



SYLLABUS

Class- I Year

Subject–Business Mathematics

UNIT–I	Brief history of Vedic mathematics in Indian knowledge tradition, methods and practice of quick calculation of addition, multiplication, division, square and square root of numbers through Vedic mathematics, method of quick verification of answers from Digital Sum.
UNIT–II	Rules for signs in Algebra and practice, Rules for calculation (BODMAS) and practice, Simultaneous Equations – Meaning, Characteristic, types, calculation (with word problems)
UNIT–III	Theory of Indices (preliminary knowledge only formulae), Logarithms and Antilogarithms – principles and calculation, Percentage
UNIT–IV	Ratio, Proportion, Discount and Brokerage
UNIT–V	Commission, Average, profit and loss
Unit-VI	Simple Interest, Compound Interest



UNIT I, II, & III

Brief history of Vedic mathematics in Indian knowledge tradition

- Bharati Krishna Tirtha was born in March 1884 in Puri Village, Orissa, a state in India. Apart from mathematics, he also excelled in Science, Humanities, and Sanskrit as a student. He was passionate about meditation and spiritualism. He claims to have gained knowledge of the Vedic Sutras while meditating in a forest near Singeri for eight years. According to Krishna Tirtha, he learned the sutras from the Vedas, like the Atharva Veda and the Rig Veda. Hence the term 'Vedic Mathematics'.
- He wrote the initial 16 sutras in 1957. He planned to open more down, but cataract developed in both eyes, and he passed away in 1960.

Meaning of Vedic Mathematics

The word Vedic Mathematics means Vedic + Mathematics. 'Vedic' means knowledge and wisdom, and 'Mathematics' is the Abstract science of numbers. Thus Vedic mathematics represent knowledge of mathematics. It is used by Indian sages (Rishis).

It is an ancient technique, which simplifies multiplication, divisibility, complex number, squaring, cubic, square roots and cube roots. Even recurring decimals and partial fractions can be handled by Vedic Mathematics. Vedic Mathematics forms part of Jyotish Shastra which is one of the six parts of Vedangas.

Terms and Operations

1. **Ek adhika** means 'One more'

Ex. Ek adhika of 0 is $0+1=1$

Ek adhika of 5 is $5+1=6$

2. **Ek anyuna** means 'One Less'

Ex. Ek anyuna of 1 is $1-1=0$

Ek anyuna of 5 is $5-1=4$

3. **Purak** means 'Complement' (from

10) Ex. Purak of 1 is $10-1=9$

Purak of 2 is $10-2=8$

4. **Rekhank** means 'a digit with a bar on its top'

Ex. A bar on 7 is written as $\overline{7}$

5. **Beejank** means sum of digit of an unbarred digit upto get a single digit.

Ex. Beejank of 27 is $2+7=9$

Beejank of 348 is $3+4+8=15=1+5=6$

6. **Vinculum** means when we use positive and negative digit together, this is



called vinculum.

Ex.1 $\overline{7}$ here 1 is positive number and $\overline{7}$ is a negative number.

♦ **Methods of quick calculation**

➤ **Addition**

1. SUTRA "ENDING WITH ZERO"

This method is called making a number ending with zero and then add the remaining. The number at the end of which there is a zero as 10, 100, 1000, 2000, 3000... The addition can be made easy and interesting using this sutra.

Working:

Step 1: First add the digits of left most column. Then put zero at the end of sum obtained.

Step 2: Add the digits of second column from left to the sum with zero at the end in step (1)

Step 3: Again put zero at the end of sum obtained in step (2). Then add the digits of third column from left.

Ex. $86 + 79$ using Sutra 'ending with zero'

Sol.
$$\begin{array}{r} 86 \\ + 79 \\ \hline \end{array}$$

Step 1: $8 + 7 = 15$

Put 0 at the end of this sum and we get 150
Step 2: $150 + 6 + 9 = 165$

2. SUTRA 'NIKHLAM'

The addition of numbers around base or sub-base can be done quickly. Bases are 10, 100, 1000, and sub-bases are 20, 30, 40, 200, 300, 20000, 30000 etc. So by using 'NIKHLAM' sutra addition is very easy.

