EduSahara™ Worksheet

Name : Chapter Based Worksheet

Chapter : Banking

Grade : ICSE Grade X

1. In a Recurring Deposit Scheme, if principal = ₹1800.00 , rate of interest = 8.00% per annum and maturity value ₹72792.00, the number of months =

   (i) 41 (ii) 31 (iii) 36 (iv) 33 (v) 39

2. In a Recurring Deposit Scheme, if maturity value = ₹45900.00 , rate of interest = 6.00% per annum and number of terms is 24 months, the principal =

   (i) ₹1580.00 (ii) ₹1800.00 (iii) ₹1620.00 (iv) ₹1970.00 (v) ₹2060.00

3. A person deposits in a Recurring Deposit account for 14 months. If the rate of interest is 7.00% per annum and the bank pays ₹18996.25 on maturity, find how much he deposited each month

   (i) ₹1530.00 (ii) ₹1180.00 (iii) ₹1300.00 (iv) ₹1160.00 (v) ₹1330.00

4. A person deposited ₹500.00 in a bank for 12 months under a Recurring Deposit Scheme. If the person received ₹6227.50 at the time of maturity, find the rate of interest per annum.

   (i) 6.00% (ii) 7.00% (iii) 5.00% (iv) 9.00% (v) 8.00%

5. In a Recurring Deposit Scheme, if maturity value = ₹27697.50 , rate of interest = 2.00% per annum and number of terms is 30 months, the principal =

   (i) ₹915.00 (ii) ₹884.00 (iii) ₹927.00 (iv) ₹876.00 (v) ₹900.00

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

Date	Particulars	Debit	Credit	Balance
1st Jan 2025	By Balance	-----	-----	₹1000.00
11th Jan 2025	By Cash	-----	₹12000.00	₹13000.00
3rd Feb 2025	By Transfer	-----	₹6000.00	₹19000.00
5th Feb 2025	To Cash	₹9000.00	-----	₹10000.00
6th Mar 2025	By Cheque	-----	₹2250.00	₹12250.00
30th Mar 2025	By Transfer	-----	₹2813.00	₹15063.00
14th Apr 2025	To Cash	₹3516.00	-----	₹11547.00
22nd May 2025	By Transfer	-----	₹5274.00	₹16821.00
13th Jun 2025	By Cheque	-----	₹7911.00	₹24732.00
10th Jul 2025	To Self	₹11866.00	-----	₹12866.00
9th Aug 2025	By Clearing	-----	₹2967.00	₹15833.00

   (i) ₹128.12 (ii) ₹175.12 (iii) ₹157.12 (iv) ₹153.12 (v) ₹136.12

7. A person deposited ₹2000.00 in a bank for 25 months under a Recurring Deposit Scheme. What will be the maturity value of his deposits, if the rate of interest is 3.00% per annum and interest is calculated at the end of each month.

   (i) ₹53325.00 (ii) ₹50025.00 (iii) ₹51625.00 (iv) ₹49425.00 (v) ₹53125.00

8. A person deposited ₹1600.00 in a bank for 22 months under a Recurring Deposit Scheme. What will be the maturity value of his deposits, if the rate of interest is 3.00% per annum and interest is calculated at the end of each month.

(i) ₹36212.00 (ii) ₹39012.00 (iii) ₹33912.00 (iv) ₹37012.00 (v) ₹34512.00

9. In a Recurring Deposit Scheme, if principal = ₹1900.00 , maturity value = ₹47025.00 and number of terms is 24 months, the rate of interest per annum =

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

10. In a Recurring Deposit Scheme, if principal = ₹800.00 , maturity value = ₹10120.00 and number of terms is 12 months, the rate of interest per annum =

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

11. In a Recurring Deposit Scheme, if principal = ₹2000.00 , rate of interest = 2.00% per annum and maturity value ₹24260.00, the number of months =

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

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

Date	Particulars	Debit	Credit	Balance
21st Jan 2025	By Balance	-----	-----	₹1000.00
31st Jan 2025	By Clearing	-----	₹10000.00	₹11000.00
2nd Feb 2025	By Clearing	-----	₹2500.00	₹13500.00
9th Feb 2025	By Cash	-----	₹3125.00	₹16625.00
5th Mar 2025	By Cash	-----	₹3906.00	₹20531.00
28th Mar 2025	By Transfer	-----	₹9766.00	₹30297.00
3rd Apr 2025	To Cash	₹7324.00	-----	₹22973.00
23rd Apr 2025	By Cheque	-----	₹5493.00	₹28466.00
20th May 2025	To Self	₹6867.00	-----	₹21599.00
22nd May 2025	By Clearing	-----	₹10300.00	₹31899.00
25th May 2025	By Clearing	-----	₹7725.00	₹39624.00

(i) ₹204.32 (ii) ₹212.32 (iii) ₹216.32 (iv) ₹180.32 (v) ₹187.32

13. In a Recurring Deposit Scheme, if principal = ₹1100.00, rate of interest = 5.00% per annum and number of terms is 18 months, the maturity value =

