{43}{2} [2(203) + (43-1)(7)] \\
 &= \frac{43}{2} [406 + 42 \times 7] \\
 &= \frac{43}{2} [406 + 294] \\
 &= \frac{43}{2} [700] \\
 &= 43 \times 350 \\
 S_n &= 15050 \quad \boxed{S_n = 15050}
 \end{aligned}$$

iii) Find the sum of all integers between 200 and 500 which are divisible by 6

Solution Given The first number between 200 and 500 divisible by 6 is 204 and the last number divisible by 6 is 498. \therefore the series is..

$$204, 210, 216, \dots, 492, 498$$

$$\begin{aligned}
 T_n &= a + (n-1)d \\
 d &= 6 \\
 a &= 204
 \end{aligned}$$

$$498 = 204 + (n-1) \cdot 6$$

$$498 - 204 = 6n - 6$$

$$294 + 6 = 6n$$

$$300 = 6n$$

$$n = \frac{300}{6}$$

$$\boxed{n = 50}$$

Sum to n terms of A.P.

$$\begin{aligned}
 S_n &= \frac{n}{2} [2a + (n-1)d] \\
 &= \frac{50}{2} [2(204) + (50-1)(6)] \\
 &= \frac{50}{2} [408 + 49 \times 6] \quad \text{same} [408 + 49 \times 6] \\
 &= \frac{50}{2} [408 + 294] \\
 &= \frac{50}{2} [702] \\
 &= 25 \cdot (702) \\
 S_n &= 17550
 \end{aligned}$$

12) Find the sum to first 10 terms of the series 3, 6, 9, 12...

Sol

Given A.P. 3, 6, 9, 12...

The general term of A.P. is

$$a, a+d, a+2d \dots$$

$$t_1 = a = 3$$

$$t_2 = a+d = 6$$

$$\text{put } a = 3 \text{ in } t_2 \Rightarrow 3+d = 6$$

$$a+d = 6$$

$$3+d = 6$$

$$d = 6 - 3$$

$$d = 3$$

sum to n- terms

47

$$S_n = \frac{n}{2} [2a + (n-1)d]$$

$$n = 10$$

$$\begin{aligned} &= \frac{10}{2} [2(3) + (10-1)3] \\ &= 5(6 + 9(3)) \\ &= 5(6 + 27) \\ &= 5(33) \end{aligned}$$

$$S_{10} = 165$$

Q) I propose to take 30 consecutive terms of the series $100 + 99 + 98 + 97 \dots$ at what term must I begining so that the sum of the series is 1155

$$\text{Sol} \quad \text{Given } n = 30, d = -1, S_n = 1155$$

Formula for sum to n terms

$$S_n = \frac{n}{2} [2a + (n-1)d]$$

$$1155 = \frac{30}{2} [2(a) + (30-1)(-1)]$$

$$1155 = 15 [2a + (29)(-1)]$$

$$1155 = 15 [2a - 29]$$

$$1155 = 30a - 15 \times 29$$

$$1155 = 30a - 435$$

$$1155 + 435 = 30a$$

$$1590 = 30a$$

$$a = \frac{1590}{30}$$

$$a = 53$$

14) The rate of monthly salary of the person increases annually in A.P if it is known that he was to get £ 200 for monthly during 11th year of service and £ 380 during the 29th year find the starting salary and rate of annual increment

Sol Given n^{th} term formula
 $t_n = a + (n-1)d$

Salary of 11th year

$$t_{11} = a + 10d = 200$$

Salary of 29th year

$$t_{29} = a + 28d = 380$$

$$a + 10d = 200$$

$$a + 28d = 380$$

$$\underline{18d = 180}$$

$$\frac{d = -180}{-180}$$

$$d = 10$$

Put $d = 10$ in t_n

$$a + 10(10) = 200$$

$$a + 100 = 200$$

$$a = 200 - 100$$

$$\boxed{a = 100}$$

$$t_1 - a = 100$$

$$\boxed{d = 10}$$

The first month salary is £ 100/- and the annual increment is £ 10/-

15) The sum to n terms of the series is
 $3n^2 + 2n$. Show that the series is an
A.P. find the 1st term and the common
difference.