Working: In this method we write numbers with help of bases or sub-

bases Ex. $102 = 100 + 2$

$99 = 100 - 1$

$67 = 70 - 3$

$42 = 40 + 2$

Addition of 10, 100, 1000, 20, 30, 40, 70, numbers is very easy. So we can add easily.

Ex. Add $73 + 96$ by using the sutra

'Niklam'. Sol. $73 + 96$

$= 73 + (100 - 4)$

$= (73 + 100) - 4$

$= 173 - 4 = 169$



3. SHUDH METHOD FOR A LIST OF NUMBERS

Shudh means pure. The pure numbers are the single digit numbers i.e. 0,1,2,3.....9. In Shudh method of addition we drop the 1 at the tens place and carry only the single digit forward.

Ex. Find $2+7+8+9+6+4$

Sol.

$$\begin{array}{r}
 2 \\
 \bullet 7 \\
 \bullet 8 \\
 9 \\
 \bullet 6 \\
 \hline 4 \\
 36
 \end{array}$$

We start adding from bottom to top. As soon as we come across a two-digit number, we put a dot (•) and carry only the single digit forward for further addition. We put down the single digit (6 in this case) that we get in the end. For the first digit, we add all the dots (3 in this case) and write it.

Ex. $234+658+818+46$

$$\begin{array}{r}
 234 \\
 \bullet 6 \bullet 5 \\
 \bullet 881 \\
 \bullet 8 \\
 \hline 46 \\
 \hline 1756
 \end{array}$$

➤ SUBTRACTION

For subtraction we use sutra “**ending with zero**” as done in addition from left to right.

Ex. Subtract 38 from 87

Sol.

$$\begin{array}{r}
 87 \\
 - 38 \\
 \hline 49
 \end{array}$$

Step 1 : $8-3=5$

Write it as 50

Step 2 : $50+7-8=49$

➤ Easy way for Multiplication

1. SUTRA: VERTICALLY AND CROSS-WISE

Same base Method: When both the numbers are less than the same base.

Working:

Step 1: First we find the deficiencies of the numbers to be multiplied.

Step 2: Cross subtract to get first part of answer.



Step 3 : Multiply deficiencies (vertically) to get the second part of the answer.

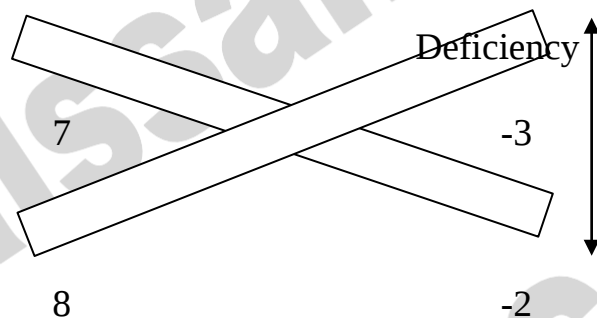
Ex. Multiply $7 \times$

8 Sol. Here base is 10

So 7 is 3 below 10

And 8 is 2 below 10

Step 1: Number



Step 2 : Cross subtract i.e. $7 - 2 = 5$ or $8 - 3 = 5$. The two differences are always same. So 5 is the first part of answer.

Step 3: Multiply vertically (deficiencies)

i.e., $-3 \times -2 = 6$ which is the second part of answer. Hence

$$\begin{array}{r} 7 \\ 8 \\ \hline 56 \end{array}$$

i.e. $7 \times 8 = 56$

Different Base Method

When both numbers are less than

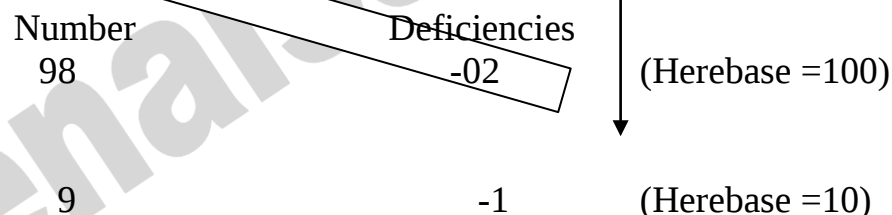
base Working

Step 1 : First write the deficiencies of the numbers. Step 2: Cross subtract to get first part of answer.

