

Module :-1 Theory of equation - Introduction to Business mathematics and its importance, Equation, meaning, Types of equation, Simple or linear equation, Simultaneous Equation [Only two variables], Elimination and substitution method, Quadratic equation, -factorization and -formulae method ( $ax^2 + bx + c = 0$ ). Simple problems.

Module :-2 Indices, Matrices and logarithms - Meaning, Types operation on matrices, addition, subtraction and multiplication of 2 matrices, transpose, determinants, minor of element, Co-factor of element, inverse, Convert into two variable, problems  
Indices - Meaning, basic laws of indices and their application for simplification.  
Logarithms - Laws of logarithm, common logarithm application of log table for simplification.

Module -3:- Commercial arithmetic - Simple interest, compound interest including yearly and half yearly calculations, annuities, percentage, bill discount, ratio and proportion, duplicate, triplicate ratio and subduplicate ratio proportion - Third, fourth and inverse proportion problems.

Module -4:- Business Statistics - Meaning and importance of Statistics measures of central tendency, Mean, median mode, geometry

mean, Harmon mean dispersion, range, Quartile deviat.  
mean deviation, Standard deviation and coefficient  
of Variation.

Module - 5 Business Statistics  
Simple correlation and regression

### Module - 1 Theory of Equation

Importance of Business Mathematics:-

- \* It help in analysing financial performance of the business.
- \* It help in estimating the income and expenditure along with the net employes.

Equation :- Equality between two expression in  $x$  and  $y$  to form a equation.  
Ex:  $2x + 3y = 0$

An equation is a relation between two or more variable hold good only for certain values of the variable.

Linear Equation :- The equation of degree one is called linear equation.

The Standard form of linear equation is  $ax + by + c = 0$

$$\begin{aligned} \text{Ex: } & 2x + 7y = 0 \\ & 4x + y = 0 \end{aligned}$$

Quadratic Equation :- The equation of degree two such equation are called quadratic equation.  
The standard form of quadratic equation  $ax^2 + bx + c = 0$

$$\text{Ex: } 3x^2 + 4x + 1 = 0$$

20

1. Find  $x$  :-  
 $\Rightarrow 2x + 8 = 5$   
 $2x = 5 - 8$   
 $2x = -3$   
 $x = -\frac{3}{2} \therefore x = -1.5$

ii)  $2(x+3) - 6 = 17$   
 Sol)  $2x + 6 - 6 = 17$   
 $2x = 17$   
 $x = 17/2$

iii)  $7(x-3) - 3(x+4) = 7$   
 Sol)  $7x - 21 - 3x - 12 = 7$   
 $4x = 7 + 21 + 12$   
 $4x = 40$   
 $x = 40/4$   
 $x = 10$

iv)  $7(x-3) - 3(x+4) = 7 + 2(3x-8)$   
 $7x - 21 - 3x - 12 = 7 + 6x - 16$   
 $7x - 3x - 6x = 7 - 16 + 21 + 12$   
 $-2x = 24$   
 $x = -12$

v)  $3(y-3) - (y+2) = 5(y-2) - 6(y-2)$   
 $3y - 9 - y - 2 = 5y - 10 - 6y + 12$   
 $3y - y - 5y + 6y = -10 + 12 + 9 - 12$   
 $3y = 13$   
 $y = 13/3$

vi)  $(x+2)^2 - (x-3)^2 = 3(3x-3) - 15$   
 $= x^2 + 4x + 4 - (x^2 - 6x + 9) = 9x - 9 - 15$   
 $= x^2 + 4x + 4 - x^2 + 6x - 9 = 9x - 9 - 15$   
 $4x - 6x + 9x = 9 - 9 - 15 + 4 + 9$   
 $7x = -11$   
 $x = -11/7$

Formula

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

$(x+2)^2 = x^2 + 2^2 + 2 \cdot x \cdot 2$   
 $= x^2 + 4 + 4x$

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

$(x-3)^2 = x^2 + 3^2 - 2 \cdot x \cdot 3$   
 $= x^2 + 9 - 6x$

vii) find a:  $2(a+3) = 10 + 4(a-8)$   
 $2a + 6 = 10 + 4a - 32$   
 $2a - 4a = 10 - 32 - 6$   
 $-2a = -28$   
 $a = 14$

viii)  $2(7+x) - 10 = 16 - 2(x-2)$   
 $14 + 2x - 10 = 16 - 2x + 4$   
 $2x + 2x = -4 + 10 - 16 + 4$   
 $4x = -6$   
 $x = -6/4$   
 $x = -1.5$

ix) Solve x  
 $[(x+2) + (x+3)]^2 - [(x+2) - (x+3)]^2 = 4x^2 + 64$   
 Sol)  $[2x+5]^2 - [x+2-x-3]^2 = 4x^2 + 64$   
 $(2x+5)^2 - (-1)^2 = 4x^2 + 64$   
 $4x^2 + 20x + 25 - 1 = 4x^2 + 64$   
 $20x = 64 - 25 + 1$   
 $20x = 40$   
 $x = 40/20$   
 $x = 2$

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

$(2x+5)^2 = (2x)^2 + 5^2 + 2 \cdot 2x \cdot 5$   
 $= 4x^2 + 25 + 20x$

x) Solve for x  
 $2x + 3[5x - \{8 - (2x-1)\} + 6] = 3x$   
 $2x + 3[5x - \{8 - 2x + 1\} + 6] = 3x$   
 $2x + 3[5x - \{7 - 2x\} + 6] = 3x$   
 $2x + 3[5x - 7 + 2x + 6] = 3x$   
 $2x + 3[7x - 1] = 3x$   
 $2x + 21x - 3 = 3x$   
 $23x - 3 = 3x$   
 $20x = 3$   
 $x = 3/20$

$$2x + 15x + 6x - 3x + 2 + 5x = 1 + 25 + 24 + 3 - 18$$

$$26x = 35$$

$$x = 35/26$$

xi) Solve for x

$$3x - (3 + (x - 3 - 2)) = 5 + 2x$$

$$3x - (3 + x - 3 - 2) = 5 + 2x$$

$$3x - (3 + x - 3 - 2) = 5 + 2x$$

$$3x - 2x = 5$$

$$x = 5$$

xii) Solve for x  $\frac{3x-1}{2} \times \frac{2+2}{5} = \frac{9x+12}{5} \times 2$

$$\frac{9x-3+2x+4}{6} = \frac{9x+12 \cdot 10}{5} \quad \frac{9n-3+2n+4}{6} = \frac{9n+12 \cdot 10}{5}$$

$$\frac{4x+1}{6} \times \frac{9x+12}{5}$$

$$\frac{11n+1}{6} = \frac{9n+12}{5}$$

$$5(11n+1) = 6(9n+12)$$

$$55n+5 = 54n+72$$

$$55n-54n = 72-5$$

$$n = 67$$

$$x = 7/1$$

xiii) Solve  $\frac{4x+5}{6x-1} \times \frac{3+2x}{3x-4}$

$$\text{sol} \frac{(4x+5)(3x-4)}{(6x-1)(3+2x)}$$

$$12x^2 - 16x + 15x - 20 = 18x^2 + 12x^2 - 3 - 2x$$

$$16x + 15x - 18x + 2x = -3 + 20$$

$$= 17x = 17$$

$$x = 17/17$$

$$\therefore x = 1$$

Simultaneous Equations:-

Types of Simultaneous Equations:-

1) Elimination method

2) Substitution method

3) Cross multiplication method

I) Method Elimination:-

1) Solve by elimination method

$$2x - 3y = 19 \quad \text{--- (1)}$$

$$3x + 2y = 9 \quad \text{--- (2)}$$

$$\text{sol} \quad 2x - 3y = 19 \rightarrow \textcircled{1} \times 3$$

$$3x + 2y = 9 \rightarrow \textcircled{2} \times 2$$

$$6x - 9y = 57 \rightarrow \textcircled{3}$$

$$6x + 4y = 18 \rightarrow \textcircled{4}$$

$$-13y = 39$$

$$y = \frac{39}{-13}$$

$$y = -3$$

Subs  $y = -3$  in  $\textcircled{1}$

$$2x - 3y = 19$$

$$2x - 3(-3) = 19$$

$$2x + 9 = 19$$

$$2x = 19 - 9$$

$$2x = 10$$

$$x = \frac{10}{2}$$

$$x = 5$$

Verification:-

Sub Eq 2 with  $x = 5$

$$3x + 2y = 9$$

$$3(5) + 2(-3) = 9$$

$$15 - 6 = 9$$

$$9 = 9$$

$\therefore$  LHS = RHS

$$\begin{aligned} 2x + 3y &= 42 \rightarrow \textcircled{1} \times 5 \\ 5x - y &= 20 \rightarrow \textcircled{2} \times 2 \end{aligned}$$

$$\begin{aligned} 10x + 15y &= 210 \rightarrow \textcircled{3} \\ 10x - 2y &= 40 \rightarrow \textcircled{4} \\ \hline 17y &= 170 \end{aligned}$$

$$y = \frac{170}{17}$$

$$y = 10$$

Sub eqn 1 in eq 10

$$2x + 3(10) = 42$$

$$2x + 30 = 42$$

$$2x = 42 - 30$$

$$2x = 12$$

$$x = \frac{12}{2}$$

$$x = 6$$

Eq ②

$$5(6) - 10 = 20$$

$$30 - 10 = 20$$

$$20 = 20$$

$\therefore$  LHS = RHS

$$\begin{aligned} 3x - 4y &= 8 \rightarrow \textcircled{1} \times 7 \\ x + 3y &= 4 \rightarrow \textcircled{2} \times 3 \end{aligned}$$

$$\begin{aligned} \text{Sol} \quad 3x - 4y &= 8 \\ 3x + 9y &= 12 \end{aligned}$$

$$\begin{aligned} 3x - 4y &= 8 \\ + 3x + 9y &= 12 \\ \hline -13y &= -4 \end{aligned}$$

$$y = \frac{-4}{-13}$$

$$y = 0.30$$

Sub  $y = 0.30$  in eq ①

$$3x - 4y = 8$$

$$3x - 4(0.30) = 8$$

$$3x - 1.2 = 8$$

$$3x = 8 + 1.2$$

$$x = \frac{9.2}{3}$$

$$x = 3.06$$

Sub  $x = 3.06$  eq ②

$$3(0.6) + 3(0.30) = 4$$

$$3.06 + 0.9 = 4$$

$$y = \frac{4}{13}$$

Sub  $y = \frac{4}{13}$  in eq ①

$$3x - 4y = 8$$

$$3x - 4\left(\frac{4}{13}\right) = 8$$

$$3x = \frac{16}{13} + 8$$

$$3x = \frac{8 + \frac{16}{13}}$$

$$3x = \frac{104 + 16}{13} = \frac{120}{13}$$

$$x = \frac{120}{13} \times \frac{40}{13}$$

$$x = \frac{40}{13}$$

4) Solve by elimination method

$$\text{sol} \quad \begin{aligned} 3x + 7y &= 13 \rightarrow \textcircled{1} \\ 5x - 2y &= 8 \rightarrow \textcircled{2} \end{aligned}$$

$$\begin{aligned} 3x + 7y &= 13 \rightarrow \times 5 \\ 5x - 2y &= 8 \rightarrow \times 3 \end{aligned}$$

$$\begin{array}{r} 15x + 35y = 65 \\ 16x - 6y = 24 \\ \hline 41y = 41 \end{array}$$

$$y = \frac{41}{41}$$

$$y = 1$$

Sub eq ① in 1

$$3x + 7(1) = 13$$

$$3x + 7 = 13$$

$$3x = 13 - 7$$

$$3x = 6$$

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

$$x = 2$$

Verification:-

sub eq 2 in 2

$$\text{Sol} \quad 5x - 2y = 8$$

$$5(2) - 2(1) = 8$$

$$10 - 2 = 8$$

$$8 = 8$$

5) Solve by elimination method

$$\text{sol} \quad \begin{aligned} 8x - 3y &= 3 \rightarrow \textcircled{1} \\ 6x - 6y &= 1 \rightarrow \textcircled{2} \end{aligned}$$

$$8x - 3y = 3 \rightarrow \times 2$$

$$6x - 6y = 1 \rightarrow \times 3$$

$$\begin{array}{r} 16x - 6y = 6 \\ -48x + 18y = 3 \\ \hline 30y = 10 \end{array}$$

$$30y = 10$$

$$30y = 10$$

$$y = \frac{10}{30}$$

$$y = \frac{10}{30} \quad y = \frac{1}{3}$$

Sub eq ① in  $y = \frac{1}{3}$

$$8x - 3y = 3 \rightarrow \textcircled{1}$$

$$8x - 3\left(\frac{1}{3}\right) = 3$$

$$8x - 1 = 3$$

$$8x = 3 + 1$$

$$8x = 4$$

$$x = \frac{4}{8}$$

$$8x - 3\left(\frac{1}{3}\right) = 3$$

$$8x - \frac{3 \times 1}{3} = 3 \quad 8x - \frac{1}{1} = 3$$

$$8x = 3 + 1 \quad 8x - 1 = 3$$

$$\frac{8x}{8} = \frac{4}{8} \quad 8x = 3 + 1$$

$$8x = 4$$

$$x = \frac{4}{8}$$

$$x = \frac{1}{2}$$

## Method of substitution:

1. Solve by substitution method

$$\text{Sol: } \begin{cases} x + 2y = 7 \\ 2x - y = 4 \end{cases}$$

$$\text{Sol: } \begin{cases} x + 2y = 7 \rightarrow (1) \\ 2x - y = 4 \rightarrow (2) \end{cases}$$

$$\text{Eq (1) } \begin{cases} x + 2y = 7 \\ x = 7 - 2y \rightarrow (3) \end{cases}$$

Sub  $x = 7 - 2y$  in eq (2)

$$2x - y = 4$$

$$2(7 - 2y) - y = 4$$

$$14 - 4y - y = 4$$

$$14 - 5y = 4$$

$$-5y = 4 - 14$$

$$-5y = -10$$

$$5y = 10$$

$$y = 2$$

Sub  $y = 2$  in eq (3)

$$x = 7 - 2y$$

$$x = 7 - 2(2)$$

$$x = 7 - 4$$

$$x = 3$$

2. Solve by substitution method

$$4x - y = 2$$

$$-3x + 2y = 1$$

$$\text{Sol: } \begin{cases} 4x - y = 2 \rightarrow (1) \\ -3x + 2y = 1 \rightarrow (2) \end{cases}$$

$$\text{Eq (1) } \begin{cases} 4x - y = 2 \\ 4x = 2 + y \\ x = \frac{2 + y}{4} \rightarrow (3) \end{cases}$$

Sub  $x = \frac{2 + y}{4}$  in eq (2)

$$-3x + 2y = 1$$

$$-3\left(\frac{2 + y}{4}\right) + 2y = 1$$

$$\frac{-6 - 3y}{4} + 2y = 1$$

$$\frac{-6 - 3y + 8y}{4} = 1$$

$$-6 - 3y + 8y = 4$$

$$-6 + 5y = 4$$

$$5y = 4 + 6$$

$$5y = 10$$

$$y = \frac{10}{5}$$

$$y = 2$$

Sub  $y = 2$  in eq (3)

$$x = \frac{2 + y}{4}$$

$$x = \frac{2 + 2}{4} = \frac{4}{4}$$

$$x = 1$$

3. Solve by Substitution method

$$3x + 7y = 13 \rightarrow (1)$$

$$5x - 2y = 8 \rightarrow (2)$$

Sol,  $3x + 7y = 13$

$$3x = 13 - 7y$$

$$x = \frac{13 - 7y}{3} \rightarrow (3)$$

Substitution  $x = \frac{13 - 7y}{3}$  in eq (2)

$$5\left(\frac{13 - 7y}{3}\right) - 2y = 8$$

$$\frac{65 - 35y}{3} - 2y = 8$$

$$\frac{65 - 35y - 6y}{3} = 8$$

$$65 - 35y - 6y = 24$$

$$65 - 41y = 24$$

$$-41y = 24 - 65$$

$$-41y = -41$$

$$y = \frac{-41}{-41} = 1$$

$$y = 1$$

Sub  $y = 1$  in eq (1)  $x = \frac{13 - 7(1)}{3} = \frac{13 - 7}{3} = \frac{6}{3} = 2$

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

III Cross multiplication method: Consider two equations

$$a_1x + b_1y + c_1 = 0 \rightarrow (1)$$

$$a_2x + b_2y + c_2 = 0 \rightarrow (2)$$

$$\frac{x}{b_1c_2 - b_2c_1} = \frac{y}{c_1a_2 - c_2a_1} = \frac{1}{a_1b_2 - a_2b_1}$$

$$\Rightarrow x = \frac{b_1c_2 - b_2c_1}{a_1b_2 - a_2b_1}, y = \frac{c_1a_2 - c_2a_1}{a_1b_2 - a_2b_1}$$

1. Solve by method of cross multiplication

$$2x + 2y - 4 = 0$$

$$3x + y - 7 = 0$$

Formulae:

Given  $a_1 = 2$

$$b_1 = 2$$

$$c_1 = -4$$

$$a_2 = 3$$

$$b_2 = 1$$

$$c_2 = -7$$

$$x = \frac{b_1c_2 - b_2c_1}{a_1b_2 - a_2b_1}, y = \frac{c_1a_2 - c_2a_1}{a_1b_2 - a_2b_1}$$

$$x = \frac{b_1c_2 - b_2c_1}{a_1b_2 - a_2b_1}$$

$$y = \frac{c_1a_2 - c_2a_1}{a_1b_2 - a_2b_1}$$

$$= \frac{(2 \times -7) - (1 \times -4)}{(1 \times 1) - (3 \times 2)}$$

$$= \frac{(-14 \times 3) - (-7 \times 1)}{(1 \times 1) - (3 \times 2)}$$

$$= \frac{-14 + 4}{1 - 6}$$

$$= \frac{-12 + 7}{1 - 6}$$

$$= \frac{-10}{-5} = 2$$

$$= \frac{-5}{-5} = 1$$

## 2. Solve by cross multiplication method

$$\begin{aligned} 10x - 9y = 12 &\Rightarrow 10x - 9y - 12 = 0 \\ 3x - 9y = 17 &\Rightarrow 3x - 9y - 17 = 0 \end{aligned}$$

Given

$$a_1 = 10$$

$$b_1 = -9$$

$$c_1 = -12$$

$$a_2 = 3$$

$$b_2 = -9$$

$$c_2 = -17$$

$$x = \frac{b_1 c_2 - b_2 c_1}{a_1 b_2 - a_2 b_1}$$

$$x = \frac{(-9 \times -17) - (-9 \times -12)}{(3 \times -9) - (-9 \times 10)}$$

$$x = \frac{153 - 108}{-27 + 90}$$

$$x = \frac{45}{63} = \frac{5}{7}$$

$$y = \frac{c_1 a_2 - c_2 a_1}{a_1 b_2 - a_2 b_1}$$

$$y = \frac{(-12 \times 3) - (-17 \times 10)}{(3 \times -9) - (-9 \times 10)}$$

$$y = \frac{-36 + 170}{-27 + 90}$$

$$y = \frac{134}{63} = \frac{134}{63}$$

## 3. Solve by cross multiplication method

$$\begin{aligned} 2x - 3y = 19 &\Rightarrow 2x - 3y - 19 = 0 \\ 3x + 2y = 9 &\Rightarrow 3x + 2y - 9 = 0 \end{aligned}$$

Given

$$a_1 = 2$$

$$b_1 = -3$$

$$c_1 = -19$$

$$a_2 = 3$$

$$b_2 = 2$$

$$c_2 = -9$$

$$x = \frac{b_1 c_2 - b_2 c_1}{a_1 b_2 - a_2 b_1}$$

$$x = \frac{(-3 \times -9) - (2 \times -19)}{(3 \times 2) - (2 \times 3)}$$

$$x = \frac{27 + 38}{6 - 6}$$

$$x = \frac{65}{0}$$

$$x = \infty$$

$$y = \frac{c_1 a_2 - c_2 a_1}{a_1 b_2 - a_2 b_1}$$

$$y = \frac{(-19 \times 3) - (-9 \times 2)}{(3 \times 2) - (2 \times 3)}$$

$$y = \frac{-57 + 18}{6 - 6}$$

$$y = \frac{-39}{0}$$

$$y = \infty$$

Quadratic equation: The equation of the form  $ax^2 + bx + c = 0$  containing the degree two is called Quadratic equation. The general form quadratic equation is  $ax^2 + bx + c = 0$ .