Given For sum to n -term
 $S_n = 3n^2 + 2n$

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

$$(n-1)^2 = n^2 + 1^2 - 2n \cdot 1$$

$$(n-1)^2 = n^2 + 1 - 2n$$

For sum to $(n-1)$ term

$$= 3(n-1)^2 + 2(n-1)$$

$$= 3(n^2 + 1^2 - 2n) + 2n - 2$$

$$= 3n^2 + 3 - 6n + 2n - 2$$

$$S_{n-1} = 3n^2 - 4n + 1$$

$$\begin{aligned} T_n &= S_n - S_{n-1} \\ &= 3n^2 + 2n - (3n^2 - 4n + 1) \\ &= 3n^2 + 2n - 3n^2 + 4n - 1 \end{aligned}$$

$$T_n = 6n - 1$$

Put $n = 1$

$$t_1 = a = b(1) - 1$$

$$= 6 - 1$$

$$t_1 = a = 5$$

Put $n = 2$

$$t_2 = b(2) - 1$$

$$= 12 - 1$$

$$t_2 = 11$$

$$d = t_2 - t_1$$

$$= 11 - 5$$

$$d = 6$$

16) A series in which a ratio of any term to its preceding term a constant is called geometric ratio the constant quantity is \rightarrow progression called common ratio. 'R' is a common ratio.

Sol Given

The general term of G.P

$a, ar, ar^2, \dots, ar^{n-1}$

The n^{th} term of G.P

$$T_1 = a \quad T_2 = ar \quad T_3 = ar^2 \quad T_4 = ar^3 \dots \quad T_n = ar^{n-1}$$

Sum of m -terms of G.P

$$S_m = \frac{a(1-r^m)}{1-r} \text{ if } (r < 1)$$

$$S_m = \frac{a(r^m-1)}{r-1} \text{ if } (r > 1)$$

17) Find the 25^{th} term of G.P 4, 12, 36, 108...