Step 3 : Multiply deficiencies (Vertically) to get the second part of the answer. By combining these two parts, we get the required answer.

Ex. Multiply 98×9

Sol.



Cross Subtract

$$\begin{array}{r} 9 \\ -1 \\ \hline \end{array} \quad \begin{array}{r} 8 \\ \times \\ \hline \end{array} \quad \begin{array}{l} \text{(Difference of no. of digits in bases = 1 so} \\ \text{leave one space from right.)} \end{array}$$



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Which is the part of the answer.



Vertically multiply

$-02 \times -1 = 2$ (one digit allowed as lower base 10 has one zero) Which is the second part of answer

Hence, $98 \times 9 = 882$

- **Squaring**

Squaring numbers near base

Step 1: For first part add the number to its surplus or subtract deficiency from the number

Step 2 : For second part square surplus / deficiency . Number of digit in second part should be equal to number of zero in the base.

Ex. $(107)^2$

Sol. Base

$= 100$ Surplus $= +07$

For the first part $= 107 + 7 =$

114 For the second part $= (07)^2 = 49$

$(107)^2 = 11449 = 11449$

Ex. $(93)^2$

Sol. Base

$= 100$

Deficiency $= -07$

For the first part $= 93 - 07 =$

86 For the second part $= (07)^2 = 49$

$(93)^2 = 8649 = 8649$

- **Square roots**

Step 1 : From pairs from right to left. Number of pairs decide the number of digits in the square roots.

Step 2 : For the square root of 4 digit number, take first pair from left, Check the square number less than this pair Corresponding digit of this square number gives the tens digit of required square root.

Step 3 : See the last digit of the number and guess the corresponding digits

Step 4 : To choose the correct last digit in step 3.

Find $(\text{Tens digit})^2 + \text{Tens digit}$

If first pair is less than this number, then choose smaller digit in step 3.

If first pair is more than this number then choose bigger digit in step 3.

- **Method of quick verification of answers from digit sum**

9' CHECK METHOD

In this method digit sum is the sum of digits of a number added upto a single digit. Digit sum also known as "Beejank"

Verification Steps:

Step 1: Write down the digit sum of the numbers being added/subtracted or multiplied.

Step 2: Add/Subtract or multiply these digit sums upto a single digit.



Step 3: Find the digit sum of the result.

Step 4 : Check whether the two digit sums in Step (2) , Step (3) are Same. If both are same , then the answer is correct.

Ex. Add 278 and 119 . Check the

answer Sol. 278

$$\begin{array}{r} +119 \\ \hline 3 \quad 97 \end{array}$$

Verification:

Step 1: Digit sum of 278 = 8

Digit sum of 119 = 1 + 1 = 2

Step 2: L.H.S. = 8 + 2 = 10
1 + 0 = 1

Step 3 : Digit sum of R.H.S.

i.e. Digit sum of result 397
= 3 + 9 + 7 = 10
= 1 + 0 = 1

Step 4 : Digit sum of LHS = Digit sum of RHS =

1 Hence, answer may be correct.



UNIT-II

Rules for signs in Algebra and practice, Rules for calculating (BODMAS) and Practice

- **Rules for signs in Algebra and practice**

The basic mathematical operators are addition, subtraction, multiplication, division, order of exponents and brackets. They are called operators because they 'operate on' the quantities or the numbers.

1. Addition

It is the process of combining two or more quantities. The sign of the addition operator is '+'

Ex.: $2+3=5$

2. Subtraction

It is the process of removing one quantity from another. The sign of the subtraction operation is '-'.

Ex.: $5 - 3 = 2$

3. Multiplication

It is repeated addition. The sign of the multiplication operator is 'x'. Ex.: $5 + 5 + 5 + 5 + 5 + 5 + 5 + 5$ means

8 times 5

So it is $5 \times 8 = 40$

4. Division

It is separating something into equal parts. The sign of division



operator is '÷' Ex. 4

$0 \div 5 = 8$ Orders

/Exponents

They are the number of times the entity must be multiplied with itself Ex.: a^3 means $a \times a \times a$ etc.

