

Bank Reconciliation Statement Assignment

Q.NO.	Questions & Solutions																														
1.	<p>From the following particulars, prepare a Bank Reconciliation Statement for Jindal outset Ltd.</p> <ol style="list-style-type: none"> 1) Balance as per cash book is ₹ 2,40,000 2) Cheques issued but not presented in the bank amounts to ₹ 1,36,000. 3) Cheques deposited in bank but not yet cleared amounts to ₹ 90,000. 4) Bank charges amounts to ₹ 300. 5) Interest credited by bank amounts to ₹ 1,250. 6) The balance as per pass book is ₹ 2,86,950. <p style="text-align: right;">(ICAI SM/Nov. 2021 MTP)</p>																														
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2.	<p>On 31st March 20X0, the Bank Pass Book of Namrata showed a balance of ₹ 1,50,000 to her credit while balance as per cash book was ₹ 1,12,050. On scrutiny of the two books, she ascertained the following causes of difference:</p> <ol style="list-style-type: none"> i) She has issued cheques amounting to ₹ 80,000 out of which only ₹ 32,000 were presented for payment. ii) She received a cheque of ₹ 5,000 which she recorded in her cash book but forgot to deposit in the bank. iii) A cheque of ₹ 22,000 deposited by her has not been cleared yet. iv) Mr. Gupta deposited an amount of ₹ 15,700 in her bank which has not been recorded by her in Cash Book yet. v) Bank has credited an interest of ₹ 1,500 while charging ₹ 250 as bank charges. <p>Prepare a bank reconciliation statement.</p> <p style="text-align: right;">(ICAI SM)</p>																														
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3.	<p>From the following particulars ascertain the balance that would appear in the Bank Pass Book of A on 31st December, 20X0.</p> <ol style="list-style-type: none"> 1) The bank overdraft as per Cash Book on 31st December, 20X0 ₹ 6,340. 2) Interest on overdraft for 6 months ending 31st December, 20X0 ₹ 160 is entered in Pass Book. 3) Bank charges of ₹ 400 are debited in the Pass Book only. 4) Cheques issued but not cashed prior to 31st December, 20X0, amounted to ₹ 11,68,000. 5) Cheques paid into bank but not cleared before 31st December, 20X0 were for ₹22,17,000. 6) Interest on investments collected by the bank and credited in the Pass Book ₹ 12,00,000. <p style="text-align: right;">(ICAI SM)</p>																											
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4.	<p>On 30th September, 20X0, the bank account of X, according to the bank column of the Cash- Book, was overdrawn to the extent of ₹ 4,062. On the same date the bank statement showed a debit balance of ₹ 20,758 in favour of X. An examination of the Cash Book and Bank Statement reveals the following:</p> <ol style="list-style-type: none"> 1) A cheque for ₹ 13,14,000 deposited on 29th September, 20X0 was credited by the bank only on 3rd October, 20X0 2) A payment by cheque for ₹ 16,000 has been entered twice in the Cash Book. 3) On 29th September, 20X0, the bank credited an amount of ₹ 1,17,400 received from a customer of X, but the advice was not received by X until 1st October, 20X0. 4) Bank charges amounting to ₹ 580 had not been entered in the Cash Book. 5) On 6th September, 20X0, the bank credited ₹ 20,000 to X in error. 6) A bill of exchange for ₹ 1,40,000 was discounted by X with his bank. This bill was dishonoured on 28th September, 20X0 but no entry had been made in the books of X. 7) Cheques issued up to 30th September, 20X0 but not presented for payment up to that date totalled ₹ 13,26,000. <p>You are required:</p> <ol style="list-style-type: none"> a) To show the appropriate rectifications required in the Cash Book of X, to arrive at the correct balance on 30th September, 20X0; and b) To prepare a bank reconciliation statement as on that date. <p style="text-align: right;">[ICAI SM/ Aug 2018, Oct 2019 MTP/ Nov 2019 RTP (Modified)/Nov. 2019]</p>																											

Sol.	a)					
	Dr.		Adjusted Cash Book (Bank Column)		Cr.	
	Date	Particulars	₹	Date	Particulars	₹
	20X0			20X0		
	Sept. 30	To Party A/c	16,000	Sept. 30	By Balance b/d	4,062
		To Customer A/c (Direct deposit)	1,17,400		By Bank Charges	580
		To Balance c/d	11,242		By Customer A/c (B/R dishonoured)	1,40,000
			1,44,642			1,44,642
	b)					
	Bank Reconciliation Statement as on 30.09.20X0					
	Particulars		Plus Items (₹)	Minus Items (₹)		
	Overdraft as per Cash Book (Cr.)			11,242		
	Cheque deposited but not credited by bank			13,14,000		
	Cheques issued but not presented for payment		13,26,000			
	Credit by Bank erroneously on 6th September		20,000			
	Overdraft as per bank statement (Dr.)			20,758		
			13,46,000	13,46,000		
5.	<p>On 31st December 20X0, the bank column of A. Philip's cash book showed a debit balance of ₹ 4,610. On examination of the cash book and bank statement, you find that:</p> <ol style="list-style-type: none"> i) Cheques amounting to ₹ 6,30,000 which were issued to trade payables and entered in the cash book before 31st December 20X0 were not presented for payment until that date. ii) Cheques amounting to ₹ 2,50,000 had been recorded in the cash book as having been paid into the bank on 31st December 20X0 but were entered in the bank statement on 1st January 20X1. iii) A cheque for ₹ 73,000 had been dishonoured prior to 31st December 20X0, but no record of this fact appeared in the cash book. iv) A dividend of ₹ 3,80,000, paid directly to the bank had not been recorded in the cash book. v) Bank interest and charges amounting to ₹ 4,200 had been charged in the bank statement but not entered in the cash book. vi) No entry had been made in the cash book for a trade subscription of ₹ 10,000 paid to vide banker's order in November 20X0. vii) A cheque for ₹ 27,000 drawn by B. Philip had been charged to A. Philip's bank account by mistake in December 20X0. <p>You are required:</p> <ol style="list-style-type: none"> a) To make appropriate adjustments in the cash book bringing down the correct balance, and b) To prepare a statement reconciling the adjusted balance in the cash book with the balance shown in the bank statement. 					