Sol Given G.P is 4, 12, 36, 108... here

$$r = 3 \quad a = 4$$

for find r

$$r = \frac{t_2}{t_1} \text{ or } \frac{t_3}{t_2} \text{ or } \frac{t_4}{t_3}$$

$$r = \frac{12}{4} \text{ (or) } \frac{36}{12}$$

$$r = 3$$

formula for n^{th} term

$$t_n = ar^{n-1}$$

5^{th} term

$$t_5 = 4(3)^{5-1}$$

$$= 4(3)^4$$

$$= 4(81)$$

$$t_5 = 324$$

18) Sum

6^{th} term of G.P

$$t_6 = 4(3)^{6-1}$$

$$= 4(3)^5$$

$$= 4(243)$$

$$t_6 = 972$$

19) Find the sum to n -terms of G.P 51
 $4, 12, 36, 108 \dots$

Sol Given G.P is $4, 12, 36, 108 \dots$

For find r

$$r = \frac{t_2}{t_1}$$

$$= \frac{12}{4}$$

$$r = 3 \quad a = 4$$

Sum to n -term in G.P

If $r > 1$

$$S_n = a \frac{(r^n - 1)}{r - 1}$$

$$\text{here } r = 3 (3 > 1) > a = 4$$

$$S_n = 4 \frac{(3^n - 1)}{3 - 1}$$

$$S_n = 4 \frac{(3^n - 1)}{2}$$

$$S_n = 2(3^n - 1) \text{ or } S_n = 2^{n+1} - 2$$

20) Find the sum to 5-terms of G.P

$$4, 12, 36, 108 \dots$$

Sol Given G.P is

$$4, 12, 36, 108 \dots$$

For find r

$$r = \frac{t_2}{t_1}$$

$$= \frac{12}{4}$$

$$r = 3, \quad a = 4$$

Sum to n -term in G.P

If $r > 1$

$$S_n = a \frac{(r^n - 1)}{r - 1}$$

$$\text{here } r = 3 (3 > 1)$$

$$> a = 4 \quad n = 5$$

$$S_5 = 4 \frac{(3^5 - 1)}{3 - 1}$$

$$= 4 \frac{(243 - 1)}{3 - 1}$$

$$= 4 \frac{242}{2}$$

$$S_5 = 484$$

21) Find the sum of n term of the series

$$3, 2, \frac{4}{3}, \frac{8}{9}, \dots$$

Sol

Given G.P is

$$3, 2, \frac{4}{3}, \frac{8}{9}, \dots$$

We know the general form G.P is

$$a, ar, ar^2, ar^3, \dots, ar^{n-1}$$

From the given G.P

$$a = 3$$

For finding r

$$r = \frac{t_2}{t_1} \text{ or } \frac{t_3}{t_2}$$

$$r = \frac{2}{3} \text{ or } \left(\frac{\frac{4}{3}}{\frac{8}{9}}\right)$$

$$r = \frac{2}{3}$$

Sum to n terms formula is

$$\text{if } r < 1, S_n = \frac{a(1-r^n)}{1-r}$$

$$\text{Here, } a=3, r=\frac{2}{3}$$

$$S_n = \frac{3(1-(\frac{2}{3})^n)}{1-\frac{2}{3}}$$

$$\frac{3(1-(\frac{2}{3})^n)}{3-\frac{2}{3}}$$

$$\frac{3(1-(\frac{2}{3})^n)}{\frac{1}{3}}$$

$$S_n = 9(1-(\frac{2}{3})^n)$$

22) Find the 6th term of the series

$$3, 2, \frac{4}{3}, \frac{8}{9}$$

Sol.

Given G.P is

$$3, 2, \frac{4}{3}, \frac{8}{9}, \dots$$

We known the general term of G.P is
 $a, ar, ar^2, ar^3, \dots, ar^{n-1}$
from the given G.P

$$a = 3$$

for finding r

$$r = \frac{t_2}{t_1} \text{ or } \frac{t_3}{t_2}$$

$$r = \frac{2}{3} \text{ or } \frac{4/3}{2}$$

$$r = \frac{2}{3}$$

Formula for nth term

$$t_n = ar^{n-1}$$

$$\text{here } a = 3, r = \frac{2}{3}, n = 6$$

$$t_6 = 3 \left(\frac{2}{3}\right)^{6-1}$$

$$= 3 \left(\frac{2}{3}\right)^5$$

$$= 3 \left(\frac{32}{81}\right)$$

$$= \left(\frac{32}{81}\right)$$

$$t_6 = \frac{32}{81}$$

Q3) Find the 10th term of the series

$$4, 12, 36, 108 \dots$$

Sol

Given G.P is

$$4, 12, 36, 108 \dots$$

We know the general term of G.P is

$$a, ar, ar^2, ar^3, \dots, ar^{n-1}$$

from the given G.P.

$$a = 4$$

for finding r

$$r = \frac{t_2}{t_1} \text{ or } \frac{t_3}{t_2}$$

$$r = \frac{12}{4} \text{ or } \frac{36}{12}$$

$$r = 3$$

formula for nth term

$$t_n = ar^{n-1}$$

here $a = 4$ $r = 3$ $n = 10$

$$t_{10} = 4(3)^{10-1}$$

$$= 4(3)^9$$

$$= 4 \times 19683$$

$$t_{10} = 78732$$

24) Find the three numbers in G.P whose sum is 21 and product is 216.