5. Brackets

They are used to break the general order of operations.

The commonly used brackets are:

- (i) $\bar{}$ Bar Bracket or Vinculum
- (ii) $()$ Parentheses, Small brackets
- (iii) $\{\}$ Curly Brackets, middle bracket, Braces
- (iv) $[\]$ Square Bracket

Operands

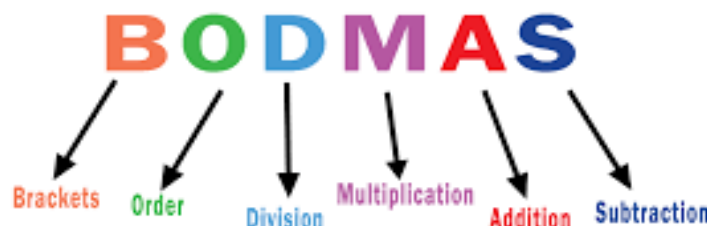
An entity or a quantity, upon which a mathematical operator is performed is called an operand.

For ex.: In the expression

$7 + 4$ the numbers 7, and 4 are operands while $(+)$ sign is the operator.

“BODMAS RULE”

‘BODMAS’ is the order of operations to simplify expressions in mathematics. ‘BODMAS’ rule is:



According to this rule, in an expression that has all the operators, we would first solve operations within the ‘Brackets’. This is called ‘opening the bracket’.

Next we solve exponents (order) or ‘of’, then ‘Division’ and ‘Multiplication’ operators would be solved. After which we will solve for ‘Addition’ and ‘Subtraction’.

Ex. $7 \times 3 + 8 \div 2 - 12 = ?$

This equation would be solved using the BODMAS rule as



$$\begin{aligned}
 &= 7 \times 3 + 8 \div 2 - 12 \\
 &= 21 + 4 - 12 \\
 &= 25 - 12 \\
 &= 1
 \end{aligned}$$

Order of Operations		
B	Brackets	$10 \times (4 + 2) = 10 \times 6 = 60$
O	Order	$5 + 2^2 = 5 + 4 = 9$
D	Division	$10 \div 6 + 2 = 10 \div 3 = 13$
M	Multiplication	$10 - 4 \times 2 = 10 - 8 = 2$
A	Addition	$10 \div 4 + 7 = 40 \div 7 = 47$
S	Subtraction	$10 \div 2 - 3 = 5 - 3 = 2$

-Simultaneous Equations

Equation – Equations signify relation of equality between two algebraic expressions symbolized by the sign of equality ‘=’. In other words, an equation is statement which says that the two algebraic expressions are equal and is satisfied only for certain values of the variables.

Identify – When equality of two algebraic expressions hold true for all values of variables then it is called an identity.

Root of an Equation – The value of unknown or variable for which the equation is true is known as the root of the equation. To find the roots of an equation means to solve the equations.

Degree of an Equation – The degree of an equation is the highest exponent of the variable or variables (x, y, ...) present in the equation is called the degree of an equation.

Linear Equation – An equation which involves power of an unknown quantity not higher than unity (one) is called a linear equation.

One variable Linear Equation – A linear equation in one variable (x, say) in which the highest degree of the variable is 1. A linear equation in one variable is, in general, written as $ax + by = c$ or $ax = c$. This equation is also called, “First degree equation in x” or simple equation.

Two variable equation–

A linear equation in two variables (x, y, say) in which the highest degree of the variables x and y each is 1. A linear equation in two variables, in general, is written as $ax + by + c = 0$ or $ax + by = d$.

Three variable equation – A linear equation in three variables (x, y, z, say) in which the highest degree of the variables x, y and z each is 1. A linear equation in three variables, in general, is written as $a_1x + b_1y + c_1z = d$.



