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Improve Accuracy for Quant with Speed for Banking & Insurance Exams

Quant is a section which is an inevitable part of almost all govt. exams. All the Banking & Insurance exams ask questions from this section which comprises a good weightage in the entire paper. Hence, it becomes very necessary for an aspiring candidate to be well prepared for this section. In order to crack this section and increase your overall score, you need to improve the Accuracy for Quant with Speed. This article will guide you to Improve Accuracy for Quant with Speed for Banking & Insurance Exams along with the tricks & shortcuts and fetch qualifying marks. Moreover, you can also take [Online Mock Test](#) to improve your preparation level for the Govt. exams.

How to Improve Accuracy for Quant

Most of the students who fail in competitive exams confessed that they could score more if they had few more minutes. As we all are aware that Quant section not only carries high weightage but as per the latest IBPS pattern, sectional time – limits have been introduced in few exams, thereby increasing its importance further. Getting hold of the complete syllabus helps an individual to a certain extent but as the time is limited in the exam, so speed and accuracy are two very important factors that will determine your test scores. Also, time allocated to this section should be **22 – 25 minutes**.

“There is no shortcut to success”, similarly, **“There is no shortcut for increasing speed”**. All are aware of the formula being used in an exam, then where lies the difference? The difference lies in the approach.

Approaches for Improving Speed





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Strategize

No battle can be won without correct planning and strategies. Choice of questions creates the difference between success and failure. Choose the question that can be solved within a minute. For this one needs to **Master Formulas** & make use of approximation techniques. Clarify all your concepts & learn how to make option fits the question. Order of attempt and time allocation should be planned in advance.

Practice

The more you practice the better speed and accuracy you get. Practice online test series that provides examination like platform. You can Practice Testbook Online Test Series to improve your preparation. Get to know your strength and weakness and work on it. This strategy will improve your timing and problem-solving skills.

Use shortcut tricks

In this case, instead of solving fractions for Time and Work chapter, you can use efficiency method, which helps to solve questions within few seconds without using pen and paper.

Keep a record

Monitor your progress. Keep a track of your daily performance. Every second is important as it can make you or break you. Be focused. Set impossible targets and achieve them in the least possible time. This will play a vital role in boosting up your confidence.

Take Professional Help



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Always an expert advice is better in order to succeed. So, take proper guidance. You can use [Testbook App](#) to be updated with each & everything to prepare for your exam in the best possible manner.

Categories of Quant Section

To have a better approach, divide the quant section into two categories mentioned below:

1. Easy and Scoring Questions

Start with this section as it requires less time and high accuracy can be attained. The topics included are as follows:

- **Simplification** - This section includes around 5 questions.
- **The arithmetic** topic like - Problems on Ages, Percentages, Averages, SI/CI, Profit & Loss, Ratio & Proportion. This section includes around 4 – 5 questions.
- **Data Interpretation** (one of the DI sets) - This section includes around 5 questions.

2. Time Consuming Questions

Questions are difficult in this category and few may be tricky. Accuracy depends on your level of practice. The topics included are mentioned below:

- **Probability**: - This section includes around 0 – 2 questions.
- **Quadratic Equations**: - This section includes around 5 questions.
- **The arithmetic** topic like - Mixture & Allegations, Time and work, Time, speed & Distance. This section includes around 4 – 5 questions.
- **Number series** - This section includes around 5 questions.





