



					Dr	CB	Cr	Dr	PB	Cr
					R	P		P	R	
Bank Charges levied by Bank. PB - Dr, CB - Cr.	-	+	+	-		XX		XX		
Locker Rent levied by bank. PB - Dr, CB - Cr.	-	+	+	-		XX		XX		
Wrongly debited in the cash Book. (Bank column)	-	+	+	-	XX	XX				
Wrongly credited in the cash Book (Bank column)	+	-	-	+	XX	XX				
Wrongly debited in the Pass Book	-	+	+	-				XX	XX	
Wrongly credited in the Pass Book	+	-	-	+				XX	XX	
Undercasting of Dr. side of Bank account in the cash Book	+	-	-	+	XX					
Overcasting of Dr. side of Bank account in the cash Book	-	+	+	-	XX	XX				
Undercasting of Cr. side of Bank account in the cash Book	-	+	+	-		XX				

Overcasting of Cr side of Bank account in the Cash Book.

+ - - +

Dr	R	Cr	Dr	PB	Cr
	P	P	P	P	
	XX	XX			

Bill receivable collected directly by banks  
PB-cr, CB-dr

+ - - +

Dr	R	Cr	Dr	PB	Cr
	P	P	P	P	
	XX				XX

Bills Payable paid directly by bank  
PB-dr, CB-cr

- + + -

Dr	R	Cr	Dr	PB	Cr
	P	P	P	P	
		XX	XX		

Interest on Bank overdraft.  
PB-dr, CB-cr

- + + -

Dr	R	Cr	Dr	PB	Cr
	P	P	P	P	
		XX	XX		

Che

Illustration: 2

Working Note

1) Balance as per Cash Book - Debit Bal

Dr	CB	Cr	Dr	PB	Cr
R	P		P	R	
	136,000		136,000		

2) Cheques issued but not presented in the bank (-)

Dr	CB	Cr	Dr	PB	Cr
R	P		P	R	
90,000			90,000		

3) Bank charges (-)

Dr	CB	Cr	Dr	PB	Cr
R	P		P	R	
3	300		300	300	

4) Interest credited by the bank (+)

Dr	CB	Cr	Dr	PB	Cr
R	P		P	R	
1250			1250		

Bank Reconciliation Statement  
 as on 31<sup>st</sup> March, 2022

Particulars	Amount	Amount
Balance as per Cash Book [Dr.]	240,000	240,000
Add: i) Cheques issued but not presented	136,000	
ii) Interest credited by bank	1250	
		1372,500
		3,27,250
Less: i) Cheque deposited but not cleared	90,000	
ii) Bank charged debited by Bank	300	
		90300
Balance as per Pass Book		286950

Illustration : B

Working Note :

1) cheques issued 80,000 but cleared only 32,000

CB		PB	
R	P	P	R
	80,000	32,000	
		48,000	

2) cheques received but not recorded in bank

CB		PB	
R	P	P	R
5000			5000

3) cheque deposited but not cleared

CB		PB	
R	P	P	R
22000			22000

4) Mr. Gupta directly deposited in her bank but not recorded in C.B.

CB		PB	
R	P	P	R
			15700
		15700	

5) Banks - Credited an interest  
Bank charges:

CB		PB	
R	P	P	R
			1500
		1500	
			250
		250	

Bank Reconciliation Statement

Particulars	₹	₹
Balances as per Pass Book (Cr.)		150,000
Add: i) cheque deposited but not recorded	5000	
ii) cheque deposited but not cleared	22000	
iii) Bank charges debited by bank	250	
		177250
Less: i) cheque issued but not cleared	48000	
ii) Amount deposited but not recorded in Cash Book	15700	
iii) Interest allowed by bank	1500	
		65200
Balances as per Cash Book		112050

Illustration 4

Working Note:

- 2) Int. on overdraft 

CB	160	PB	160
----	-----	----	-----

 (+)
- 3) Bank charges 

CB	400	PB	400
----	-----	----	-----

 (+)
- 4) Cheque issued but not cleared 

CB	11,60,000	PB	11,61,000
----	-----------	----	-----------

 (-)
- 5) Cheque paid into bank but not cleared (deposited) 

CB	22,17,000	PB	22,17,000
----	-----------	----	-----------

 (+)
- 6) Int. on Investment 

CB	12,00,000	PB	12,00,000
----	-----------	----	-----------

 (+)

Bank Reconciliation Statement as on 31<sup>st</sup> Dec, 2019:

Particulars	₹	₹
Bank Overdraft as per Cash Book (Cr.)		6340
Add:		
i) Int. debited in Pass book but not yet entered in Cash Book	160	
ii) Bank charges in Pass Book but not yet entered in Cash Book	400	
iii) Cheque paid into bank but not cleared into bank.	22,17,000	22,17,660
		22,23,900
Less:		
i) Cheque issued but not cleared in bank	11,69,000	
ii) Interest collected by bank but not yet entered in Cash Book.	12,00,000	23,67,000
Balance as per Pass Book (Favourable balance.)		144,100

Illustration 7.

(+) i) Int. debited by Bank	CB	278700	PB	278700
(-) ii) Cheque issued but not presented	CB	660,000	PB	660,000
(-) iii) Transport subsidy received	CB	14,25,000	PB	14,25,000
(+) iv) Draft deposited in Bank	CB	13,50,000	PB	13,50,000
(-) v) Bills for collection credited	CB	860,000	PB	860,000
(+) vi) wrongly debited company account	CB		PB	740,000

Bank Reconciliation Statement as on 31<sup>st</sup> Dec, 2022

Particulars	₹	₹
Bank overdraft as per Cash Book (Cr.)		2245900
Add:		
i) Interest charges by the bank	278700	
ii) Draft deposited in bank but not yet credited	1350000	
iii) wrongly debited by the bank	740000	23,68700
		4614600
Less:		
i) cheque issued but not presented	660,000	
ii) Transport subsidy but not yet recorded in Cash Book	14,25000	
iii) Bills for collection credited in the bank but not yet entered in Cash Book	860,000	29,21,000
		18,99,600
Bank Overdraft as per Pass Book.		

Illustration 15

working Note: CB - 2062, PB - 2075

i) Cheque deposited on 23<sup>rd</sup> sept. 12,000 credited by bank 30<sup>th</sup> Oct.

30 <sup>th</sup> Sept		PB	
12,000	12,000	12,000	12,000

ii) Payment by cheque & twice in CB

CB		PB	
16,000	16,000 ✓	16,000	16,000 ×

iii) 29<sup>th</sup> sept. bank credited 1,17,400. received CB from customer, not received by X until 1<sup>st</sup> Oct.

CB		PB	
1,17,400	1,17,400 ✓	1,17,400	1,17,400 ×

iv) Bank charges 500 not enter CB

CB		PB	
500	500	500	500

v) 2<sup>nd</sup> sept. bank credited 20,000 to X in error. [Wrongly credited by bank]

CB		DB	
20,000	20,000	20,000	20,000

vi) Bill of exchange 1,40,000 - discounted by bank dishonoured on 28<sup>th</sup> sept. but not entry in book.

CB		PB	
1,40,000	1,40,000	1,40,000	1,40,000

vii) Cheque issued but not presented for payment

CB		PB	
13,26,000	13,26,000	13,26,000	13,26,000

CB error = ii), iii), iv), vi)



## Cash Book (Bank column)

Overdraft  
cash Book

Date 2022	Particulars	₹	Date 2022	Particulars	₹
Sept. 30	To Party A/c	16,000	Sep 30	By Balance b/d	4,662
	To Customer A/c			By Bank	580
	[Direct deposit]	1,17,400		Charges +	
	To Balance c/d	11,242		By Customer A/c	1,40,000
	[Overdraft]			[B/R dishonoured]	
		<u>1,44,642</u>			<u>1,44,642</u>