Types of Quadratic equation. They are (Solving method)

- Pure quadratic equation
- Admixed quadratic equation

I) Pure quadratic equation: Ex

$$3x^2 - 16x + 5 = 0$$

Solve  $3x^2 - 16x + 5 = 0$

1<sup>st</sup> method:  
 $3x^2 - 12x - 4x + 5 = 0$   
 $x(3x-12) - 4(x-1) = 0$   
 $(3x-1)(x-5) = 0$   
 $3x-1=0 \quad | \quad x-5=0$   
 $x = \frac{1}{3} \quad | \quad x = 5$

2<sup>nd</sup> method:  
 $(3x \times -1)$   
 $(x \times -5)$   
 $-15x$   
 $-4x$   
 $-19x$   
 $(3x-1) \quad | \quad (x-5)$   
 $3x-1=0 \quad | \quad x-5=0$   
 $3x=1 \quad | \quad x=5$   
 $x = \frac{1}{3} \quad | \quad x=5$

2. Solve  $4x^2 = 11x + 3$

Solve  $4x^2 - 11x - 3 = 0$

$(4x \times +1)$   
 $(x \times -3)$   
 $-12x$   
 $+4x$   
 $-8x$

$(4x+1) \quad | \quad (x-3)$   
 $4x+1=0 \quad | \quad x-3=0$   
 $x = -\frac{1}{4} \quad | \quad x=3$

3. Solve  $x^2 + 6x + 8 = 0$

Solve  $(x \times 4)$   
 $(x \times 2)$   
 $+2x$   
 $+4x$   
 $+6x$

$(x+4) \quad | \quad (x+2)$   
 $(x+4)=0 \quad | \quad (x+2)=0$

4. Solve  $2x^2 - 7x + 3 = 0$

Solve  $(2x \times -1)$   
 $(x \times -3)$   
 $-6x$   
 $+3x$   
 $-3x$   
 $(2x-1)(x-3) = 0$   
 $2x-1=0 \quad | \quad x-3=0$   
 $x = \frac{1}{2} \quad | \quad x=3$

5. Solve  $(5x-3)(5x+3) = 16$

Solve  $25x^2 - 9 = 16$   
 $25x^2 = 16 + 9$   
 $25x^2 = 25$   
 $x^2 = \frac{25}{25}$   
 $x^2 = 1$

formulas:  
 $(a+b)(a+b) = a^2 + b^2$   
 $(a-b)(a-b) = a^2 - b^2$   
 $(5x-3)(5x-3) = 25x^2 - 9$

Take square root both the sides

$\sqrt{x^2} = \sqrt{1}$   
 $x = \pm 1$

II Affected Quadratic Equation: An affected quadratic equation of the form  $ax^2 + bx + c = 0$  can be solved by

- IMP + factorization method
- IMP + Method of completing of square
- IMP + Formulae method

i) Method of completing of square:  
 Solve  $4x^2 + 4x - 3 = 0$

Sol:  $4x^2 + 4x - 3 = 0$   
 ∴ the whole equation by 4

$x^2 + x - \frac{3}{4} = 0$   
 Add  $(\frac{1}{2})^2$  both side  
 $x^2 + x + (\frac{1}{2})^2 - \frac{3}{4} = (\frac{1}{2})^2$

$(x + \frac{1}{2})^2 = (\frac{1}{2})^2 + \frac{3}{4}$

$(x + \frac{1}{2})^2 = \frac{1}{4} + \frac{3}{4} = \frac{4}{4} = 1$

$(x + \frac{1}{2})^2 = 1$

Taking square root both the side

$\sqrt{(x + \frac{1}{2})^2} = \pm \sqrt{1}$

$x + \frac{1}{2} = \pm 1$

$x + \frac{1}{2} = +1$

$x = 1 - \frac{1}{2}$

$x = \frac{1}{2}$

$x + \frac{1}{2} = -1$

$x = -1 - \frac{1}{2}$

$= -2 - \frac{1}{2}$

$x = -\frac{3}{2}$

2. Solve by method of completing square

$3x^2 - 5x - 8 = 0$

Sol: ∴ Whole equation by -3

$x^2 - \frac{5}{3}x - \frac{8}{3} = 0$       $\frac{5}{3}x = \frac{5}{6}$       $(a-b)^2 = a^2 + b^2 - 2ab$   
 $(2 - \frac{5}{6})^2 = 2^2 + (\frac{5}{6})^2 - 2 \times 2 \times \frac{5}{6}$

Add  $(\frac{5}{6})^2$  on both side

$x^2 - \frac{5}{3}x + (\frac{5}{6})^2 - \frac{8}{3} = (\frac{5}{6})^2$

$(x - \frac{5}{6})^2 = (\frac{5}{6})^2 + \frac{8}{3}$

$= \frac{25}{36} + \frac{8}{3}$      LCM

$= \frac{25 + 96}{36} = \frac{121}{36}$

$(x - \frac{5}{6})^2 = \frac{121}{36}$

Take square roots

$\sqrt{(x - \frac{5}{6})^2} = \pm \sqrt{\frac{121}{36}}$

$x - \frac{5}{6} = \pm \frac{11}{6}$

$x - \frac{5}{6} = +\frac{11}{6}$

$x - \frac{5}{6} = +\frac{11}{6}$

$x = \frac{11}{6} + \frac{5}{6}$

$= \frac{16}{6} = \frac{8}{3}$

$x - \frac{5}{6} = -\frac{11}{6}$

$= -\frac{11}{6} + \frac{5}{6}$

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

$= -1$

LCM :: 36

3	1, 12
4	1, 4
	11
	= 36

$\frac{25}{36} + 36 \times \frac{8}{3} = \frac{8}{3} \times 36$

3. Solve by the method of completing square

$$x^2 + 9x + 7 = 0$$

Sol<sup>y</sup> Add  $\frac{9}{2}$  both the sides

$$9x = 9 \times \frac{1}{2} = \frac{9}{2}$$

$$x^2 + 9x + \left(\frac{9}{2}\right)^2 + 7 = \left(\frac{9}{2}\right)^2$$

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

$$\left(x + \frac{9}{2}\right)^2 = x^2 + \frac{9}{2} + 2 \times x \times \frac{9}{2}$$

$$\left(x + \frac{9}{2}\right)^2 - \left(\frac{9}{2}\right)^2 = 7$$

$$= \frac{81}{4} - 7$$

$$\left(x + \frac{9}{2}\right)^2 = x^2 + \left(\frac{9}{2}\right)^2 + 9x$$

$$= \frac{81 - 28}{4}$$

$$= \frac{53}{4}$$

$$\left(x + \frac{9}{2}\right)^2 = \frac{53}{4}$$

Taking square root both side

$$\sqrt{\left(x + \frac{9}{2}\right)^2} = \pm \sqrt{\frac{53}{4}}$$

$$x + \frac{9}{2} = \pm \sqrt{\frac{53}{4}}$$

$$x + \frac{9}{2} + \sqrt{\frac{53}{4}}$$

$$x + \frac{9}{2} = \pm \sqrt{\frac{53}{4}}$$

$$x = \sqrt{\frac{53}{4}} - \frac{9}{2}$$

$$x = -\sqrt{\frac{53}{4}} - \frac{9}{2}$$

$$\frac{\sqrt{53} - 9}{2}$$

$$= \frac{-\sqrt{53} - 9}{2}$$

$$x^2 - 5x - 7 = 0$$

Add  $\frac{5}{2}$  both the sides

$$S \times \frac{1}{2} = \frac{5}{2}$$

$$x^2 - 5x =$$

$$x^2 - 5x + \left(\frac{5}{2}\right)^2 - 7 = \left(\frac{5}{2}\right)^2$$

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

$$\left(x - \frac{5}{2}\right)^2 = x^2 + \left(\frac{5}{2}\right)^2 - 2 \times x \times \frac{5}{2}$$

$$\left(x - \frac{5}{2}\right)^2 = \left(\frac{5}{2}\right)^2 + 7$$

$$\left(x - \frac{5}{2}\right)^2 = x^2 + \left(\frac{5}{2}\right)^2 - 5x$$

$$= \frac{25}{4} + 7$$

$$= \frac{25 + 28}{4}$$

$$= \frac{53}{4}$$

$$\left(x - \frac{5}{2}\right)^2 = \frac{53}{4}$$

Taking square root both side

$$\sqrt{\left(x - \frac{5}{2}\right)^2} = \pm \sqrt{\frac{53}{4}}$$

$$x - \frac{5}{2} = \pm \sqrt{\frac{53}{4}}$$

$$x - \frac{5}{2} + \sqrt{\frac{53}{4}}$$

$$x - \frac{5}{2} = -\sqrt{\frac{53}{4}}$$

$$x = \sqrt{\frac{53}{4}} + \frac{5}{2}$$

$$x = \mp \sqrt{\frac{53}{4}} + \frac{5}{2}$$

$$= \frac{\sqrt{53} + 5}{2}$$

$$= \frac{-\sqrt{53} + 5}{2}$$

Imp

Formulae method:

The roots of equation can be obtained by using the formulae  $x = \frac{-b \pm \sqrt{b^2 - 4ac}}{2a}$

The general form of equation is  $ax^2 + bx + c = 0$

1. Solve by formulae method

$9x^2 - 30x - 2 = 0$

The eqn of the form  $ax^2 + bx + c = 0$

$a = 9$

$b = -30$

$c = -2$

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

$= \frac{-(-30) \pm \sqrt{(-30)^2 - 4 \times 9 \times (-2)}}{2(9)}$

$x = \frac{30 \pm \sqrt{900 + 72}}{18}$

$x = \frac{30 \pm \sqrt{972}}{18}$

$x = \frac{30 + 9}{18}$

$x = \frac{30 + 9}{18}$

$= \frac{39}{18}$

$= \frac{13}{6}$

$x = \frac{30 - 9}{18}$

$= \frac{21}{18}$

$= \frac{7}{6}$

2.  $x^2 + x - 6 = 0$

The eqn of the form  $ax^2 + bx + c = 0$

$a = 1$

$b = 1$

$c = -6$

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

$= \frac{-1 \pm \sqrt{(1)^2 - 4(1)(-6)}}{2}$

$x = \frac{-1 \pm \sqrt{1 + 24}}{2}$

$x = \frac{-1 \pm \sqrt{25}}{2}$

$x = \frac{-1 + 5}{2}$

$x = \frac{-1 + 5}{2}$

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

$= 2$

$x = \frac{-1 - 5}{2}$

$x = \frac{-4}{2}$

$= -2$

3.  $12x^2 - 23x - 24 = 0$

Sol: The eqn of the form  $ax^2 + bx + c = 0$

$a = 12$

$b = -23$

$c = -24$

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

$= \frac{-(-23) \pm \sqrt{(-23)^2 - 4 \times 12 \times (-24)}}{2(12)}$

$x = \frac{23 \pm \sqrt{529 + 1152}}{24}$

$x = \frac{23 \pm \sqrt{1681}}{24}$

$$x = \frac{-23 \pm \sqrt{41}}{24}$$

$$x = \frac{23 - 41}{24} \quad \left| \quad \frac{23 + 41}{24} \right.$$

$$= \frac{-18}{24} \quad \left| \quad \frac{64}{24} \right.$$

$$= -\frac{3}{4} \quad \left| \quad = \frac{8}{3} \right.$$

4.  $5(x-2)^2 - 6 = -13(x-2)$

Sol<sup>y</sup>  $5(x^2 - 4x + 4) - 6 = -13x + 26$

$$5x^2 + 20 - 20x - 6 + 13x - 26 = 0$$

$$5x^2 - 7x - 12 = 0$$

a = 5

b = -7

c = -12

The roots of the form of  $ax^2 + bx + c = 0$

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

$$x = \frac{-7 \pm \sqrt{(-7)^2 - 4 \times 5 \times (-12)}}{2(5)}$$

$$x = \frac{-7 \pm \sqrt{49 + 240}}{10}$$

$$= \frac{-7 \pm \sqrt{289}}{10}$$

$$= \frac{-7 \pm 17}{10}$$

$$\frac{7+17}{10}$$

$$\frac{7-17}{10}$$

$$= \frac{24}{10}$$

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

$$x = \frac{12}{5}$$

$$x = -1$$

classmate  
Date \_\_\_\_\_  
Page \_\_\_\_\_

## Module-2 Indices, Matrices and Inverse Determinants

**Matrix:** A rectangular arrangement of numbers in the form of rows and columns (rows) horizontal (columns) vertical

Ex:  $A = \begin{bmatrix} 1 & 2 & 3 \\ 4 & 5 & 6 \\ 7 & 8 & 9 \end{bmatrix}$

**Order of matrix:** The number of row and no. of column is called order of matrix.

Ex:  $\begin{bmatrix} 2 & 4 & 5 \\ 6 & 7 & 8 \end{bmatrix}_{2 \times 3}$

### Types of matrices

\* **Row matrix:** If matrix has only one row then it is called row matrix. Ex:  $\begin{bmatrix} 3 & 4 & 5 \end{bmatrix}_{1 \times 3}$

\* **Column matrix:** If matrix has only one column then it is called column matrix. Ex:  $\begin{bmatrix} 3 \\ 4 \\ 5 \end{bmatrix}$

\* **Square matrix:** If matrix in which number of row and number columns are equal is called square matrix.

Ex:  $\begin{bmatrix} 1 & 2 \\ 6 & 7 \end{bmatrix}_{2 \times 2}$

\* **Diagonal matrix:** If matrix or square matrix having non-zero having elements in principle diagonal and remaining all the elements are equal to zero.

Ex:  $\begin{bmatrix} 1 & 0 & 0 \\ 0 & 2 & 0 \\ 0 & 0 & 3 \end{bmatrix}$ ,  $B = \begin{bmatrix} 5 & 0 & 0 \\ 0 & 1 & 0 \\ 0 & 0 & 7 \end{bmatrix}$

classmate  
Date \_\_\_\_\_  
Page \_\_\_\_\_

\* **Unit/Identity matrix:** A square matrix is said to be identity matrix if all principle diagonal elements are one.

Ex:  $I = \begin{bmatrix} 1 & 0 & 0 \\ 0 & 1 & 0 \\ 0 & 0 & 1 \end{bmatrix}_{3 \times 3}$  or  $\begin{bmatrix} 1 & 0 \\ 0 & 1 \end{bmatrix}_{2 \times 2}$

\* **Scalar matrix:** A diagonal matrix is said to be scalar if all principle diagonal elements is same.

$B = \begin{bmatrix} 5 & 0 & 0 \\ 0 & 5 & 0 \\ 0 & 0 & 5 \end{bmatrix}_{3 \times 3}$  or  $A = \begin{bmatrix} \sqrt{3} & 0 & 0 \\ 0 & \sqrt{3} & 0 \\ 0 & 0 & \sqrt{3} \end{bmatrix}$

\* **Zero matrix or null matrix or void matrix:** In matrix in which all the elements are zero is called zero matrix or null matrix or void matrix.

Ex:  $A = \begin{bmatrix} 0 & 0 & 0 \\ 0 & 0 & 0 \\ 0 & 0 & 0 \end{bmatrix}_{3 \times 3}$  or  $B = \begin{bmatrix} 0 & 0 \\ 0 & 0 \end{bmatrix}_{2 \times 2}$

\* **Upper triangular matrix:** Square matrix said to be upper triangular matrix if all the elements below the principle diagonal elements are zero.

A:  $\begin{bmatrix} 1 & 2 & 3 \\ 0 & 4 & 5 \\ 0 & 0 & 6 \end{bmatrix}$

\* **Lower triangular matrix:** Square matrix said to be lower triangular matrix if all the elements above the principle diagonal are zero.

B:  $\begin{bmatrix} 1 & 0 & 0 \\ 2 & 5 & 0 \\ 2 & 1 & 3 \end{bmatrix}$

\* Transpose of matrix: A matrix obtained by interchanging rows and columns. The solid transpose of matrix is denoted by  $A'$  or  $A^T$ .

Ex: If  $A = \begin{bmatrix} 1 & 2 & 3 \\ 4 & 5 & 6 \\ 7 & 8 & 9 \end{bmatrix}$

then  $A'$  or  $A^T = \begin{bmatrix} 1 & 4 & 7 \\ 2 & 5 & 8 \\ 3 & 6 & 9 \end{bmatrix}$

Ex: If  $B = \begin{bmatrix} 3 & 2 & 4 \\ 1 & 4 & 3 \end{bmatrix}$   $B' = \begin{bmatrix} 3 & 1 \\ 2 & 4 \\ 4 & 3 \end{bmatrix}$

\* Symmetric matrix: Any square matrix is said to be symmetric matrix if it satisfies the condition  $A = A'$ .

Ex: If  $A = \begin{bmatrix} 1 & 5 & 3 \\ 5 & 2 & 6 \\ 3 & 6 & 4 \end{bmatrix}$   $A' = \begin{bmatrix} 1 & 5 & 3 \\ 5 & 2 & 6 \\ 3 & 6 & 4 \end{bmatrix}$

\* Equality matrices: Two matrices of the same order are said to be equal only when the corresponding elements are equal.

Ex: If  $A = \begin{bmatrix} 3 & -4 & 2 \\ -1 & 4 & 7 \end{bmatrix}$

$B = \begin{bmatrix} 3 & -1 \\ -4 & 6 \end{bmatrix}$

$C = \begin{bmatrix} 3 & -4 & 2 \\ -1 & 4 & 7 \end{bmatrix}$

$A = C$

I Addition and Subtraction of Matrices:

If  $A = \begin{bmatrix} 5 & 3 \\ 4 & 6 \end{bmatrix}$  and  $B = \begin{bmatrix} 6 & 8 \\ 9 & 1 \end{bmatrix}$   $(A+B)$  or  $(A-B)$

$A+B = \begin{bmatrix} 5 & 3 \\ 4 & 6 \end{bmatrix} + \begin{bmatrix} 6 & 8 \\ 9 & 1 \end{bmatrix}$   $A-B = \begin{bmatrix} 5 & 3 \\ 4 & 6 \end{bmatrix} - \begin{bmatrix} 6 & 8 \\ 9 & 1 \end{bmatrix}$

$A+B = \begin{bmatrix} 11 & 11 \\ 13 & 7 \end{bmatrix}$   $A-B = \begin{bmatrix} -1 & -5 \\ -5 & 5 \end{bmatrix}$

$2A + 3B = 2 \begin{bmatrix} 5 & 3 \\ 4 & 6 \end{bmatrix} + 3 \begin{bmatrix} 6 & 8 \\ 9 & 1 \end{bmatrix}$

$= \begin{bmatrix} 10 & 6 \\ 8 & 12 \end{bmatrix} + \begin{bmatrix} 18 & 24 \\ 27 & 3 \end{bmatrix}$

$= \begin{bmatrix} 28 & 30 \\ 35 & 15 \end{bmatrix}$

Ex: If  $A = \begin{bmatrix} 0 & 1 & 2 \\ 2 & 1 & 4 \end{bmatrix}$   $B = \begin{bmatrix} 7 & 6 & 3 \\ 1 & 4 & 5 \end{bmatrix}$  find  $A+B$  and  $6A + 2B$

$A+B = A \begin{bmatrix} 0 & 1 & 2 \\ 2 & 1 & 4 \end{bmatrix} + B \begin{bmatrix} 7 & 6 & 3 \\ 1 & 4 & 5 \end{bmatrix}$

$A+B = \begin{bmatrix} 7 & 7 & 5 \\ 3 & 5 & 9 \end{bmatrix}$

SA-3B

$$5 \begin{bmatrix} 0 & 12 \\ 2 & 14 \end{bmatrix} - 3 \begin{bmatrix} 7 & 63 \\ 1 & 45 \end{bmatrix}$$

$$\begin{bmatrix} 0 & 5 & 10 \\ 10 & 5 & 20 \end{bmatrix} - \begin{bmatrix} 21 & 18 & 9 \\ 3 & 12 & 15 \end{bmatrix}$$

$$SA-3B = \begin{bmatrix} -21 & -13 & 17 \\ 7 & -7 & 5 \end{bmatrix}$$

6A+2B

$$6 \begin{bmatrix} 0 & 12 \\ 2 & 14 \end{bmatrix} + 2 \begin{bmatrix} 7 & 63 \\ 1 & 45 \end{bmatrix}$$

$$\begin{bmatrix} 0 & 6 & 12 \\ 12 & 6 & 24 \end{bmatrix} + \begin{bmatrix} 14 & 12 & 6 \\ 2 & 8 & 10 \end{bmatrix}$$

$$6A+2B = \begin{bmatrix} 14 & 18 & 18 \\ 14 & 14 & 34 \end{bmatrix}$$

3. If  $A = \begin{bmatrix} 2 & 0 & 4 \\ 6 & 2 & 8 \\ 2 & 4 & 6 \end{bmatrix}$ ,  $B = \begin{bmatrix} 8 & 4 & 2 \\ 0 & 2 & 1 \\ 2 & 2 & 5 \end{bmatrix}$ ,  $C = \begin{bmatrix} 8 & 0 & 2 \\ 1 & 2 & -6 \\ -8 & 4 & -3 \end{bmatrix}$

find 1) A+B, 2) A+C, 3) A-B, 4) A'+C'  
 5) (A+B)', 6) B'+2C, 7) A+2B-2C

1) A+B

$$A \begin{bmatrix} 2 & 0 & 4 \\ 6 & 2 & 8 \\ 2 & 4 & 6 \end{bmatrix} + B \begin{bmatrix} 8 & 4 & 2 \\ 0 & 2 & 1 \\ 2 & 2 & 5 \end{bmatrix}$$

$$A+B = \begin{bmatrix} 10 & 4 & 6 \\ 6 & 4 & 9 \\ 4 & 6 & 11 \end{bmatrix}$$

$$A+C = A \begin{bmatrix} 2 & 0 & 4 \\ 6 & 2 & 8 \\ 2 & 4 & 6 \end{bmatrix} + C \begin{bmatrix} 8 & 0 & 2 \\ 1 & 2 & -6 \\ -8 & 4 & -3 \end{bmatrix}$$

$$A+C = \begin{bmatrix} 10 & 0 & 6 \\ 7 & 4 & -14 \\ -10 & 8 & 9 \end{bmatrix}$$

$$A-B = A \begin{bmatrix} 2 & 0 & 4 \\ 6 & 2 & 8 \\ 2 & 4 & 6 \end{bmatrix} - B \begin{bmatrix} 8 & 4 & 2 \\ 0 & 2 & 1 \\ 2 & 2 & 5 \end{bmatrix}$$

$$A-B = \begin{bmatrix} -6 & -4 & 2 \\ 6 & 0 & 7 \\ 0 & -2 & 1 \end{bmatrix}$$

$$A'+C' = A' \begin{bmatrix} 2 & 0 & 4 \\ 6 & 2 & 8 \\ 2 & 4 & 6 \end{bmatrix} + C' \begin{bmatrix} 8 & 0 & 2 \\ 1 & 2 & -6 \\ -8 & 4 & -3 \end{bmatrix}$$

$$A'+C' = \begin{bmatrix} 2 & 6 & 2 \\ 0 & 2 & 4 \\ 4 & 8 & 6 \end{bmatrix} + C' \begin{bmatrix} 8 & 1 & -8 \\ 0 & 2 & 4 \\ 2 & -6 & -3 \end{bmatrix}$$

$$A'+C' = \begin{bmatrix} 10 & 7 & -10 \\ 0 & 4 & 8 \\ 6 & 14 & 3 \end{bmatrix}$$

$$A+B = \begin{bmatrix} 10 & 4 & 6 \\ 6 & 4 & 9 \\ 4 & 6 & 11 \end{bmatrix}$$

$$(A+B)' = \begin{bmatrix} 10 & 6 & 4 \\ 4 & 4 & 6 \\ 6 & 9 & 11 \end{bmatrix}$$

$$B'+2C = \begin{bmatrix} 8 & 0 & 2 \\ 4 & 2 & 2 \\ 2 & 1 & 5 \end{bmatrix} + \begin{bmatrix} 16 & 0 & 4 \\ 2 & 4 & 12 \\ -16 & 8 & -6 \end{bmatrix}$$

$$B'+2C = \begin{bmatrix} 24 & 0 & 6 \\ 6 & 6 & 14 \\ -14 & 9 & 1 \end{bmatrix}$$

$$* A+2B-2C = \begin{bmatrix} 2 & 0 & 4 \\ 6 & 2 & 8 \\ 2 & 4 & 6 \end{bmatrix} + \begin{bmatrix} 16 & 8 & 4 \\ 0 & 4 & 2 \\ 4 & 4 & 10 \end{bmatrix} = \begin{bmatrix} 18 & 8 & 8 \\ 6 & 6 & 10 \\ 6 & 8 & 16 \end{bmatrix}$$

$$= \begin{bmatrix} 2 & 8 & 4 \\ 4 & 2 & 2 \\ 2 & 0 & 2 \end{bmatrix}$$

4. If Matrix  $A = \begin{bmatrix} 9 & 1 \\ 4 & 3 \end{bmatrix}$   $B = \begin{bmatrix} 15 \\ 7 & 12 \end{bmatrix}$  find matrix  $X$  such that  $2A+5B+2X=0$