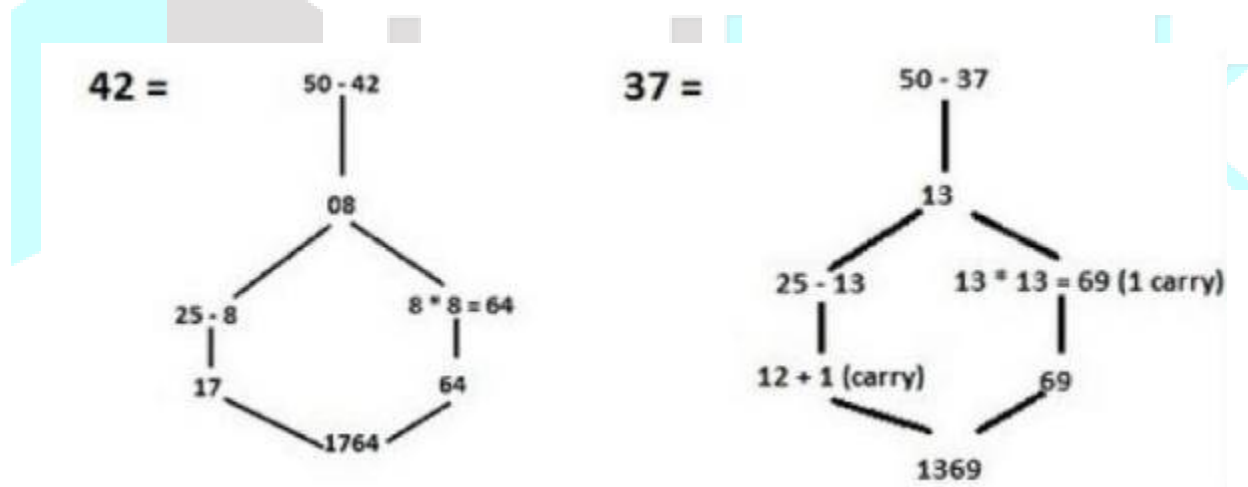
- **Data Interpretation** (Another DI sets) - This section includes around 5 questions.

“In order to clear just the sectional cut-offs; solving the first category of questions with a few questions from the second category is enough. But a decent number of questions needs to be solved from both the categories in order to attain good overall score”.

Topic wise shortcuts for the Quantitative Aptitude section

1. Finding the squares

A) Number less than 50



B) Number greater than 50

E.g.

$$56 * 56$$



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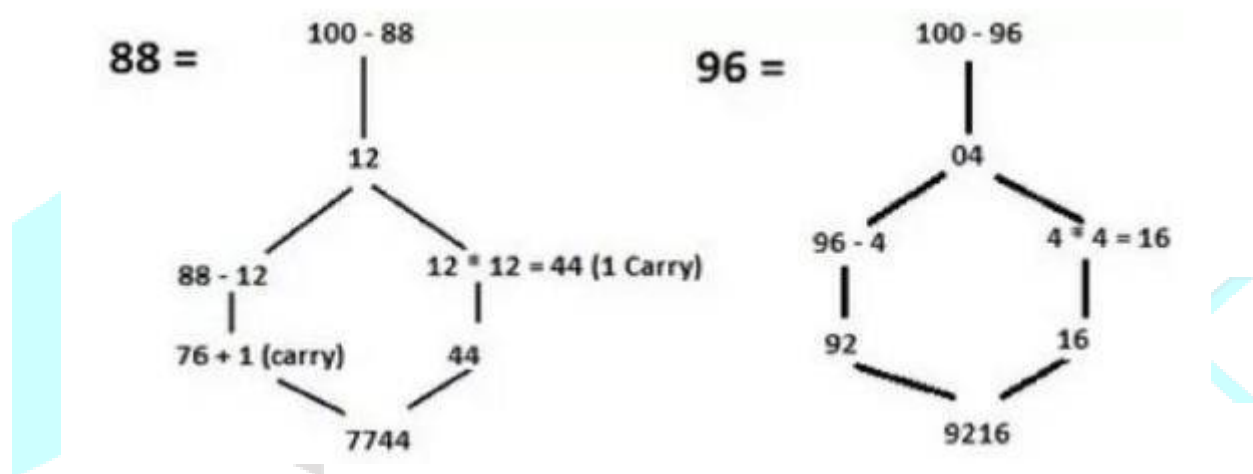
$$56 - 50 = 6$$

$$\text{Last two digits} = 6 * 6 = 36$$

$$\text{First two digits} = 25 + 6 = 31$$

$$\text{Therefore, } 56 * 56 = 3136$$

C) Number less than 100



D) Number greater than 100

E.g.

$$107 * 107$$

$$107 - 100 = 7$$

$$\text{Last two digits} = 7 * 7 = 49$$

$$\text{First three digits} = 107 + 7 = 114$$





Therefore, $107 * 107 = 11449$

2. Quadratic Equations

1. The most standard form of the quadratic equation is $ax^2 + bx + c$. Questions are basically asked to find the relationship between roots of two equations. So for that, factorization can assist you finding the roots of the quadratic equations faster. So, revise the concept well. Also,

$$\text{Sum of the roots} = -\frac{b}{a}$$

$$\text{Product of the roots} = \frac{c}{a}$$

Also, a quadratic equation $ax^2 + bx + c$ will have **reciprocal roots** when $a=c$

3. Simple & Compound Interest

The formula for calculating the simple interest is simple.