(ICAI SM)

Sol.	A. Philip					
	Dr.		Cash Book (Bank column)		Cr.	
	Date 20X0	Particulars	Amount	Date 20X0	Particulars	Amount
	Dec. 31	To Balance b/d	4,610	Dec. 31	By Trade receivables- Cheque dishonoured	73,000
		To Dividend received	3,80,000		By Bank interest and charges	4,200
					By Trade Subscription	10,000
					By Balance c/d	2,97,410
			3,84,610			3,84,610
	20X1 Jan. 1	To Balance b/d	2,97,410			

Bank Reconciliation Statement as at 31.12.20X0		
Particulars	Plus Item	Minus Item
Balance per cash book (Dr.)	2,97,410	
Cheques not yet presented	6,30,000	
Lodgement not yet recorded by the Bank		2,50,000
Cheque wrongly charged		27,000
Balance as per the bank statement (Cr.)		6,50,410
	9,27,410	9,27,410

6. From the following information, prepare a Bank reconciliation statement as at 31st December, 20X0 for Messrs New Steel Limited:

1) Bank overdraft as per Cash Book on 31st December, 20X0	22,45,900
2) Interest debited by Bank on 26th December, 20X0 but no advice received	2,78,700
3) Cheque issued before 31st December, 20X0 but not yet presented to Bank	6,60,000
4) Transport subsidy received from the State Government directly by the Bank but not advised to the company	14,25,000
5) Draft deposited in the Bank, but not credited till 31st December, 20X0	13,50,000
6) Bills for collection credited by the Bank till 31st December, 20X0 but no advice received by the company	8,36,000
7) Amount wrongly debited to company account by the Bank, for which no details are available	7,40,000

(ICAI SM)

Sol.	Bank Reconciliation Statement as on 31.12.20X0		
	Particulars	Plus Items (₹)	Minus Items (₹)
	Overdraft as per Cash Book (Cr.)		22,45,900
	Interest debited in Pass Book but not yet in Cash Book		2,78,700
	Cheque issued but not yet presented	6,60,000	
	Transport subsidy received directly by the Bank	14,25,000	
	Draft deposited but not yet credited by the Bank		13,50,000
	Bills for collection credited by the Bank but not entered in cash book	8,36,000	
	Amount wrongly debited by the Bank		7,40,000
	Overdraft as per bank statement (Dr.)	16,93,600	
		46,14,600	46,14,600