Bank Reconciliation Statement  
as on 30th Sept. 2022

Particulars	₹	₹
Bank Overdraft as per Cash Book		11,242
Add:		
i) Cheque deposited but not collected upto 30th September, 2022	13,14,000	
		<u>13,14,000</u>
		13,25,242
Less:		
i) Cheque issued but not presented upto 30th September, 2022	13,26,000	
ii) Credit by bank erroneously on 6th September, 2022	20,000	13,46,000
		<u>20,758</u>
Balance as per Pass Book.		
(Credited balance as per bank statement)		

Illustration 6

Working Note:

Both Dec CB - Dr. Bal. - 4610

i) cheque issued entered in CB before 30th Dec. not presented 630,000

CB	PB
630,000	630,000

ii) cheque paid into bank (deposited) 250,000 but entered after 1st Jan, 2023.

CB	PB
250,000	250,000

iii) cheque received 73000 Dishonoured 73000 but no record CB

CB	PB
73000	73000

iv) dividend paid direct bank but not recorded CB

CB	PB
380,000	380,000

v) Bank Interest & charges 4200 not recorded CB

CB	PB
4200	4200

vi) No entry CB 10,000 Subscription paid banker's order.

CB	PB
10,000	10,000

vii) cheque 27000 drawn by B. Philip charged to A. Philip's bank a/c by mistake in Dec-2022

draw CB	PB
27000	27000
	error charged

CB - error - (ii), (iv), (v), (vi).

### Cash Book (Bank Column)

Date	Particulars	₹	Date	Particulars	₹
2022			2022		
Dec 30	To Balance b/d	4,610	Dec 30	By Trade	
	To Dividend Received	380,000		Receivable	73,000
				[Cheque dishonoured]	
				By Bank Interest and charges	4,200
				By Trade Subscription	10,000
				By Balance b/d	297,410
		384,610			384,610

### Bank Reconciliation Statement as on 30<sup>th</sup> December, 2022.

Particulars	₹	₹
Balance as per Cash Book		297,410
Add:		
i) Cheque issued but not <sup>yet</sup> presented	630,000	630,000
		927,410
Less:		
i) Cheque deposited but not yet recorded by bank	250,000	
ii) Cheque wrongly charged by bank	27,000	277,000
		650,410
Balance as per Pass Book		650,410

**Illustration : 8**

Working Note :

Cash Book - 836,400 , 31<sup>st</sup> Dec, 2020 , Pass Book

i) Cash Book Undercast by 10000

Dr	CB	Cr	Dr	PB	Cr.
	10,000				

ii) cheque issued 25<sup>th</sup> Dec. Not taken in Bank column

Dr	CB	Cr	Dr	PB	Cr
	131,000				

iii) Cheque deposited 150,000 CB No bank column.

Dr	CB	Cr	Dr	PB	Cr
150,000					

iv) 19<sup>th</sup> Dec. debit balance 15260 previous day, Forward credit bal. CB

Dr	CB	Cr	Dr	PB	Cr
15260					
30520					

v) total cheques - 11514 drawn cheques aggregating 7815.

CB	PB
11514	7815
	3699

vi) Dividends 25000 collected by Bank Subscription 1000 paid by No+ recorded in CB.

CB	PB
25000	1000
	25000

vii) Cheques 350,000 recorded twice in CB.

CB	PB
350,000	
350,000	

iv) Dr. Bal. या और वे Dr side को जहाँ forward करना चाहिए but वे Cr. Side को forward हुआ Dr - Cr. सम हो गया. इस कारण - इस Amt को Double कर के error side को (मिशन) देकर Dr को Double Amt

Bank Reconciliation Statement  
 as on 31<sup>st</sup> Dec, 2022.

