

Q.1 Prepare Bank Reconciliation Statement from the following:

| | |
|---|--------|
| | ₹ |
| (i) Debit balance as per the Cash Book. | 15,000 |
| (ii) Cheques deposited but not cleared. | 1,000 |
| (iii) Cheques issued but not presented. | 1,500 |
| (iv) Bank interest. | 200 |

The solution can be represented as follows

Bank Reconciliation Statement

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|-------------------------------------|---------------|---------------|
| (i) | Debit balance as per the Cash Book | 15,000 | |
| (ii) | Cheques deposited but not cleared | | 1,000 |
| (iii) | Cheques issued but not presented | 1,500 | |
| (iv) | Bank Interest | 200 | |
| | Credit Balance as per the Pass Book | | 15,700 |
| | | 16,700 | 16,700 |
| | | | |

Q.2 Ramesh has his account at Punjab National Bank, Delhi. According to his Cash Book, his bank balance on 31st March, 2019 was ₹ 72,950. He sent cheques for ₹ 90,075 to his bank for collection but cheques amounted to ₹ 43,769 were not collected by that date. Out of the cheques issued by him in payment of his debts, cheques for ₹ 29,344 were not presented for payment. Prepare Bank Reconciliation Statement.

The solution can be represented as follows

Bank Reconciliation Statement
as on March 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|--|------------------|------------------|
| | Balance as per the Cash Book | 72,950 | |
| (i) | Cheques sent to bank but not yet cleared | | 43,769 |
| (ii) | Cheques issued but not yet presented for payment | 29,344 | |
| | Balance as per the Pass Book | | 58,525 |
| | | 1,02,294 | 1,02,294 |
| | | | |

Q.3 On 31st March, 2019, Cash Book of Mahesh showed debit bank balance of ₹ 75,000. When compared with the Bank Statement, following facts were discovered. On 30th March, two cheques of ₹ 5,000 and ₹ 7,000 were deposited in the bank but were not realised till date. On 28th March, three cheques of ₹ 6,000, ₹ 8,000 and ₹ 12,000 were issued but none of these were presented to the bank for payment. On 31st March, bank credited ₹ 1,250 as interest but this was not recorded in the Cash Book. Similarly, the bank had charged ₹ 150 as bank charges but this was not recorded in the Cash Book. Bank paid insurance premium of ₹ 5,000 but it was recorded as ₹ 500 in Cash Book. Prepare Bank Reconciliation Statement on 31st March, 2019.

The solution can be represented as follows

Bank Reconciliation Statement as on March 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|--|-------------------|------------------|
| | Balance as per the Cash Book | 75,000 | |
| (i) | Two cheques ₹ 5,000 and ₹ 7,000 were deposited but were not cleared | | 12,000 |
| (ii) | Three cheques ₹ 6,000, ₹ 8,000 and ₹ 12,000 were issued but were not presented for payment | 26,000 | |
| (iii) | Bank allowed Interest | 1,250 | |
| (iv) | Bank Charges | | 150 |
| (v) | Insurance premium less charged | | 4,500 |
| | Balance as per the Pass Book | | 85,600 |
| | | 1,02,250 | 1,02,250 |

Q.4 On 30th June, 2019, bank column of the Cash Book showed balance of ₹ 12,000 but the Pass Book showed a different balance due to the following reasons:

(i) Cheques paid into the bank ₹ 8,000 but out of these only cheques of ₹ 6,500 credited by bankers.

(ii) The receipts column of the Cash Book undercast by ₹ 200.

(iii) On 29th June, a customer deposited ₹ 3,000 directly in the Bank Account but it was entered in the Pass Book only.

(iv) Cheques of ₹ 9,200 were issued of which ₹ 2,200 were presented for payment on 15th July.

(v) Pass Book shows a credit of ₹ 330 as interest and a debit of ₹ 60 as bank charges.

Prepare Bank Reconciliation Statement as on 30th June, 2019.

The solution can be represented as follows

Bank Reconciliation Statement
as on June 30, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|---|-------------------|------------------|
| | Balance as per the Cash Book | 12,000 | |
| (i) | Cheques paid in to bank but not cleared | | 1,500 |
| (ii) | Receipt side of Cash Book undercast | 200 | |
| (iii) | Amount directly deposited by customer | 3,000 | |
| (iv) | Cheque issued in June but presented in July | 2,200 | |
| (v) | Bank allowed Interest | 330 | |
| | Bank Charges | | 60 |
| | Balance as per the Pass Book | | 16,170 |
| | | 17,730 | 17,730 |

Q.5 Cash Book shows a balance of ₹ 12,500. On comparing the Cash Book with the Pass Book, following discrepancies were noted:

| | | |
|---|-------|--|
| | ₹ | |
| (i) Cheques issued but not yet presented for payment. | 6,000 | |
| (ii) Cheques deposited in the bank but not collected. | 9,000 | |
| (iii) Bank paid insurance premium. | 5,000 | |
| (iv) Bank charges. | 300 | |
| (v) Directly deposited by a customer. | 8,000 | |
| (vi) Interest on investment collected by bank. | 2,000 | |
| (vii) Cash discount allowed of ₹ 200 was recorded on the debit side of the Bank column. | | |

Prepare Bank Reconciliation Statement.