7.	<p>The Cash Book of Mr. Gadbadwala shows ₹ 8,36,400 as the balance at Bank as on 31st December, 20X0, but you find that it does not agree with the balance as per the Bank Pass Book. On scrutiny, you find the following discrepancies:</p> <ol style="list-style-type: none"> 1) On 15th December, 20X0 the payment side of the Cash Book was undercast by ₹ 10,000. 2) A cheque for ₹ 1,31,000 issued on 25th December, 20X0 was not taken in the bank column. 3) One deposit of ₹ 1,50,000 was recorded in the Cash Book as if there is no bank column therein. 4) On 18th December, 20X0 the debit balance of ₹ 15,260 as on the previous day, was brought forward as credit balance. 5) Of the total cheques amounting to ₹ 11,514 drawn in the last week of December, 20X0, cheques aggregating ₹ 7,815 were encashed in December. 6) Dividends of ₹ 25,000 collected by the Bank and subscription of ₹ 1,000 paid by it were not recorded in the Cash Book. 7) One out-going Cheque of ₹ 3,50,000 was recorded twice in the Cash Book. <p>Prepare a Reconciliation Statement.</p>																																																																																																						
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8.	<p>The following are the Cash Book (bank column) and Pass Book of Jain for the months of March, 20X0 and April, 20X0:</p> <p style="text-align: center;">Cash Book (Bank Column Only)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: left;">Dr.</th> <th colspan="3" style="text-align: right;">Cr.</th> </tr> <tr> <th style="width: 15%;">Date</th> <th style="width: 30%;">Particulars</th> <th style="width: 15%;">₹</th> <th style="width: 15%;">Date</th> <th style="width: 30%;">Particulars</th> <th style="width: 15%;">₹</th> </tr> </thead> <tbody> <tr> <td>01/3/20X0</td> <td>To Balance b/d</td> <td style="text-align: right;">60,000</td> <td>03/3/20X0</td> <td>By Cash A/c</td> <td style="text-align: right;">2,00,000</td> </tr> <tr> <td>06/3/20X0</td> <td>To Sales A/c</td> <td style="text-align: right;">3,00,000</td> <td>07/3/20X0</td> <td>By Modi</td> <td style="text-align: right;">60,000</td> </tr> <tr> <td>10/3/20X0</td> <td>To Ram</td> <td style="text-align: right;">65,000</td> <td>12/3/20X0</td> <td>By Patil</td> <td style="text-align: right;">30,000</td> </tr> <tr> <td>18/3/20X0</td> <td>To Singhal</td> <td style="text-align: right;">2,70,000</td> <td>18/3/20X0</td> <td>By Suresh</td> <td style="text-align: right;">40,000</td> </tr> <tr> <td>25/3/20X0</td> <td>To Goyal</td> <td style="text-align: right;">33,000</td> <td>24/3/20X0</td> <td>By Ramesh</td> <td style="text-align: right;">1,50,000</td> </tr> <tr> <td>31/3/20X0</td> <td>To Patel</td> <td style="text-align: right;">65,000</td> <td>30/3/20X0</td> <td>By Balance c/d</td> <td style="text-align: right;">3,13,000</td> </tr> <tr> <td></td> <td></td> <td style="text-align: right;">7,93,000</td> <td></td> <td></td> <td style="text-align: right;">7,93,000</td> </tr> </tbody> </table> <p style="text-align: center;">Pass Book</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Date</th> <th style="width: 30%;">Particulars</th> <th style="width: 15%;">Amount Dr.</th> <th style="width: 15%;">Amount Cr.</th> <th style="width: 15%;">Dr. or Cr.</th> <th style="width: 15%;">Balance</th> </tr> </thead> <tbody> <tr> <td>1/4/20X0</td> <td>By Balance b/d</td> <td></td> <td style="text-align: right;">3,65,000</td> <td style="text-align: center;">Cr.</td> <td style="text-align: right;">3,65,000</td> </tr> <tr> <td>3/4/20X0</td> <td>By Goyal</td> <td></td> <td style="text-align: right;">33,000</td> <td style="text-align: center;">Cr.</td> <td style="text-align: right;">3,98,000</td> </tr> <tr> <td>5/4/20X0</td> <td>By Patel</td> <td></td> <td style="text-align: right;">65,000</td> <td style="text-align: center;">Cr.</td> <td style="text-align: right;">4,63,000</td> </tr> <tr> <td>7/4/20X0</td> <td>To Naresh</td> <td style="text-align: right;">2,80,000</td> <td></td> <td style="text-align: center;">Cr.</td> <td style="text-align: right;">1,83,000</td> </tr> <tr> <td>12/4/20X0</td> <td>To Ramesh</td> <td style="text-align: right;">1,50,000</td> <td></td> <td style="text-align: center;">Cr.</td> <td style="text-align: right;">33,000</td> </tr> <tr> <td>15/4/20X0</td> <td>To Bank Charges</td> <td style="text-align: right;">200</td> <td></td> <td style="text-align: center;">Cr.</td> <td style="text-align: right;">32,800</td> </tr> <tr> <td>20/4/20X0</td> <td>By Usha</td> <td></td> <td style="text-align: right;">17,000</td> <td style="text-align: center;">Cr.</td> <td style="text-align: right;">49,800</td> </tr> </tbody> </table>	Dr.			Cr.			Date	Particulars	₹	Date	Particulars	₹	01/3/20X0	To Balance b/d	60,000	03/3/20X0	By Cash A/c	2,00,000	06/3/20X0	To Sales A/c	3,00,000	07/3/20X0	By Modi	60,000	10/3/20X0	To Ram	65,000	12/3/20X0	By Patil	30,000	18/3/20X0	To Singhal	2,70,000	18/3/20X0	By Suresh	40,000	25/3/20X0	To Goyal	33,000	24/3/20X0	By Ramesh	1,50,000	31/3/20X0	To Patel	65,000	30/3/20X0	By Balance c/d	3,13,000			7,93,000			7,93,000	Date	Particulars	Amount Dr.	Amount Cr.	Dr. or Cr.	Balance	1/4/20X0	By Balance b/d		3,65,000	Cr.	3,65,000	3/4/20X0	By Goyal		33,000	Cr.	3,98,000	5/4/20X0	By Patel		65,000	Cr.	4,63,000	7/4/20X0	To Naresh	2,80,000		Cr.	1,83,000	12/4/20X0	To Ramesh	1,50,000		Cr.	33,000	15/4/20X0	To Bank Charges	200		Cr.	32,800	20/4/20X0	By Usha		17,000	Cr.	49,800
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	Reconcile the balance of cash book on 31/3/20X0.																	
	(ICAI SM)																	
Sol.	<p>1) On scrutiny of the debit side of the cash book of March 20X0 and receipt side of the pass book of April, 20X0 reveals that two cheques deposited in Bank (Goyal ₹ 33,000 and Patel ₹ 65,000) in March were not credited by the Bank till 31/3/20X0.</p> <p>2) On scrutiny of the credit side of the cash book and payment side of the pass book reveals that a cheque issued to Ramesh for ₹ 1,50,000 in March 20X0, had not been presented for payment in Bank till 31/3/20X0.</p> <p>So, the Bank Reconciliation statement on 31/3/20X0 will appear as follows:</p> <p style="text-align: center;">Bank Reconciliation Statement as on 31/3/20X0</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Particulars</th> <th style="text-align: center;">Amount (₹)</th> </tr> </thead> <tbody> <tr> <td>Balance as per the Cash Book (Dr.)</td> <td style="text-align: right;">3,13,000</td> </tr> <tr> <td>Add: Cheque issued but not presented for payment</td> <td style="text-align: right;">1,50,000</td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black;">4,63,000</td> </tr> <tr> <td>Less: Cheque deposited but not credited by Bank</td> <td style="text-align: right;">(98,000)</td> </tr> <tr> <td>Balance as per the Pass Book (Cr.)</td> <td style="text-align: right; border-top: 1px solid black;">3,65,000</td> </tr> </tbody> </table>						Particulars	Amount (₹)	Balance as per the Cash Book (Dr.)	3,13,000	Add: Cheque issued but not presented for payment	1,50,000		4,63,000	Less: Cheque deposited but not credited by Bank	(98,000)	Balance as per the Pass Book (Cr.)	3,65,000
Particulars	Amount (₹)																	
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Less: Cheque deposited but not credited by Bank	(98,000)																	
Balance as per the Pass Book (Cr.)	3,65,000																	
9.	<p>When Nikki & Co. received a Bank Statement showing a favourable balance of ₹ 10,39,200 for the period ended on 30th June, 20X0, this did not agree with the balance in the cash book. An examination of the Cash Book and Bank Statement disclosed the following:</p> <ol style="list-style-type: none"> 1) A deposit of ₹ 3,09,200 paid on 29th June, 20X0 had not been credited by the Bank until 1st July, 20X0. 2) On 30th March, 20X0 the company had entered into hire purchase agreement to pay by bank order a sum of ₹ 3,00,000 on the 10th of each month, commencing from April, 20X0. No entries had been made in Cash Book. 3) A customer of the firm, who received a cash discount of 4% on his account of ₹ 4,00,000 paid the firm a cheque on 12th June. The cashier erroneously entered the gross amount in the bank column of the Cash Book. 4) Bank charges amounting to ₹ 3,000 had not been entered in Cash-Book. 5) On 28th June, a customer of the company directly deposited the amount in the bank ₹ 4,00,000, but no entry had been made in the Cash Book. 6) ₹ 11,200 paid into the bank had been entered twice in the Cash Book. 7) A debit of ₹ 11,00,000 appeared in the Bank Statement for an unpaid cheque, which had been returned marked 'out of date'. The cheque had been re-dated by the customer and paid into Bank again on 5th July, 20X0. <p>Prepare Bank Reconciliation Statement on 30 June, 20X0.</p> <p style="text-align: right;">(ICAI SM)</p>																	