Sol: Let  $2A+5B+2X=0$   
 $2X = -2A - 5B$

$$= -2 \begin{bmatrix} 9 & 1 \\ 4 & 3 \end{bmatrix} - 5 \begin{bmatrix} 15 \\ 7 & 12 \end{bmatrix}$$

$$2X = \begin{bmatrix} -18 & -2 \\ -8 & -6 \end{bmatrix} + \begin{bmatrix} -5 & -25 \\ -35 & -60 \end{bmatrix}$$

$$2X = \begin{bmatrix} -23 & -27 \\ -43 & -66 \end{bmatrix}$$

$$X = \frac{\begin{bmatrix} -23 & -27 \\ -43 & -66 \end{bmatrix}}{2}$$

$$X = \begin{bmatrix} -\frac{23}{2} & -\frac{27}{2} \\ -\frac{43}{2} & -\frac{66}{2} \end{bmatrix} = \begin{bmatrix} -\frac{23}{2} & -\frac{27}{2} \\ -\frac{43}{2} & -33 \end{bmatrix}$$

5. Solve for  $A$  and  $B$  if  $A+2B = \begin{bmatrix} 21 & 16 \\ 21 & 2 \end{bmatrix}$  and  $2A+3B = \begin{bmatrix} -12 & -11 \\ 1 & -16 \end{bmatrix}$

Sol:  $A+2B = \begin{bmatrix} 21 & 16 \\ 21 & 2 \end{bmatrix}$   $\Rightarrow 2A+3B = \begin{bmatrix} -12 & -11 \\ 1 & -16 \end{bmatrix}$   $\Rightarrow 2 \times (1)$

$$2A + 4B = \begin{bmatrix} 42 & 32 \\ 42 & 4 \end{bmatrix}$$

$$2A + 3B = \begin{bmatrix} -12 & -11 \\ 1 & -16 \end{bmatrix}$$

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$$B = \begin{bmatrix} 42 & 32 \\ 42 & 4 \end{bmatrix} - \begin{bmatrix} -12 & -11 \\ 1 & -16 \end{bmatrix}$$

$$B = \begin{bmatrix} -54 & 43 \\ 41 & 20 \end{bmatrix}$$

Ex ① →

$$A + 2B = \begin{bmatrix} 21 & 16 \\ 21 & 2 \end{bmatrix}$$

$$A = \begin{bmatrix} 21 & 16 \\ 21 & 2 \end{bmatrix} - 2B$$

$$A = \begin{bmatrix} 21 & 16 \\ 21 & 2 \end{bmatrix} - 2 \begin{bmatrix} 54 & 43 \\ 41 & 20 \end{bmatrix}$$

$$A = \begin{bmatrix} 21 & 16 \\ 21 & 2 \end{bmatrix} - \begin{bmatrix} 108 & 86 \\ 82 & 40 \end{bmatrix}$$

$$A = \begin{bmatrix} -87 & -70 \\ -61 & -38 \end{bmatrix}$$

## II Multiplication of matrices

1. Solve AB if  $A = \begin{bmatrix} 4 & 2 \\ 6 & 4 \end{bmatrix}$   $B = \begin{bmatrix} 8 & 4 \\ 6 & 2 \end{bmatrix}$

Sol<sup>n</sup> AB =  $\begin{bmatrix} 4 & 2 \\ 6 & 4 \end{bmatrix} \begin{bmatrix} 8 & 4 \\ 6 & 2 \end{bmatrix}$

$$= \begin{bmatrix} 4 \times 8 + 2 \times 6 & 4 \times 4 + 2 \times 2 \\ 6 \times 8 + 4 \times 6 & 6 \times 4 + 4 \times 2 \end{bmatrix}$$

$$= \begin{bmatrix} 32 + 12 & 16 + 4 \\ 48 + 24 & 24 + 8 \end{bmatrix}$$

$$AB = \begin{bmatrix} 44 & 20 \\ 72 & 32 \end{bmatrix}$$

2. If  $A = \begin{bmatrix} 3 & 1 \\ 6 & 3 \end{bmatrix}$  and  $B = \begin{bmatrix} 2 & 0 \\ 1 & 3 \end{bmatrix}$  find AB and BA

Sol<sup>n</sup> AB =  $\begin{bmatrix} 3 & 1 \\ 6 & 3 \end{bmatrix} \begin{bmatrix} 2 & 0 \\ 1 & 3 \end{bmatrix}$

$$= \begin{bmatrix} 3 \times 2 + 1 \times 1 & 3 \times 0 + 1 \times 3 \\ 6 \times 2 + 3 \times 1 & 6 \times 0 + 3 \times 3 \end{bmatrix}$$

$$\begin{bmatrix} 6 + 1 & 0 + 3 \\ 12 + 3 & 0 + 9 \end{bmatrix}$$

$$AB = \begin{bmatrix} 7 & 3 \\ 15 & 9 \end{bmatrix}$$

BA =  $\begin{bmatrix} 2 & 0 \\ 1 & 3 \end{bmatrix} \times \begin{bmatrix} 3 & 1 \\ 6 & 3 \end{bmatrix}$

$$= \begin{bmatrix} 6 + 0 & 2 + 0 \\ 3 + 18 & 1 + 9 \end{bmatrix}$$

$$= \begin{bmatrix} 6 & 2 \\ 21 & 10 \end{bmatrix}$$

$$\begin{bmatrix} 2 \times 3 + 0 \times 6 & 2 \times 1 + 0 \times 3 \\ 1 \times 3 + 3 \times 6 & 1 \times 1 + 3 \times 3 \end{bmatrix}$$

classmate  
Date \_\_\_\_\_  
Page \_\_\_\_\_

3. Find  $AB$  or  $BA$   $A = \begin{bmatrix} 6 & 0 \\ 1 & 7 \end{bmatrix}$   $B = \begin{bmatrix} -1 & 7 \\ 9 & 3 \end{bmatrix}$

Sol) i)  $AB = \begin{bmatrix} 6 & 0 \\ 1 & 7 \end{bmatrix} \times \begin{bmatrix} -1 & 7 \\ 9 & 3 \end{bmatrix}$

$$\begin{bmatrix} 6 \times (-1) + 0 \times 9 & 6 \times 7 + 0 \times 3 \\ 1 \times (-1) + 7 \times 9 & 1 \times 7 + 7 \times 3 \end{bmatrix}$$

$$= \begin{bmatrix} -6 + 0 & 42 + 0 \\ -1 + 63 & 7 + 21 \end{bmatrix}$$

$$AB = \begin{bmatrix} -6 & 42 \\ 62 & 28 \end{bmatrix}$$

ii)  $BA = \begin{bmatrix} -1 & 7 \\ 9 & 3 \end{bmatrix} \times \begin{bmatrix} 6 & 0 \\ 1 & 7 \end{bmatrix}$

$$\begin{bmatrix} (-1) \times 6 + 7 \times 1 & -1 \times 0 + 7 \times 7 \\ 9 \times 6 + 3 \times 1 & 9 \times 0 + 3 \times 7 \end{bmatrix}$$

$$BA = \begin{bmatrix} -6 + 7 & 0 + 49 \\ 54 + 3 & 0 + 21 \end{bmatrix}$$

$$BA = \begin{bmatrix} 1 & 49 \\ 57 & 21 \end{bmatrix}$$

classmate  
Date \_\_\_\_\_  
Page \_\_\_\_\_

4. If  $A = \begin{bmatrix} 1 & 6 \\ 2 & 3 \\ 5 & 1 \end{bmatrix}$   $B = \begin{bmatrix} 1 & 6 & 7 \\ 9 & 0 & -1 \end{bmatrix}$ , find  $AB$  or  $BA$

Sol)  $AB = \begin{bmatrix} 1 & 6 \\ 2 & 3 \\ 5 & 1 \end{bmatrix} \begin{bmatrix} 1 & 6 & 7 \\ 9 & 0 & -1 \end{bmatrix}$

$$= \begin{bmatrix} 1 \times 1 + 6 \times 9 & 6 \times 0 & 7 \times 6 \\ 2 \times 1 + 3 \times 9 & 12 \times 0 & 14 \times 3 \\ 5 \times 1 + 1 \times 9 & 30 \times 0 & 35 \times 1 \end{bmatrix}$$

$$= \begin{bmatrix} 55 & 6 & 42 \\ 29 & 12 & 42 \\ 14 & 30 & 35 \end{bmatrix}$$

$BA = \begin{bmatrix} 1 & 6 & 7 \\ 9 & 0 & -1 \end{bmatrix} \begin{bmatrix} 1 & 6 \\ 2 & 3 \\ 5 & 1 \end{bmatrix}$

$$= \begin{bmatrix} 1 \times 1 + 6 \times 2 + 7 \times 5 & 6 \times 6 + 18 \times 3 \\ 9 \times 1 + 0 \times 2 - 5 & 54 \times 0 - 1 \end{bmatrix}$$

$$= \begin{bmatrix} 49 & 31 \\ 4 & 53 \end{bmatrix}$$

5.  $A = \begin{bmatrix} 1 & 2 & 3 \\ 6 & 1 & 0 \\ 3 & 4 & 5 \end{bmatrix}$   $B = \begin{bmatrix} 1 & 2 & 3 \\ 1 & -1 & 1 \\ 7 & 8 & 9 \end{bmatrix}$  find  $AB$ .

classmate  
Date \_\_\_\_\_  
Page \_\_\_\_\_

$$AB = \begin{bmatrix} 1 & 2 & -3 \\ 6 & 1 & 0 \\ 3 & 4 & 5 \end{bmatrix} \begin{bmatrix} 1 & 2 & 3 \\ 1 & -1 & 1 \\ 7 & 8 & 9 \end{bmatrix}$$

$$= \begin{bmatrix} 1+2-21 & 2+2-24 & 3+2-27 \\ 6+1+0 & 12-1+0 & 18+1+0 \\ 3+4+15 & 6-4+10 & 9+4+45 \end{bmatrix}$$

$$= \begin{bmatrix} -18 & -24 & -22 \\ 7 & 11 & 19 \\ 42 & 42 & 58 \end{bmatrix}$$

6. If  $A = \begin{bmatrix} 1 & 2 & -3 \\ 6 & 1 & 0 \\ 3 & 4 & 5 \end{bmatrix}$   $B = \begin{bmatrix} 1 & 2 & 3 \\ 1 & -1 & 1 \\ 7 & 8 & 9 \end{bmatrix}$   $AB$

$$AB = \begin{bmatrix} 1 & 2 & -3 \\ 6 & 1 & 0 \\ 3 & 4 & 5 \end{bmatrix} \begin{bmatrix} 1 & 2 & 3 \\ 1 & -1 & 1 \\ 7 & 8 & 9 \end{bmatrix}$$

$$= \begin{bmatrix} 1+2-21 & 2+2-24 & 3+2-27 \\ 6+1+0 & 12-1+0 & 18+1+0 \\ 3+4+15 & 6-4+10 & 9+4+45 \end{bmatrix}$$

$$= \begin{bmatrix} -18 & -24 & -22 \\ 7 & 11 & 19 \\ 42 & 42 & 58 \end{bmatrix}$$

7. If  $A = \begin{bmatrix} 1 & 3 \\ 4 & 2 \end{bmatrix}$   $B = \begin{bmatrix} 2 & 1 \\ 4 & 4 \end{bmatrix}$  Show that  $(AB)^T = B^T A^T$

Let LHS =  $(AB)^T$

$$AB = \begin{bmatrix} 1 & 3 \\ 4 & 2 \end{bmatrix} \begin{bmatrix} 2 & 1 \\ 4 & 4 \end{bmatrix}$$

$$= \begin{bmatrix} 2+12 & 1+12 \\ 8+8 & 4+8 \end{bmatrix}$$

$$AB = \begin{bmatrix} 14 & 13 \\ 16 & 12 \end{bmatrix}$$

$$(AB)^T = \begin{bmatrix} 14 & 13 \\ 16 & 12 \end{bmatrix} \rightarrow \textcircled{1}$$

Let RHS =  $B^T A^T$

$$B^T A^T = \begin{bmatrix} 2 & 4 \\ 1 & 4 \end{bmatrix} \begin{bmatrix} 1 & 4 \\ 3 & 2 \end{bmatrix}$$

$$= \begin{bmatrix} 2+12 & 8+8 \\ 1+12 & 4+8 \end{bmatrix}$$

$$= \begin{bmatrix} 14 & 16 \\ 13 & 12 \end{bmatrix} \rightarrow \textcircled{2}$$

Eq ① = Eq ②

$\therefore$  LHS = RHS

$\therefore$  Hence Proved.

8. If  $A = \begin{bmatrix} 1 & 2 & 2 \\ 2 & 1 & 2 \\ 2 & 2 & 1 \end{bmatrix}$  Show that  $A^2 - 4A - 5I = 0$

LHS:  $A^2 - 4A - 5I$

$$A^2 = AA = \begin{bmatrix} 1 & 2 & 2 \\ 2 & 1 & 2 \\ 2 & 2 & 1 \end{bmatrix} \begin{bmatrix} 1 & 2 & 2 \\ 2 & 1 & 2 \\ 2 & 2 & 1 \end{bmatrix}$$

$$= \begin{bmatrix} 1+4+4 & 2+2+4 & 2+4+2 \\ 2+2+4 & 4+1+4 & 4+2+2 \\ 2+4+2 & 4+2+2 & 4+4+1 \end{bmatrix}$$

$$A^2 = \begin{bmatrix} 9 & 8 & 8 \\ 8 & 9 & 8 \\ 8 & 8 & 9 \end{bmatrix}$$

$$4A = 4 \begin{bmatrix} 1 & 2 & 2 \\ 2 & 1 & 2 \\ 2 & 2 & 1 \end{bmatrix} = \begin{bmatrix} 4 & 8 & 8 \\ 8 & 4 & 8 \\ 8 & 8 & 4 \end{bmatrix}$$

$$5I = 5 \begin{bmatrix} 1 & 0 & 0 \\ 0 & 1 & 0 \\ 0 & 0 & 1 \end{bmatrix} = \begin{bmatrix} 5 & 0 & 0 \\ 0 & 5 & 0 \\ 0 & 0 & 5 \end{bmatrix}$$

LHS:  $A^2 - 4A - 5I$

$$= \begin{bmatrix} 9 & 8 & 8 \\ 8 & 9 & 8 \\ 8 & 8 & 9 \end{bmatrix} - \begin{bmatrix} 4 & 8 & 8 \\ 8 & 4 & 8 \\ 8 & 8 & 4 \end{bmatrix} - \begin{bmatrix} 5 & 0 & 0 \\ 0 & 5 & 0 \\ 0 & 0 & 5 \end{bmatrix}$$

$$= \begin{bmatrix} 0 & 0 & 0 \\ 0 & 0 & 0 \\ 0 & 0 & 0 \end{bmatrix} = 0 = \text{RHS}$$

∴ Hence proved.

9. If  $A = \begin{bmatrix} 2 & 4 & 4 \\ 4 & 2 & 4 \\ 4 & 4 & 2 \end{bmatrix}$  then prove that  $A^2 - 8A - 20I = 0$

Let LHS:  $A^2 - 8A - 20I = 0$

Sol:  $A^2 = \begin{bmatrix} 2 & 4 & 4 \\ 4 & 2 & 4 \\ 4 & 4 & 2 \end{bmatrix} \begin{bmatrix} 2 & 4 & 4 \\ 4 & 2 & 4 \\ 4 & 4 & 2 \end{bmatrix}$

$$= \begin{bmatrix} 4+16+16 & 8+8+16 & 8+16+8 \\ 8+8+16 & 16+4+16 & 16+8+8 \\ 8+16+8 & 16+8+8 & 16+16+4 \end{bmatrix}$$

$$A^2 = \begin{bmatrix} 36 & 32 & 32 \\ 32 & 36 & 32 \\ 32 & 32 & 36 \end{bmatrix}$$

$$8A = 8 \begin{bmatrix} 2 & 4 & 4 \\ 4 & 2 & 4 \\ 4 & 4 & 2 \end{bmatrix}$$

$$8A = \begin{bmatrix} 16 & 32 & 32 \\ 32 & 16 & 32 \\ 32 & 32 & 16 \end{bmatrix}$$

$$20I = \begin{bmatrix} 20 & 0 & 0 \\ 0 & 20 & 0 \\ 0 & 0 & 20 \end{bmatrix}$$

LHS:  $A^2 - 8A - 20I$

$$= \begin{bmatrix} 36 & 32 & 32 \\ 32 & 36 & 32 \\ 32 & 32 & 36 \end{bmatrix} - \begin{bmatrix} 16 & 32 & 32 \\ 32 & 16 & 32 \\ 32 & 32 & 16 \end{bmatrix} - \begin{bmatrix} 20 & 0 & 0 \\ 0 & 20 & 0 \\ 0 & 0 & 20 \end{bmatrix} = \begin{bmatrix} 0 & 0 & 0 \\ 0 & 0 & 0 \\ 0 & 0 & 0 \end{bmatrix}$$

Hence proved

10. If  $A = \begin{bmatrix} 2 & 1 & 1 \\ -1 & 0 & 1 \\ 1 & 3 & -1 \end{bmatrix}$  Calculate  $A^2 - SA + 9I$

$$A^2 = \begin{bmatrix} 2 & 1 & 1 \\ -1 & 0 & 1 \\ 1 & 3 & -1 \end{bmatrix} \begin{bmatrix} 2 & 1 & 1 \\ -1 & 0 & 1 \\ 1 & 3 & -1 \end{bmatrix}$$

$$= \begin{bmatrix} 4+(-1)+1 & 2+0+3 & 2+1+1 \\ -2+0+1 & -1+0+3 & -1+0-1 \\ 2+(-3)-1 & 1+0-3 & 1+3+1 \end{bmatrix}$$

$$A^2 = \begin{bmatrix} 4 & 5 & 2 \\ -1 & 2 & -2 \\ -2 & -2 & 5 \end{bmatrix}$$

$$SA = 5 \begin{bmatrix} 2 & 1 & 1 \\ -1 & 0 & 1 \\ 1 & 3 & -1 \end{bmatrix} = \begin{bmatrix} 10 & 5 & 5 \\ -5 & 0 & 5 \\ 5 & 15 & -5 \end{bmatrix}$$

$$9I = 9 \begin{bmatrix} 1 & 0 & 0 \\ 0 & 1 & 0 \\ 0 & 0 & 1 \end{bmatrix} = \begin{bmatrix} 9 & 0 & 0 \\ 0 & 9 & 0 \\ 0 & 0 & 9 \end{bmatrix}$$

$$LHS = A^2 - SA + 9I$$

$$\begin{bmatrix} 4 & 5 & 2 \\ -1 & 2 & -2 \\ -2 & -2 & 5 \end{bmatrix} - \begin{bmatrix} 10 & 5 & 5 \\ -5 & 0 & 5 \\ 5 & 15 & -5 \end{bmatrix} + \begin{bmatrix} 9 & 0 & 0 \\ 0 & 9 & 0 \\ 0 & 0 & 9 \end{bmatrix} = \begin{bmatrix} 3 & 0 & -3 \\ 4 & 11 & -7 \\ -7 & -17 & 19 \end{bmatrix}$$

$\therefore$  Hence proved.

Determinant: A square matrix is said to be determined if numbers are assigned row along with row and columns within two parallel lines.

