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**PAST EXAMINATIONS ACCESS GUIDE**

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**STEP-BY-STEP PROCEDURE**

**1. Access the Repository**

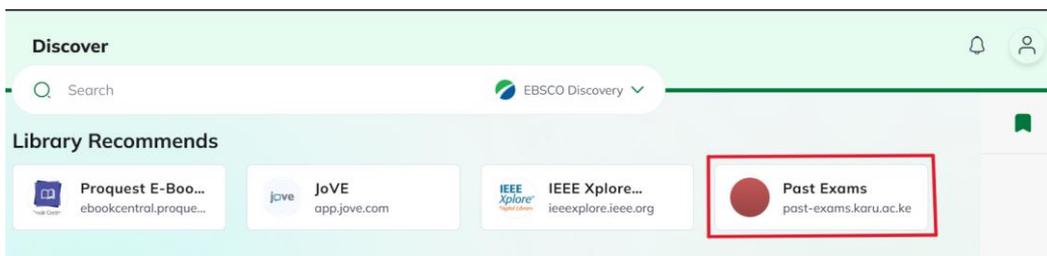
- Access the **Past Papers Repository** via MyLOFT using the link <https://app.myloft.xyz/user/login?institute=clmssdbzl0iyaz401xx9fh8ug>
- Log in using your institutional email and password

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- After successful login. Click on Past Exams as shown below



### 3. Browse or Search

Explore papers in several ways:

- **By School:**
  - Pure and Applied Sciences
  - Business
  - Education and Social Sciences
  - Natural Resources and Environmental Studies
  - Nursing and Public Health
  - Agriculture and Biotechnology
- **By Level of Study:** Bachelor's or Master's programs.
- **By Year of Study:** First, Second, Third, or Fourth year.
- **By Semester:** First or Second semester.

### 4. Download Papers

- Once you locate the desired paper, click to open or download it directly.

The screenshot displays a document viewer interface. The main area shows a question paper with the following text:

Answer question ONE in section A and any other TWO from section B.

**SECTION A**  
Question ONE is compulsory

**QUESTION ONE (30 Marks)**

(a) Differentiate between effective rate of interest and effective rate of discount, stating the formulas in each. [4 marks]

(b) Given that the effective rate of interest  $i = 7\%$ , Calculate:

- (i)  $d$  [2 marks]
- (ii)  $d^{(4)}$  [2 marks]
- (iii)  $i^{(2)}$  [2 marks]
- (iv)  $\delta$  [1 marks]

(c) Suppose an investor invests £720 for two years at a compound interest rate of 10% p.a. Find the amount returned. [3 marks]

The sidebar on the right contains the following filters:

- Course Code: ACS 121
- Study Level: Bachelors
- Year of Study: First Year
- Semester: Second Semester
- Academic Year: 2024/2025
- Exam Type: Regular Exam
- Uploaded: 2026-02-04T09:13:37Z

At the bottom of the sidebar, there is a "Download Files" button and a file entry: "ACS 121 EXAM.pdf (125.05 KB)".

## 5. Alternative Access

While on campus and using the university network, you do not need to login via MyLOFT. Simply go to <https://past-exams.karu.ac.ke/> and start exploring the content as described under section 3 of this document. You will be able to download exam PDF files without the need to login.

For inquiries, please contact us via [library@karu.ac.ke](mailto:library@karu.ac.ke) or speak to any librarian for one-on-one resolution of your issues.