Sol.	Bank Reconciliation Statement as on 30.06.20X0																																
	Particulars	Plus Items (₹)	Minus Items (₹)																														
	Balance as per Pass Book (Cr.)	10,39,200																															
	Deposited with bank but not credited	3,09,200																															
	Payment of Hire Purchase instalments not entered in the Cash Book (₹ 3,00,000×3)	9,00,000																															
	Discount allowed wrongly entered in bank column (₹ 4,00,000 × 4%)	16,000																															
	Bank charges not entered in the Cash Book	3,000																															
	Direct deposit by customer not entered in the Cash Book		4,00,000																														
	Deposit entered in the Cash Book twice	11,200																															
	Cheque returned 'out of date' entered in the Cash Book	11,00,000																															
	Balance as per the Pass Book (Cr.)		29,78,600																														
		33,78,600	33,78,600																														
10.	<p>From the following particulars prepare a bank reconciliation statement as on 31st December 20X0:</p> <p>i) On 31st December, 20X0 the cash-book of a firm showed a bank balance of ₹ 60,000 (debit balance).</p> <p>ii) Cheques had been issued for ₹ 15,00,000, out of which cheques worth ₹ 4,00,000 only were presented for payment.</p> <p>iii) Cheques worth ₹ 11,40,000 were deposited in the bank on 28th December, 20X0 but had not been credited by the bank. In addition to this, one cheque for ₹ 5,00,000 was entered in the cash book on 30th December, 20X0 but was banked on 3rd January, 20X1.</p> <p>iv) A cheque from Susan for ₹ 4,00,000 was deposited in the bank on 26th December 20X0 but was dishonoured and the advice was received on 2nd January, 20X1.</p> <p>v) Pass-book showed bank charges of ₹ 2,000 debited by the bank.</p> <p>vi) One of the debtors deposited a sum of ₹ 5,00,000 in the bank account of the firm on 20th December, 20X0 but the intimation in this respect was received from the bank on 2nd January, 20X1.</p> <p>vii) Bank pass-book showed a credit balance of ₹ 3,82,000 on 31st December, 20X0.</p> <p style="text-align: right;">(ICAI SM/January 2021 (M))</p>																																
Sol.	<p style="text-align: center;">Bank Reconciliation Statement as on 31.12.20X0</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>Plus Items (₹)</th> <th>Minus Items (₹)</th> </tr> </thead> <tbody> <tr> <td>Balance as per Cash Book (Dr.)</td> <td>60,000</td> <td></td> </tr> <tr> <td>Cheques issued but not yet presented for payment (₹ 15,00,000 – ₹ 4,00,000)</td> <td>11,00,000</td> <td></td> </tr> <tr> <td>Cheques deposited but not yet credited by bank</td> <td></td> <td>11,40,000</td> </tr> <tr> <td>Cheque received and recorded in cash book but not yet banked</td> <td></td> <td>5,00,000</td> </tr> <tr> <td>Cheque dishonoured by the bank; the dishonour entry not yet passed in cash book</td> <td></td> <td>4,00,000</td> </tr> <tr> <td>Bank charges not recorded in cash book</td> <td></td> <td>2,000</td> </tr> <tr> <td>Cheques directly deposited by a customer not yet recorded in cash book</td> <td>5,00,000</td> <td></td> </tr> <tr> <td>Balance as per Pass Book (Cr.)</td> <td>3,82,000</td> <td></td> </tr> <tr> <td></td> <td>20,42,000</td> <td>20,42,000</td> </tr> </tbody> </table>			Particulars	Plus Items (₹)	Minus Items (₹)	Balance as per Cash Book (Dr.)	60,000		Cheques issued but not yet presented for payment (₹ 15,00,000 – ₹ 4,00,000)	11,00,000		Cheques deposited but not yet credited by bank		11,40,000	Cheque received and recorded in cash book but not yet banked		5,00,000	Cheque dishonoured by the bank; the dishonour entry not yet passed in cash book		4,00,000	Bank charges not recorded in cash book		2,000	Cheques directly deposited by a customer not yet recorded in cash book	5,00,000		Balance as per Pass Book (Cr.)	3,82,000			20,42,000	20,42,000
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11.	<p>According to the cash-book of Gopi, there was a balance of ₹ 44,50,000 in his bank on 30th June, 20X0.</p> <p>On investigation you find that:</p> <p>i) Cheques amounting to ₹ 6,00,000 issued to creditors have not been presented for payment till the date.</p> <p>ii) Cheques paid into bank amounting to ₹ 11,05,000 out of which cheques amounting to ₹ 5,50,000 only collected by the bank up to 30th June 20X0.</p>																																

