EduSahara™ Worksheet

Name : Chapter Based Worksheet

Chapter : Banking

Grade : ICSE Grade X

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1. In a Recurring Deposit Scheme, if principal = ₹500.00 , maturity value = ₹13250.00 and number of terms is 24 months, the rate of interest per annum =

(i) 13.00% (ii) 15.00% (iii) 5.00% (iv) 7.00% (v) 10.00%

2. In a Recurring Deposit Scheme, if principal = ₹1400.00, rate of interest = 6.00% per annum and number of terms is 36 months, the maturity value =

(i) ₹53362.00 (ii) ₹55062.00 (iii) ₹56562.00 (iv) ₹54462.00 (v) ₹56662.00

3. In a Recurring Deposit Scheme, if maturity value = ₹35000.00 , rate of interest = 4.00% per annum and number of terms is 24 months, the principal =

(i) ₹1400.00 (ii) ₹1570.00 (iii) ₹1240.00 (iv) ₹1640.00 (v) ₹1120.00

4. In a Recurring Deposit Scheme, if principal = ₹500.00, rate of interest = 6.00% per annum and number of terms is 6 months, the maturity value =

(i) ₹3052.50 (ii) ₹3172.50 (iii) ₹3132.50 (iv) ₹2912.50

5. In a Recurring Deposit Scheme, if maturity value = ₹12140.00 , rate of interest = 4.00% per annum and number of terms is 6 months, the principal =

(i) ₹1960.00 (ii) ₹2180.00 (iii) ₹2130.00 (iv) ₹1840.00 (v) ₹2000.00

6. The following are the details of the savings bank account of a person.
Calculate the interest up to the end of December 2025, at 4 % per annum

Date	Particulars	Debit	Credit	Balance
24th May 2025	By Balance	-----	-----	₹1000.00
3rd Jun 2025	By Clearing	-----	₹4000.00	₹5000.00
22nd Jun 2025	To Self	₹2000.00	-----	₹3000.00
12th Jul 2025	To Self	₹1000.00	-----	₹2000.00
11th Aug 2025	To Cash	₹500.00	-----	₹1500.00
14th Sep 2025	To Self	₹125.00	-----	₹1375.00
23rd Sep 2025	To Cash	₹188.00	-----	₹1187.00
30th Sep 2025	By Transfer	-----	₹47.00	₹1234.00
5th Nov 2025	By Cheque	-----	₹117.00	₹1351.00
4th Dec 2025	By Cheque	-----	₹88.00	₹1439.00
10th Dec 2025	To Self	₹220.00	-----	₹1219.00

(i) ₹43.30 (ii) ₹35.30 (iii) ₹33.30 (iv) ₹38.30 (v) ₹41.30

7. A person deposits ₹700.00 per month under a Recurring Deposit Scheme, interest being calculated at the end of each month. If the rate of interest is 9.00% per annum and the person gets ₹9577.75 at the time of maturity, find the number of months for which the account was held.

(i) 10 (ii) 13 (iii) 18 (iv) 16 (v) 8

8. In a Recurring Deposit Scheme, if principal = ₹1400.00 , rate of interest = 10.00% per annum and maturity value ₹17710.00, the number of months =

(i) 12 (ii) 9 (iii) 17 (iv) 15 (v) 7

9. In a Recurring Deposit Scheme, if maturity value = ₹79770.00 , rate of interest = 7.00% per annum and number of terms is 36 months, the principal =

(i) ₹1850.00 (ii) ₹1720.00 (iii) ₹2000.00 (iv) ₹2130.00 (v) ₹2120.00

10. A person deposited ₹1000.00 in a bank for 15 months under a Recurring Deposit Scheme. What will be the maturity value of his deposits, if the rate of interest is 9.00% per annum and interest is calculated at the end of each month.

(i) ₹15900.00 (ii) ₹15600.00 (iii) ₹17700.00 (iv) ₹18500.00 (v) ₹14400.00

11. 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 November 2025 is ₹38.80

Date	Particulars	Debit	Credit	Balance
13th May 2025	By Balance	-----	-----	₹1000.00
23rd May 2025	By Cheque	-----	₹14000.00	₹15000.00
26th May 2025	To Self	₹3500.00	-----	₹11500.00
5th Jun 2025	To Cash	₹5250.00	-----	₹6250.00
15th Jul 2025	To Cheque	₹2625.00	-----	₹3625.00
26th Jul 2025	To Cheque	₹656.00	-----	₹2969.00
9th Aug 2025	To Cash	₹985.00	-----	₹1984.00
14th Sep 2025	To Cash	₹492.00	-----	₹1492.00
14th Oct 2025	To Cash	₹123.00	-----	₹1369.00
23rd Oct 2025	By Cheque	-----	₹92.00	₹1461.00
26th Nov 2025	By Clearing	-----	₹115.00	₹1576.00

(i) 4.00% (ii) 2.00% (iii) 1.00% (iv) 3.00% (v) 5.00%

12. A person deposited ₹1100.00 in a bank for 30 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) ₹38862.50 (ii) ₹38062.50 (iii) ₹34762.50 (iv) ₹37262.50 (v) ₹35962.50

13. A person deposited ₹1100.00 in a bank for 24 months under a Recurring Deposit Scheme. If the person received ₹28050.00 at the time of maturity, find the rate of interest per annum.