Sol

Given q 3 number is 21
product of 3 number is 216

Let us consider the three like

$$\frac{a}{r}, a, ar$$

$$\frac{a}{r} + a + ar = 216$$

$$\frac{ar^3}{r} = 216$$

$$\therefore a^3 = 216$$

$$\therefore a = 3\sqrt[3]{216}$$

$$\therefore a = \sqrt{6 \times 6 \times 6}$$

$$\boxed{a=6}$$

$$\text{Put } a = 6$$

$$\frac{6}{r} + 6 + 6r = 21$$

$$\frac{6}{r} + 6 + 6r - 21 = 0$$

$$\frac{6}{r} - 15 + 6r = 0$$

$$\underline{6 - 15r + 6r^2}$$

$$6r^2 - 15r + 6 = 0 \times r$$

$$6r^2 - 15r + 6 = 0$$

$$6r^2 - 12r - 3r + 6 = 0$$

$$6r(r-2) - 3(r-2) = 0$$

$$(r-2)(6r-3) = 0$$

$$r - 2 = 0$$

$$\boxed{r = 2}$$

$$6r - 3 = 0$$

$$6r = 3$$

$$r = \frac{3}{6}$$

$$\boxed{r = 2}$$

$$\frac{a}{r}, a, ar \text{ put } a=6, r=2$$

$$\frac{6}{2}, 6, 6 \times 2$$

$$\boxed{= 3, 6, 12}$$

10 mark sums

25) A company produces 1000 sets of TV during the first year. The total sales produced at end of 5 years is 7000. Estimate the annual rate of increase in production if the increase in each year is uniform.

Sol

Given

1st year production $a = 1000$

5 year of production $s_5 = 7000$

$$n = 5$$

We know the formula

$$s_n = \frac{n}{2} [2a + (n-1)d]$$

$$7000 = \frac{5}{2} [2(1000) + (5-1)d]$$

$$7000 = \frac{5}{2} [2000 + 4d]$$

$$7000 \times 2 = 5 [2000 + 1d]$$

$$14000 = 10000 + 20d$$

$$14000 - 10000 = 20d$$

$$d = \frac{4000}{20}$$

$$\boxed{d = 20 \text{ units}}$$

\therefore the annual rate of increase in 20 units

- 26) A company produces 1000 sets of TV during the first year if the total sale produce at end of 5 years is 12000 estimate the annual rate of increase in production if the increases in each year in uniform

Sol

Given 1st year production $a = 1000$

1st year production $a = 1000$

5 year of production $S_5 = 12000$

$$n = 5$$

we know the formula

$$S_n = \frac{n}{2} [2a + (n-1)d]$$

$$12000 = \frac{5}{2} [2(1000) + (5-1)d]$$

$$12000 = \frac{5}{2} [2000 + 4d]$$

$$12000 \times 2 = 5 [2000 + 4d]$$

$$24000 = 10000 + 20d$$

$$24000 - 10000 = 20d$$

$$14000 = 20d$$

$$d = \frac{14000}{20}$$

$$\boxed{d = 700} \text{ units produced}$$

\therefore the annual rate of increase in production is 700 units.

- 27) A company produces 1000 sets of TV during the first year the total sales produce at end of 5 years is 8000 estimates the annual rate of increase in production if the increase in production is uniform

Sol

Given

1st year production $a = 1000$

5th year of production $s_5 = 8000$

$$n = 5$$

we know the formula

$$s_n = \frac{n}{2} [2a + (n-1)d]$$

$$8000 = \frac{5}{2} [2(1000) + (5-1)d]$$

$$8000 = \frac{5}{2} [2000 + 4d]$$

$$8000 \times 2 = 5 [2000 + 4d]$$

$$16000 = 10000 + 20d$$

$$6000 = 20d$$

$$d = \frac{6000}{20}$$

$$\boxed{d = 300}$$

\therefore the annual rate of increase in production is 300 units.

28) A man repay the loan is 3250 Rs by paying ₹ 20 in 1st month and then increases the payment by ₹ 15. every month long when take to clear this loan

SOL Given amount of loan $S_n = 3250$
first payment $a = 20$

sum to n term formula

$$S_n = \frac{n}{2} [2a + (n-1)d]$$

$$3250 = \frac{n}{2} [2(20) + (n-1)15]$$

$$3250 \times 2 = n [40 + 15n - 15]$$

$$6500 = n [25 + 15n]$$

$$6500 = 25n + 15n^2$$

$$0 = 25n + 15n^2 - 6500$$

$$15n^2 + 25n - 6500 = 0$$

$\div 5$

$$3n^2 + 5n - 1300 = 0$$

$$3n^2 + 5n - 1300 = 0$$

$$3n^2 - 60n + 65n - 1300 = 0$$

$$3n(n-20) + 65(n-20) = 0$$

$$(n-20)(3n+65) = 0$$

$$n-20=0 \quad (\text{or}) \quad 3n+65=0$$

$$n=20$$

$$3n=65$$

$$n = \frac{65}{3} = 21$$

\therefore He pay the loan in 20 payments

Statement 2: A man is saving up for a house worth \$120,000. He has \$30,000 saved up and plans to save up the rest by making monthly payments of \$1,000. If he makes the first payment at the end of the month, how many months will it take him to save up the rest of the money?