Particulars	₹	₹
Balance as per Cash Book CDr.		836,400
Add:		
i) Cheque deposited but not recorded in the Bank column	150,000	
ii) Mistake in bringing forward = 15200 debit balance as credit balance on 18 <sup>th</sup> Dec., 2022	30520	
(ii) Cheque issued but not presented		
Issued 11514 [Remuneration]	3699	
Cashed 7815 [3699]	11514	
	7815	
iv) Dividends directly collected by bank but not yet entered in CB.	25000	
v) Cheque recorded in twice in the Cash Book	350,000	359219
		1395,619
Less:		
i) Wrong casting in the Cash Book on 15 <sup>th</sup> Dec	10,000	
ii) Cheque issued but not entered in the Bank column	131,000	
iii) Subscription Paid by bank directly but not yet recorded in Cash Book.	1000	142000
Balance as per Pass Book.		1253,619

### Cash Book (Bank Column)

Particulars	₹	Particulars	₹
To Balance b/d	836400	By Wrong Casting	10000
To Deposited but recorded wrong	150000	By Cheque not entered	131000
To error for posting	30520	By Subscription	1000
To Dividends collected by bank	25000	By Balance c/d	12,49,920
To cheque recorded twice	350000		
	<u>1391920</u>		<u>1391920</u>

### Bank Reconciliation Statement

Particulars	₹
Balance as per Cash Book (Corrected)	12,49,920
Add: cheque issued but not yet presented	3699
Balance as per Pass Book	<u>1253619</u>

Different months -

Illustration 9

working Note:

Pass [CB (Bank column only)]

Date	Particulars	₹	Date	Particulars	₹
3/2022			31/2022		
01	To Balance b/d	60,000	03	By Cash A/c	200,000
06	To Sales A/c	300,000	07	By Modi	60,000
10	To Ram	65,000	12	By Pali	30,000
19	To singhal	270,000	19	By Suresh	20,000
25	To Gopal	33,000	24	By Ramesh	150,000
31	To Patel	67,000	30	By Balance c/d	313,000
		<u>₹ 980,000</u>			<u>₹ 983,000</u>

Pass Book

Date	Particulars	₹	Date	Particulars	₹
4/2022			4/2022		
07	To Naresh	270,000	01	By Balance b/d	365,000
12	To Ramesh	150,000	03	By Gopal	33,000
15	To Bank charges	200	05	By Patel	65,000
30	To Sunil	6,200	20	By Usha	17,000
30	To Bal. c/d	81,600	25	By Kalpana	38,000
		<u>₹ 518,000</u>			<u>₹ 518,000</u>

Different Months March (CB) ; April (PB)

Common

PB - Cr. Gopal	33,000
- Cr. Patel	67,000
	<u>98,000</u>

PB - Dr. Ramesh	150,000
	<u>150,000</u>

CB	33,000
----	--------

PB	33,000
----	--------

CB	67,000
----	--------

PB	67,000
----	--------

Solution

Bank Reconciliation Statement  
 as on 31<sup>st</sup> March, 2019.

Particulars	₹	₹
Balance as per Cash Book (Dr)		313000
Add:		
i) Cheque issued but not yet presented Per Payment	150,000	150,000
		463000
Less:		
ii) Cheque Deposited but not entered in Pass Book.		
• Kopal      33000		
• Patel      65000		
	98000	98000
		365000
Balance as per Pass Book.		365000



Illustration 11

Working Note :-

CB (Bank column Only)

To Balance b/d	142500	By Bhagwandas	1970
To Blue & Co	1570	By Mameti Ltd	1500
To CIM Ltd	2430	By Jackson Ltd	54000
To Robinson Ltd	910	By PC computer	1420
To Donald	750	By Shiv garage	49000
To Avenue Super		By Petty Cash	1500
mort	4200	By Shweta & Co	2100
To Sleep well Ltd	940	By AV Partners	5200
		By Balance c/d	36600
	153000		153000

PB

To Balance b/d	142500	By cheques	1570
To Mameti Ltd	1500	By CIM Ltd	2430
To Bhagwandas	1970	By Robinson	910
To Premium of		By Donald	750
NIL	3800	By cheques	4200
To 400463	49000	By Shreya	2200
To Savita	1030		
To 400465	1500		
To Bank charges	2538		