Ex: If  $A = \begin{bmatrix} 3 & 2 \\ 1 & 4 \end{bmatrix}$  find determinant A  
sol: If  $A = \begin{bmatrix} 3 & 2 \\ 1 & 4 \end{bmatrix}$

$$A = \begin{vmatrix} 3 & 2 \\ 1 & 4 \end{vmatrix}$$

$$= 12 - 2$$

$$|A| = 10$$

If  $A = \begin{bmatrix} 6 & 7 \\ -8 & 3 \end{bmatrix}$

$$|A| = \begin{vmatrix} 6 & 7 \\ -8 & 3 \end{vmatrix}$$

$$18 + 56$$

$$= 74$$

Minors and cofactors:

1. Find minors and cofactors of  $A = \begin{bmatrix} 2 & 1 & 4 \\ 2 & 1 & 2 \\ 3 & 2 & 4 \end{bmatrix}$

$$M_{11} = \begin{vmatrix} 1 & 2 \\ 2 & 4 \end{vmatrix} = 4 - 4 = 0 \quad C_{11} = (-1)^{1+1} \times m_{11} = (-1)^2 \times 0 = 1 \times 0 = 0$$

$$M_{12} = \begin{vmatrix} 2 & 2 \\ 3 & 4 \end{vmatrix} = 8 - 6 = 2 \quad C_{12} = (-1)^{1+2} \times m_{12} = (-1)^3 \times 2 = -1 \times 2 = -2$$

$$M_{13} = \begin{vmatrix} 2 & 1 \\ 3 & 2 \end{vmatrix} = 4 - 3 = 1 \quad C_{13} = (-1)^{1+3} \times m_{13} = (-1)^4 \times 1 = 1 \times 1 = 1$$

$$M_{21} = \begin{vmatrix} 1 & 4 \\ 2 & 4 \end{vmatrix} = 4 - 8 = -4 \quad C_{21} = (-1)^{2+1} \times m_{21} = (-1)^3 \times -4 = -1 \times -4 = 4$$

2 1 4  
2 1 2  
3 4

$$M_{22} = \begin{vmatrix} 2 & 4 \\ 3 & 4 \end{vmatrix} = 8 - 12 = -4 \quad |C_{22} = (-1)^{2+2} \times M_{22} = (-1)^4 \times -4 = -4$$

$$M_{23} = \begin{vmatrix} 2 & 1 \\ 3 & 2 \end{vmatrix} = 4 - 3 = 1 \quad |C_{23} = (-1)^{2+3} \times M_{23} = (-1)^5 \times 1 = -1$$

$$M_{31} = \begin{vmatrix} 1 & 4 \\ 2 & 2 \end{vmatrix} = 2 - 8 = -6 \quad |C_{31} = (-1)^{3+1} \times M_{31} = (-1)^4 \times -6 = -6$$

$$M_{32} = \begin{vmatrix} 2 & 4 \\ 2 & 2 \end{vmatrix} = 4 - 8 = -4 \quad |C_{32} = (-1)^{3+2} \times M_{32} = (-1)^5 \times -4 = 4$$

$$M_{33} = \begin{vmatrix} 2 & 1 \\ 2 & 1 \end{vmatrix} = 2 - 2 = 0 \quad |C_{33} = (-1)^{3+3} \times M_{33} = (-1)^6 \times 0 = 0$$

2. Find the minor and cofactor of  $A = \begin{bmatrix} -1 & 0 & 2 \\ 1 & 3 & 4 \\ 1 & -1 & 6 \end{bmatrix}$

Sol,  $\begin{bmatrix} a_{11} & a_{12} & a_{13} \\ a_{21} & a_{22} & a_{23} \\ a_{31} & a_{32} & a_{33} \end{bmatrix} = \begin{bmatrix} -1 & 0 & 2 \\ 1 & 3 & 4 \\ 1 & -1 & 6 \end{bmatrix}$

$$M_{11} = \begin{vmatrix} 3 & 4 \\ -1 & 6 \end{vmatrix} = 18 - (-4) = 22 \quad |C_{11} = (-1)^{1+1} \times M_{11} = (-1)^2 \times 22 = 22$$

$$M_{12} = \begin{vmatrix} 1 & 4 \\ 1 & 6 \end{vmatrix} = 6 - 4 = 2 \quad |C_{12} = (-1)^{1+2} \times M_{12} = (-1)^3 \times 2 = -2$$

$$M_{13} = \begin{vmatrix} 1 & 3 \\ 1 & -1 \end{vmatrix} = -1 - 3 = -4 \quad |C_{13} = (-1)^{1+3} \times M_{13} = (-1)^4 \times -4 = -4$$

classmate  
Date \_\_\_\_\_  
Page \_\_\_\_\_

$$M_{21} = \begin{vmatrix} 0 & 2 \\ -1 & 6 \end{vmatrix} = 0 - (-2) = 2 \quad |C_{21} = (-1)^{2+1} \times M_{21} = (-1)^3 \times 2 = -2$$

$$M_{22} = \begin{vmatrix} 1 & 4 \\ 1 & 6 \end{vmatrix} = 6 - 4 = 2 \quad |C_{22} = (-1)^{2+2} \times M_{22} = (-1)^4 \times 2 = 2$$

$$M_{23} = \begin{vmatrix} 1 & 0 \\ 1 & -1 \end{vmatrix} = 1 - 0 = 1 \quad |C_{23} = (-1)^{2+3} \times M_{23} = (-1)^5 \times 1 = -1$$

$$M_{31} = \begin{vmatrix} 0 & 2 \\ 3 & 4 \end{vmatrix} = 0 - 6 = -6 \quad |C_{31} = (-1)^{3+1} \times M_{31} = (-1)^4 \times -6 = -6$$

$$M_{32} = \begin{vmatrix} -1 & 2 \\ 1 & 4 \end{vmatrix} = -4 - 2 = -6 \quad |C_{32} = (-1)^{3+2} \times M_{32} = (-1)^5 \times -6 = 6$$

$$M_{33} = \begin{vmatrix} 1 & 0 \\ 1 & 3 \end{vmatrix} = 3 - 0 = 3 \quad |C_{33} = (-1)^{3+3} \times M_{33} = (-1)^6 \times 3 = 3$$

### I Find Adjoint of a matrix

1.  $A = \begin{bmatrix} 1 & -3 & 2 \\ 0 & 2 & 8 \\ -1 & 5 & 4 \end{bmatrix}$  find Adjoint.  $\begin{bmatrix} a_{11} & a_{12} & a_{13} \\ a_{21} & a_{22} & a_{23} \\ a_{31} & a_{32} & a_{33} \end{bmatrix}$

Sol,  $M_{11} = \begin{vmatrix} 2 & 8 \\ 5 & 4 \end{vmatrix} = 8 - 40 = -32 \quad |C_{11} = (-1)^{1+1} \times M_{11} = (-1)^2 \times -32 = -32$

$$M_{12} = \begin{vmatrix} 0 & 8 \\ -1 & 5 \end{vmatrix} = 0 - 8 = -8 \quad |C_{12} = (-1)^{1+2} \times M_{12} = (-1)^3 \times -8 = 8$$

$$M_{13} = \begin{vmatrix} 0 & 2 \\ -1 & 3 \end{vmatrix} = 0 - 2 = -2 \quad |C_{13} = (-1)^{1+3} \times M_{13} = (-1)^4 \times -2 = -2$$

$$M_{21} = \begin{vmatrix} -3 & 2 \\ 5 & 4 \end{vmatrix} = -12 - 10 = -22 \quad |C_{21} = (-1)^{2+1} \times M_{21} = (-1)^3 \times -22 = 22$$

$$M_{22} = \begin{vmatrix} 1 & 2 \\ -1 & 4 \end{vmatrix} = 4 - (-2) = 6 \quad |C_{22} = (-1)^{2+2} \times M_{22} = (-1)^4 \times 6 = 6$$

$$M_{23} = \begin{vmatrix} 1 & -3 \\ -1 & 3 \end{vmatrix} = 5 - 3 = 2 / C_{23} = (-1)^{2+3} \times M_{23} = -1 \times 2 = -2$$

$$M_{31} = \begin{vmatrix} -3 & 2 \\ 2 & 2 \end{vmatrix} = -24 - 4 = -28 / C_{31} = (-1)^{3+1} \times M_{31} = 1 \times -28 = -28$$

$$M_{32} = \begin{vmatrix} 1 & 2 \\ 0 & 2 \end{vmatrix} = 2 - 0 = 2 / C_{32} = (-1)^{3+2} \times M_{32} = -1 \times 2 = -2$$

$$M_{33} = \begin{vmatrix} 1 & -3 \\ 0 & 2 \end{vmatrix} = 2 - 0 = 2 / C_{33} = (-1)^{3+3} \times M_{33} = 1 \times 2 = 2$$

$$\text{Adj } A = \begin{bmatrix} -32 & -9 & 2 \\ 22 & 6 & -2 \\ -28 & -2 & 2 \end{bmatrix}^{-1} = \begin{bmatrix} -32 & 22 & -28 \\ -8 & 6 & -8 \\ 2 & -2 & 2 \end{bmatrix}$$

2. Find adjoint of  $A = \begin{bmatrix} 1 & 2 & -3 \\ 6 & 0 & 3 \\ 2 & -1 & 1 \end{bmatrix}$

Sol<sup>n</sup>  $A = \begin{bmatrix} 1 & 2 & -3 \\ 6 & 0 & 3 \\ 2 & -1 & 1 \end{bmatrix} \begin{matrix} a_{11} & a_{12} & a_{13} \\ a_{21} & a_{22} & a_{23} \\ a_{31} & a_{32} & a_{33} \end{matrix}$

$$M_{11} = \begin{vmatrix} 0 & 3 \\ -1 & 1 \end{vmatrix} = 0 - (-3) = 3 / C_{11} = (-1)^{1+1} \times M_{11} = 1 \times 3 = 3$$

$$M_{12} = \begin{vmatrix} 6 & 3 \\ 2 & 1 \end{vmatrix} = 6 - 6 = 0 / C_{12} = (-1)^{1+2} \times M_{12} = -1 \times 0 = 0$$

$$M_{13} = \begin{vmatrix} 6 & 0 \\ 2 & -1 \end{vmatrix} = -6 - 0 = -6 / C_{13} = (-1)^{1+3} \times M_{13} = 1 \times -6 = -6$$

$$M_{21} = \begin{vmatrix} 2 & -3 \\ -1 & 1 \end{vmatrix} = 2 - 3 = -1 / C_{21} = (-1)^{2+1} \times M_{21} = -1 \times -1 = 1$$

$$M_{22} = \begin{vmatrix} 1 & -3 \\ 2 & 1 \end{vmatrix} = 1 - (-6) = 7 / C_{22} = (-1)^{2+2} \times M_{22} = 1 \times 7 = 7$$

$$M_{23} = \begin{vmatrix} 1 & 2 \\ 2 & -1 \end{vmatrix} = -1 - 4 = -5 / C_{23} = (-1)^{2+3} \times M_{23} = -1 \times -5 = 5$$

$$M_{31} = \begin{vmatrix} 2 & -3 \\ 0 & 3 \end{vmatrix} = 6 - 0 = 6 / C_{31} = (-1)^{3+1} \times M_{31} = 1 \times 6 = 6$$

$$M_{32} = \begin{vmatrix} 1 & -3 \\ 0 & 3 \end{vmatrix} = 3 - (-18) = 21 / C_{32} = (-1)^{3+2} \times M_{32} = -1 \times 21 = -21$$

$$M_{33} = \begin{vmatrix} 1 & 2 \\ 0 & 0 \end{vmatrix} = 0 - 12 = -12 / C_{33} = (-1)^{3+3} \times M_{33} = 1 \times -12 = -12$$

$$\text{Adj } A = \begin{bmatrix} 3 & 0 & -6 \\ 1 & 7 & 5 \\ 6 & -21 & -12 \end{bmatrix}^{-1} = \begin{bmatrix} 3 & 1 & 6 \\ 0 & 7 & -21 \\ -6 & 3 & -12 \end{bmatrix}$$

Determinant of a square matrix

1. Find determinant of the matrix  $A = \begin{bmatrix} -5 & 7 \\ -2 & 3 \end{bmatrix}$

$$A = \begin{bmatrix} -5 & 7 \\ -2 & 3 \end{bmatrix}$$

$$= -15 + 14$$

$$= -1$$

2. Find determinant of matrix  $A = \begin{bmatrix} 12 & 15 \\ 2 & 3 \end{bmatrix}$

$$A = \begin{bmatrix} 12 & 15 \\ 2 & 3 \end{bmatrix}$$

$$= 36 - 30$$

$$= 6$$

3. Find determinant of matrix  $A = \begin{bmatrix} 2 & 14 \\ 2 & 12 \\ 3 & 24 \end{bmatrix} \begin{bmatrix} + & - & + \\ - & + & - \\ + & - & + \end{bmatrix}$

$$|A| = \begin{vmatrix} 2 & 14 \\ 2 & 12 \\ 3 & 24 \end{vmatrix}$$

$$\begin{aligned}
 & +2 \begin{vmatrix} 1 & 2 \\ 2 & 4 \end{vmatrix} - 1 \begin{vmatrix} 2 & 2 \\ 3 & 4 \end{vmatrix} + 4 \begin{vmatrix} 2 \\ 3 \end{vmatrix} \\
 & = 2(4-4) - 1(8-6) + 4(4-3) \\
 & = 2(0) - 1(2) + 4(1) \\
 & = 0 - 2 + 4 \\
 & = 2
 \end{aligned}$$

4. Find  $\begin{vmatrix} 2 & -1 & 4 \\ 2 & 1 & 2 \\ 3 & 2 & 4 \end{vmatrix} \cdot C_2 \begin{vmatrix} + & - & + \\ - & + & - \\ + & - & + \end{vmatrix}$

$$\begin{aligned}
 & = -1 \begin{vmatrix} 2 & 2 \\ 3 & 4 \end{vmatrix} + 1 \begin{vmatrix} 2 & 4 \\ 3 & 4 \end{vmatrix} - 2 \begin{vmatrix} 2 & 4 \\ 2 & 2 \end{vmatrix} \\
 & = -1(8-6) + 1(8-12) - 2(4-8) \\
 & = -1(2) + 1(-4) - 2(-4) \\
 & = -2 + (-4) + 8 \\
 & = -2 - 4 + 8 \\
 & = 2
 \end{aligned}$$

5. Find determinant of  $\begin{bmatrix} 1 & 2 & -1 \\ -1 & 1 & 2 \\ 2 & -1 & 1 \end{bmatrix} \begin{bmatrix} + & - & + \\ - & + & - \\ + & - & + \end{bmatrix}$

$$\begin{aligned}
 & +2 \begin{vmatrix} 2 & -1 \\ 1 & 2 \end{vmatrix} + 1 \begin{vmatrix} 1 & -1 \\ -1 & 2 \end{vmatrix} + 1 \begin{vmatrix} 1 & 2 \\ -1 & 1 \end{vmatrix} \\
 & +2(4+1) + 1(2+1) + 1(1+2) \\
 & 2(5) + 1(3) + 1(3) \\
 & 10 + 3 + 3 \\
 & = 16
 \end{aligned}$$

Singular Matrix: If determinant  $[|A|]$  is equal to zero. Then it is called singular matrix.  
Non-singular matrix: If determinant  $[|A| \neq 0]$  is not equal to zero. Then it is non-singular matrix.  
 \* Inverse of matrix:  $A^{-1} = \frac{1}{|A|} \text{adj } A$

1. Find Inverse of  $A = \begin{bmatrix} 3 & 1 \\ -1 & 2 \end{bmatrix}$

Sol. We have  $A^{-1} = \frac{1}{|A|} \text{adj } A$

$$|A| = \begin{vmatrix} 3 & 1 \\ -1 & 2 \end{vmatrix}$$

$$\begin{aligned}
 & = (3 \times 2) - (1 \times 1) \\
 & = 6 - 1 \\
 & = 5
 \end{aligned}$$

$$|A| = 5 \neq 0$$

$\therefore |A|$  is non-singular matrix  
 $\therefore A^{-1}$  exist

$$-2-4-8 \quad \begin{bmatrix} 3 & 1 \\ -1 & 2 \end{bmatrix} \quad \text{adj } A = \begin{bmatrix} 2 & -1 \\ 1 & 3 \end{bmatrix}$$

$$A^{-1} = \frac{1}{|A|} \text{adj } A$$

$$= \frac{1}{5} \begin{bmatrix} 2 & -1 \\ 1 & 3 \end{bmatrix}$$

$$\begin{bmatrix} 2/5 & -1/5 \\ 1/5 & 3/5 \end{bmatrix} = A^{-1} \begin{bmatrix} x_1 & y_1 \\ v_1 & z_1 \end{bmatrix}$$

2 Find inverse of  $A = \begin{bmatrix} 2 & -4 \\ -3 & 5 \end{bmatrix}$

Sol, We know  $A^{-1} = \frac{1}{|A|} \text{adj} A$

$$|A| = \begin{vmatrix} 2 & -4 \\ -3 & 5 \end{vmatrix}$$

$$= 10 - 12$$

$$= -2$$

$$|A| = -2 \neq 0$$

$\therefore |A|$  is non-zero scalar value

$\therefore A^{-1}$  exist

$$\text{adj} A = \begin{bmatrix} 5 & 4 \\ 3 & 2 \end{bmatrix}$$

$$A^{-1} = \frac{1}{|A|} \text{adj} A$$

$$= \frac{1}{-2} \begin{bmatrix} 5 & 4 \\ 3 & 2 \end{bmatrix}$$

$$= \begin{bmatrix} 5 \times \frac{1}{-2} & 4 \times \frac{1}{-2} \\ 3 \times \frac{1}{-2} & 2 \times \frac{1}{-2} \end{bmatrix} = \begin{bmatrix} -\frac{5}{2} & -2 \\ -\frac{3}{2} & -1 \end{bmatrix}$$

3 Find inverse of  $\begin{bmatrix} 1 & 2 & -1 \\ -1 & 1 & 2 \\ 2 & -1 & 1 \end{bmatrix}$

Sol, let  $A = \begin{bmatrix} 1 & 2 & -1 \\ -1 & 1 & 2 \\ 2 & -1 & 1 \end{bmatrix}$

We know  $A^{-1} = \frac{1}{|A|} \text{adj} A$

$$A = \begin{vmatrix} 1 & 2 & -1 \\ -1 & 1 & 2 \\ 2 & -1 & 1 \end{vmatrix} \quad \begin{bmatrix} 1 & - & + \\ - & + & - \\ + & - & + \end{bmatrix}$$

$$= +1 \begin{vmatrix} 1 & 2 \\ -1 & 1 \end{vmatrix} - 2 \begin{vmatrix} -1 & 2 \\ 2 & 1 \end{vmatrix} - 1 \begin{vmatrix} -1 & 1 \\ 2 & 1 \end{vmatrix}$$

$$= +1(1-2) - 2(-1-4) - 1(1-2)$$

$$= 1(1-2) - 2(-1-4) - 1(1-2)$$

$$= 1(-1) - 2(-5) - 1(-1)$$

$$= -1 + 10 + 1 = 10 \neq 0$$

$$\begin{vmatrix} 1 & 2 & -1 \\ -1 & 1 & 2 \\ 2 & -1 & 1 \end{vmatrix} \quad \begin{bmatrix} a_{11} & a_{12} & a_{13} \\ a_{21} & a_{22} & a_{23} \\ a_{31} & a_{32} & a_{33} \end{bmatrix}$$

$$M_{11} = \begin{vmatrix} 1 & 2 \\ -1 & 1 \end{vmatrix} = 1+2=3 / C_{11} = (-1)^{1+1} \times M_{11} = 1 \times 3 = 3$$

$$M_{12} = \begin{vmatrix} -1 & 2 \\ 2 & 1 \end{vmatrix} = -1-4=-5 / C_{12} = (-1)^{1+2} \times M_{12} = +1 \times -5 = -5$$

$$M_{13} = \begin{vmatrix} -1 & 1 \\ 2 & -1 \end{vmatrix} = 1-2=-1 / C_{13} = (-1)^{1+3} \times M_{13} = 1 \times -1 = -1$$

$$M_{21} = \begin{vmatrix} 2 & -1 \\ -1 & 1 \end{vmatrix} = 2-1=1 / C_{21} = (-1)^{2+1} \times M_{21} = -1 \times 1 = -1$$

$$M_{22} = \begin{vmatrix} 1 & -1 \\ 2 & 1 \end{vmatrix} = 1+2=3 / C_{22} = (-1)^{2+2} \times M_{22} = 1 \times 3 = 3$$

$$M_{23} = \begin{vmatrix} 1 & 2 \\ 2 & -1 \end{vmatrix} = -1-4=-5 / M_{23} = (-1)^{2+3} \times M_{23} = -1 \times -5 = 5$$

$$M_{31} = \begin{vmatrix} 2 & -1 \\ 1 & 2 \end{vmatrix} = 4 - (-1) = 5 \quad / \quad C_{31} = (-1) \times M_{31} = -1 \times 5 = -5$$

$$M_{32} = \begin{vmatrix} 1 & -1 \\ -1 & 2 \end{vmatrix} = 2 - 1 = 1 \quad / \quad C_{32} = (-1) \times M_{32} = -1 \times 1 = -1$$

$$M_{33} = \begin{vmatrix} 1 & 2 \\ -1 & 1 \end{vmatrix} = 1 - (-2) = 3 \quad / \quad C_{33} = (-1) \times M_{33} = -1 \times 3 = -3$$

$$A = \begin{bmatrix} 3 & -5 & -1 \\ -1 & 3 & 5 \\ 5 & -1 & 3 \end{bmatrix} \quad \text{Adj } A = \begin{bmatrix} 3 & -1 & 5 \\ -5 & 3 & -1 \\ -1 & 5 & 3 \end{bmatrix}$$

$$A^{-1} = \frac{1}{|A|} \text{adj } A$$

$$= \frac{1}{14} \begin{bmatrix} 3 & -1 & 5 \\ -5 & 3 & -1 \\ -1 & 5 & 3 \end{bmatrix}$$

$$= \begin{bmatrix} 3 \times \frac{1}{14} & -1 \times \frac{1}{14} & 5 \times \frac{1}{14} \\ -5 \times \frac{1}{14} & 3 \times \frac{1}{14} & -1 \times \frac{1}{14} \\ -1 \times \frac{1}{14} & 5 \times \frac{1}{14} & 3 \times \frac{1}{14} \end{bmatrix}$$

$$= \begin{bmatrix} 3/14 & -1/14 & 5/14 \\ -5/14 & 3/14 & -1/14 \\ -1/14 & 5/14 & 3/14 \end{bmatrix}$$

4. Find the inverse of  $\begin{bmatrix} 1 & -3 & 2 \\ 0 & 2 & 8 \\ -1 & 3 & 7 \end{bmatrix}$

Sol: let  $A = \begin{bmatrix} 1 & -3 & 2 \\ 0 & 2 & 8 \\ -1 & 3 & 7 \end{bmatrix}$

