EduSahara™ Worksheet

Name : Chapter Based Worksheet

Chapter : Banking

Grade : ICSE Grade X

1. In a Recurring Deposit Scheme, if maturity value = ₹12500.00 , rate of interest = 4.00% per annum and number of terms is 24 months, the principal =

(i) ₹486.00 (ii) ₹500.00 (iii) ₹514.00 (iv) ₹498.00 (v) ₹525.00

2. A person deposited ₹700.00 in a bank for 11 months under a Recurring Deposit Scheme. What will be the maturity value of his deposits, if the rate of interest is 10.00% per annum and interest is calculated at the end of each month.

(i) ₹8145.00 (ii) ₹8235.00 (iii) ₹8085.00 (iv) ₹8005.00 (v) ₹7965.00

3. The following are the details of the savings bank account of a person.
Calculate the interest up to the end of January 2025, at 3% per annum

Date	Particulars	Debit	Credit	Balance
28th Jul 2024	By Balance	-----	-----	₹1000.00
7th Aug 2024	By Cash	-----	₹12000.00	₹13000.00
26th Aug 2024	By Cheque	-----	₹6000.00	₹19000.00
24th Sep 2024	By Cheque	-----	₹4500.00	₹23500.00
27th Sep 2024	By Clearing	-----	₹11250.00	₹34750.00
29th Sep 2024	To Self	₹16875.00	-----	₹17875.00
8th Nov 2024	To Cheque	₹8438.00	-----	₹9437.00
6th Dec 2024	By Cheque	-----	₹2109.00	₹11546.00
26th Dec 2024	By Clearing	-----	₹2637.00	₹14183.00
7th Jan 2025	To Cheque	₹3296.00	-----	₹10887.00
19th Jan 2025	By Cheque	-----	₹4944.00	₹15831.00

(i) ₹187.60 (ii) ₹204.60 (iii) ₹201.60 (iv) ₹223.60 (v) ₹196.60

4. The following are the details of the savings bank account of a person.
Calculate the interest up to the end of December 2024, at 4% per annum

Date	Particulars	Debit	Credit	Balance
17th Jul 2024	By Balance	-----	-----	₹1000.00
27th Jul 2024	By Cash	-----	₹14000.00	₹15000.00
7th Aug 2024	To Cash	₹7000.00	-----	₹8000.00
23rd Aug 2024	To Cash	₹3500.00	-----	₹4500.00
5th Sep 2024	By Transfer	-----	₹1750.00	₹6250.00
7th Oct 2024	To Self	₹1313.00	-----	₹4937.00
15th Oct 2024	To Self	₹984.00	-----	₹3953.00
2nd Nov 2024	To Cheque	₹738.00	-----	₹3215.00
13th Nov 2024	To Cheque	₹1108.00	-----	₹2107.00
7th Dec 2024	To Cheque	₹277.00	-----	₹1830.00
27th Dec 2024	To Cash	₹208.00	-----	₹1622.00

(i) ₹61.43 (ii) ₹66.43 (iii) ₹58.43 (iv) ₹64.43 (v) ₹56.43

5. In a Recurring Deposit Scheme, if principal = ₹1000.00, rate of interest = 6.00% per annum and number of terms is 12 months, the maturity value =

(i) ₹12390.00 (ii) ₹13190.00 (iii) ₹11890.00 (iv) ₹13590.00 (v) ₹10090.00

6. A person deposited ₹1100.00 in a bank for 16 months under a Recurring Deposit Scheme. If the person received ₹18223.33 at the time of maturity, find the rate of interest per annum.