Uncommon item

PB - Cr  
 CB - Dr - Sleep - 940 (1)  
 CB - Dr  
 PB - Cr - Shreya - 2200 (2)

PB - Dr  
 CB - Cr - Jackson 54000 (3)  
 - Cr PC computer 1420 (4)  
 - Cr Shweta 2100 (5)  
 - Cr AV Partners 5200 (6)  
 CB - Cr  
 PB - Dr - Premium 3800 (7)  
 - Dr - Bank Charges 2538 (8)  
 Cr Savita 1030 (9)

①	CB	PR	④	CA	PA	⑦	CB	PR
	940	940		1420	1420		3760	3760
②	CB	PR	⑤	CB	PA	⑧	CB	PR
	22000	22000		2100	2100		2538	2538
③	CB	PR	⑥	CA	PA		CB	PR
	54000	54000		5200	5200		1030	1030

Solution

Journal Entries

- i) Bank Or 2200  
 To Shreya 2200
- ii) Bank charges 2538  
 Insurence Premium 3700  
 Savita 1030 7368  
 To Bank 7368

CB (Bank Column)

Particulars	₹	Particulars	₹
To Balance b/d	36600	By Bank charges	2538
To Direct receipt in bank [Shreya]	22000	By Insurence Premium	3700
		By Direct Payment to Savita	1030
		By Balance c/d	31432
	39800		39800

BRS crs on Feb 28, 2022

Particulars	₹	₹
Balance crs per Cash Book (Dr.)		31432
Add: i) Cheque issued but not yet presented for Payment Jackson - 54000, PC Computer - 1420, Shweta & Co - 2100, A.V. Partners - 5200.	62720	62720
	5200	
Less: i) Cheque deposited but not yet presented entered in Pass Book	940	940
Balance crs per Pass Book.		93212

### Illustration: 10

working Note: 30<sup>th</sup> June 2022

i) Cheque deposited ₹ 309200 but not presented

CB		PB	
309200			309200

Apr, May, June = 3 months

ii) Payment for Hire Purchase, but not entered in the Cash Book  
 $300,000 \times 3$

CB		PB	
	300000	300000	

iii) received a Cash Discount of 4% of 400,000 paid; entered gross amount in the bank - Cash Book.

CB		PB	
384000	16000		384000

iv) Bank charges charges by bank

CB		PB	
	3000	3000	

v) Cheque directly deposited bank & not entered in CB

CB		PB	
400000			400000

vi) twice in Cash Book paid into the bank

CB		PB	
11200	11200		

vii) Debit 11,00,000 Bank for unpaid cheque, returned marked out of date. [Dishonour]

CB		PB	
11,00,000	11,00,000	11,00,000	11,00,000

## Bank Reconciliation Statement as on 30<sup>th</sup> June, 2022

Particulars	₹	₹
Balance as per Pass Book		10,39,200
Add:		
i) Cheque deposited but not yet presented in Pass book	30,9200	
ii) Payment for Hire Purchase installments not entered in the Cash Book (300,000 x 9)	300,000	
iii) Discount allowed wrongly entered in bank column (400,000 * 4%)	16000	
iv) Bank charges not entered in the Cash Book	3000	
v) Deposits entered in the Cash Book twice	11200	
vi) Cheque returned 'Out of date' entered in the Cash Book [Dishonour]	11,00,000	23,39,400
		33,78,600
Less:		
i) Direct deposited by customer not entered in Cash Book	400,000	400,000
Balance as per Cash Book		29,78,600

**Practical Problem :- 1**

Working Note:

- i) CB - Dr Bal: - 60,000
- ii) cheque issued 15,00,000 but present only 400,000

CB	PB
15,00,000	400,000
	11,00,000

- iii) cheque deposited 11,40,000  
 Additional cheque 50,000

CB	PB
11,40,000	11,40,000
50,000	50,000

- iv) cheque deposited 400,000 & dishonoured

CB	PB
400,000	400,000
400,000	400,000

- v) Pass book - bank charges debited by bank

CB	PB
2000	2000

- vi) cheque deposited but bank. 500,000

CB	PB
500,000	500,000

- vii) Pass Book - 382,000 (Dr. Bal)