	<p>iii) A dividend of ₹ 40,000 and rent amounting to ₹ 6,00,000 received by the bank and entered in the pass-book but not recorded in the cash book.</p> <p>iv) Insurance premium (up to 31st December, 20X0) paid by the bank ₹ 27,000 not entered in the cash book.</p> <p>v) The payment side of the cash book had been under casted by ₹ 5,000.</p> <p>vi) Bank charges ₹ 1,500 shown in the pass book had not been entered in the cash book.</p> <p>vii) A bill payable of ₹ 2,00,000 had been paid by the bank but was not entered in the cash book and bill receivable for ₹ 60,000 had been discounted with the bank at a cost of ₹ 1,000 which had also not been recorded in cash book.</p> <p>Required:</p> <p>a) To make the appropriate adjustments in the cash book, and</p> <p>b) To prepare a statement reconciling it with the bank pass book.</p> <p style="text-align: right;">(ICAI SM/Nov. 1996/Dec. 2021)</p>																																																		
Sol.	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%; text-align: left;">Dr.</th> <th colspan="2" style="text-align: center;">Adjusted Cash Book (Bank Column)</th> <th style="width: 20%; text-align: right;">Cr.</th> </tr> <tr> <th style="text-align: center;">Particulars</th> <th style="text-align: center;">₹</th> <th style="text-align: center;">Particulars</th> <th style="text-align: center;">₹</th> </tr> </thead> <tbody> <tr> <td>To Balance b/d</td> <td style="text-align: right;">44,50,000</td> <td>By Insurance premium A/c</td> <td style="text-align: right;">27,000</td> </tr> <tr> <td>To Dividend A/c</td> <td style="text-align: right;">40,000</td> <td>By Correction of errors</td> <td style="text-align: right;">5,000</td> </tr> <tr> <td>To Rent A/c</td> <td style="text-align: right;">6,00,000</td> <td>By Bank Charges</td> <td style="text-align: right;">1,500</td> </tr> <tr> <td>To Bill receivable A/c</td> <td style="text-align: right;">59,000</td> <td>By Bill payable</td> <td style="text-align: right;">2,00,000</td> </tr> <tr> <td></td> <td></td> <td>By Balance c/d</td> <td style="text-align: right;">49,15,500</td> </tr> <tr> <td></td> <td style="text-align: right;">51,49,000</td> <td></td> <td style="text-align: right;">51,49,000</td> </tr> </tbody> </table> <p style="text-align: center;">Bank Reconciliation Statement as on 30.06.20X0</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Particulars</th> <th style="width: 20%;">Plus Items (₹)</th> <th style="width: 20%;">Minus Items (₹)</th> </tr> </thead> <tbody> <tr> <td>Adjusted balance as per cash book (Dr.)</td> <td style="text-align: right;">49,15,500</td> <td></td> </tr> <tr> <td>Cheques issued but not presented for payment</td> <td style="text-align: right;">6,00,000</td> <td></td> </tr> <tr> <td>Cheques paid into bank for collection but not collected</td> <td></td> <td style="text-align: right;">5,55,000</td> </tr> <tr> <td>Balance as per pass book (Cr.)</td> <td></td> <td style="text-align: right;">49,60,500</td> </tr> <tr> <td></td> <td style="text-align: right;">20,42,000</td> <td style="text-align: right;">20,42,000</td> </tr> </tbody> </table>	Dr.	Adjusted Cash Book (Bank Column)		Cr.	Particulars	₹	Particulars	₹	To Balance b/d	44,50,000	By Insurance premium A/c	27,000	To Dividend A/c	40,000	By Correction of errors	5,000	To Rent A/c	6,00,000	By Bank Charges	1,500	To Bill receivable A/c	59,000	By Bill payable	2,00,000			By Balance c/d	49,15,500		51,49,000		51,49,000	Particulars	Plus Items (₹)	Minus Items (₹)	Adjusted balance as per cash book (Dr.)	49,15,500		Cheques issued but not presented for payment	6,00,000		Cheques paid into bank for collection but not collected		5,55,000	Balance as per pass book (Cr.)		49,60,500		20,42,000	20,42,000
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Cheque received entered twice in the cash book	10,000																																																		
Bills discounted dishonoured not recorded in the cash book	5,00,000																																																		
Sol.	<p style="text-align: center;">Bank Reconciliation Statement as on 30.09.20X0</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Particulars</th> <th style="width: 20%;">Plus Items (₹)</th> <th style="width: 20%;">Minus Items (₹)</th> </tr> </thead> <tbody> <tr> <td>Balance as per Pass Book (Cr.)</td> <td style="text-align: right;">10,00,000</td> <td></td> </tr> <tr> <td>Cheque deposited into the bank but no entry was passed in the cash book</td> <td></td> <td style="text-align: right;">5,00,000</td> </tr> <tr> <td>Cheque received but not sent to the bank</td> <td style="text-align: right;">11,20,000</td> <td></td> </tr> <tr> <td>Credit side of the bank column cast short</td> <td style="text-align: right;">2,000</td> <td></td> </tr> <tr> <td>Insurance premium paid directly not recorded in the cash book</td> <td style="text-align: right;">60,000</td> <td></td> </tr> <tr> <td>Bank charges recorded twice in the cash book</td> <td></td> <td style="text-align: right;">2,000</td> </tr> </tbody> </table>	Particulars	Plus Items (₹)	Minus Items (₹)	Balance as per Pass Book (Cr.)	10,00,000		Cheque deposited into the bank but no entry was passed in the cash book		5,00,000	Cheque received but not sent to the bank	11,20,000		Credit side of the bank column cast short	2,000		Insurance premium paid directly not recorded in the cash book	60,000		Bank charges recorded twice in the cash book		2,000																													
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	Cheque issued but not presented to the bank Cheque received entered twice in the cash book Bills dishonoured not recorded in the cash book Balance as per Cash Book (Dr.)	10,000 5,00,000	5,00,000 16,90,000
		26,92,000	26,92,000
13.	Prepare a bank reconciliation statement from the following particulars on 31st March, 20X0:		
	Particulars	₹	
	Debit balance as per bank column of the cash book	37,20,000	
	Cheque issued to creditors but not yet presented to the bank for payment	7,20,000	
	Dividend received by the bank but not yet entered in the cash book	5,00,000	
	Interest allowed by the bank	12,500	
	Cheques deposited into bank for collection but not collected by bank up to this date.	15,40,000	
	Bank charges	2,000	
	A cheque deposited into bank was dishonoured, but no intimation received	3,20,000	
	Bank paid house tax on our behalf, but no information received from bank in this connection.	3,50,000	
	[ICAI SM/ May 2020 RTP(Modified)/Nov. 2018/Nov. 2002]		
Sol.	Bank Reconciliation Statement as on 31.03.20X0		
	Particulars	Plus Items (₹)	Minus Items (₹)
	Balance as per Cash Book (Dr.)	37,20,000	
	Cheque issued but not yet presented to bank for payment	7,20,000	
	Dividend received by bank not entered in cash book	5,00,000	
	Interest allowed by bank	12,500	
	Cheques deposited into bank but not yet collected		15,40,000
	Bank charges		2,000
	A cheque deposited into bank was dishonoured		3,20,000
	House tax paid by bank		3,50,000
	Balance as per Pass Book (Cr.)		27,40,500
		49,52,500	49,52,500
14.	Prepare a Bank Reconciliation Statement of Shri Hari as on 31st March, 20X0:		
	i) Balance as per Pass Book is ₹ 10,000. ii) Bank collected a cheque of ₹ 500 on behalf of Shri Hari but wrongly credited it to Shri Hari's Account (another customer of bank). iii) Bank recorded a cash deposit of ₹ 1,589 as ₹ 1,598. iv) Withdrawal column of the Pass Book undercast by ₹ 100. v) The credit balance of ₹ 1,500 on page 5 was recorded on page 6 as debit balance. vi) The payment of a cheque of ₹ 350 was recorded twice in the Pass Book. vii) The Pass Book showed a credit for a cheque of ₹ 1,000 deposited by Shri Hari (another customer of the bank).		
	(Nov 2018 RTP/Nov. 2021 RTP)		
Sol.	Bank Reconciliation Statement as on 31.03.20X0		
	Particulars	Plus Items (₹)	Minus Items (₹)
	Balance as per Pass Book (Cr.)	10,000	
	Cheque wrongly credited to another customer's A/c	500	
	Excess credit for cash deposit (₹ 1,598 - ₹ 1,589)		9
	Under casting of withdrawal column		100
	Error in carrying forward	3,000	
	Payment of a cheque recorded twice	350	
	Wrong credit		1,000
	Balance as per Cash Book (Dr.)		12,741
		13,850	13,850