(i) 6.00% (ii) 5.00% (iii) 7.00% (iv) 3.00% (v) 4.00%

7. In a Recurring Deposit Scheme, if maturity value = ₹44550.00 , rate of interest = 3.00% per annum and number of terms is 24 months, the principal =

(i) ₹1930.00 (ii) ₹1660.00 (iii) ₹2060.00 (iv) ₹1800.00 (v) ₹1620.00

8. In a Recurring Deposit Scheme, if principal = ₹600.00 , maturity value = ₹23265.00 and number of terms is 36 months, the rate of interest per annum =

(i) 3.00% (ii) 5.00% (iii) 7.00% (iv) 6.00% (v) 4.00%

9. A person deposits in a Recurring Deposit account for 12 months. If the rate of interest is 7.00% per annum and the bank pays ₹9964.00 on maturity, find how much he deposited each month

(i) ₹813.00 (ii) ₹814.00 (iii) ₹792.00 (iv) ₹786.00 (v) ₹800.00

10. A person deposited ₹500.00 in a bank for 28 months under a Recurring Deposit Scheme. If the person received ₹15353.33 at the time of maturity, find the rate of interest per annum.

(i) 10.00% (ii) 9.00% (iii) 8.00% (iv) 7.00% (v) 6.00%

11. A person deposited ₹1700.00 in a bank for 20 months under a Recurring Deposit Scheme. What will be the maturity value of his deposits, if the rate of interest is 6.00% per annum and interest is calculated at the end of each month.

(i) ₹34385.00 (ii) ₹37585.00 (iii) ₹35785.00 (iv) ₹34285.00 (v) ₹37085.00

12. In a Recurring Deposit Scheme, if principal = ₹1800.00 , rate of interest = 6.00% per annum and maturity value ₹58185.00, the number of months =

(i) 35 (ii) 27 (iii) 25 (iv) 33 (v) 30

13. In a Recurring Deposit Scheme, if principal = ₹900.00, rate of interest = 3.00% per annum and number of terms is 18 months, the maturity value =

(i) ₹18184.75 (ii) ₹15084.75 (iii) ₹14184.75 (iv) ₹19284.75 (v) ₹16584.75

14. In a Recurring Deposit Scheme, if principal = ₹1400.00 , rate of interest = 4.00% per annum and maturity value ₹44170.00, the number of months =

(i) 30 (ii) 33 (iii) 27 (iv) 25 (v) 35

15. A person deposited ₹900.00 in a bank for 30 months under a Recurring Deposit Scheme. If the person received ₹28743.75 at the time of maturity, find the rate of interest per annum.

(i) 4.00% (ii) 5.00% (iii) 6.00% (iv) 7.00% (v) 3.00%

16. A person deposits ₹1900.00 per month under a Recurring Deposit Scheme, interest being calculated at the end of each month. If the rate of interest is 3.00% per annum and the person gets ₹19261.25 at the time of maturity, find the number of months for which the account was held.

(i) 15 (ii) 10 (iii) 5 (iv) 13 (v) 7

17. A person deposited ₹500.00 in a bank for 27 months under a Recurring Deposit Scheme. What will be the maturity value of his deposits, if the rate of interest is 8.00% per annum and interest is calculated at the end of each month.

(i) ₹12060.00 (ii) ₹15160.00 (iii) ₹14160.00 (iv) ₹16960.00 (v) ₹14760.00

18. A person deposits ₹1500.00 per month under a Recurring Deposit Scheme, interest being calculated at the end of each month. If the rate of interest is 10.00% per annum and the person gets ₹22312.50 at the time of maturity, find the number of months for which the account was held.

(i) 11 (ii) 9 (iii) 17 (iv) 19 (v) 14

19. A person deposits in a Recurring Deposit account for 12 months. If the rate of interest is 4.00% per annum and the bank pays ₹22068.00 on maturity, find how much he deposited each month

(i) ₹1580.00 (ii) ₹2030.00 (iii) ₹1760.00 (iv) ₹1800.00 (v) ₹1970.00

20. The following are the details of the savings bank account of a person.
Calculate the interest up to the end of February 2025, at 2% per annum

Date	Particulars	Debit	Credit	Balance
13th Aug 2024	By Balance	-----	-----	₹1000.00
23rd Aug 2024	By Transfer	-----	₹6000.00	₹7000.00
12th Sep 2024	By Cheque	-----	₹1500.00	₹8500.00
5th Oct 2024	To Cheque	₹1875.00	-----	₹6625.00
13th Nov 2024	To Self	₹1406.00	-----	₹5219.00
27th Nov 2024	By Cash	-----	₹2110.00	₹7329.00
7th Dec 2024	To Cash	₹1582.00	-----	₹5747.00
19th Dec 2024	By Cash	-----	₹1187.00	₹6934.00
20th Dec 2024	By Cash	-----	₹1484.00	₹8418.00
8th Jan 2025	To Cash	₹3709.00	-----	₹4709.00
9th Feb 2025	To Cheque	₹1855.00	-----	₹2854.00