**Bank Reconciliation Statement as on 31<sup>st</sup> Dec, 2022**

Particulars	₹	₹
Balance as per Cash Book (Dr.)		600,000
Add: i) cheque issued but not yet presented for payment	11,00,000	
ii) Cheque directly deposit by customer & not yet recorded in Cash Book	500,000	16,00,000
		16,60,000
Less: i) Cheque deposited but not yet present in.	1,64,000	
ii) cheque deposited dishonoured by the bank, the dishonour entry not yet passed in Cash Book	40,000	
iii) Bank charges not recorded in in CB	50,000	
		2,04,200
Bank Overdraft as per Pass Book.		382,000

Practical Problem :- 2

Working Note: CB = 44,50,000. (Dr.)

i) cheque issued 600,000  
 Not present in P/B

CB	PB
600,000	600,000

ii) cheque paid into bank 11,05,000  
 11,05,000 but deposited only 559,000

CB	PB
11,05,000	559,000
	559,000

iii) dividend 40,000 & Rent 600,000 received

CB	PB
40,000	40,000
600,000	600,000

iv) Insurance premium paid by bank 27,000

CB	PB
27,000	27,000

v) Payment side - CB - Undercast 5,000

CB
5,000

vi) Bank charges - 1,500

CB	PB
1,500	1,500

vii) Bills Payable 2,00,000 paid by bank & Not in CB & Bills Receivable 60,000 with discount 1,000 which had also not recorded in CB.

CB	PB
59,000	2,00,000
	60,000

CB (Bank Column)

Particulars	₹	Particulars	₹
To Balance b/d	44,50,000	By Insurance premium	27,000
To Dividend	40,000	By Correction of error (Undercast)	5,000
To Rent	60,000	By Bank charges	1,500
To Bills Receivable (60,000 - 1,000)	59,000	By Bills Payable	2,00,000
		By Balance c/d	49,15,500
	51,49,000		51,49,000

Bank Reconciliation statement  
 as on 30th June 2022

Particulars	₹	₹
Balance as per Cash Book		4915,500
Add:		
i) Cheque issued but not yet present for payment	609000	609000
		55,15,500
Less:		
i) Cheque paid into bank per collection but not collected till 30th June 2022	555,000	555,000
Bank Balance as per Pass Book		4910,500

P.P = 3

BRS as on 30th Sept 2022

Particulars	₹	₹
Balance as per Pass Book		10,00,000
Add:		
i) Cheque received but not sent to bank	112,000	
ii) Credit side bank column cast short (Undercast)	2000	
iii) Insurance premium directly paid by bank	60,000	
iv) Cheque received entered twice in CB	10,000	
v) Bills dishonoured not recorded in the Cash Book	300,000	16,92,000
		26,92,000
Less:		
i) Cheque deposited but not pass in the CB	500,000	
ii) Bank charges twice in the CB	2000	
iii) Cheque issued but not presented in PB	500,000	10,02,000
Bank Balance as per Pass Book		16,90,000

**Practical Problem: 3**

Working Note: 30th Sept. 2022 CB PB - 1,00,000

i) Cheque deposited	50,000	50,000
ii) cheque received but not sent to bank	1120,000	1120,000
iii) Cr. side bank column cast short	2000	
iv) Insurance premium directly paid by bank	6000	60,000
v) Bank charges twice in CB	2000	2000
vi) Cheque issued but not presented	500,000	500,000
vii) Cheque received entered twice in CB	10000	10000
viii) Bill discounted dishonoured	500,000	500,000

BRS as on 30th Sept. 2022

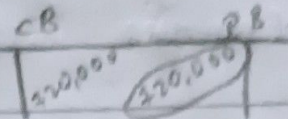
Particulars	₹	₹
Balance as per Pass Book (Cr.)		1,00,000
Add: i) Cheque directly deposited into Bank but not entered in CB.	50,000	
ii) Cheque received		
Less:		