Additional notes: If the man saves \$1,000 every month, then he will have \$120,000 after 120 months.

So, we have to find the number of months required to save up \$120,000.

Additional notes: If the man saves \$1,000 every month, then he will have \$120,000 after 120 months.

$$\left[k(1+r) + r \right] \cdot n = 120,000$$

$$\left[30,000 + 1,000 \right] \cdot n = 120,000$$

$$\left[31,000 \right] \cdot n = 120,000$$

$$\left[31,000 \right] \cdot n = 120,000$$

$$n = \frac{120,000}{31,000}$$

$$n = 3.87$$

Q25. The person is appointed on a basic salary of ₹ 1000 a month and gets an increment of ₹ 50 every year. He contributes 10% of his salary to provident fund. what will be the total contribution to provident fund during this 25 yrs. of services.

Sol: Given

Basic salary is ₹ 1000.

Yearly Increment ₹ 50

Period of service 25 yrs.

Total salaries for 25 years is

$$S_{25} = [(1000 \times 12) + (1050 \times 12) + (1100 \times 12) + \dots]$$

$$12 [1000 + 1050 + 1100 + \dots] \text{ Jines}$$

We know the general term of A.P

$$a, a+d, a+2d, a+3d, \dots, a+(n-1)d$$

$$\text{Here } a = 1000, n = 25, d = 50$$

Sum to n-term formula

$$S_n = \frac{n}{2} [2a + (n-1)d]$$

$$S_{25} = \frac{25}{2} \left[2(1000) + (25-1)(50) \right]$$

$$= 25 [2000 + 1200]$$

$$= 25 [3200]$$

$$= 150 \times 3200$$

$$S_{25} = 4,80,000 // \text{Rs}$$

A person contribute provident fund to Y. on his salary.

$$= 4,80,000 \times \frac{10}{100} \\ = 48000 // \text{as a contribution to PF}$$

48,000 Rs he will provide for PF.

26. A man prepared the loan of \$ 3,250 by paying \$ 20 in 1st month and they increases the payment by \$ 15 every month. How long will it take to clear this loan.

Sol: Q. A go much Jockey will need to

Given, $a = 20$... before 1st month $d = 15$

Amount of the loan $S_n = 3250$

1st payment $a = 20$

month increment $d = 15$

$$n = ? [a(n-1) + ac] \frac{d}{2} = n$$

formula for sum to n - terms

$$S_n = \frac{n}{2} [2a + (n-1)d]$$

$$3250 = \frac{n}{2} [2(20) + (n-1)15]$$

$$3250 = \frac{n}{2} [40 + 15n - 15]$$

$$3250 \times 2 = n [40 + (n-1)15]$$

$$6500 = n [40 + 15n - 15]$$

$$6500 = 40n + 15n^2 - 15n$$

$$6500 = 15n^2 + 25n$$

$$315n^2 + 25n - 6500 = 0$$

Divided by 5

$$3n^2 + 5n - 1300 = 0$$

$$3n^2 - 60n + 65n - 1300 = 0$$

$$3n(n-20) + 65(n-20) = 0$$

$$(n-20)(3n+65) = 0$$

$$n-20 = 0 \quad \text{or} \quad 3n+65 = 0$$

$$n=20 \qquad \qquad 3n = -65 //$$

$$n = \frac{-65}{3}$$

or

$$\frac{-b \pm \sqrt{b^2 - 4ac}}{2a}$$

$$ax^2 + bx + c$$

$$3n^2 + 5n - 1300 //$$

He will repay the loan in 20.