(i) ₹48.60 (ii) ₹56.60 (iii) ₹50.60 (iv) ₹53.60 (v) ₹58.60

21. The following are the details of the savings bank account of a person.
Calculate the rate of interest, if the interest at the end of December 2024 is ₹113.35

Date	Particulars	Debit	Credit	Balance
12th Jul 2024	By Balance	-----	-----	₹1000.00
22nd Jul 2024	By Clearing	-----	₹15000.00	₹16000.00
27th Jul 2024	To Cash	₹3750.00	-----	₹12250.00
25th Aug 2024	To Self	₹5625.00	-----	₹6625.00
20th Sep 2024	By Cash	-----	₹1406.00	₹8031.00
23rd Oct 2024	To Cheque	₹3516.00	-----	₹4515.00
2nd Nov 2024	To Cash	₹1758.00	-----	₹2757.00
3rd Nov 2024	By Transfer	-----	₹439.00	₹3196.00
11th Nov 2024	By Cheque	-----	₹1098.00	₹4294.00
29th Nov 2024	To Cheque	₹1647.00	-----	₹2647.00
21st Dec 2024	To Cash	₹412.00	-----	₹2235.00

(i) 7.00% (ii) 5.00% (iii) 6.00% (iv) 4.00% (v) 8.00%

22. In a Recurring Deposit Scheme, if principal = ₹1300.00 , maturity value = ₹32500.00 and number of terms is 24 months, the rate of interest per annum =

(i) 4.00% (ii) 5.00% (iii) 2.00% (iv) 6.00% (v) 3.00%

23. A person deposits ₹1600.00 per month under a Recurring Deposit Scheme, interest being calculated at the end of each month. If the rate of interest is 3.00% per annum and the person gets ₹17864.00 at the time of maturity, find the number of months for which the account was held.

(i) 14 (ii) 6 (iii) 11 (iv) 16 (v) 8

24. In a Recurring Deposit Scheme, if principal = ₹1400.00 , rate of interest = 4.00% per annum and maturity value ₹25998.00, the number of months =

(i) 13 (ii) 15 (iii) 21 (iv) 18 (v) 23

25. The following are the details of the savings bank account of a person.
Calculate the rate of interest, if the interest at the end of January 2025 is ₹175.88

Date	Particulars	Debit	Credit	Balance
26th Jul 2024	By Balance	-----	-----	₹1000.00
5th Aug 2024	By Transfer	-----	₹7000.00	₹8000.00
19th Aug 2024	By Clearing	-----	₹1750.00	₹9750.00
20th Aug 2024	By Cheque	-----	₹4375.00	₹14125.00
23rd Aug 2024	By Cheque	-----	₹6563.00	₹20688.00
6th Sep 2024	To Self	₹9844.00	-----	₹10844.00
18th Sep 2024	By Cheque	-----	₹4922.00	₹15766.00
16th Oct 2024	To Self	₹7383.00	-----	₹8383.00
18th Nov 2024	To Self	₹3692.00	-----	₹4691.00
14th Dec 2024	By Cash	-----	₹923.00	₹5614.00
20th Jan 2025	By Cheque	-----	₹1154.00	₹6768.00

(i) 6.00% (ii) 3.00% (iii) 7.00% (iv) 4.00% (v) 5.00%

Assignment Key

1) (ii)	2) (iii)	3) (iii)	4) (i)	5) (i)	6) (ii)
7) (iv)	8) (ii)	9) (v)	10) (iii)	11) (iii)	12) (v)
13) (v)	14) (i)	15) (ii)	16) (ii)	17) (v)	18) (v)
19) (iv)	20) (iv)	21) (iii)	22) (i)	23) (iii)	24) (iv)
25) (v)					