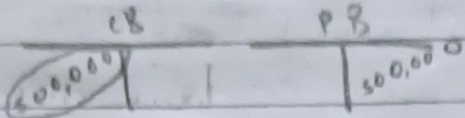
Practical Problem : 4

WN : 31<sup>st</sup> March, 2022

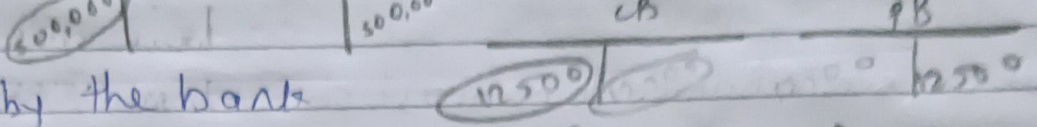
i) Dr. bal. - CB - 37,20,000



ii) cheque issued but not present in Bank

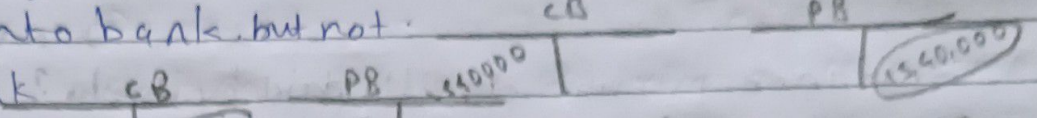


iii) Divident received

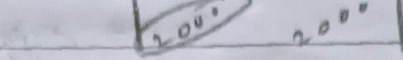


iv) Int. allowed by the bank

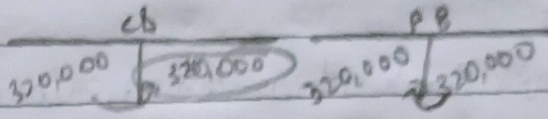
v) cheque deposited into bank but not collected by bank



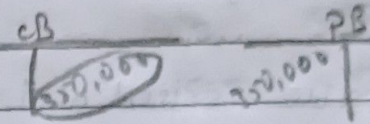
vi) Bank charger



vii) cheque deposited into bank & dishonoured



viii) Bank paid House tax.



BRS

as on 31<sup>st</sup> March, 2022

Particulars

Particulars	₹	₹
Balance as per - Cash Book CDr.		37,20,000
Add: i) Divident received by bank	500,000	
ii) Cheque issued but not yet presented in Bank per Payment	720,000	
iii) Int. allowed by bank	12,500	12,32,500
		49,52,500
Less: i) Cheque deposited into bank but not collected by bank	15,40,000	
ii) Bank paid House tax.	3,50,000	
iii) A cheque deposited into bank was dishonoured	3,20,000	
iv) Bank charger	2,000	22,12,000
Balance as per Pass Book		29,40,500

Practical Problem: 5

WN.

31<sup>st</sup> Mar. 2022.

i) Overdraft of B - 300,000	CB	PB	CB	PB
ii) Int. on bank overdraft	36500		17950	
iii) Insurance premium paid by bank				17950
iv) Cheque drawn but not cleared	13000	28500		
v) Cheque deposited into bank				56000
vi) amount wrongly debited by the bank		20500		
vii) Int. on Investment collected			93800	

Bank Reconciliation statement  
 as on 31<sup>st</sup> March, 2022.

Particulars	₹	₹
Bank Overdraft as per Pass Book (Dr.)		300000
Add:		
i) Cheque drawn but not cleared (13000 + 28500)	36500	
ii) Int. collected on Investment directly credited by bank	93800	120300
		420300
Less:		
i) Int. on bank overdraft not entered in the Cash Book	36500	
ii) Insurance premium paid by bank	17950	
iii) Cheque deposited but not yet present in bank	56000	
iv) Amount wrongly debited by bank	20500	130950
Bank Overdraft as per Cash Book		289350