We have  $A^{-1} = \frac{1}{|A|} \text{adj } A$

$$A = \begin{bmatrix} 1 & -3 & 2 \\ 0 & 2 & 8 \\ -1 & 3 & 7 \end{bmatrix} \quad \begin{bmatrix} + & - & + \\ - & + & - \\ + & - & + \end{bmatrix}$$

$$= +1 \begin{vmatrix} 2 & 8 \\ 3 & 7 \end{vmatrix} + 3 \begin{vmatrix} 0 & 8 \\ -1 & 7 \end{vmatrix} + 2 \begin{vmatrix} 0 & 2 \\ -1 & 5 \end{vmatrix}$$

$$= +1(14 - 24) + 3(0 + 8) + 2(0 + 2)$$

$$= -10 + 24 + 4 = 18$$

$$= -26 + 24 + 4 = 2$$

As not singular matrix

$$= 2$$

$$M_{11} = \begin{vmatrix} 2 & 8 \\ 3 & 7 \end{vmatrix} = 14 - 24 = -10 \quad / \quad C_{11} = (-1) \times M_{11} = -1 \times -10 = 10$$

$$M_{12} = \begin{vmatrix} 0 & 8 \\ -1 & 7 \end{vmatrix} = 0 + 8 = 8 \quad / \quad C_{12} = (-1) \times M_{12} = -1 \times 8 = -8$$

$$M_{13} = \begin{vmatrix} 0 & 2 \\ -1 & 5 \end{vmatrix} = 0 + 2 = 2 \quad / \quad C_{13} = (-1) \times M_{13} = -1 \times 2 = -2$$

$$M_{21} = \begin{vmatrix} 1 & -3 & 2 \\ -1 & 3 & 7 \end{vmatrix} = -21 - 10 = -31 \quad / \quad C_{21} = (-1) \times M_{21} = -1 \times -31 = 31$$

$$M_{22} = \begin{vmatrix} 1 & 2 \\ -1 & 1 \end{vmatrix} = 1 - (-2) = 3 \quad / \quad C_{22} = (-1) \times M_{22} = -1 \times 3 = -3$$

$$M_{23} = \begin{vmatrix} 1 & -3 \\ -1 & 5 \end{vmatrix} = 5 - 3 = 2 / C_{23} = (-1)^{2+3} \times M_{23} = -1 \times 2 = -2$$

$$M_{31} = \begin{vmatrix} -3 & 1 \\ 2 & 8 \end{vmatrix} = -24 - 4 = -28 / C_{31} = (-1)^{3+1} \times M_{31} = 1 \times -28 = -28$$

$$M_{32} = \begin{vmatrix} 1 & 2 \\ 0 & 8 \end{vmatrix} = 8 - 0 = 8 / C_{32} = (-1)^{3+2} \times M_{32} = -1 \times 8 = -8$$

$$M_{33} = \begin{vmatrix} 1 & -3 \\ 0 & 2 \end{vmatrix} = 2 - 0 = 2 / C_{33} = (-1)^{3+3} \times M_{33} = 1 \times 2 = 2$$

$$\text{adj } A = \begin{bmatrix} -26 & -8 & 2 \\ 31 & 9 & -2 \\ -28 & -8 & 2 \end{bmatrix}^T$$

$$\text{adj } A = \begin{bmatrix} -26 & 31 & -28 \\ -8 & 9 & -8 \\ 2 & -2 & 2 \end{bmatrix}$$

$$A^{-1} = \frac{1}{|A|} \text{adj } A$$

$$= \frac{1}{12} \begin{bmatrix} -26 & 31 & -28 \\ -8 & 9 & -8 \\ 2 & -2 & 2 \end{bmatrix} = \begin{bmatrix} -26/12 & 31/12 & -28/12 \\ -8/12 & 9/12 & -8/12 \\ 2/12 & -2/12 & 2/12 \end{bmatrix}$$

$$A^{-1} = \begin{bmatrix} -13/6 & 31/12 & -7/3 \\ -2/3 & 3/4 & -2/3 \\ 1/6 & -1/6 & 1/6 \end{bmatrix}$$

5 Find the inverse  $A = \begin{bmatrix} 1 & -3 & -1 \\ 2 & 4 & 5 \\ -3 & 2 & -2 \end{bmatrix}$

$$\det A = \begin{vmatrix} 1 & -3 & -1 \\ 2 & 4 & 5 \\ 3 & 2 & -2 \end{vmatrix} = \begin{vmatrix} 1 & -1 \\ -1 & 1 \\ 1 & 1 \end{vmatrix}$$

$$= +1 \begin{vmatrix} 4 & 5 \\ 2 & -2 \end{vmatrix} + 3 \begin{vmatrix} 2 & 5 \\ -3 & -2 \end{vmatrix} - 1 \begin{vmatrix} 2 & 4 \\ -3 & 2 \end{vmatrix}$$

$$= +1(8 - 10) + 3(-4 + 15) - 1(4 + 12)$$

$$= +1(-2) + 3(11) - 16$$

$$= -2 + 33 - 16$$

$$= 15$$

$$\neq 0$$

A is non singular matrix

A exist

$$M_{11} = \begin{vmatrix} 4 & 5 \\ 2 & -2 \end{vmatrix} = -8 - 10 = -18 / C_{11} = (-1)^{1+1} \times M_{11} = 1 \times -18 = -18$$

$$M_{12} = \begin{vmatrix} 2 & 5 \\ -3 & -2 \end{vmatrix} = -4 - 15 = -19 / C_{12} = (-1)^{1+2} \times M_{12} = -1 \times -19 = 19$$

$$M_{13} = \begin{vmatrix} 2 & 4 \\ -3 & 2 \end{vmatrix} = 4 - 12 = -8 / C_{13} = (-1)^{1+3} \times M_{13} = 1 \times -8 = -8$$

$$M_{21} = \begin{vmatrix} -3 & -1 \\ 2 & -2 \end{vmatrix} = 6 + 2 = 8 / C_{21} = (-1)^{2+1} \times M_{21} = -1 \times 8 = -8$$

$$M_{22} = \begin{vmatrix} 1 & -1 \\ -3 & -2 \end{vmatrix} = -2 - 3 = -5 / C_{22} = (-1)^{2+2} \times M_{22} = 1 \times -5 = -5$$

$$M_{23} = \begin{vmatrix} 1 & -3 \\ -3 & 2 \end{vmatrix} = 2 - 9 = -7 / C_{23} = (-1)^{2+3} \times M_{23} = -1 \times -7 = 7$$

$$M_{31} = \begin{vmatrix} -3 & -1 \\ 4 & 5 \end{vmatrix} = -15 + 4 = -11 / C_{31} = (-1)^{3+1} \times M_{31} = 1 \times -11 = -11$$

$$M_{32} = \begin{vmatrix} 1 & -1 \\ 2 & 5 \end{vmatrix} = 5 - 2 = 3 / C_{32} = (-1)^{3+2} \times M_{32} = -1 \times 3 = -3$$

$$M_{33} = \begin{vmatrix} 1 & 3 \\ 2 & 4 \end{vmatrix} = 4 + 6 = 10 \quad \text{Cofactor} = (-1)^{3+3} \times 10 = 10$$

$$\text{adj } A = \begin{bmatrix} -18 & 9 & 8 \\ -8 & 5 & 7 \\ -11 & -7 & 10 \end{bmatrix}$$

$$\text{adj } A = \begin{bmatrix} -18 & -8 & -11 \\ 9 & 5 & -7 \\ -8 & 7 & 10 \end{bmatrix}$$

$$A^{-1} = \frac{1}{|A|} \text{adj } A$$

$$= \frac{1}{11} \begin{bmatrix} -18 & -8 & -11 \\ 9 & 5 & -7 \\ -8 & 7 & 10 \end{bmatrix} = \begin{bmatrix} -18 \times \frac{1}{11} & -8 \times \frac{1}{11} & -11 \times \frac{1}{11} \\ 9 \times \frac{1}{11} & 5 \times \frac{1}{11} & -7 \times \frac{1}{11} \\ -8 \times \frac{1}{11} & 7 \times \frac{1}{11} & 10 \times \frac{1}{11} \end{bmatrix}$$

$$A^{-1} = \begin{bmatrix} -18 & -8 & -11 \\ 9 & 5 & -7 \\ -8 & 7 & 10 \end{bmatrix}$$

**\* Cramer's Rule:**

Consider the system of equation

$$a_1x + b_1y = d_1$$

$$a_2x + b_2y = d_2$$

then

$$\Delta (\text{Delta}) = \begin{vmatrix} a_1 & b_1 \\ a_2 & b_2 \end{vmatrix}$$

$$\Delta_x = \begin{vmatrix} d_1 & b_1 \\ d_2 & b_2 \end{vmatrix} \quad \Delta_y = \begin{vmatrix} a_1 & d_1 \\ a_2 & d_2 \end{vmatrix}$$

$$x = \frac{\Delta_x}{\Delta} \quad y = \frac{\Delta_y}{\Delta}$$

1) Solve by Cramer's rule

$$6x + 5y = 2$$

$$4x + 3y = 14$$

$$a_1 = 6 \quad a_2 = 4$$

$$b_1 = 5 \quad b_2 = 3$$

$$d_1 = 2 \quad d_2 = 14$$

$$\Delta = \begin{vmatrix} 6 & 5 \\ 4 & 3 \end{vmatrix} = -18 - 20 = -38$$

$$\Delta_x = \begin{vmatrix} d_1 & b_1 \\ d_2 & b_2 \end{vmatrix} = \begin{vmatrix} 2 & 5 \\ 14 & 3 \end{vmatrix} = -6 - 70 = -76$$

$$\Delta_y = \begin{vmatrix} a_1 & d_1 \\ a_2 & d_2 \end{vmatrix} = \begin{vmatrix} 6 & 2 \\ 4 & 14 \end{vmatrix} = 84 - 8 = 76$$

$$x = \frac{\Delta_x}{\Delta} = \frac{-76}{-38} = 2 \quad y = \frac{\Delta_y}{\Delta} = \frac{76}{-38} = -2$$

2) Solve by Cramer's rule

$$3x - 6y = 7$$

$$2x + 3y = 15$$

$$a_1 = 3 \quad a_2 = 2$$

$$b_1 = -6 \quad b_2 = 3$$

$$d_1 = 7 \quad d_2 = 15$$

$$\Delta = \begin{vmatrix} d_1 & b_1 \\ d_2 & b_2 \end{vmatrix} = \begin{vmatrix} 7 & -6 \\ 15 & 3 \end{vmatrix} = 9 + 12 = 21$$

$$\Delta_x = \begin{vmatrix} d_1 & b_1 \\ d_2 & b_2 \end{vmatrix} = \begin{vmatrix} 7 & -6 \\ 15 & 3 \end{vmatrix} = 21 + 90 = 111$$

$$\Delta = \begin{vmatrix} a_1 & d_1 \\ a_2 & d_2 \end{vmatrix} = \begin{vmatrix} 3 & 7 \\ 2 & 15 \end{vmatrix} = 45 - 14$$

$$x = \frac{\Delta_x}{\Delta} = \frac{37}{21} \quad y = \frac{\Delta_y}{\Delta} = \frac{31}{21}$$

\* Cramer's Rule by 3 Equations

$$a_1x + b_1y = c_1 \quad z = d_1$$

$$a_2x + b_2y + c_2z = d_2$$

$$a_3x + b_3y + c_3z = d_3$$

$$\Delta = \begin{vmatrix} a_1 & b_1 & c_1 \\ a_2 & b_2 & c_2 \\ a_3 & b_3 & c_3 \end{vmatrix} \quad \Delta_x = \begin{vmatrix} d_1 & b_1 & c_1 \\ d_2 & b_2 & c_2 \\ d_3 & b_3 & c_3 \end{vmatrix}$$

$$\Delta_y = \begin{vmatrix} a_1 & d_1 & c_1 \\ a_2 & d_2 & c_2 \\ a_3 & d_3 & c_3 \end{vmatrix} \quad \Delta_z = \begin{vmatrix} a_1 & b_1 & d_1 \\ a_2 & b_2 & d_2 \\ a_3 & b_3 & d_3 \end{vmatrix}$$

$$x = \frac{\Delta_x}{\Delta} \quad y = \frac{\Delta_y}{\Delta} \quad z = \frac{\Delta_z}{\Delta}$$

1. Solve by Cramer's Rule

$$x + y + z = 11$$

$$2x - y - z = 0$$

$$3x + 4y + 2z = 0$$

$$a_1 = 1 \quad a_2 = 2 \quad a_3 = 3$$

$$b_1 = 1 \quad b_2 = -1 \quad b_3 = 4$$

$$c_1 = 1 \quad c_2 = -1 \quad c_3 = 2$$

$$\Delta = \begin{vmatrix} 1 & 1 & 1 \\ 2 & -1 & -1 \\ 3 & 4 & 2 \end{vmatrix} = \begin{vmatrix} 1 & 1 \\ -1 & -1 \\ 1 & -1 \end{vmatrix}$$

$$= +1 \begin{vmatrix} -1 & -1 \\ 3 & 2 \end{vmatrix} - 1 \begin{vmatrix} 2 & -1 \\ 3 & 2 \end{vmatrix} + 1 \begin{vmatrix} 2 & 6 \\ 3 & 4 \end{vmatrix}$$

$$= 1(-12 + 3) - 1(4 + 3) + 1(2 + 2)$$

$$= 1(-9) - 1(7) + 1(4)$$

$$= -9 - 7 + 4$$

$$= -12$$

$$\Delta = 11$$

$$\Delta_x = \begin{vmatrix} d_1 & b_1 & c_1 \\ d_2 & b_2 & c_2 \\ d_3 & b_3 & c_3 \end{vmatrix} = \begin{vmatrix} 11 & 1 & 1 \\ 0 & -6 & -1 \\ 0 & 4 & 2 \end{vmatrix}$$

$$= 0 \begin{vmatrix} 1 & 1 \\ 0 & -1 \end{vmatrix} - 4 \begin{vmatrix} 11 & 1 \\ 0 & -1 \end{vmatrix} + 2 \begin{vmatrix} 11 & 1 \\ 0 & -6 \end{vmatrix}$$

$$= 0(-1 + 1) - 4(-11 - 0) + 2(-66 - 0)$$

$$= 0 + 44 - 132$$

$$= -88$$

$$\Delta_y = \begin{vmatrix} a_1 & d_1 & c_1 \\ a_2 & d_2 & c_2 \\ a_3 & d_3 & c_3 \end{vmatrix} = \begin{vmatrix} 1 & 11 & 1 \\ 2 & 0 & -1 \\ 3 & 0 & 2 \end{vmatrix}$$

$$= +1 \begin{vmatrix} 0 & -1 \\ 0 & 2 \end{vmatrix} - 11 \begin{vmatrix} 2 & -1 \\ 3 & 2 \end{vmatrix} + 1 \begin{vmatrix} 2 & 0 \\ 3 & 0 \end{vmatrix}$$

$$= 1(0 - 0) - 11(4 + 3) + 1(0 - 0)$$

$$= -11 \times 7 = -77$$

$$\Delta_z = \begin{vmatrix} a_1 & b_1 & d_1 \\ a_2 & b_2 & d_2 \\ a_3 & b_3 & d_3 \end{vmatrix} = \begin{vmatrix} 1 & 1 & 11 \\ 2 & -6 & 0 \\ 3 & 4 & 0 \end{vmatrix}$$

$$= 1 \begin{vmatrix} -6 & 0 \\ 4 & 0 \end{vmatrix} - 1 \begin{vmatrix} 2 & 0 \\ 3 & 0 \end{vmatrix} + 11 \begin{vmatrix} 2 & -6 \\ 3 & 4 \end{vmatrix}$$

$$1(0 \cdot 0) - 1(0 \cdot 0) + 1(8 + 15)$$

$$= 11 \times 26$$

$$= 286$$

$$x = \frac{\Delta x}{\Delta} = \frac{-22}{11} = -2$$

$$y = \frac{\Delta y}{\Delta} = \frac{-77}{11} = -7$$

$$z = \frac{\Delta z}{\Delta} = \frac{286}{11} = 26$$

2. Using Cramer's rule solve

$$x + y + z = 6$$

$$2x + 3y - z = 5$$

$$6x - 2y - 3z = 7$$

$$\Delta = \begin{vmatrix} a_1 & b_1 & c_1 \\ a_2 & b_2 & c_2 \\ a_3 & b_3 & c_3 \end{vmatrix} = \begin{vmatrix} 1 & 1 & 1 \\ 2 & 3 & -1 \\ 6 & -2 & -3 \end{vmatrix} \begin{matrix} + & - & + \\ - & + & - \\ + & - & + \end{matrix}$$

$a_1 = 1$

$a_2 = 2$

$a_3 = 6$

$b_1 = 1$

$b_2 = 3$

$b_3 = -2$

$c_1 = 1$

$c_2 = -1$

$c_3 = -3$

$$= +1 \begin{vmatrix} 3 & -1 \\ -2 & -3 \end{vmatrix} - 4 \begin{vmatrix} 2 & -1 \\ 6 & -3 \end{vmatrix} + 1 \begin{vmatrix} 2 & 3 \\ 6 & -2 \end{vmatrix}$$

$$= 1(-9 - 2) - 4(-6 + 6) + 1(-4 - 18)$$

$$= 1(-11) - 4(0) + 1(-22)$$

$$= -11 - 22 = -33$$

$$\Delta x = \begin{vmatrix} d_1 & b_1 & c_1 \\ d_2 & b_2 & c_2 \\ d_3 & b_3 & c_3 \end{vmatrix} = \begin{vmatrix} 6 & 1 & 1 \\ 5 & 3 & -1 \\ 7 & -2 & -3 \end{vmatrix}$$

$d_1 = 6$

$d_2 = 5$

$d_3 = 7$

$$+ 6 \begin{vmatrix} 3 & -1 \\ -2 & -3 \end{vmatrix} - 4 \begin{vmatrix} 5 & -1 \\ 7 & -3 \end{vmatrix} + 1 \begin{vmatrix} 5 & 3 \\ -7 & -2 \end{vmatrix}$$

$$= 6(-9 - 2) - 4(-15 - 7) + 1(-10 + 21)$$

$$= 6(-11) - 4(-22) + 1(11)$$

$$= -33$$

$$\Delta y = \begin{vmatrix} a_1 & d_1 & c_1 \\ a_2 & d_2 & c_2 \\ a_3 & d_3 & c_3 \end{vmatrix} = \begin{vmatrix} 1 & 6 & 1 \\ 2 & 5 & -1 \\ 6 & -7 & -3 \end{vmatrix} \begin{matrix} + & - & + \\ - & + & - \\ + & - & + \end{matrix}$$

$$= +1 \begin{vmatrix} 5 & -1 \\ -7 & -3 \end{vmatrix} - 6 \begin{vmatrix} 2 & -1 \\ 6 & -3 \end{vmatrix} + 1 \begin{vmatrix} 2 & 5 \\ 6 & -7 \end{vmatrix}$$

$$= 1(-15 - 7) - 6(-6 + 6) + 1(-14 - 30)$$

$$= 1(-22) - 6(0) + 1(-44)$$

$$= -22 - 44 = -66$$

$$\Delta z = \begin{vmatrix} a_1 & b_1 & d_1 \\ a_2 & b_2 & d_2 \\ a_3 & b_3 & d_3 \end{vmatrix} = \begin{vmatrix} 1 & 1 & 6 \\ 2 & 3 & 5 \\ 6 & -2 & 7 \end{vmatrix}$$

$$+ 1 \begin{vmatrix} 3 & 5 \\ -2 & -7 \end{vmatrix} - 4 \begin{vmatrix} 2 & 5 \\ 6 & -7 \end{vmatrix} + 6 \begin{vmatrix} 2 & 3 \\ 6 & -2 \end{vmatrix}$$

$$= 1(-21 + 10) - 4(-14 - 30) + 6(-4 - 18)$$

$$= 1(-11) - 4(-44) + 6(-22)$$

$$= -11 + 176 - 132$$

$$= 33$$

$$x = \frac{\Delta x}{\Delta} = \frac{-33}{-33} = 1$$

$$y = \frac{\Delta y}{\Delta} = \frac{-66}{-33} = 2$$

$$z = \frac{\Delta_z}{\Delta} = \frac{-99}{-33} = 3$$

3. Solve by using Cramer's Rule

$$2x + y = 2 \quad (1)$$

$$x + y + z = 1 \quad (2)$$

$$x - 2y - 3z = 4 \quad (3)$$

$$a_1 = 2$$

$$a_2 = 1$$

$$a_3 = 1$$

$$b_1 = 1$$

$$b_2 = 1$$

$$b_3 = -2$$

$$c_1 = 1$$

$$c_2 = 1$$

$$c_3 = -3$$

$$d_1 = 3$$

$$d_2 = 1$$

$$d_3 = 4$$

$$A = \begin{vmatrix} 2 & 1 & 1 \\ 1 & 1 & 1 \\ 1 & -2 & -3 \end{vmatrix} \begin{vmatrix} + & - & + \\ - & + & - \\ + & - & + \end{vmatrix}$$

$$+ 2 \begin{vmatrix} 1 & 1 \\ -2 & -3 \end{vmatrix} - 1 \begin{vmatrix} 1 & 1 \\ 1 & -3 \end{vmatrix} + 1 \begin{vmatrix} 1 & 1 \\ 1 & -2 \end{vmatrix}$$

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

$$= 2(-1) - 1(-4) + 1(-3)$$

$$= -2 + 4 - 3 = -1$$

$$\Delta_x = \begin{vmatrix} 3 & 1 & 1 \\ 1 & 1 & 1 \\ 4 & -2 & -3 \end{vmatrix} \begin{vmatrix} + & - & + \\ - & + & - \\ + & - & + \end{vmatrix}$$

$$+ 3 \begin{vmatrix} 1 & 1 \\ -2 & -3 \end{vmatrix} - 1 \begin{vmatrix} 1 & 1 \\ 4 & -3 \end{vmatrix} + 1 \begin{vmatrix} 1 & 1 \\ 4 & -2 \end{vmatrix}$$

$$= 3(-3+2) - 1(-3-4) + 1(-2-4)$$

$$= 3(-1) - 1(-7) + 1(-6)$$

$$= -3 + 7 - 6 = -2$$

$$\Delta_y = \begin{vmatrix} 2 & 3 & 1 \\ 1 & 1 & 1 \\ 1 & 4 & -3 \end{vmatrix}$$

$$+ 2 \begin{vmatrix} 1 & 1 \\ 4 & -3 \end{vmatrix} - 3 \begin{vmatrix} 1 & 1 \\ 1 & -3 \end{vmatrix} + 1 \begin{vmatrix} 1 & 1 \\ 1 & 4 \end{vmatrix}$$

$$2(-3-4) - 3(-3-1) + 1(4-1)$$

$$2(-7) - 3(-4) + 1(3)$$

$$= -14 + 12 + 3$$

$$= -5$$

$$\Delta_z = \begin{vmatrix} 2 & 1 & 3 \\ 1 & 1 & 1 \\ 1 & -2 & 4 \end{vmatrix}$$

$$2 \begin{vmatrix} 1 & 1 \\ -2 & 4 \end{vmatrix} - 1 \begin{vmatrix} 1 & 1 \\ 1 & 4 \end{vmatrix} + 3 \begin{vmatrix} 1 & 1 \\ 1 & -2 \end{vmatrix}$$

$$= 2(4+2) - 1(4-1) + 3(-2-1)$$

$$= 2(6) - 1(3) + 3(-3)$$

$$= 12 - 3 - 9$$

$$= 0$$

$$x = \frac{\Delta_x}{\Delta} = \frac{-1}{-1} = 1$$

$$y = \frac{\Delta_y}{\Delta} = \frac{-2}{-1} = 2$$

$$z = \frac{\Delta_z}{\Delta} = \frac{0}{-1} = 0$$

## Module 3 Commercial Arithmetic

Simple interest:  $SI = \frac{PTR}{100}$  principle time rate of interest (PTR)

1. How much interest on £10000 for 7 years and SI per annum

Sol, P = £10000  
T = 7 years  
R = 5% per annum

$$SI = \frac{PTR}{100}$$
$$= \frac{10000 \times 7 \times 5}{100}$$
$$= 3500$$

2. £2000 deposited in the bank for 2 years at simple interest 6.5%. How much will be balance at the end of 2 years.