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

But, if the rate is R_1 , R_2 and R_3 in the 1st, 2nd and 3rd year, then amount after three years would be: $P(1 + \frac{R_1}{100})(1 + \frac{R_2}{100})(1 + \frac{R_3}{100})$

Few important formulas for compound interest that will be used in solving 50% of the questions are:

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₹647/-1. Let Principal = P, Rate = R% per annum, Time = n years.

2. When interest is compound Annually:

$$\text{Amount} = P \left(1 + \frac{R}{100} \right)^n$$

3. When interest is compounded Half-yearly:

$$\text{Amount} = P \left[1 + \frac{(R/2)}{100} \right]^{2n}$$

4. When interest is compounded Quarterly:

$$\text{Amount} = P \left[1 + \frac{(R/4)}{100} \right]^{4n}$$

5. When interest is compounded Annually but time is in fraction, say $3\frac{2}{5}$ years.

$$\text{Amount} = P \left(1 + \frac{R}{100} \right)^3 \times \left(1 + \frac{\frac{2}{5}R}{100} \right)$$

4. Ages

Age problems are one of the most scoring topics and can strengthen your cut off score. Some basic formulae for solving problems include:-

- If the current age is x , then n times the age = nx .
- If the current age is x , then age n years later = $x + n$.
- If the current age is x , then age n years ago = $x - n$.
- The ages in a ratio $x:y$ will be xk and yk .
- If current age is x , then $1/n$ of the age is x/n

Few tricks to solve such questions are:

1. Instead of the present, consider the past ages to be in a relation of x and then apply the formula.

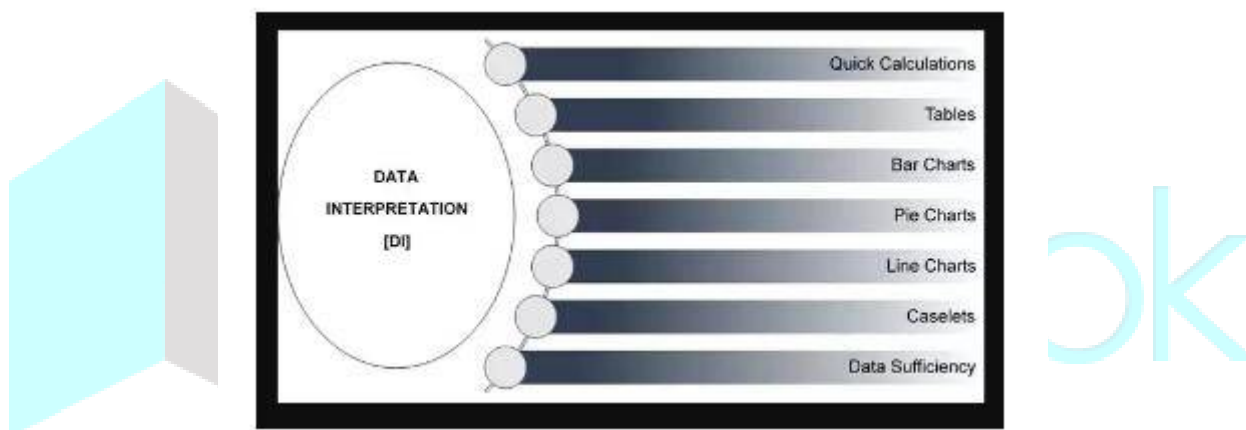




2. Don't just start forming equations, as some questions can be solved verbally.

5. Data Interpretation

It is a calculation intensive portion. It consists of a pyramid of graphs and tables wherein you have to glean and analyze data. Before jumping on calculation, try to eliminate options based on visualization. Read each statement carefully and don't waste time on unnecessary calculations. Questions can at times have two types of graphs in a single block.



The probability of such questions in IBPS – PO is higher. Do remember that banks want to hire candidates who are adept and comfortable in handling numbers.