15.	<p>On 30th November, 20X0, the Cash Book of Mr. Hari showed an overdrawn position of ₹ 4,480 although his Bank Statement showed only ₹ 3,200 overdrawn. An examination of the two records showed the following errors:</p> <ul style="list-style-type: none"> i) The debit side of the Cash Book was undercast by ₹ 400. ii) A cheque for ₹ 1,600 in favour of Y suppliers Ltd. was omitted by the bank from the statement, the cheque was debited to another customer's Account. iii) A cheque for ₹ 172 drawn for payment of telephone bill was recorded in the Cash Book as ₹ 127 but was shown correctly in the Bank Statement. iv) A cheque for ₹ 425 from Mr. Pal paid into bank was dishonoured and shown as such on the Bank Statement, although no entry relating to the dishonoured cheque was made in the Cash Book. v) The Bank had debited a cheque for ₹ 150 to Mr. Hari's Account by mistake, it should have been debited by them to Mr. Kar's Account. vi) A dividend of ₹ 100 was collected by the bank but not entered in the Cash Book. vii) Cheques totalling ₹ 1,300 drawn on November was not presented for payment. viii) Cheque for ₹ 1,200 deposited on 30th November was not credited by the Bank. ix) Interest amounting to ₹ 300 was debited by the Bank but yet to be entered in the Cash Book. <p>You are required to prepare a Bank Reconciliation Statement on 30th November, 20X0. (May 2019 RTP)</p>																																							
Sol.	<p style="text-align: center;">Bank Reconciliation Statement as on 30.11.20X0</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Particulars</th> <th style="text-align: center;">Plus Items (₹)</th> <th style="text-align: center;">Minus Items (₹)</th> </tr> </thead> <tbody> <tr> <td>Bank Overdraft as per Bank Statement (Dr.)</td> <td></td> <td style="text-align: right;">3,200</td> </tr> <tr> <td>Cheque issued for ₹ 172 posted in the Cash Book as ₹ 127</td> <td style="text-align: right;">45</td> <td></td> </tr> <tr> <td>Cheque dishonoured but not recorded in the Cash Book</td> <td style="text-align: right;">425</td> <td></td> </tr> <tr> <td>Wrong debit by the Bank to Hari's A/c</td> <td style="text-align: right;">150</td> <td></td> </tr> <tr> <td>Cheque deposited but yet to be credited</td> <td style="text-align: right;">1,200</td> <td></td> </tr> <tr> <td>Interest debited by the Bank and yet to be entered in the Cash Book</td> <td style="text-align: right;">300</td> <td></td> </tr> <tr> <td>Debit side of the Cash Book was undercast</td> <td></td> <td style="text-align: right;">400</td> </tr> <tr> <td>Cheque issued but debited by the Bank to another customer's account by mistake</td> <td></td> <td style="text-align: right;">1,600</td> </tr> <tr> <td>Dividend directly collected by the Bank but not entered in the Cash Book</td> <td></td> <td style="text-align: right;">100</td> </tr> <tr> <td>Cheque issued but yet to be presented for payment</td> <td></td> <td style="text-align: right;">1,300</td> </tr> <tr> <td>Bank Overdraft as per Cash Book (Cr.)</td> <td style="text-align: right;">4,480</td> <td></td> </tr> <tr> <td></td> <td style="text-align: right;">6,600</td> <td style="text-align: right;">6,600</td> </tr> </tbody> </table>	Particulars	Plus Items (₹)	Minus Items (₹)	Bank Overdraft as per Bank Statement (Dr.)		3,200	Cheque issued for ₹ 172 posted in the Cash Book as ₹ 127	45		Cheque dishonoured but not recorded in the Cash Book	425		Wrong debit by the Bank to Hari's A/c	150		Cheque deposited but yet to be credited	1,200		Interest debited by the Bank and yet to be entered in the Cash Book	300		Debit side of the Cash Book was undercast		400	Cheque issued but debited by the Bank to another customer's account by mistake		1,600	Dividend directly collected by the Bank but not entered in the Cash Book		100	Cheque issued but yet to be presented for payment		1,300	Bank Overdraft as per Cash Book (Cr.)	4,480			6,600	6,600
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16.	<p>Prepare the Bank Reconciliation Statement of M/s. R.K. Brothers on 30th June 20X0 from the particulars given below:</p> <ul style="list-style-type: none"> i) The Bank Pass Book had a debit balance of ₹ 25,000 on 30th June, 20X0. ii) A cheque worth ₹ 400 directly deposited into Bank by customer but no entry was made in the Cash Book. iii) Out of cheques issued worth ₹ 34,000, cheques amounting to ₹ 20,000 only were presented for payment till 30th June, 20X0. iv) A cheque for ₹ 4,000 received and entered in the Cash Book but it was not sent to the Bank. v) Cheques worth ₹ 20,000 had been sent to Bank for collection but the collection was reported by the Bank as under. 																																							