Sol, P = 2000  
T = 2 years  
R = 6.5%

$$SI = \frac{PTR}{100}$$
$$= \frac{2000 \times 2 \times 6.5}{100}$$

$$SI = 260$$

$$A = P + I$$
$$= 2000 + 260$$
$$A = 2260$$

3. Find the simple interest £570.25 for  $2\frac{1}{2}$  years at 3.33% per annum and also find the amount at end  $2\frac{1}{2}$  years.

Sol, P = 570.25  
T =  $2\frac{1}{2}$  years  
R = 3.33%

$$S.I = \frac{PTR}{100}$$
$$= \frac{570.25 \times 2.5 \times 3.33}{100}$$
$$= 47.47$$

$$A = P + I$$
$$= 570.25 + 47.47$$
$$A = 617.72$$

4. Find the simple interest on ₹10,000 for 2 years 3 months at rate of 6% per annum

Sol, P = 10000  
T = 2 years 3 months =  $2\frac{3}{4}$  years  
R = 6%

$$R = 6\%$$

Note: Months = 12  
days = 365

$$S.I = \frac{10,000 \times 2.25 \times 61}{100}$$

$$= 1350$$

5. Compute Simple interest on ₹1000 at rate of  $7\frac{1}{2}\%$ . The sum is borrowed on 3<sup>rd</sup> Oct 2010 and repaid on 15<sup>th</sup> Jan 2011.

Sol: P = 1000

R =  $7\frac{1}{2}\%$  = 7.5%

3<sup>rd</sup> Oct 2010 15<sup>th</sup> Jan 2011

= 24 + 30 + 31 + 15 = 105 days =  $\frac{105}{365}$  years

$$= 0.2876 \text{ years}$$

$$S.I = \frac{P \times R \times T}{100}$$

$$= \frac{1000 \times 7.5 \times 0.2876}{100}$$

$$= 86.28$$

6. Find the Simple interest on ₹15,300 for 3 years 7 months and 73 days at rate of 5% per annum.

Sol: P = 15,300

R = 5%

T = 3 years 7 months and 73 days =  $3 + \frac{7}{12} + \frac{73}{365}$

$$= 3 + 0.6833 + 0.2$$

$$T = 3.7833 \text{ years}$$

$$S.I = \frac{P \times R \times T}{100}$$

$$= \frac{15300 \times 3.7833 \times 6}{100}$$

$$S.I = 2894.2218$$

7. Find the Simple interest on ₹10,000 on 23<sup>rd</sup> May 2019 and repaid on 16<sup>th</sup> Oct 2020. The rate of interest is 6% per annum.

Sol: P = 10,000

R = 6%

T = 13<sup>th</sup> May 2019 / 16<sup>th</sup> Oct 2020

$$= 9 + 30 + 31 + 21 + 30 + 31 + 30 + 31 + 31 + 22 + 31 + 30 + 31 + 20 + 2 + 31 + 30 + 16$$

T = 512 days

$$T = \frac{512}{365} \text{ yrs}$$

$$T = 1.4027 \text{ years}$$

$$S.I = \frac{P \times R \times T}{100}$$

$$= \frac{10,000 \times 1.4027 \times 6}{100}$$

$$= 841.62$$

8. Determine the sum of the money amounts to ₹855 3 years at rate of 4.5%.

Sol,  $A = 855$

$T = 3 \text{ yrs}$

$P = 4.5\%$

$P = ?$

$$A = P + I$$

$$855 = P + \frac{P \times R}{100}$$

$$= P \left( 1 + \frac{TR}{100} \right)$$

$$855 = P \left( 1 + \frac{3 \times 4.5}{100} \right)$$

$$= P (1 + 0.135)$$

$$855 = P (1.135)$$

$$\frac{855}{1.135} = P$$

$$P = 753.30$$

9. Determine the principle that amount ₹ 10,000 in 5 years at rate of 5% per ann.

Sol,  $A = 10,000$

$T = 5 \text{ yrs}$

$R = 5\%$

$$A = P + I$$

$$10,000 = P + \frac{P \times R}{100}$$

$$= P \left( 1 + \frac{TR}{100} \right)$$

$$10000 = P \left( 1 + \frac{5 \times 5}{100} \right)$$

$$P = (1 + 0.25)$$

$$10,000 = P (1.25)$$

$$\frac{10000}{1.25} = P$$

$$P = 8000$$

10. A person deposited for 73 days and received ₹ 6350. find the rate of simple interest. Deposited amount: 6250

Sol,  $P = 6250$

$T = 73 \text{ day} = \frac{73}{365} \text{ yrs} = 0.2 \text{ yrs}$

$A = 6350$

$$SI = \frac{P \times R}{100}$$

$$A = P + I$$

$$6350 = 6250 + I$$

$$6350 - 6250 = I$$

$$I = 100$$

$$SI = \frac{P \times R}{100}$$

$$100 = \frac{6250 \times 0.2 \times R}{100}$$

$$100 \times 100 = 1250 \times R$$

$$\frac{10000}{1250} = R$$

$$R = 8\%$$

$$R = 8\% \text{ per ann.}$$

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Page \_\_\_\_\_

11. At what rate of simple interest a sum double itself in 6 years

Sol: R = ?  
T = 6 years (6)  
let sum (P) be 1000  
A = 2000

$$SI = \frac{PTR}{100}$$

$$A = P + I$$

$$2000 = 1000 + I$$

$$1000 = I$$

$$SI = \frac{PTR}{100}$$

$$1000 = \frac{1000 \times 6 \times R}{100}$$

$$1000 \times 100 = 6000 \times R$$

$$100,000 = 6000 \times R$$

$$\frac{100,000}{6000} = R$$

$$16.66$$

R = 16.66% per annum

12. A person took a loan from ₹ 5000 from 1-1-2010 and repaid on 3/12/2010 with amount 5625. Find the interest charged by lender

Sol: P = 5000  
T = 1-1-2010 / 3/12/2010  
T = 11 months

classmate  
Date \_\_\_\_\_  
Page \_\_\_\_\_

$$A = 5625$$

$$R = ?$$

$$A = P + I$$

$$5625 = 5000 + I$$

$$5625 - 5000 = I$$

$$I = 625$$

$$SI = \frac{PTR}{100}$$

$$SI \times 100 = PTR$$

$$\frac{SI \times 100}{PT} = R$$

$$\frac{625 \times 100}{5000 \times 1} = R$$

$$R = 12.5\% \text{ per annum}$$

Sol: 13.

At what time will ₹ 800 amount to ₹ 896 at 6% per annum simple interest

$$P = 800$$

$$A = 896$$

$$R = 6\% \text{ pa } (A = P + I)$$

$$T = ? \quad 896 = 800 + I$$

$$896 - 800 = I$$

$$I = 96$$

$$SI = \frac{PTR}{100}$$

$$SI \times 100 = PTR$$

$$SI \times 100 = \frac{I}{PR}$$

$$PR$$

$$\frac{96 \times 100}{800 \times 6} = T$$

$$T = 2 \text{ years}$$

2 marks

Compound Interest:  $CI = P \left(1 + \frac{R}{100}\right)^T - P$

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

1. Compute Compound Interest on ₹ 5000 at 5% rate of Interest per annum for 3 years.

Sol,

P = 5000

R = 5% pa

T = 3 years

CI = ?

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

$$= 5000 \left(1 + \frac{5}{100}\right)^3 - 5000$$

$$= 5000 (1 + 0.05)^3 - 5000$$

$$= 5000 (1.05)^3 - 5000$$

$$= 5000 \times 1.1576 - 5000$$

$$= 5788 - 5000$$

$$CI = 788$$

2. Find the compound Interest at Amt ₹ 20,000 at 5% per annum for three years.

Sol,

P = 20,000

T = 3 yrs

R = 5%

CI = ?

A = ?

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

$$= 20,000 \left(1 + \frac{5}{100}\right)^3 - 20,000$$

$$= 20,000 (1 + 0.05)^3 - 20,000$$

$$= 20,000 (1.05)^3 - 20,000$$

$$= 20,000 \times 1.1576 - 20,000$$

$$= 23152 - 20,000$$

$$CI = 3152$$

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

$$= 20,000 \left(1 + \frac{5}{100}\right)^3$$

$$= 20,000 (1 + 0.05)^3$$

$$= 20,000 (1.05)^3$$

$$= 20,000 \times 1.1576$$

$$A = 23152$$

3. Find the compound Interest on ₹ 20,000 at 6% per annum for 4 years. What is the simple interest same.

P = 20,000

T = 4 years

R = 6%

CI = ?

SI = ?

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

$$= 20,000 \left(1 + \frac{6}{100}\right)^4 - 20,000$$

$$= 20,000 (1 + 0.06)^4 - 20,000$$

$$= 20,000 (1.06)^4 - 20,000$$

$$= 20,000 \times 1.2624 - 20,000$$

$$= 25248 - 20,000$$

$$CI = 5248$$

$$SI = \frac{PTR}{100}$$

classmate  
Date \_\_\_\_\_  
Page \_\_\_\_\_

$$SI = \frac{20000 \times 4 \times 6}{100}$$

$$SI = 4800$$

4. Find the compound interest on ₹ 20,000 for 4 years at 4% pa payable half yearly. What will be the compound interest if payable annually.

Soln  
P = 20,000  
T = 4 years  
R = 4%

CI - for half yearly

$$CI = P \left(1 + \frac{r}{100}\right)^n - P$$

$$= 20,000 \left(1 + \frac{2}{100}\right)^8 - 20,000$$

$$= 20,000 (1.02)^8 - 20,000$$

$$= 20,000 \times 1.1716 - 20,000$$

$$= 23432 - 20,000$$

$$CI = 3432$$

5. Find the compound interest on ₹ 2000 @ 8% pa for 2 years by compound quarterly.

Soln  
P = 2000  
R = 8% pa =  $\frac{8}{4} = 2\%$  pa  
T = 2 years  
=  $2 \times 4$   
T = 8 years

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

classmate  
Date \_\_\_\_\_  
Page \_\_\_\_\_

$$= 2000 \left(1 + \frac{2}{100}\right)^8 - 2000$$

$$= 2000 \left(1 + \frac{2}{100}\right)^8 - 2000$$

$$= 2000 (1 + 0.02)^8 - 2000$$

$$= 2000 (1.02)^8 - 2000$$

$$= 2000 \times 1.1716 - 2000$$

$$= 2343.2 - 2000$$

$$= 343.2$$

6. What sum amounts to ₹ 8000 after 4 years at 5% pa compound.

Soln  
A = 8000  
T = 4 years  
R = 5% pa

$$P = ?$$

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

$$8000 = P \left(1 + \frac{5}{100}\right)^4$$

$$8000 = P (1.05)^4$$

$$8000 = P (1.2167)$$

$$8000 = P (1.2167)$$

$$\frac{8000}{1.2167} = P$$

$$1.2167$$

$$P = 6581.6536$$

7. How many years will ₹ 10,000 amount to ₹ 11,580 at 5% annual compound.

Soln  
P = 10,000  
A = 11580  
R = 5% pa

$$T = ?$$

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

$$11580 = 10000 \left(1 + \frac{R}{100}\right)^T$$

$$11580 = 10000 (1 + 0.05)^T$$

$$11580 = 10000 (1.05)^T$$

$$\frac{11580}{10000} = (1.05)^T$$

$$1.158 = (1.05)^T$$

$$(1.05)^3 = (1.05)^T$$

$$T = 3$$

8. A man borrowed ₹12500 from a bank after 3 years he paid 13520 for settlement. What is the percentage rate of compound interest charged by the bank.

Sol:  $P = 12500$   
 $T = 3 \text{ yrs}$

$$A = 13520$$

$$R = ?$$

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

$$13520 = 12500 \left(1 + \frac{R}{100}\right)^3$$

$$\frac{13520}{12500} = \left(1 + \frac{R}{100}\right)^3$$

$$= 1.086 = \left(1 + \frac{R}{100}\right)^3$$

Taking square both side

$$\sqrt{1.086} = \sqrt{\left(1 + \frac{R}{100}\right)^2}$$

$$1.04 = 1 + \frac{R}{100}$$

$$1.04 - 1 = \frac{R}{100}$$

$$0.04 = \frac{R}{100}$$

$$0.04 \times 100 = R$$

$$R = 4\% \text{ pa}$$

9. What annual rate of interest compound annually doubles an investment in 6 years.

Sol:  $R = ?$

$$T = 6$$

$$\text{Let assume } P = 5000$$

$$\text{Then amount } A = 10,000$$

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

$$10,000 = 5000 \left(1 + \frac{R}{100}\right)^6$$

$$\frac{10000}{5000} = \left(1 + \frac{R}{100}\right)^6$$

$$2 = \left(1 + \frac{R}{100}\right)^6$$

Taking square both side  $2 = \left(1 + \frac{R}{100}\right)^6$

$$\sqrt{2} = \sqrt{\left(1 + \frac{R}{100}\right)^2}$$

taking 6th on both side

$$1.4142 = 1 + \frac{R}{100}$$

$$6\sqrt{2} = 6\sqrt{\left(1 + \frac{R}{100}\right)^6}$$

$$1.4142 - 1 = \frac{R}{100}$$

$$8.4852 = \left(1 + \frac{R}{100}\right)^6$$

$$0.4142 \times 100 = R$$

$$R = 41.42\% \text{ pa}$$

$$R = 41.42$$

Annuity: It means a fixed periodical payment in its specific period of time.

Ex: EMI, loan, life insurance

Immediate Annuity: An annuity the payment of which is enforced immediately is called immediate annuity.

Ex: Rent payable, Building immediately of entering into rent agreement either at the end or beginning of the month

True discount: It is the simple interest calculated on the present value of the bill it is called retaining discount.

It is calculated by using the formulae

$$\text{True Discount} = \frac{PNR}{100} \text{ or } \frac{ANR}{100NR}$$

Where A = Amt (or) face value of the bill

P = Present value of the bill

R = Rate of Interest

N = No. of days

Beginning of the year [Amount of an Annuity due] :-

$$A = \frac{a}{i} [(1+i)^n - 1] (1+i)$$

End of the year (Immediate Annuity) :-

$$A = \frac{a}{i} [(1+i)^n - 1]$$

Present value of Annuity is

$$P = \frac{a}{i} \left[ 1 + \frac{1}{(1+i)^n} \right]$$

Present value of perpetual Annuity

$$P = \frac{a}{i}$$

where A = Amount of annuity

a = Payment per period

i = Rate of Interest

n = No. of years

1. Find the sum immediate Annuity consisting of 6<sup>th</sup> annual payment of ₹ 200. If rate of interest 5%.

Sol: n = 6 years

a = ₹ 200

i = 5% p.a

$\frac{5}{100}$  i = 0.05

$$A = \frac{a}{i} [(1+i)^n - 1]$$

$$= \frac{200}{0.05} [(1+0.05)^6 - 1]$$

$$= 4000 [(1.05)^6 - 1]$$

$$= 4000 [1.34009 - 1]$$

$$= 1000 [0.34009]$$

$$= 1360.36$$

2. Find the amount annuity with payment of ₹ 300 is made at the end of every half year for two years @ 10% compounded half yearly.

Sol: a = ₹ 300

n = 2 years x 2 = 4

i = 10%

= 10% = 5% = 0.05

$$A = \frac{a}{i} [(1+i)^n - 1]$$

$$= \frac{300}{0.05} [(1+0.05)^4 - 1]$$

$$= 6000 [(1.05)^4 - 1]$$

$$= 6000 [1.2167 - 1]$$

$$= 6000 [0.2167]$$

$$= 1269$$

3. Find the value of cash installment to be made by each year so that he has to pay 10,000 in next 4 years, if money is worth 9%.

Sol.  $A = ₹ 10,000$   
 $n = 4 \text{ years}$   
 $i = 9\% = \frac{9}{100} = 0.09$

$$A = \frac{a}{i} [(1+i)^n - 1]$$

$$10,000 = \frac{a}{0.09} [(1+0.09)^4 - 1]$$

$$900 = a [(1.09)^4 - 1]$$

$$900 = a [1.4115 - 1]$$

$$900 = a [0.4115]$$

$$a = 2187.1202$$

\* Find the present value

i) The amount of ₹ 1000 payable at the beginning of the period for 6 years interest @ 5% per annum compound.

Sol.  $a = 1000$

$$n = 6$$

$$i = 5\% \text{ P.A. } \frac{5}{100} = 0.05$$

$$P = \frac{a}{i} \left[ 1 + \frac{1}{(1+i)^n} \right]$$

$$= \frac{1000}{0.05} \left[ 1 + \frac{1}{(1+0.05)^6} \right]$$

$$= 20000 \left[ 1 + \frac{1}{(1.05)^6} \right]$$

$$= 20000 \left[ 1 + \frac{1}{1.3469} \right]$$

$$= 20000 [1 + 0.7462]$$

$$= 20000 [1.7462]$$

$$= 34924$$

$$A = \frac{a}{i} [(1+i)^n - 1] (1+i)$$

$$= 20000 [(1+0.05)^6 - 1] (1+0.05)$$

$$= 20000 [(1.05)^6 - 1] (1.05)$$

$$= 20000 [1.3469 - 1] (1.05)$$

$$= 20000 [0.3469] (1.05)$$

$$A = 7141.89$$

Bill Discounting  
True discount

$$TD = \frac{ANR}{100+NR} \quad \text{or} \quad TD = \frac{PNR}{100}$$

Banker's discount

$$BD = \frac{ANR}{100}$$

Where,

- A - Amount (or) face value of the bill
- N - Period of discounting
- R - Rate of interest

Banker's gain

$$BG = BD - TD$$

$$BG = \frac{AN^2R}{100(100+NR)}$$

Present value = Face value - True discount

$$P = \frac{A \times 100}{100 + NR} \quad \text{or} \quad P = \frac{TD \times 100}{NR}$$

Face value (or) Amount of bill

$$A = P \left(1 + \frac{NR}{100}\right) \quad \text{or} \quad A = \frac{BD \times TD}{BD + TD}$$

1) TD    ii) BD    3) BG  
on bills of ₹10,450 due 3 months hence  
5% p.a.

Sol: i) A = 10450  
N =  $\frac{3}{12} = 0.25$   
R = 5%

$$TD = \frac{ANR}{100+NR}$$

$$= \frac{10450 \times 0.25 \times 5}{100 + 0.25 \times 5} \rightarrow \text{First multiply the add with 100}$$

$$= \frac{13062.5}{101.25}$$

$$= 26.0543 = 129.0123$$

$$ii) BD = \frac{ANR}{100} = \frac{10450 \times 0.25 \times 5}{100}$$

$$= 13062.5$$

$$iii) BG = BD - TD$$

$$= 130.625 - 129.0123$$

$$= 1.6127$$

classmate  
Date \_\_\_\_\_  
Page \_\_\_\_\_

### Ratios and proportions:

→ If  $a$  and  $b$  are two quantities of same kind then  $a:b$  or  $\frac{a}{b}$  is called ratio.

→ Where  $a$  is called antecedent  
 $b$  is called consequent

#### Types of ratio

i) Unit ratio:- A unit ratio is a ratio where the both numbers are same  
Ex: 1:1, 6:6

ii) Inverse ratio:- A inverse ratio is one which obtained by interchanging antecedent and consequent  
Ex:-  $A:B = B:A$  - Here  $B:A$  is called inverse ratio

iii) Duplicate ratio:- If  $a:b$  is the ratio then  $a^2:b^2$  is called duplicate ratio

Ex:-  $2:3 = 4:9$   
 $3:7 = 9:49$

iv) Triplicate ratio:- If  $a:b$  is the ratio then  $a^3:b^3$  is called triplicate ratio

Ex:  $3:7 = 27:343$

v) Sub duplicate ratio:- If  $a:b$  is the ratio then  $\sqrt{a}:\sqrt{b}$  is called sub duplicate ratio

Ex: If  $a:b = 9:16$   
then  $\sqrt{a}:\sqrt{b} = 3:4$

vi) Sub triplicate ratio:- If  $a:b$  is the ratio then  $\sqrt[3]{a}:\sqrt[3]{b}$  is called sub triplicate ratio

Ex:- If  $a:b = 7:27$   
then  $\sqrt[3]{a}:\sqrt[3]{b} = 7:27$

vii) Compound Ratio:- If  $a:b, c:d, e:f$  then  $\frac{a}{b} \cdot \frac{c}{d} \cdot \frac{e}{f} = \frac{a \times c \times e}{b \times d \times f}$

Ex:- If  $1:3, 2:4, 4:7$   
then  $\frac{1}{3} \cdot \frac{2}{4} \cdot \frac{4}{7} = \frac{1 \times 2 \times 4}{3 \times 4 \times 7} = \frac{8}{189}$

1. If  $a:b:c = 2:3:4$  then find  $\frac{a}{b} \cdot \frac{b}{c} \cdot \frac{c}{a}$

Sol:  $\frac{a}{b} \cdot \frac{b}{c} \cdot \frac{c}{a} = \frac{2}{3} \cdot \frac{3}{4} \cdot \frac{4}{2} = 1$   
 $= \frac{2 \times 3 \times 4}{12} = \frac{24}{12} = 2$   
 $= 8:9:24$

2. If  $A:B = 2:3$  and  $B:C = 4:5$  find  $A:B:C$

Sol: Given,  $A:B = 2:3$  and  $B:C = 4:5$

$A:B:C$   
 $2:3:4$   
 $4:5$   
 $8:12:15$

3. If  $A:B = \frac{1}{2} : \frac{1}{3}$   $B:C = \frac{1}{4} : \frac{1}{5}$  - then

find  $A:B:C$

sol,  $A:B = \frac{1}{2} : \frac{1}{3}$   $\frac{1}{2} \times 6 : \frac{1}{3} \times 6$   
 $= 3:2$

$B:C = 3:2$

$A:B:C$   
 $3:2:3$   
 $9:6:4$

$2 \frac{2}{3}$

$2 \frac{1}{3}$

$2 \frac{2}{3}$

$2 \frac{1}{3}$

### Module-4 - Business Statistics

Statistics is an art of changing numbers into information

#### Definition:

According to F.E. Croxall and D.J. Cowden Statistics may be defined as science of collection, presentation, analyzing interpretation of numerical data.

According to Spiegel, Statistics is concerned with scientific method for collecting, organizing, summarizing, presenting and analyzing data as well as drawing valid conclusion and making decisions.

Measure of central tendency: It is the single value which can be considered as representative of a set of observation and around which observation can be considered as centered. It is called average.

