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Q. 1 A man invested Rs. 4455 in Rs. 10 shares quoted at Rs. 8.25. If the rate of dividend be 12%, his annual income is:

- [A] Rs. 207.40
- [B] Rs. 534.60
- [C] Rs. 648
- [D] Rs. 655.60

Answer Option [C]

**Explanation:**

$$\text{Number of shares} = \left( \frac{4455}{8.25} \right) = 540.$$

Face value = Rs. (540 x 10) = Rs. 5400.

$$\text{Annual income} = \text{Rs.} \left( \frac{12}{100} \times 5400 \right) = \text{Rs.} 648.$$

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Q. 2 A man invested Rs. 1552 in a stock at 97 to obtain an income of Rs. 128. The dividend from the stock is:

- [A] 7.5%
- [B] 8%
- [C] 9.7%
- [D] None of these

Answer Option [B]

**Explanation:**

By investing Rs. 1552, income = Rs. 128.

$$\text{By investing Rs. 97, income} = \text{Rs.} \left( \frac{128}{1552} \times 97 \right) = \text{Rs.} 8.$$

∴ Dividend = 8%

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Q. 3 The market value of a 10.5% stock, in which an income of Rs. 756 is derived by investing Rs. 9000, brokerage being  $\frac{1}{4}$ %, is:

- [A] Rs. 108.25
- [B] Rs. 112.20
- [C] Rs. 124.75
- [D] Rs. 125.25

Answer Option [C]

**Explanation:**

For an income of Rs. 756, investment = Rs. 9000.

$$\text{For an income of Rs.} \frac{21}{2}, \text{ investment} = \text{Rs.} \left( \frac{9000}{756} \times \frac{21}{2} \right) = \text{Rs.} 125.$$

∴ For a Rs. 100 stock, investment = Rs. 125.

$$\text{Market value of Rs. 100 stock} = \text{Rs.} \left( 125 - \frac{1}{4} \right) = \text{Rs.} 124.75$$

Q. 4 A 6% stock yields 8%. The market value of the stock is:

- [A] Rs. 48
- [B] Rs. 75
- [C] Rs. 96
- [D] Rs. 133.33

Answer Option [B]

**Explanation:**

For an income of Rs. 8, investment = Rs. 100.

$$\text{For an income of Rs. 6, investment} = \text{Rs.} \left( \frac{100}{8} \times 6 \right) = \text{Rs. 75.}$$

∴ Market value of Rs. 100 stock = Rs. 75.

Q. 5 A man bought 20 shares of Rs. 50 at 5 discount, the rate of dividend being  $13\frac{1}{2}$ %. The rate of interest obtained is:

- [A]  $12\frac{1}{2}$  %
- [B]  $13\frac{1}{2}$  %
- [C] 15%
- [D]  $16\frac{2}{3}$  %

Answer Option [C]

**Explanation:**

Investment = Rs. [20 x (50 - 5)] = Rs. 900.

Face value = Rs. (50 x 20) = Rs. 1000.

$$\text{Dividend} = \text{Rs.} \left( \frac{27}{2} \times \frac{1000}{100} \right) = \text{Rs. 135.}$$

$$\text{Interest obtained} = \left( \frac{135}{900} \times 100 \right) \% = 15\%$$

Q. 6 In order to obtain an income of Rs. 650 from 10% stock at Rs. 96, one must make an investment of:

- [A] Rs. 3100
- [B] Rs. 6240
- [C] Rs. 6500
- [D] Rs. 9600

Answer Option [B]

**Explanation:**

To obtain Rs. 10, investment = Rs. 96.

$$\text{To obtain Rs. 650, investment} = \text{Rs.} \frac{96}{10} \times 650 = \text{Rs. 6240.}$$

Q. 7 The cost price of a Rs. 100 stock at 4 discount, when brokerage is  $\frac{1}{4}$  % is:

- [A] Rs. 95.75
- [B] Rs. 96
- [C] Rs. 96.25
- [D] Rs. 104.25

Answer Option [C]

**Explanation:**

$$\text{C.P.} = \text{Rs.} \left( 100 - 4 + \frac{1}{4} \right) = \text{Rs.} 96.25$$

Q. 8 Rs. 9800 are invested partly in 9% stock at 75 and 10% stock at 80 to have equal amount of incomes. The investment in 9% stock is:

- [A] Rs. 4800
- [B] Rs. 5000
- [C] Rs. 5400
- [D] Rs. 5600

Answer Option [B]

**Explanation:**

Let the investment in 9% stock be Rs.  $x$ .  
Then, investment in 10% stock = Rs.  $(9800 - x)$ .

$$\frac{9}{75} \times x = \frac{10}{80} \times (9800 - x)$$

$$\Rightarrow \frac{3x}{25} = \frac{9800 - x}{8}$$

$$\Rightarrow 24x = 9800 \times 25 - 25x$$

$$\Rightarrow 49x = 9800 \times 25$$

$$\Rightarrow x = 5000.$$

Q. 9 A man buys Rs. 20 shares paying 9% dividend. The man wants to have an interest of 12% on his money. The market value of each share is:

- [A] Rs. 12
- [B] Rs. 15
- [C] Rs. 18
- [D] Rs. 21

Answer Option [B]

**Explanation:**

$$\text{Dividend on Rs. 20} = \text{Rs.} \left( \frac{9}{100} \times 20 \right) = \text{Rs.} \frac{9}{5}.$$

Rs. 12 is an income on Rs. 100.

$$\therefore \text{Rs.} \frac{9}{5} \text{ is an income on Rs.} \left( \frac{100}{12} \times \frac{9}{5} \right) = \text{Rs.} 15.$$

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Q. 10 **By investing in  $16\frac{2}{3}\%$  stock at 64, one earns Rs. 1500. The investment made is:**

- [A] Rs. 5640  
 [B] Rs. 5760  
 [C] Rs. 7500  
 [D] Rs. 9600

Answer Option [B]

**Explanation:**

To earn Rs.  $\frac{50}{3}$ , investment = Rs. 64.

$$\text{To earn Rs. 1500, investment} = \text{Rs.} \left( 64 \times \frac{3}{50} \times 1500 \right) = \text{Rs.} 5760.$$

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Q. 11 **Sakshi invests a part of Rs. 12,000 in 12% stock at Rs. 120 and the remainder in 15% stock at Rs. 125. If his total dividend per annum is Rs. 1360, how much does he invest in 12% stock at Rs. 120?**

- [A] Rs. 4000  
 [B] Rs. 4500  
 [C] Rs. 5500  
 [D] Rs. 6000

Answer Option [A]

**Explanation:**

Let investment in 12% stock be Rs.  $x$ .  
 Then, investment in 15% stock = Rs.  $(12000 - x)$ .

$$\therefore \frac{12}{120} \times x + \frac{15}{125} \times (12000 - x) = 1360.$$

$$\Rightarrow \frac{x}{10} + \frac{3}{25} (12000 - x) = 1360.$$

$$\Rightarrow 5x + 72000 - 6x = 1360 \times 50$$

$$\Rightarrow x = 4000.$$

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Q. 12 **Which is better investment: 11% stock at 143 or  $9\frac{3}{4}\%$  stock at 117?**

- [A] 11% stock at 143  
 [B]  $9\frac{3}{4}\%$  stock at 117

[C] Both are equally good

[D] Cannot be compared, as the total amount of investment is not given.

Answer Option [B]

**Explanation:**

Let investment in each case be Rs. (143 x 117).

$$\text{Income in 1}^{\text{st}} \text{ case} = \text{Rs. } \left( \frac{11}{143} \times 143 \times 117 \right) = \text{Rs. } 1287.$$

$$\text{Income in 2}^{\text{nd}} \text{ case} = \text{Rs. } \left( \frac{39}{4 \times 117} \times 143 \times 117 \right) = \text{Rs. } 1394.25$$

Clearly,  $9 \frac{3}{4}$  % stock at 117 is better.

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Q. 13 **By investing Rs. 1620 in 8% stock, Michael earns Rs. 135. The stock is then quoted at:**

[A] Rs. 80

[B] Rs. 96

[C] Rs. 106

[D] Rs. 108

Answer Option [B]

**Explanation:**

To earn Rs. 135, investment = Rs. 1620.

$$\text{To earn Rs. 8, investment} = \text{Rs. } \left( \frac{1620}{135} \times 8 \right) = \text{Rs. } 96.$$

∴ Market value of Rs. 100 stock = Rs. 96.

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Q. 14 **A 12% stock yielding 10% is quoted at:**

[A] Rs. 83.33

[B] Rs. 110

[C] Rs. 112

[D] Rs. 120

Answer Option [D]

**Explanation:**

To earn Rs. 10, money invested = Rs. 100.

$$\text{To earn Rs. 12, money invested} = \text{Rs. } \left( \frac{100}{10} \times 12 \right) = \text{Rs. } 120.$$

∴ Market value of Rs. 100 stock = Rs. 120.

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Q. 15 **A man invests some money partly in 9% stock at 96 and partly in 12% stock at 120. To obtain equal dividends from both, he must invest the money in the ratio:**

[A] 3 : 4

[B] 3 : 5

[C] 4 : 5

[D] 16 : 15

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Answer Option [D]

**Explanation:**

For an income of Re. 1 in 9% stock at 96, investment = Rs.  $\left(\frac{96}{9}\right) = \text{Rs. } \frac{32}{3}$

For an income Re. 1 in 12% stock at 120, investment = Rs.  $\left(\frac{120}{12}\right) = \text{Rs. } 10.$

∴ Ratio of investments =  $\frac{32}{3} : 10 = 32 : 30 = 16 : 15.$