	<p>1) Cheques collected before 30th June, 20X0, ₹ 14,000.</p> <p>2) Cheques collected on 10th July, 20X0, ₹ 4,000.</p> <p>3) Cheques collected on 12th July, 20X0, ₹ 2,000.</p> <p>vi) The Bank made a direct payment of ₹ 600 which was not recorded in the Cash Book.</p> <p>vii) Interest on Overdraft charged by the bank ₹ 1,600 was not recorded in the Cash Book.</p> <p>viii) Bank charges worth ₹ 80 have been entered twice in the cash book whereas Insurance charges for ₹ 70 directly paid by Bank was not at all entered in the Cash Book.</p> <p>ix) The credit side of bank column of Cash Book was under cast by ₹ 2,000.</p> <p style="text-align: right;">(June 2019)</p>																																							
Sol.	<p style="text-align: center;">Bank Reconciliation Statement as on 30.06.20X0</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>Plus Items (₹)</th> <th>Minus Items (₹)</th> </tr> </thead> <tbody> <tr> <td>Overdraft as per Pass Book (Dr.)</td> <td></td> <td>25,000</td> </tr> <tr> <td>Cheques received, recorded in cash Book but not sent to the Bank</td> <td>4,000</td> <td></td> </tr> <tr> <td>Cheques sent to the Bank but not collected</td> <td>6,000</td> <td></td> </tr> <tr> <td>Direct payment made by the bank not recorded in the Cash book</td> <td>600</td> <td></td> </tr> <tr> <td>Interest on overdraft charged by Bank</td> <td>1,600</td> <td></td> </tr> <tr> <td>Insurance charges not entered in Cash Book</td> <td>70</td> <td></td> </tr> <tr> <td>Credit side of bank column of Cash Book was undercast</td> <td>2,000</td> <td></td> </tr> <tr> <td>Cheques issued but not presented (₹ 34,000- ₹ 20,000)</td> <td></td> <td>14,000</td> </tr> <tr> <td>Cheques deposited into the Bank by Customer but not entered in Cash Book</td> <td></td> <td>400</td> </tr> <tr> <td>Bank charges written twice in Cash Book</td> <td></td> <td>80</td> </tr> <tr> <td>Overdraft as per Cash Book (Cr.)</td> <td>25,210</td> <td></td> </tr> <tr> <td></td> <td>39,480</td> <td>39,480</td> </tr> </tbody> </table> <p style="text-align: center;">Grooming Education Academy Pioneer in Developing Concepts</p>	Particulars	Plus Items (₹)	Minus Items (₹)	Overdraft as per Pass Book (Dr.)		25,000	Cheques received, recorded in cash Book but not sent to the Bank	4,000		Cheques sent to the Bank but not collected	6,000		Direct payment made by the bank not recorded in the Cash book	600		Interest on overdraft charged by Bank	1,600		Insurance charges not entered in Cash Book	70		Credit side of bank column of Cash Book was undercast	2,000		Cheques issued but not presented (₹ 34,000- ₹ 20,000)		14,000	Cheques deposited into the Bank by Customer but not entered in Cash Book		400	Bank charges written twice in Cash Book		80	Overdraft as per Cash Book (Cr.)	25,210			39,480	39,480
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17.	<p>From the following information (as on 31.3.20X0), prepare a bank reconciliation statement after making necessary adjustments in the Cash book: -</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>(₹)</th> </tr> </thead> <tbody> <tr> <td>Bank balances as per the Cash book (Dr.)</td> <td>32,50,000</td> </tr> <tr> <td>Cheques deposited, but not yet credited</td> <td>44,75,000</td> </tr> <tr> <td>Cheques issued but not yet presented for payment</td> <td>35,62,000</td> </tr> <tr> <td>Bank charges debited by bank but not recorded in the Cash book</td> <td>12,500</td> </tr> <tr> <td>Dividend directly collected by the bank</td> <td>1,25,000</td> </tr> <tr> <td>Insurance premium paid by bank as per standing instruction not intimated</td> <td>15,900</td> </tr> <tr> <td>Cash sales wrongly recorded in the Bank column of the Cash-Book</td> <td>2,55,000</td> </tr> <tr> <td>Customer's Cheque dishonoured by bank not recorded in the cash-book</td> <td>1,30,000</td> </tr> <tr> <td>Wrong credit given by the bank</td> <td>1,50,000</td> </tr> </tbody> </table> <p>Also show the bank balance that will appear in the trial balance as on 31.3.20X0.</p> <p style="text-align: right;">(May 2021 RTP/January 2021)</p>	Particulars	(₹)	Bank balances as per the Cash book (Dr.)	32,50,000	Cheques deposited, but not yet credited	44,75,000	Cheques issued but not yet presented for payment	35,62,000	Bank charges debited by bank but not recorded in the Cash book	12,500	Dividend directly collected by the bank	1,25,000	Insurance premium paid by bank as per standing instruction not intimated	15,900	Cash sales wrongly recorded in the Bank column of the Cash-Book	2,55,000	Customer's Cheque dishonoured by bank not recorded in the cash-book	1,30,000	Wrong credit given by the bank	1,50,000																			
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Sol.	i) Cash Book as on 31.3.20X0 (After making necessary adjustments)			
	Dr.		Cr.	
	Particulars	(₹)	Particulars	(₹)
	To Balance b/d	32,50,000	By Bank Charges	12,500
	To Dividend	1,25,000	By Insurance premium	15,900
			By Trade receivables (Cheque dishonoured)	1,30,000
			By Cash A/c (Wrongly recorded Cash Sales)	2,55,000
			By Balance c/d	29,61,600
		33,75,000		33,75,000
Bank Reconciliation Statement as on 31.3.20X0				
	Particulars	Details	(₹)	
	Bank balance as per the cash book		29,61,600	
	Add: Cheques issued but not yet presented for payment	35,62,000		
	Wrong credit given by bank	1,50,000	37,12,000	
			66,73,600	
	Less: Cheques deposited but not yet credited by bank		(44,75,000)	
	Balance as per the pass book		21,98,600	
The bank balance of ₹ 29,61,600 will appear in the trial balance as on 31 st March, 20X0.				
Note: -Cash sales should have been recorded by passing the following entry: -				
	Cash A/c	Dr	2,55,000	
	To Sales A/c			2,55,000
But it has been wrongly debited to Bank A/c, so following rectification entry has been passed: -				
	Cash A/c	Dr	2,55,000	
	To Bank A/c			2,55,000
18.	On 31 st March, 20X0 the pass book of a trader showed a credit balance of ₹15,65,000 but the passbook balance was different for the following reasons from the cash book balance: Cheques issued to 'X' for ₹60,000 and to 'Y' for ₹3,84,000 were not yet presented for payment. Bank charged ₹350 for bank charges and 'Z' directly deposited ₹1,816 into the bank account, which were not entered in the cash book. Two cheques –one from 'A' for ₹5,15,000 and another from 'B' for ₹12,500 were collected in the first week of April, 20X2 although they were banked on 25.03.20X0. Interest allowed by bank ₹4,500. Prepare a bank reconciliation statement as on 31 st March 20X0. (Nov. 2021 RTP/Nov. 2003)			
Sol.	Bank Reconciliation Statement as on 13st March, 20X0			
	Particulars	Details (₹)	₹	Amount (₹)
	Credit balance as per the pass book			15,65,000
	Add: Cheques deposited into bank but not yet collected	A: 5,15,000		
	Bank charges debited by the bank	<u>B: 12,500</u>	5,27,500	
	Less: Cheques issued but not presented for payment		<u>350</u>	<u>5,27,850</u>
	Direct deposit of cash in bank by Z	X: 60,000		
	Interest allowed by the bank	<u>Y: 3,84,000</u>	<u>4,44,000</u>	
	Debit balance as per the cash book		1,816	<u>(4,50,316)</u>
			<u>4,500</u>	<u>16,42,534</u>