Types of Simultaneous Equations-

- i) Linear Simultaneous Equations in two Variables-
Two linear equations in two variables together are linear simultaneous equations in two variables, e.g.:

$$\begin{aligned} 4x + y &= 2 \\ 3x - 5y &= 18 \end{aligned}$$
- ii) Linear Simultaneous Equations in three Variables- Three linear equations in three variables together are linear simultaneous equations in three variables, e.g.:

$$\begin{aligned} 3x + 5y - 7z &= 13 \\ 4x + y - 12z &= 6 \\ 2x + 9y - 3z &= 20 \end{aligned}$$
- iii) Specific type of Simultaneous Equations- The equations in other than linear form are called specific type equations, e.g.:
 - i) quadratic equation: $ax^2 + bx + c = 0$
 - ii) reciprocal equation: $a + \frac{b}{x} + \frac{c}{y} = 0$

iii) $a\left(\frac{y}{x}\right) + c = by, \text{ etc.}$

Characteristic of Simultaneous Equations-

- 1) A system of linear equations in one variable is not taken under simultaneous equations.
- 2) The set of values of two variables x and y which satisfy each equation in the system of equations is called the solution of simultaneous equations.
The solution of two variable linear simultaneous equations may be-
 - i) Infinitely many,
 - ii) A unique solution, or
 - iii) No solution.
- 3) For simultaneous equations-
 $a_1x + b_1y = c_1$ and $a_2x + b_2y = c_2$
 - a. If $\frac{a_1}{a_2} = \frac{b_1}{b_2} = \frac{c_1}{c_2} = k$ then there are infinitely many solutions.
 - b. If $\frac{a_1}{a_2} = \frac{b_1}{b_2} \neq \frac{c_1}{c_2}$, then there is no solution.
 - c. If $c_2 \neq 0$, then $c_1 = kc_2 \rightarrow \frac{c_1}{c_2} = k$, hence

$$\frac{a_1}{a_2} = \frac{b_1}{b_2} = \frac{c_1}{c_2} \rightarrow \text{infinitely many solutions}$$

$$\text{and } \frac{a_1}{a_2} = \frac{b_1}{b_2} \neq \frac{c_1}{c_2} \rightarrow \text{no solution}$$
 - d. If c_1 and c_2 both are zero (i.e., $c_1 = 0 = c_2$)

Methods of Types of Solving Simultaneous Equation

1. Method of Substitution
2. Method of Elimination
3. Method of Comparison
4. Method of Cross-Multiplication
1. **Method of Substitution:** The substitution method is one of the algebraic methods to solve simultaneous linear equations. It involves substituting the value of any one of the variables from one equation to the other equation.
2. Let us assume two linear equations: $2x + 3(y + 5) = 0$ and $x + 4y + 2 = 0$.
3. **Step 1:** Simplify the given equation by expanding the parenthesis if needed. So, here we can simplify the first equation to get $2x + 3y + 15 = 0$. Now we have two equations as,
4. $2x + 3y + 15 = 0$ _____ (1)



5. $x+4y+2=0$ _____ (2)
6. **Step 2:** Solve any one of the equations for any one of the variables. You can use any variable based on the ease of calculation. Suppose we are solving 2nd equation for x. So, we get $x = -4y - 2$.
7. **Step 3:** Substitute the obtained value of x in the other equation. So we are substituting $x = -4y - 2$ in the equation $2x + 3y + 15 = 0$, we get, $2(-4y - 2) + 3y + 15 = 0$.
8. **Step 4:** Now, simplify the new equation obtained using arithmetic operations.. We get, $-8y - 4 + 3y + 15 = 0$
9. $-5y + 11 = 0$
10. $-5y = -11$
11. $y = 11/5$
12. **Step 5:** Now, substitute the value of y in any of the given equations. Let us substitute the value of y in equation (2).
13. $x + 4y + 2 = 0$
14. $x + 4 \times (11/5) + 2 = 0$
15. $x + 44/5 + 2 = 0$
16. $x + 54/5 = 0$
17. $x = -54/5$
18. Therefore, after solving the given linear equations by substitution method, we get $x = -54/5$ and $y = 11/5$.