- Learn tables till 20
- Learn fractions till $1/20$ to improve your speed
- Squares up to 30
- Cubes up to 15

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- Powers of 2 up to 12
- Powers of 3 up to 6

Also, solve questions in the order in which they appear, as the answer can be useful in solving the next question. Don't use calculators while practicing.

6. Number Series

Mostly, $n^2, n^3, n^2 \pm$ constant, $n^2 \pm n, n^3 \pm n, n^2 \pm n^3$, etc. will cover around 75% of the series completion problems. The only difficulty is identifying the pattern. Once you practice 40 – 50 questions on this topic, you will be aware of 90% of the possible pattern. Few highlighted tricks to approach such series are: -

- Analyze whether the series is increasing, decreasing alternating, a combination of 2 series or something completely different.
- Calculate the difference between the immediate or alternate numbers and observe the pattern in the differences.
- Observe the sequence for Prime Number series
- Observe the sequence for AP series, Geometric series, Perfect Squares/Cubes.

Probability

- Practice more problems using fundamental counting principle.
 - **For e.g.** if the probability of any particular event is $1/4$, then it indicates that there is 25% chance that an event will occur and 75% chance that an event will not occur.
 - **For e.g.** in the role of a die, there are 6 outcomes, and the probability of each outcome is $1/6$





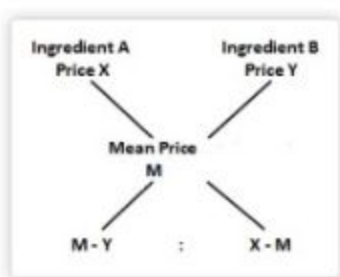
- **For e.g.** in the toss of two coins, there are 4 outcomes, and the probability of each outcome is $1/4$.
- **Conditional Probability -** $P(A|B) = \frac{P(A \cap B)}{P(B)}$, provided, $P(B) \neq 0$

The theory of probability provides the random phenomena to measure the chance of possible outcomes for which the outcome is uncertain i.e. whether a particular event will occur or not.

7. Mixture and Allegations

Do note that allegation method is applied for percentage value, ratio, rate, prices, speed, etc. and not for absolute value. Almost 50% of the questions can be solved by going through the options.

Rule of Allegation



Ingredient A : Ingredient B = $M - Y : X - M$

When x amount of commodity 1 is replaced with commodity 2 of y quantity n times, then:

$$\frac{\text{Quantity of liquid A after nth operation}}{\text{Initial quantity of liquid A}} = \left[\frac{x-y}{x} \right]^n = \left[1 - \frac{y}{x} \right]^n$$

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8. Profit & Loss

In P & L questions, if the information is given in the form of the percentage, then start by assuming CP = 100. Profit / Loss are always calculated on CP unless stated otherwise. Don't get confused with selling price and market price. Discount is always given on the market price unless stated otherwise.

List of few important formulas are: -

a. Profit = S.P. - C.P.

b. Loss = C.P. - S.P.

c. Profit% = $\frac{SP - CP}{CP} \times 100$

d. Loss% = $\frac{CP - SP}{CP} \times 100$

e. S.P. = C.P. $\times \frac{100 + \text{profit}\%}{100}$

f. S.P. = C.P. $\times \frac{100 - \text{loss}\%}{100}$

9. Time & Work

In the complete Time and Work series, Efficiency would mean “work done in 1 day”. Sometimes the work done is dependent on the number of days worked and efficiency of each worker. In such cases:

1. If person P1 can do the work in D1 days and M2 persons can do the same work in D2 days then we can say $M1.D1 = M2.D2$
2. If the persons work T1 and T2 hours per day respectively then the equation gets modified to $M1.D1.T1 = M2.D2.T2$
3. If the persons have the efficiency of E1 and E2 respectively then: $M1.D1.T1.E1 = M2.D2.T2.E2$

10. Simplifications





Use BODMAS or VBODMAS rule to solve the simplification questions. If needed, the round of decimal numbers to the nearest whole numbers to get the approximate value of the equation.

Conclusion

Prepare thoroughly. Read the questions thoroughly, avoid risky shortcuts and guesswork. Don't get stuck on any question as it is the biggest time waster. Lastly, believe in you and work hard. All that you need is hard work, time and good material. The key to success lies in perseverance.

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