19.	From the following particulars, prepare the Bank Reconciliation Statement as on 30 th September, 20X0:		
	Date	Particulars	₹
	1.	Bank overdraft as per Pass book	21,494
	2.	A cheque deposited as per Pass book, but not recorded in cash book	700
	3.	Debit side of Bank column under cast	100
	4.	A cheque of ₹5,000 deposited, but credited in pass book as	4,996
	5.	A party's cheque returned dishonoured as per Pass book only	530
	6.	Bill collected directly by Bank	3,500
	7.	Bank charges recorded twice in the cash book	25
	8.	A Bill of ₹8,000 discounted for ₹7,960 returned dishonoured by the bank. Noting charges being	15
	9.	Cheque deposited, but not yet collected by the bank	2,320
10.	Cheque issued, but not yet presented to the bank for payment	1,250	
			(Nov. 2005)
Sol.	Bank Reconciliation Statement As on 30th September, 20X0		
	Particulars	₹	₹
	Balance as per Pass Book (Dr.) (Overdraft)		21,494
	Add: Cheque deposited not recorded in Cash Book	700	
	Debit side of the bank column under cast	100	
	Bills collected directly by bank	3,500	
	Bank charges recorded twice in cash book	25	
	Cheque issued, but not yet presented	<u>1,250</u>	<u>5,575</u>
			<u>27,069</u>
	Less: Less credit in pass book for a cheque of ₹5,000	4	
	Party's cheque returned dishonoured	530	
	Bill of ₹8,000 discounted for ₹7,960 returned dishonoured	8,000	
	Noting charges	15	
	Cheque deposited but not yet collected	<u>2,320</u>	<u>10,869</u>
	Balance as per Cash Book (Cr.) (Overdraft)		<u>16,200</u>
20.	The Bank Pass Book of Account No. 5678 of Mrs. Rani showed an overdraft of ₹33,575 on 31 st March, 20X0. Ongoing through the Pass Book, the accountant found the following:		
	1) A Cheque of ₹1,080 credited in the pass book on 28 th March, 20X1 being dishonoured is debited again in the pass book on 1 st April, 20X0. There was no entry in the cash book about the dishonour of the cheque until 15 th April, 20X0.		
	2) Bankers had credited her account with ₹2,800 for interest collected by them on her behalf, but the same has not been entered in her cash book.		
	3) Out of ₹20,500 paid in by Mrs. Rani in cash and by cheques on 31 st March, 20X0, cheques amounting to ₹7,500 were collected on 7 th April, 20X0.		
	4) Out of cheques amounting to ₹7,800 drawn by her on 27 th March, 20X0 a cheque for ₹2,500 was encashed on 3 rd April, 20X0.		
	5) Bankers seems to have given her wrong credit for ₹500 paid in by her in Account No. 8765 and a wrong debit in respect of a cheque for ₹300 against her Account No. 8765.		
	6) A cheque for ₹1,000 entered in Cash Book but omitted to be banked on 31 st March, 20X0.		
	7) A Bill Receivable for ₹5,200 previously dishonoured (Discount ₹200) with the Bank had been dishonoured but advice was received on 1 st April, 20X0.		
	8) A Bill for ₹10,000 was retired/paid by the bank under a rebate of ₹175 but the full amount of the bill was credited in the bank column of the cash book.		
	9) A cheque for ₹2,400 deposited into bank but omitted to be recorded in Cash Book and was collected by the bank on 31 st March, 20X0.		
Prepare Bank Reconciliation Statement as on 31 st March, 20X0.			
			(May 2018)

Sol.	In the books of Mrs. Rani Bank Reconciliation Statement as on 31st March, 20X0		
	Particulars	₹	₹
	Balance as per Pass Book (Dr.) (Overdraft)		33,575
	Add: Dishonour of cheque of ₹1,080 (Note)	-	
	Interest collected by bank	2,800	
	Cheque drawn but not encashed	2,500	
	Wrong credit by Bank	500	
	Rebate not entered in Cash Book	175	
	Cheque deposited but omitted to be recorded in Cash Book	<u>2,400</u>	<u>8,375</u>
			<u>41,950</u>
	Less: Cheques paid in but not collected	7,500	
	Wrong debit by Bank	300	
	Cheque omitted to be banked	1,000	
	Bill previously discounted, dishonoured	<u>5,200</u>	<u>14,000</u>
	Balance as per Cash Book (Cr.) (Overdraft)		<u>27,950</u>
	Note: Since the Pass Book was debited on 1 st April, 20X0, on adjustment is required for (1) as there would be no difference as on 31 st March, 20X0.		
21.	From the following information, ascertain the Cash Book balance of Mr. Bajaj as on 31 st March, 20X0:		
	1) Debit balance as per Bank Pass Book ₹3,500.		
	2) A cheque amounting to ₹2,500 deposited on 15 th March, but the same was returned by the bank on 24 th March for which no entry was passed in the Cash Book.		
	3) During March, two bills amounting to ₹2,500 and ₹500 were collected by the bank but no entry was made in the cash book.		
	4) A bill for ₹5,000 due from Mr. Balaji previously discounted for ₹4,800 was dishonoured. The Bank debited the account, but no entry was passed in the cash book.		
	5) A cheque for ₹1,500 was debited twice in the cash book.		
	(July 2021)		
Sol.	Bank Reconciliation Statement as on 31st March , 20X0		
	Particulars	Amount (₹)	
	Balance as per Pass Book (Dr.)	(3,500)	
	Add: Cheques deposited but returned on 24 th March, 20X0	2,500	
	Discounted bill from Mr. Balaji dishonoured	5,000	
	Wrong debit in pass book	<u>1,500</u>	
		<u>5,500</u>	
	Less: Bill discounted by bank (2,500 + 500)	<u>(3,000)</u>	
	Balance as per Cash book (Dr./Favourable)	<u>2,500</u>	