2. Method of Elimination : The elimination method is useful to solve linear equations containing two or three variables. We can solve three equations as well using this method. But it can only be applied to two equations at a time. Let us look at the steps to solve a system of equations using the elimination method

Ex.: Let, $x+y=8$ _____ (1) and $2x-3y=4$ _____ (2)

Step 1: To make the coefficients of x equal, multiply equation (1) by 2 and equation (2) by 1. We get,

$$(x+y=8) \times 2 \text{ _____ (1)}$$

$$(2x-3y=4) \times 1 \text{ _____ (2)}$$

So, the two equations we have now are $2x+2y=16$ (1) and $2x-3y=4$ (2).

Step 2: Subtract equation 2 from 1, we get, $y=12/5$.



$$\begin{array}{r} 2x + 2y = 16 \\ 2x - 3y = 4 \\ \hline \end{array}$$

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$$5y = 12$$

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

Step 3: Substitute the value of y in equation 1, we get, $x + 12/5 = 8$

$$x = 8 - 12/5$$

$$x = 28/5$$

Therefore, $x = 28/5$ and $y = 12/5$.

3. Method of Comparison : Steps to solve the system of linear equations by using the comparison method **to find the value of x and y** . Therefore, we have compared the values of x obtained from equation (i) and (ii) and formed an equation in y , so this method of solving simultaneous equations is known as the comparison method.

Ex.: $3x - 2y = 2$ ----- (i)

$7x + 3y = 43$ ----- (ii)

Now for solving the above simultaneous linear equations by using the method of comparison follow the instructions and the method of solution.

Step I: From equation $3x - 2y = 2$ ----- (i), express x in terms of y .

Likewise, from equation $7x + 3y = 43$ ----- (ii), express x in terms of y .

From equation (i) $3x - 2y = 2$ we get;

$$3x - 2y + 2y = 2 + 2y \text{ (adding both sides by } 2y\text{) or, } 3x = 2 + 2y$$

$$\text{or, } 3x/3 = (2 + 2y)/3 \text{ (dividing both sides by } 3\text{) or, } x = (2 + 2y)/3$$

Therefore, $x = (2y + 2)/3$ ----- (iii)

From equation (ii) $7x + 3y = 43$ we get;



$7x + 3y - 3y = 43 - 3y$ (subtracting both sides by

$3y$) or, $7x = 43 - 3y$

or, $7x/7 = (43 - 3y)/7$ (dividing both sides by

7) or, $x = (43 - 3y)/7$

Therefore, $x = (-3y + 43)/7$ ----- (iv)

Step II: Equate the values of x in equation (iii) and equation (iv) forming the equation in y
From equation (iii) and (iv), we

get; $(2y + 2)/3 = (-3y + 43)/7$ ----- (v)

Step III: Solve the linear equation (v) in y
 $(2y + 2)/3 = (-3y + 43)/7$ ----- (v) Simplifying we get;

or, $7(2y + 2) = 3(-3y + 43)$

or, $14y + 14 = -9y + 129$

or, $14y + 14 - 14 = -9y + 129 - 14$

or, $14y = -9y + 115$

or, $14y + 9y = -9y + 9y + 115$

or, $23y = 115$

or, $23y/23 = 115/23$

Therefore, $y = 5$

Step IV: Putting the value of y in equation (iii) or equation (iv), find the value of x
Putting the value of $y = 5$ in equation (iii) we

get; $x = (2 \times 5 + 2)/3$

or, $x = (10 + 2)/3$

or, $x = 12/3$

Therefore, $x = 4$

Step V: Required solution of the two equations
Therefore, $x = 4$ and $y = 5$

Method of Cross Multiplication : Cross-multiplication is a technique to determine the solution of [linear equations](#) in two [variables](#). It proves to be the fastest method to solve a pair of linear equations. For a given pair of linear equations in two variables:

$$a_1x + b_1y + c_1 = 0$$

$$a_2x + b_2y + c_2 = 0$$

By using cross multiplication, the values x and y will be:

$$\frac{x}{\begin{vmatrix} b_1 & c_1 \\ b_2 & c_2 \end{vmatrix}} = \frac{y}{\begin{vmatrix} a_1 & c_1 \\ a_2 & c_2 \end{vmatrix}} = \frac{1}{\begin{vmatrix} a_1 & b_1 \\ a_2 & b_2 \end{vmatrix}}$$