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

14. 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 8.00% per annum and the person gets ₹23520.00 at the time of maturity, find the number of months for which the account was held.

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

15. The following are the details of the savings bank account of a person.
Calculate the interest up to the end of November 2025, at 6% per annum

Date	Particulars	Debit	Credit	Balance
19th May 2025	By Balance	-----	-----	₹1000.00
29th May 2025	By Clearing	-----	₹6000.00	₹7000.00
10th Jun 2025	By Cash	-----	₹1500.00	₹8500.00
4th Jul 2025	By Clearing	-----	₹3750.00	₹12250.00
22nd Jul 2025	By Transfer	-----	₹5625.00	₹17875.00
24th Jul 2025	To Self	₹8438.00	-----	₹9437.00
2nd Aug 2025	To Self	₹4219.00	-----	₹5218.00
24th Aug 2025	To Cash	₹2109.00	-----	₹3109.00
27th Sep 2025	To Cash	₹1055.00	-----	₹2054.00
11th Oct 2025	To Cash	₹264.00	-----	₹1790.00
7th Nov 2025	By Transfer	-----	₹395.00	₹2185.00

(i) ₹135.40 (ii) ₹122.40 (iii) ₹151.40 (iv) ₹130.40 (v) ₹147.40

16. In a Recurring Deposit Scheme, if principal = ₹900.00 , maturity value = ₹5541.75 and number of terms is 6 months, the rate of interest per annum =

(i) 10.00% (ii) 8.00% (iii) 7.00% (iv) 9.00% (v) 11.00%

17. 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 November 2025 is ₹86.00

Date	Particulars	Debit	Credit	Balance
2nd Jun 2025	By Balance	-----	-----	₹1000.00
12th Jun 2025	By Transfer	-----	₹3000.00	₹4000.00
29th Jun 2025	By Transfer	-----	₹750.00	₹4750.00
24th Jul 2025	By Cheque	-----	₹1875.00	₹6625.00
25th Aug 2025	To Self	₹2813.00	-----	₹3812.00
24th Sep 2025	By Clearing	-----	₹1406.00	₹5218.00
23rd Oct 2025	To Self	₹2109.00	-----	₹3109.00
8th Nov 2025	By Clearing	-----	₹1055.00	₹4164.00
11th Nov 2025	By Cash	-----	₹1582.00	₹5746.00
14th Nov 2025	By Cash	-----	₹1187.00	₹6933.00
25th Nov 2025	By Clearing	-----	₹1483.00	₹8416.00

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

18. A person deposited ₹1700.00 in a bank for 26 months under a Recurring Deposit Scheme. If the person received ₹47183.50 at the time of maturity, find the rate of interest per annum.

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

19. 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 November 2025 is ₹55.52

Date	Particulars	Debit	Credit	Balance
5th Jun 2025	By Balance	-----	-----	₹1000.00
15th Jun 2025	By Cheque	-----	₹5000.00	₹6000.00
3rd Jul 2025	By Cash	-----	₹2500.00	₹8500.00
11th Jul 2025	To Self	₹3750.00	-----	₹4750.00
7th Aug 2025	To Self	₹1875.00	-----	₹2875.00
14th Aug 2025	By Transfer	-----	₹469.00	₹3344.00
20th Aug 2025	By Clearing	-----	₹586.00	₹3930.00
2nd Sep 2025	By Cheque	-----	₹1465.00	₹5395.00
15th Sep 2025	By Clearing	-----	₹1099.00	₹6494.00
10th Oct 2025	To Self	₹1374.00	-----	₹5120.00
9th Nov 2025	To Cheque	₹2060.00	-----	₹3060.00

(i) 5.00% (ii) 1.00% (iii) 4.00% (iv) 3.00% (v) 2.00%

20. A person deposits in a Recurring Deposit account for 25 months. If the rate of interest is 9.00% per annum and the bank pays ₹24693.75 on maturity, find how much he deposited each month

(i) ₹918.00 (ii) ₹900.00 (iii) ₹886.00 (iv) ₹873.00 (v) ₹922.00

21. In a Recurring Deposit Scheme, if principal = ₹1500.00 , maturity value = ₹9262.50 and number of terms is 6 months, the rate of interest per annum =

(i) 13.00% (ii) 7.00% (iii) 5.00% (iv) 10.00% (v) 15.00%

22. A person deposited ₹800.00 in a bank for 27 months under a Recurring Deposit Scheme. If the person received ₹22356.00 at the time of maturity, find the rate of interest per annum.

(i) 2.00% (ii) 4.00% (iii) 5.00% (iv) 3.00% (v) 1.00%

23. A person deposits in a Recurring Deposit account for 13 months. If the rate of interest is 4.00% per annum and the bank pays ₹17294.33 on maturity, find how much he deposited each month

(i) ₹1380.00 (ii) ₹1300.00 (iii) ₹1440.00 (iv) ₹1070.00 (v) ₹1130.00

24. In a Recurring Deposit Scheme, if principal = ₹1600.00 , rate of interest = 10.00% per annum and maturity value ₹9880.00, the number of months =

(i) 4 (ii) 6 (iii) 8 (iv) 7 (v) 5

25. A person deposits ₹1300.00 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 ₹28275.00 at the time of maturity, find the number of months for which the account was held.

(i) 17 (ii) 20 (iii) 23 (iv) 25 (v) 15

Assignment Key

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

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