#### Types of central tendency:

- \* Arithmetic mean
- \* Median
- \* Mode
- \* Geometric mean
- \* Harmonic mean

1) Arithmetic mean:  $Mean(\bar{x}) = \frac{\text{Sum of all given observations}}{\text{total no. of observations}}$

1) Individual series:  $\bar{x} = \frac{\sum X}{n}$

Where  $\sum X$  = Sum of all values  
 $n$  = Number of terms

2. Calculate mean from the following

Sl. no. A B C D E F G H I J  
 Values - 125, 128, 132, 135, 140, 148, 153, 157, 159, 161

Sol,

Sl. no.	X	$\bar{x} = \frac{\sum X}{n}$
A	125	$= \frac{1440}{10}$ $= 144$
B	128	
C	132	
D	135	
E	140	
F	148	
G	153	
H	157	
I	159	
J	161	
	1440	

2. The monthly income of families is given in rupees. Calculate the mean.

Families - A B C D E F G H I J  
 Income - 850, 700, 840, 750, 500, 800, 420, 2500, 2300, 1300

Sol,

Families	Income
A	850
B	700
C	840
D	750
E	500

F	800	$\bar{x} = \frac{\sum f x}{N}$ $= \frac{11160}{10}$ $= 1116$
G	420	
H	2500	
I	2300	
J	1300	
	11,160	

2. ii) Discrep Series: Mean  $\bar{x} = \frac{\sum f x}{N}$

$f$  = frequency  
 $x$  = values  
 $N$  = Total no. of series frequency

1. Following are the marks obtained by the student in Sols. Calculate the mean.

Sol,

Marks	no. of student	$f x$	
35	3	105	$\bar{x} = \frac{\sum f x}{N}$ $= \frac{5925}{95}$ $\bar{x} = 62.3684$
40	8	320	
45	12	540	
50	9	450	
55	4	200	
60	7	420	
65	15	975	
70	10	700	
75	10	750	
80	7	560	
85	5	425	
90	3	270	
95	2	190	
	$N=95$	$\sum f x = 5925$	

ii) Continuous Series: In continuous series variables are represented by class interval. Each class interval has its own class frequency.

Types of continuous series

- i) Inclusive method
- ii) Exclusive method

→ Inclusive method:  $\text{Mean}(\bar{x}) = \frac{\sum fx}{N}$  and  $x = \frac{\text{Upper} + \text{Lower}}{2}$

2. Calculate the mean from the following data

Production 8-12 13-17 18-22 23-27 28-32 33-37 38-42 43-47 48-52

No. of Frequency 8 17 20 50 25 30 25 40

Class interval	f	x	fx
8-12	8	10	80
13-17	17	15	255
18-22	20	20	400
23-27	50	25	1250
28-32	25	30	750
33-37	30	35	1050
38-42	25	40	1000
43-47	40	45	1800
48-52	5	50	250
	N=210		$\sum fx = 8335$

find of x  
 $x = \frac{U+L}{2}$

$$\bar{x} = \frac{\sum fx}{N}$$

$$= \frac{8335}{210}$$

$$= 39.69$$

2. Calculate arithmetic mean from the following data

Production 5-9 10-14 15-19 20-24 25-29 30-34 35-39

No. of Frequency 15 14 17 21 8 7 11

Production	No. of factories	x	fx
5-9	15	7	105
10-14	14	12	168
15-19	17	17	289
20-24	22	22	484
25-29	8	27	216
30-34	7	32	224
35-39	11	37	407
	N=94		$\sum fx = 1893$

$$x = \frac{U+L}{2}$$

$$\bar{x} = \frac{\sum fx}{N}$$

$$= \frac{1893}{94}$$

$$= 20.1382$$

3. Exclusive method:-

1. Calculate arithmetic mean from the following data

Production 10-20 20-30 30-40 40-50 50-60 60-70 70-80

No. of frequency 5 4 7 12 10 8 4

$$\bar{x} = \frac{\sum fx}{N}$$

Total of items = 11  
Total no. of figures

Sol <sup>y</sup>	CI	f	x	fx
	10-20	5	15	75
	20-30	4	25	100
	30-40	7	35	245
	40-50	12	45	540
	50-60	10	55	550
	60-70	8	65	520
	70-80	4	75	300
		N=50		Σfx=2330

$$\bar{x} = \frac{\Sigma fx}{N}$$

$$\frac{2330}{50}$$

$$= 46.6$$

2. Calculate the arithmetic mean from the following data

100  
Below  
100

Marks	Below 20	30	40	50	60	70	80	90	100
No. of students	10	18	25	32	43	61	82	95	100

Sol <sup>y</sup>	CI	length of	f	x	fx
	10-20	10	10	15	150
	20-30	10	8	25	200
	30-40	10	7	35	245
	40-50	10	7	45	315
	50-60	10	11	55	605
	60-70	10	18	65	1170
	70-80	10	6	75	450
	80-90	10	19	85	1605
	90-100	10	15	95	1425
			N=100		6090

$$\bar{x} = \frac{\Sigma fx}{N}$$

$$= \frac{6090}{100}$$

$$= 60.90$$

3. Calculate the arithmetic mean for the following

Marks	10	20	30	40	50	60	70	80	90
No. of students	10	15	27	12	13	20	13	7	

Sol <sup>y</sup>	CI	freq. of	f	x	fx
	20-30	100	5	25	125
	30-40	95	8	35	280
	40-50	87	25	45	1125
	50-60	62	19	55	1045
	60-70	43	18	65	1170
	70-80	25	12	75	900
	80-90	13	11	85	935
	90-100	2	2	95	190
			N=100		Σfx=5770

$$\bar{x} = \frac{\Sigma fx}{N}$$

$$= \frac{5770}{100}$$

$$= 57.7$$

4. Calculate the arithmetic mean

Marks	10	20	30	40	50	60	70	80
frequency	15	103	88	69	42	23	13	3

Sol.	CI	Max. No	f	x	-fx
	10-20	115	12	15	180
	20-30	103	15	25	375
	30-40	88	20	35	700
	40-50	69	25	45	1125
	50-60	431	20	55	1100
	60-70	23	10	65	650
	70-80	13	10	75	750
	80-90	3	3	85	255
			N=115		Σfx=5135

$$\bar{x} = \frac{\Sigma fx}{N}$$

$$= \frac{5135}{115}$$

$$= 44.65$$

Median: A median is the value of variable which divides the group into 2 equal parts. One part comprising all values greater and other all values lesser than median.

Individual Series

$$M_p = \left(\frac{n+1}{2}\right)^{th} \text{ term}$$

1. Determine the median from the following  
25, 15, 23, 40, 27, 25, 23, 25, 20.

- Sol. x  
15  
20  
23  
23  
25  
25  
27  
40

$$M_p = \left(\frac{n+1}{2}\right)^{th}$$

$$= \left(\frac{9+1}{2}\right)^{th}$$

$$= \left(\frac{10}{2}\right)^{th}$$

$$= 5^{th} \text{ term}$$

$$M_p = 25$$

2. Determine the following median

Roll. No	Marks obtained	x
1	43	31
2	48	37
3	65	43
4	57	48
5	21	48
6	60	57
7	37	59
8	48	60
9	28	65
10	99	77

$$M_p = \left(\frac{n+1}{2}\right)^{th}$$

$$= \left(\frac{10+1}{2}\right)^{th}$$

$$\left(\frac{11}{2}\right)^{th}$$

$$5.5^{th} \text{ term}$$

$$\frac{5^{th} + 6^{th}}{2}$$

$$= \frac{48 + 57}{2}$$

$$= \frac{105}{2}$$

$$M_p = 52.5$$

Discrete Series:

$$M_e = \left( \frac{N+1}{2} \right)^{\text{th}} \text{ term}$$

1. Calculate the median for the following

Size of item	4	6	7	10	12	14	16
frequency	2	4	5	3	2	1	4

Size	x	f	cf
4	2	2	2
6	4	4	6
7	5	5	11
10	3	3	14
12	2	2	16
14	1	1	17
16	4	4	21
N = 21			

$$M_e = \left( \frac{N+1}{2} \right)^{\text{th}} \text{ term}$$

$$= \left( \frac{21+1}{2} \right)^{\text{th}}$$

$$= \left( \frac{22}{2} \right)^{\text{th}}$$

$$= 11^{\text{th}} \text{ term}$$

$$M_e = 7$$

2. Calculate the median from the following data

Marks	15	46	30	20	10
frequency	10	40	20	12	16

Size	Marks	f	cf
15	10	10	10
46	40	40	50
30	20	20	70
20	12	12	82
10	16	16	98
N = 98			

$$M_e = \left( \frac{N+1}{2} \right)^{\text{th}} \text{ term}$$

$$= \left( \frac{98+1}{2} \right)^{\text{th}}$$

$$= \left( \frac{99}{2} \right)^{\text{th}}$$

$$= 49.5^{\text{th}}$$

$$M_e = 46$$

Discrete Continuous Series:

$$\text{Step-1} := \left( \frac{N}{2} \right)^{\text{th}} \text{ term}$$

$$\text{Step-2} := M_e = L + \frac{\frac{N}{2} - cf}{f} \times h$$

where  $M_e = \text{Median}$

L = lower limit of the median class

cf = cumulative frequency of the class preceding median class

$f$  = frequency of median class  
 $N$  = total no. of frequency  
 $i$  = size of - k class interval

1. Calculate the median of the following

Ex: 10

Length (in mts)	0-20	20-40	40-60	60-80	80-100	100-120
No. of cables	1	14	35	85	90	15

Sol:

CI	F	cf
0-20	1	1
20-40	14	15
40-60	35	50
60-80	85	135
80-100	90	225
100-120	15	240
$N=240$		

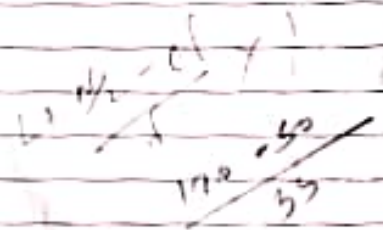
Step 1:  $L = \left(\frac{N}{2}\right)^{th}$  term

$= \left(\frac{240}{2}\right)$

$= 120^{th}$  term

Step 2:  $M_e = L + \frac{\frac{N}{2} - cf}{f} \times i$

$= 60 + \frac{120 - 50}{85} \times 20$



$\times 20 = 60 + \frac{70}{85} \times 20$

$= 60 + 16.47$

$= 76.47$

2. Calculate the median from the following

wages	1-5	6-10	11-15	16-20	21-25	26-30	31-35	36-40	41-45	46-50
frequency	5	7	9	15	12	10	9	8	4	2

3. Calculate the median

less than	10	20	30	40	50	60	70	80
frequency	4	16	40	76	96	112	120	125

Sol:

wages	CI	f	cf
1-5	0.5-5.5	5	5
6-10	5.5-10.5	7	12
11-15	10.5-15.5	9	21
16-20	15.5-20.5	15	36
21-25	20.5-25.5	12	48
26-30	25.5-30.5	10	58
31-35	30.5-35.5	9	67
36-40	35.5-40.5	8	75
41-45	40.5-45.5	4	79
46-50	45.5-50.5	2	81
$N=81$			

$\frac{12 \text{ of second } (12-12) \text{ of } 2}$

$\frac{41-40}{2} = \frac{1}{2} = 0.5$

Step 1:  $\left(\frac{N}{2}\right)^{th}$

$= 40.5^{th}$

$= 40.5^{th}$  term

Lower limit second  $\frac{1}{2}$  UL of preceding

$\frac{41-40}{2} = \frac{1}{2} = 0.5$

Step 2:  $M_e = l + \left(\frac{\frac{N}{2} - cf}{f}\right) \times i$

$41 : 41 = 20.5 + \left(\frac{40.5 - 36}{12}\right) \times 5$

$= 20.5 + \left(\frac{4.5}{12} \times 5\right)$

$= 20.5 + 1.875$

$= 22.375$

Sol,	CI	frequency	f
	0-10	4	4
	10-20	16	12
	20-30	24	24
	30-40	76	36
	40-50	96	20
	50-60	112	16
	60-70	120	8
	70-80	125	5

$N=125$

$$\text{Step 1: } \left(\frac{N}{2}\right)^{\text{th}}$$

$$= \frac{125}{2}$$

$$= 62.5$$

$$\text{Step 2: } L + \left(\frac{N/2 - cf_i}{f}\right) \times i$$

$$30 + \left(\frac{62.5 - 36}{36}\right) \times 10$$

$$\frac{31.25 \cdot 40}{36}$$

$$30 + \frac{22.5 \times 10}{36}$$

$$30 + 6.25$$

$$= 36.25$$

2. Find the median

marks	10	20	30	40	50	60	70	80
frequency	115	103	88	68	43	23	13	3

Sol,	CI	frequency	f	cf
	10-20	115	12	12
	20-30	103	15	27
	30-40	88	20	47
	40-50	68	25	72
	50-60	43	20	92
	60-70	23	10	102
	70-80	13	10	112
	80-90	3	3	115

$N=115$

$$\text{Step 1: } \left(\frac{N}{2}\right)^{\text{th}} \text{ km}$$

$$\frac{115}{2}$$

$$57.5^{\text{th}}$$

$$\text{Step 2: } M_2 = L + \left(\frac{N/2 - cf}{f}\right) \times i$$

$$= 40 + \left(\frac{57.5 - 47}{25}\right) \times 10$$

$$= 40 + \left(\frac{10.5}{25}\right) \times 10$$

$$= 40 + 4.2$$

$$= 44.2$$

**Mode:** It is defined as the value of variable which occurs most frequently distribution.

**Individual Series:** locate mode in the following data

7, 12, 18, 5, 9, 6, 10, 9, 4, 9, 9

Here 9 is repeated maximum number of times that 4 times. Therefore  $\therefore$  Mode (Z) = 9

**Continuous Series:** Mode (Z) =  $L + \frac{f_1 - f_0}{(f_1 - f_0) + (f_1 - f_2)} \times C$

- where, L = lower limit
- $f_1$  = highest frequency
- $f_0$  = Preceding value of highest frequency
- $f_2$  = Succeeding value of highest frequency
- C = size (or) common difference

1. Determine mode for the following

Variables	frequency
28	10
30	12
32	16
34	14
36	10
38	8
40	17
42	3
44	4

Mode (Z) = 40

1. Continuous Series :- Calculate the modal wages

Daily wages	20-25	25-30	30-35	35-40	40-45	45-50
No. of units	1	3	8	12	7	5

Sol<sup>y</sup> =  $L + \frac{f_1 - f_0}{(f_1 - f_0) + (f_1 - f_2)} \times C$

$35 + \frac{12 - 8}{(12 - 8) + (12 - 7)}$

$35 + \frac{4}{4 + 5} \times 5$

$35 + \frac{4}{9} \times 5$

$35 + 2\frac{20}{9}$

$35 + 2.22$

37.22

2. Calculate mode from the following data

X	10-19	20-29	30-39	40-49	50-59	60-69	70-79
F	5	12	22	25	14	10	8

Sol.	2C	f	CI
	10-19	5	9.5-19.5
	20-29	12	19.5-29.5
	30-39	22	29.5-39.5
	40-49	25	39.5-49.5
	50-59	14	49.5-59.5
	60-69	10	59.5-69.5
	70-79	8	69.5-79.5

1.2 d series

$$= \frac{60-59}{2} = \frac{1}{2} = 0.5$$

$$z = L + \frac{f - f_0}{(f_1 - f_0) + (f_1 - f_2)} \times c$$

$$= 39.5 + \frac{25 - 22}{(25 - 22) + (25 - 14)} \times 10$$

$$= 39.5 + \frac{3}{14} \times 10$$

$$= 39.5 + \frac{30}{14}$$

$$= 39.5 + 2.14$$

$$z = 41.64$$

Dispersion :- The term dispersion is used in two sense  
 1- It means all the items in group are set of same values  
 2- dispersion is used to indicate the major difference of size of the item.

Types of dispersion:-

- 1) Range (R)
- 2) Quartile Deviation (Q.D)
- 3) Mean deviation (M.D)
- 4) Standard Deviation (S.D)
- 5) Lorenz Curve

Range :- It is a major of dispersion in which difference between the highest and lowest values of the series.

$$R = L - S$$

R = (largest value - smallest value)

$$\text{Coefficient of Range} = \frac{L - S}{L + S}$$

1. Compare the range and its coefficient of the series

Series	Variable
I	20 22 24 29 27 26 29 21 25
II	60 64 68 66 67 63 69 62 60
III	97 92 93 94 95 96 97 98 99

Sol, I R-L-S  
= 29-20  
R=9

Coefficient Range =  $\frac{L-S}{L+S}$   
=  $\frac{29-20}{29+20}$   
=  $\frac{9}{49}$   
= 0.18

II R-L-S  
= 69-60  
= 9

coef R =  $\frac{L-S}{L+S}$   
=  $\frac{69-60}{69+60}$   
=  $\frac{9}{129} = 0.06$

III R-L-S  
= 99-91  
= 8

coef R =  $\frac{L-S}{L+S}$   
=  $\frac{99-91}{99+91}$   
=  $\frac{8}{190} = 0.04$

2) Quartile Deviation:  
 $QD = \frac{Q_3 - Q_1}{2}$   
 where  $Q_3$  = Upper quartile  
 $Q_1$  = Lower quartile  
 Coef of QD =  $\frac{Q_3 - Q_1}{Q_3 + Q_1}$

Included Series =  $Q_1 = \left(\frac{N+1}{4}\right)^{th}$  term

$Q_3 = \left(3\left(\frac{N+1}{4}\right)\right)^{th}$  term

Q.1 Calculate quartile deviation and its coefficient from following data

- 20 25 22 28 34 32 34 24 26 30

Sol, I

20 22 24 25 26 28 30 32 34

$QD = \frac{Q_3 - Q_1}{2}$

$Q_1 = \left(\frac{N+1}{4}\right)^{th}$  term

=  $\left(\frac{9+1}{4}\right)^{th}$

=  $\left(\frac{10}{4}\right)^{th}$

= 2.5

$Q_1 = 2^{nd}$  term + 0.5 (3<sup>rd</sup> term - 2<sup>nd</sup> term)  
 = 22 + 0.5 (24 - 22)  
 = 22 + 0.5 (2)  
 = 22 + 1  
 $Q_1 = 23$

$Q_3 = \left(3\left(\frac{N+1}{4}\right)\right)^{th}$  term

$$= (3(2.5))^{10} \text{ km}$$

$$= (7.5)^{10} \text{ km}$$

$$Q_2: 7^{\text{th}} \text{ term to s. } (2^{15} - 2^7)$$

$$= 30 + 0.5(32 - 30)$$

$$= 30 + 0.5(2)$$

$$= 30 + 1$$

$$Q_3 = 31$$

$$QD = \frac{31 - 23}{2} = \frac{8}{2} = 4$$

$$\text{Coef } QD = \frac{Q_3 - Q_1}{Q_3 + Q_1} = \frac{31 - 23}{31 + 23}$$

$$= \frac{8}{54}$$

$$= 0.1481$$

Discret Series:

1. Find QD and its coefficient from the following data

values	frequency
125	8
126	4
130	3
132	10
134	7
138	9
140	4
145	9

Sl.	Values	f	cf
	125	8	8
	126	4	12
	130	3	15
	132	10	25
	134	7	32
	138	9	41
	140	4	45
	145	9	54
N = 54			

$$QD = \frac{Q_3 - Q_1}{2} = \frac{140 - 130}{2} = \frac{10}{2} = 5$$

$$Q_1 = \left( \frac{N+1}{4} \right)^{\text{th}} \text{ term}$$

$$= \left( \frac{54+1}{4} \right)^{\text{th}}$$

$$= \left( \frac{55}{4} \right)^{\text{th}}$$

$$= 13.75^{\text{th}} \text{ term}$$

$$Q_1 = 130$$

$$Q_3 = \left( 3 \left( \frac{N+1}{4} \right) \right)^{\text{th}} \text{ term}$$

$$= 3 \left( 13.75 \right)^{\text{th}} \text{ term}$$

$$= 41.25^{\text{th}}$$

$$Q_3 = 140$$

$$\text{Coef } QD = \frac{Q_3 - Q_1}{Q_3 + Q_1}$$

$$= \frac{140 - 130}{140 + 130}$$

$$= \frac{10}{270}$$

$$= 0.0370$$

Continuous Series:

$$Q_1 = L + \left( \frac{N/4 - cf}{F} \right) \times c$$

$$Q_3 = L + \left( \frac{N/4 + cf}{F} \right) \times c$$

1. Find QD of coefficient from the following data.

Age	20-25	25-30	30-35	35-40	40-45
and female	70	80	110	150	20

Sol,

CI	f	cf
20-25	70	70
25-30	80	150
30-35	110	260
35-40	150	410
40-45	20	430
N = 500		

$$Q = L + \left( \frac{N/4 + cf}{F} \right) \times c$$

$$Q = \left( \frac{N}{4} \right)^{th} = \left( \frac{500}{4} \right)^{th}$$

= 125<sup>th</sup> term

$$Q = 25 + \left( \frac{125 - 70}{80} \right) \times 5$$

$$= 25 + \left( \frac{55}{80} \right) \times 5$$

$$= 25 + 3.4375$$

$$Q = 28.4375$$

$$Q_3 = \left( 3 \left( \frac{N}{4} \right) \right)^{th}$$

$$= \left( 3(125) \right)^{th}$$

$$= (375)^{th} \text{ term}$$

$$Q_3 = L + \left( \frac{3 \left( \frac{N}{4} \right) - cf}{F} \right) \times c$$

$$= 35 + \frac{375 - 330}{130} \times 5$$

$$= 35 + \frac{45}{130} \times 5$$

$$= 35 + 1.5$$

$$Q_3 = 36.5$$

$$QD = \frac{Q_3 - Q_1}{2}$$

$$= \frac{36.5 - 28.4375}{2}$$

$$= 4.03125$$

$$\text{Coefficient of QD} = \frac{Q_3 - Q_1}{Q_3 + Q_1} = \frac{36.5 - 28.4375}{36.5 + 28.4375}$$

$$= \frac{8.0625}{64.9375} = 0.1241$$

2 Calculate QD its coefficient - from the following data.

$x$	$f$
5-7	24
8-10	24
11-13	38
14-16	20
17-19	4

$$\frac{L.L \text{ of frequency} - U.L \text{ of period}}{2}$$

$$= \frac{17-16}{2} = \frac{1}{2} = 0.5$$

Sol,

$x$	$f$	$cf$
4.5 - 7.5	14	14
7.5 - 10.5	24	38
10.5 - 13.5	38	76
13.5 - 16.5	20	96
16.5 - 19.5	4	100