(i) ₹19083.75 (ii) ₹21883.75 (iii) ₹20583.75 (iv) ₹20183.75 (v) ₹21283.75

14. In a Recurring Deposit Scheme, if principal = ₹1900.00 , maturity value = ₹11499.75 and number of terms is 6 months, the rate of interest per annum =

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

15. In a Recurring Deposit Scheme, if principal = ₹2000.00, rate of interest = 2.00% per annum and number of terms is 6 months, the maturity value =

(i) ₹11270.00 (ii) ₹14770.00 (iii) ₹9570.00 (iv) ₹12270.00 (v) ₹12070.00

16. 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 August 2025 is ₹69.53

Date	Particulars	Debit	Credit	Balance
7th Jan 2025	By Balance	-----	-----	₹1000.00
17th Jan 2025	By Cheque	-----	₹2000.00	₹3000.00
25th Feb 2025	By Transfer	-----	₹500.00	₹3500.00
31st Mar 2025	By Transfer	-----	₹1250.00	₹4750.00
26th Apr 2025	By Cash	-----	₹938.00	₹5688.00
21st May 2025	To Self	₹2344.00	-----	₹3344.00
27th Jun 2025	To Cash	₹1172.00	-----	₹2172.00
17th Jul 2025	To Cheque	₹293.00	-----	₹1879.00
25th Jul 2025	By Cash	-----	₹220.00	₹2099.00
28th Jul 2025	To Cheque	₹550.00	-----	₹1549.00
14th Aug 2025	By Cash	-----	₹275.00	₹1824.00

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

17. 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 7.00% per annum and the person gets ₹28496.25 at the time of maturity, find the number of months for which the account was held.

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

18. A person deposited ₹1600.00 in a bank for 20 months under a Recurring Deposit Scheme. If the person received ₹32840.00 at the time of maturity, find the rate of interest per annum.

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

19. A person deposited ₹2000.00 in a bank for 26 months under a Recurring Deposit Scheme. If the person received ₹56095.00 at the time of maturity, find the rate of interest per annum.

(i) 9.00% (ii) 6.00% (iii) 7.00% (iv) 8.00% (v) 5.00%

20. A person deposited ₹1000.00 in a bank for 14 months under a Recurring Deposit Scheme. What will be the maturity value of his deposits, if the rate of interest is 7.00% per annum and interest is calculated at the end of each month.

(i) ₹14612.50 (ii) ₹12912.50 (iii) ₹13212.50 (iv) ₹14812.50 (v) ₹16112.50

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

Date	Particulars	Debit	Credit	Balance
2nd Jan 2025	By Balance	-----	-----	₹1000.00
12th Jan 2025	By Cash	-----	₹15000.00	₹16000.00
10th Feb 2025	To Cheque	₹3750.00	-----	₹12250.00
23rd Feb 2025	By Cheque	-----	₹5625.00	₹17875.00
4th Apr 2025	To Cash	₹8438.00	-----	₹9437.00
5th Apr 2025	To Cheque	₹4219.00	-----	₹5218.00
15th May 2025	By Cash	-----	₹1055.00	₹6273.00
27th May 2025	To Cheque	₹2637.00	-----	₹3636.00
18th Jun 2025	To Cash	₹659.00	-----	₹2977.00
28th Jul 2025	To Self	₹989.00	-----	₹1988.00
19th Aug 2025	By Clearing	-----	₹247.00	₹2235.00

(i) ₹237.75 (ii) ₹256.75 (iii) ₹232.75 (iv) ₹234.75 (v) ₹210.75

22. A person deposits in a Recurring Deposit account for 20 months. If the rate of interest is 7.00% per annum and the bank pays ₹16980.00 on maturity, find how much he deposited each month

(i) ₹806.00 (ii) ₹825.00 (iii) ₹773.00 (iv) ₹793.00 (v) ₹800.00

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

24. 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 August 2025 is ₹106.04

Date	Particulars	Debit	Credit	Balance
24th Jan 2025	By Balance	-----	-----	₹1000.00
3rd Feb 2025	By Cash	-----	₹5000.00	₹6000.00
2nd Mar 2025	To Cash	₹1250.00	-----	₹4750.00
20th Mar 2025	To Self	₹1875.00	-----	₹2875.00
22nd Apr 2025	By Cash	-----	₹938.00	₹3813.00
26th Apr 2025	To Cash	₹703.00	-----	₹3110.00
16th May 2025	By Transfer	-----	₹528.00	₹3638.00
16th Jun 2025	By Clearing	-----	₹1319.00	₹4957.00
17th Jun 2025	By Cheque	-----	₹989.00	₹5946.00
25th Jul 2025	To Cheque	₹2473.00	-----	₹3473.00
20th Aug 2025	By Transfer	-----	₹1237.00	₹4710.00

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

25. A person deposits in a Recurring Deposit account for 21 months. If the rate of interest is 7.00% per annum and the bank pays ₹20112.75 on maturity, find how much he deposited each month

(i) ₹904.00 (ii) ₹900.00 (iii) ₹922.00 (iv) ₹894.00 (v) ₹887.00

Assignment Key

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