N. 100

$$QD = \frac{Q_3 - Q_1}{2}$$

$$Q = L + \left( \frac{N/2 - cf}{f} \right) \times c$$

$$= \left( \frac{N/2}{f} \right) \times \frac{100}{4}$$

$$= 25 \times \frac{100}{4}$$

$$= 7.5 + \left( \frac{25-14}{24} \right) \times 3$$

$$= 7.5 + \frac{11}{24} \times 3$$

$$= 7.5 + 1.375$$

$$= 8.875$$

$$Q_3 = L + \left( \frac{3(N/4) - cf}{f} \right) \times c$$

$$= 3(N/4)$$

$$= 3(75)$$

$$= 75$$

$$= 10.5 + \left( \frac{75-38}{38} \right) \times 3$$

$$= 10.5 + \frac{37}{38} \times 3$$

$$= 10.5 + \frac{111}{38}$$

$$= 10.5 + 2.9210$$

$$= 13.4210$$

$$QD = \frac{Q_3 - Q_1}{2} = \frac{13.4210 - 8.875}{2}$$

$$= \frac{4.546}{2}$$

$$= 2.273$$

$$\text{Coefficient of QD} = \frac{Q_3 - Q_1}{Q_3 + Q_1} = \frac{4.546}{22.296}$$

$$= 0.2032$$

3. Mean deviation (MD):  $\frac{\sum d}{n}$

Individual Series:

1. Find the mean deviation from the median and its coefficient

$d = x - Me$

$20 \quad 20$

$25 \quad 17 \quad MD = \frac{\sum d}{n} = \frac{145}{9} = 16.11$

$30 \quad 12$

$38 \quad 4$

Ex:  $(42) \quad 0 \quad \text{Coef of MD} = \frac{MD}{\text{Median}} = \frac{16.11}{42}$

$55 \quad 13$

$66 \quad 24$

$67 \quad 25$

$70 \quad 28$

$\sum d = 145$

$= 0.3835$

$d = x - Me$

$Me = \left(\frac{N+1}{2}\right)^{th}$

$\left(\frac{41+1}{2}\right)^{th}$

$\left(\frac{42}{2}\right)^{th}$

$21^{th}$  term

Discrete Series:

$MD = \frac{\sum fd}{n}$

$\text{Coef} = \frac{MD}{\text{Median}}$

1. Compute mean deviation and its coefficient from the Median

Values	125	126	130	132	134	138	140	141
f	8	4	3	10	7	9	4	2

	x			
values	f	cf	$d = x - Me$	fd
125	8	8	7	56
126	4	12	6	24
130	3	15	2	6
132	10	25	0	0
134	7	32	2	14
138	9	41	6	54
140	4	45	8	32
141	2	47	9	18
	$\sum f = 47$			$\sum fd = 204$

$d = x - Me$

$Me = \left(\frac{N+1}{2}\right)^{th}$

$= \frac{47+1}{2}^{th}$

$= \frac{48}{2}^{th}$

$= 24^{th}$  term

$Me = 132$

$MD = \frac{\sum fd}{n}$

$= \frac{204}{47}$

$= 4.3404$

$\text{Coef of MD} = \frac{MD}{\text{Median}} = \frac{4.3404}{132} = 0.0328$

Continuous Series:

1. Calculate Mean deviation and its coefficient from Median

CI	0-10	10-20	20-30	30-40	40-50
f	8	30	40	12	10

CI	f	mid value	cf	d = x - mo	fd
0-10	8	5	8	18	144
10-20	30	15	38	8	240
20-30	40	25	78	2	80
30-40	12	35	90	12	144
40-50	10	45	100	22	220
N = 100					Σfd = 828

$$MD = \frac{\sum fd}{N} = \frac{828}{100} = 8.28$$

$$\text{Coefficient of MD} = \frac{MD}{\text{median}} = \frac{8.28}{23} = 0.36$$

Step 1)  $\frac{MD}{2}$

$$\left(\frac{100}{2}\right)^{\frac{1}{4}}$$

5th

Step 2)  $Mo = L + \left(\frac{N}{2} - f\right) / f$

$$= 20 + \frac{50 - 39}{40} \times 10$$

$$= 20 + \frac{11}{40} \times 10$$

$$= 20 + 2.75$$

$$= 22.75$$

Mode for mean deviation

1) Continuous Series  
calculate mean deviation and its coefficient from mode.

CI	f	mid value	d = x - mo	fd
120-140	5	130	58	290
140-160	12	150	38	456
160-180	18	170	18	324
180-200	22	190	2	44
200-220	16	210	22	352
220-240	10	230	42	420
240-260	8	250	62	496
260-280	4	270	82	328
N = 95				

CI	f	f	mid value	d = x - z	fd
120-140	5	130	58	290	
140-160	12	150	38	456	
160-180	18	170	18	324	
180-200	22	190	2	44	
200-220	16	210	22	352	
220-240	10	230	42	420	
240-260	8	250	62	496	
260-280	4	270	82	328	
N = 95					

$$z = L + \left(\frac{\frac{N}{2} - f_0}{(f_1 - f_0) + (f_1 - f_2)}\right) \times c$$

$$= 180 + \left(\frac{22 - 18}{(22 - 18) + (22 - 16)}\right) \times 20$$

$$= 180 + \frac{4}{40} \times 20$$

$$= 180 + 2$$

$$= 182$$

$$\text{Mode} = 182$$

$$\sigma = \frac{\sum fd}{N}$$

$$= \frac{2710}{95}$$

$$= 28.5263$$

3) coeff of  $\sigma$  by Mode

$$\frac{\sigma}{z}$$

$$= \frac{28.5263}{182} = 0.1567$$

Standard deviation:

$$\sigma = \sqrt{\frac{\sum d^2}{n}}$$

discrete or continuous series

$$\sigma = \sqrt{\frac{\sum fd^2}{N}}$$

Co-efficient of variation =  $\frac{S.D.}{\text{Mean}} \times 100$

Individual Series:

1) Calculate S.D and Co-efficient of Variation from following data

X: 120 125 130 135 140 145 150 155 160 165

X	d = X - 142.5	d <sup>2</sup>
120	-22.5	506.25
125	-17.5	306.25
130	-12.5	156.25
135	-7.5	56.25
140	-2.5	6.25
145	2.5	6.25
150	7.5	56.25
155	12.5	156.25
160	17.5	306.25
165	22.5	506.25
<b>Σ</b>	<b>142.5</b>	<b>2062.5</b>

$\bar{X} = \frac{\sum X}{n} = \frac{1425}{10} = 142.5$   
 $\sigma = \sqrt{\frac{\sum d^2}{n}} = \sqrt{\frac{2062.5}{10}} = \sqrt{206.25} = 14.3614$

3) Coefficient of variation =  $\frac{\sigma}{\bar{X}} \times 100$

=  $\frac{14.3614}{142.5} \times 100 = 10.1133$

Clark Series:

1) Calculate S.D and Coefficient from the following data:

Wages: 50 60 70 80 90 100 110 120  
 No. of work: 8 5 9 4 6 7 3 2

Wage (X)	No. of work (f)	fX	d = X - 77.63	d <sup>2</sup>	fd <sup>2</sup>
50	8	400	-27.63	763.21	6105.68
60	5	300	-17.63	310.81	1554.05
70	9	630	-7.63	58.21	523.89
80	4	320	2.37	5.62	22.68
90	6	540	12.37	153.01	918.06
100	7	700	22.37	499.61	3497.27
110	3	330	32.37	1047.81	3143.43
120	2	240	42.37	1795.61	3591.22
<b>Σ</b>	<b>44</b>	<b>3460</b>			<b>14132.22</b>

$\bar{X} = \frac{\sum fX}{N} = \frac{3460}{44} = 78.63$

$\sigma = \sqrt{\frac{\sum fd^2}{N}} = \sqrt{\frac{14132.22}{44}} = \sqrt{321.1868} = 17.9219$

3) COV =  $\frac{\sigma}{\bar{X}} \times 100$

=  $\frac{17.9219}{78.63} \times 100 = 22.7913$

= 22.79%

# \* Continuous Series

1. Calculate S.D and its co-efficient from following data.

Age	20-30	30-40	40-50	50-60	60-70	70-80	80-90
No. of marks	5	12	33	20	10	8	3

Sol<sup>y</sup>

Age	No. of marks	( $x_i$ ) Mid value	$f x_i$	$d = x_i - \bar{x}$	$d^2$	$f d^2$
20-30	5	25	125	-26	676	3380
30-40	12	35	420	-16	256	3072
40-50	33	45	1485	-6	36	1188
50-60	20	55	1100	4	16	320
60-70	10	65	650	14	196	1960
70-80	8	75	600	24	576	4608
80-90	3	85	255	34	1156	3468
	<u>N=91</u>		<u><math>\Sigma f x_i = 4635</math></u>			<u>17,926</u>

$$1) \bar{x} = \frac{\Sigma f x_i}{N}$$

$$= \frac{4635}{91}$$

$$= 50.9/51$$

$$\bar{x} = 51$$

$$2) \sigma = \sqrt{\frac{\Sigma f d^2}{N}}$$

$$= \sqrt{\frac{17,926}{91}}$$

$$= \sqrt{197.25}$$

$$\sigma = 14.062$$

$$3) \text{Cov} = \frac{\sigma}{\bar{x}} \times 100$$

$$= \frac{14.062}{51} \times 100$$

$$= 27.57$$

# Correlation and regression Analysis

$$\text{Correlation: } R = \frac{\sum dx dy}{\sqrt{\sum dx^2 \sum dy^2}}$$

$$\text{where, } dx = x - \bar{x}$$

$$dy = y - \bar{y}$$

1. Find the correlation coefficient by using Karl Pearson's method.

X	1	2	3	4	5
Y	4	5	6	7	8

sol	X	Y	$dx = x - \bar{x}^{(3)}$	$dy = y - \bar{y}^{(6)}$	$dx dy$	$dx^2$	$dy^2$
	1	4	-2	-2	4	4	4
	2	5	-1	-1	1	1	1
	3	6	0	0	0	0	0
	4	7	1	1	1	1	1
	5	8	2	2	4	4	4
	$\sum x = 15$	$\sum y = 30$			$\sum dx dy = 10$	$\sum dx^2 = 10$	$\sum dy^2 = 10$

$$r = \frac{\sum dx dy}{\sqrt{\sum dx^2 \sum dy^2}}$$

$$= \frac{10}{\sqrt{10 \times 10}}$$

$$= \frac{10}{10}$$

$$= \frac{10}{10} \quad r = 1$$

$$1) \bar{x} = \frac{\sum x}{n} = \frac{15}{5} = 3$$

$$2) \bar{y} = \frac{\sum y}{n} = \frac{30}{5} = 6$$

$\therefore$  Hence it is a perfect correlation

Probable error: It is a statistical measure which provides 2 limits which all the values obtained from different samples of the population.

$$PE = 0.6745 \times \frac{1-r^2}{\sqrt{n}}$$

1. Calculate the coefficient of correlation from the following data and calculate probable error.

Months in station	30	60	30	66	72	24	18	12	42	6
Months in alternative	6	36	12	48	30	6	24	36	30	12

Sol <sup>n</sup>	X	Y	$dx = x - \bar{x}$	$dy = y - \bar{y}$	$dx^2$	$dy^2$	$dx \cdot dy$	$dx^3$	$dy^3$
	30	6	-6	-12	36	144	-72	-216	-1728
	60	36	24	12	576	144	288	1728	1728
	30	12	-6	-12	36	144	72	-216	-1728
	66	48	30	24	900	576	720	2700	13824
	72	30	36	6	1296	36	216	46656	216
	24	6	-12	-18	144	324	216	-1728	-5832
	18	24	-18	0	324	0	0	-216	0
	12	36	-24	12	576	144	-288	-1728	1728
	42	30	6	6	36	36	36	216	216
	6	12	-30	-12	900	144	-360	-27000	-1728
	$\Sigma x = 360$	$\Sigma y = 240$			$\Sigma dx^2 = 1728$	$\Sigma dy^2 = 4724$	$\Sigma dx \cdot dy = 1728$	$\Sigma dx^3 = 4724$	$\Sigma dy^3 = 2702$

$$r = \frac{\Sigma dx \cdot dy}{\sqrt{\Sigma dx^2 \cdot \Sigma dy^2}}$$

$$= \frac{1728}{\sqrt{1728 \times 4724}}$$

$$1) \bar{x} = \frac{\Sigma x}{n} = \frac{360}{10} = 36$$

$$2) \bar{y} = \frac{\Sigma y}{n} = \frac{240}{10} = 24$$

$$= \frac{1728}{\sqrt{9030528}}$$

$$= \frac{1728}{3005.0936}$$

$$r = 0.5750$$

∴ There is a moderate degree positive correlation.

$$PE = 0.6745 \times \frac{1-r^2}{\sqrt{n}}$$

$$P = 0.6745 \times \frac{1 - (0.5750)^2}{\sqrt{10}}$$

$$= 0.6745 \times \frac{1 - 0.3306}{3.1622}$$

$$= 0.6745 \times \frac{0.6694}{3.1622}$$

$$PE = 0.1427$$

Spearmans Rank correlation: If ranks are not repeated

$$R = 1 - \frac{6 \Sigma d^2}{N^3 - N}$$

If ranks are repeated  $R = 1 - \frac{6(\Sigma d^2 + \frac{1}{2} \sum (m^3 - m))}{N^3 - N}$

When  $d = R_1 - R_2$

1. Two judges in a beauty competition ranked the 12 entries as follows. Calculate rank correlation.

X	1	2	3	4	5	6	7	8	9	10	11	12
Y	11	9	6	10	3	5	4	7	8	2	11	1

Sol <sup>y</sup>	X	Y	$d = R_1 - R_2$	$d^2$
	1	12	-11	121
	2	9	-7	49
	3	6	-3	9
	4	10	-6	36
	5	3	2	4
	6	5	1	1
	7	4	3	9
	8	7	1	1
	9	8	1	1
	10	2	8	64
	11	11	0	0
	12	1	11	121
			$\Sigma d^2 = 416$	

$$R = 1 - \frac{6 \Sigma d^2}{N^3 - N}$$

$$= 1 - \frac{6 \times 416}{(12)^3 - 12}$$

$$= 1 - \frac{2496}{1728 - 12}$$

$$= 1 - \frac{2496}{1716}$$

when  $d = R_1 - R_2$

$$= 1 - 1.4545$$

$$R = 0.4545$$

2. Calculate Rank correlation from the following data.

X	60	34	40	50	45	41	22	43	42	66
Y	75	32	35	40	45	33	45	50	45	40

Sol <sup>y</sup>	X	R <sub>1</sub>	Y	R <sub>2</sub>	$d = R_1 - R_2$	$d^2$
	60	2	75	1	1	1
	34	9	32	10	-1	1
	40	8	35	8	0	0
	50	3	40	6.5	-3.5	12.25
	45	4	45	4	0	0
	41	7	33	9	-2	4
	22	10	45	4	6	36
	43	5	50	2	3	9
	42	6	45	4	2	4
	66	1	40	6.5	-5.5	30.25
					$\Sigma d^2 = 92.5$	

45 is repeated 3-times

40 is repeated 2-times

$$\therefore \frac{3 + 4 \times 5}{3} = \frac{12}{3} = 4^{\text{th}}$$

$$\therefore \frac{6 + 7}{2} = \frac{13}{2} = 6.5$$

$$R = 1 - \frac{6 \left[ \Sigma d^2 + \frac{1}{2} (m^3 - m) \right] + \frac{1}{2} (M^3 - M)}{N^3 - N}$$

$$= 1 - \frac{6 \left[ 92.5 + \frac{1}{2} (13)^3 - 3 \right] + \frac{1}{2} (2)^3 - 2}{(10)^3 - 10}$$

$$1.6 \left( \frac{97.5 + \frac{1}{2} \cdot 79}{1000 - 10} \right) + \frac{1}{990} (6)$$

$$= 1.6 \left( \frac{97.5 + 0.5}{990} \right) = \frac{1.6(100)}{990}$$

$$= 1.6001 = 1 - 0.6060 = 0.394$$

Regression: The statistical technique that expresses a relation between 2 or more variables in the form of equation to estimate the value of variable based on the given value of another variable is called regression analysis.

Dependent Variable: The variable whose value is estimated using the algebraic expression is called dependent variable.

Independent Variable: The variable whose value is used to estimate another variable is called independent variable.

Regression  
Lines of Regression

Regression line on 'X on Y'

$$x = a + by$$

where x: dependent variable  
y: independent variable  
and b = constant

Regression line on Y on X

$$y = a + bx$$

where x: Independent Variable  
y: dependent Variable  
and b = constant

Regression equation

X on Y	Y on X
$(x - \bar{x}) = b_{xy} (y - \bar{y})$	$(y - \bar{y}) = b_{yx} (x - \bar{x})$

where  $b_{xy}$  and  $b_{yx}$  are regression co-efficient

Method-1

When correlation coefficient, standard deviation ( $\sigma$ ) of x and y is given

$$\frac{x - \bar{x}}{\sigma_x} = r \frac{y - \bar{y}}{\sigma_y}$$

$$(y - \bar{y}) = \frac{y \text{ on } x}{(x - \bar{x}) = r \frac{\sigma_y}{\sigma_x} (x - \bar{x})}$$

where  $r = \sqrt{b_{xy} b_{yx}}$

$$b_{xy} = r \frac{\sigma_x}{\sigma_y}, \quad b_{yx} = r \frac{\sigma_y}{\sigma_x}$$

1. From the following information write a regression equation assuming that the correlation coefficient is perfectly positively

$$\bar{x} = 46$$

$$\bar{y} = 39.5$$

$$\sigma_x = 6$$

$$\sigma_y = 5$$

$$r = 1$$

Sol: X on Y

$$(x - \bar{x}) = r \frac{\sigma_x}{\sigma_y} (y - \bar{y})$$

$$(x - 46) = 1 \times \frac{6}{5} (y - 39.5)$$

$$(x - 46) \times 0.8 (y - 39.5)$$

$$x - 46 = 0.8y - 31.6$$

$$x = 0.8y - 31.6 + 46$$

$$x = 0.8y + 14.4$$

Y on X

$$(y - \bar{y}) = r \frac{\sigma_y}{\sigma_x} (x - \bar{x})$$

$$(y - 39.5) = 1 \times \frac{5}{6} (x - 46)$$

$$(y - 39.5) = \frac{5}{6} (x - 46)$$

$$(y - 39.5) = 1.25(x - 46)$$

$$(y - 39.5) = 1.25x - 57.5$$

$$y = 1.25x - 57.5 + 39.5$$

$$y = 1.25x - 17.5$$

2. From the following information write a regression equation

- Write two regression equations
- Estimate the value of  $y$  when  $x = 34$
- Estimate the value of  $x$  when  $y = 32$

Variable	Mean	S.D
X	48	6
Y	45	4
r	-0.54	

Sol: Given

$$\bar{x} = 48, \bar{y} = 45, \sigma_x = 6, \sigma_y = 4, r = -0.54$$

X on Y

$$(x - \bar{x}) = r \frac{\sigma_x}{\sigma_y} (y - \bar{y})$$

$$(x - 48) = -0.54 \times \frac{6}{4} (y - 45)$$

$$(x - 48) = \frac{3.24}{4} (y - 45)$$

$$(x - 48) = -0.81 (y - 45)$$

$$x = -0.81y + 36.45 + 48$$

$$x = -0.81y + 84.45$$

Y on X

$$(y - \bar{y}) = r \frac{\sigma_y}{\sigma_x} (x - \bar{x})$$

$$(y - 45) = -0.54 \times \frac{4}{8} (x - 48)$$

$$(y - 45) = -0.27 (x - 48)$$

$$(y - 45) = -0.27x + 17.28$$

$$y = -0.27x + 17.28 + 45$$

$$y = -0.27x + 62.28$$

Q.ii)  $x = 34$

$$y = -0.27x + 62.28$$

$$= -0.27(34) + 62.28$$

$$= -12.24 + 62.28 = 50.04$$

iii)  $y = 38$

$$x = -0.91y + 84.45$$

$$x = -0.91(38) + 84.45$$

$$= -30.78 + 84.45$$

$$= 53.67$$

\* Method to solve the standard deviation of x and y are not given. The following formula should be applied

X on Y  
 $(x - \bar{x}) = b_{xy} (y - \bar{y})$  where  $b_{xy} = \frac{\sum xy}{\sum y^2}$

Y on X  
 $(y - \bar{y}) = b_{yx} (x - \bar{x})$  where  $b_{yx} = \frac{\sum xy}{\sum x^2}$

1. The height in inches of a group of father and son are given below find the line of regression and estimate when father's height is 69 inches

X	Y	$x(x - \bar{x})$	$y(y - \bar{y})$	$xy$	$y^2$	$x^2$
71	69	2	4	9	16	4
68	64	-1	-1	1	1	1
66	65	-3	0	0	0	9
62	63	-2	-2	4	4	4
70	65	1	0	0	0	1
71	62	2	-3	-6	9	4
70	65	1	0	0	0	1
73	64	4	-1	-4	1	16
72	66	3	1	3	1	9
65	69	-4	4	-16	16	16
66	62	-3	-3	9	9	9
$\Sigma x = 759$	$\Sigma y = 714$	$\Sigma x^2 = 78$	$\Sigma y^2 = 78$	$\Sigma xy = 7$	$\Sigma y^2 = 57$	$\Sigma x^2 = 74$

1)  $\bar{x} = \frac{\Sigma x}{n} = \frac{759}{11} = 69$

2)  $\bar{y} = \frac{\Sigma y}{n} = \frac{714}{11} = 64.91$

3)  $b_{xy} = \frac{\Sigma xy}{\Sigma y^2}$

X on Y  
 $(x - \bar{x}) = b_{xy} (y - \bar{y})$

$$b_{xy} = \frac{\Sigma xy}{\Sigma y^2} = \frac{-1}{57}$$

$$(x - 69) = \frac{-1}{57} (y - 65)$$

$$(x - 69) = -0.0175 (y - 65)$$

$$x = -0.0175y - 1.023169$$

$$x = -0.0175y + 70.1375$$

Y on X

$$(y - \bar{y}) = b_{yx} (x - \bar{x}) \quad \frac{\Sigma xy}{\Sigma x^2} = \frac{-1}{74}$$

$$(y - 65) = -0.0133 (x - 69)$$

$$(y - 65) = -0.0133x + 0.9177$$