The solution can be represented as follows

Bank Reconciliation Statement

| SI. No. | Particulars | (+ Items (₹)) | (-) Items (₹) |
|---------|--|------------------|------------------|
| | Balance as per the Cash Book | 12,500 | |
| (i) | Cheques Issued but not yet presented for payment | 6,000 | |
| (ii) | Cheques deposited into bank but not collected | | 9,000 |
| (iii) | Bank paid Insurance Premium | | 5,000 |
| (iv) | Bank Charges | | 300 |
| (v) | Amount directly deposited by a customer | 8,000 | |
| (vi) | Interest on Investment Collected by bank | 2,000 | |
| (vii) | Cash discount debited to bank column | | 200 |
| | Balance as per the Pass Book | | 14,000 |
| | | 28,500 | 28,500 |

Q.6 From the following particulars, prepare Bank Reconciliation Statement as on 31st December, 2019:

- (i) Debit balance as per Cash Book ₹ 10,000.**
- (ii) A cheque for ₹ 500 issued in favour of Karan has not been presented for payment.**
- (iii) A bill for ₹ 700 retired by bank under a rebate of ₹ 20, the full amount of the bill was credited in the Cash Book.**
- (iv) A cheque for ₹ 295 deposited in the bank has been dishonoured.**
- (v) A sum of ₹ 800 deposited in the bank has been credited as ₹ 80 in the Pass Book.**
- (vi) Payments side of the Cash Book has been undercast by ₹ 200.**
- (vii) A bill receivable for ₹ 1,000 (discounted with the bank in November 2019) dishonoured on 31st December, 2019.**

The solution can be represented as follows

Bank Reconciliation Statement

as on December 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|--|------------------|------------------|
| (i) | Balance as per the Cash Book | 10,000 | |
| (ii) | A cheque for ₹ 500 issued to Karan was not presented for payment | 500 | |
| (iii) | Rebate of retiring bill was not recorded | 20 | |
| (iv) | Cheque deposited and dishonoured | | 295 |
| (v) | A sum of ₹ 800 deposited in bank recorded wrongly as ₹ 80 in the pass book | | 720 |
| (vi) | Payment side of the Cash book undercast | | 200 |
| (vii) | Dishonour of bill has not been recorded in the Cash book | | 1,000 |
| | Balance as per the Pass Book | | 8,305 |
| | | 10,520 | 10,520 |

Q.7 On examining the Bank Statement of Green Ltd., it is found that the balance shown on 31st March, 2019, differs from the bank balance of ₹ 23,650 shown by the Cash Book on that date. From a detailed comparison of the entries it is found that:

- (i) ₹ 2,860 is entered in the Cash Book as paid into the bank on 31st March, 2019 but not credited by the bank until the following day.
- (ii) Bank charges of ₹ 70 on 31st March, 2019 are not entered in the Cash Book.
- (iii) A bill for ₹ 5,500 discounted with the bank is entered in the Cash Book without recording the discount charges of ₹ 270.
- (iv) Cheques totalling ₹ 16,720 were issued by the company and duly recorded in the Cash Book before 31st March, 2019 but had not been presented at the Bank for payment until after that date.
- (v) On 25th March, 2019, a debtor paid ₹ 1,000 into the Company's Bank in settlement of his account but no entry was made in the Cash Book of the company in respect of this.
- (vi) No entry has been made in the Cash Book to record the dishonour on 15th March, 2019, of a cheque for ₹ 550 received from Ram Babu.

Prepare a Bank Reconciliation Statement as on 31st March, 2019.

The solution can be represented as follows

Bank Reconciliation Statement
as on March 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|---|-------------------|------------------|
| | Balance as per the Cash Book | 23,650 | |
| (i) | Cash deposited into bank but not entered in the Pass book | | 2,860 |
| (ii) | Bank Charges not entered the Cash Book | | 70 |
| (iii) | Bank Charges for discounting bill not recorded in the Cash Book | | 270 |
| (iv) | Cheques issued but not presented for payment | 16,720 | |
| (v) | Amount directly deposited by the debtor | 1,000 | |
| (vi) | Cheque received from Ram Babu was dishonoured and not recorded in Cash Book | | 550 |
| | Balance as per the Pass Book | | 37,620 |
| | | 41,370 | 41,370 |

Q.8 Prepare a Bank Reconciliation Statement as on 31st March, 2019 from the following:

- (i) On 31st March, 2019, Cash Book of a firm showed bank balance of ₹ 36,000 (Dr.).
- (ii) Cheques had been issued for ₹ 30,000, out of which cheques of ₹ 24,000 were presented for payment.
- (iii) Cheques of ₹ 8,400 were deposited in the bank on 28th March, 2019 but had not been credited by the bank. Also, a cheque of ₹ 3,000 entered in the Cash Book on 30th March, 2019 was banked on 3rd April.
- (iv) A cheque from Suresh for ₹ 2,400 was deposited in the bank on 26th March, 2019 was dishonoured, advice was received on 2nd April.
- (v) Pass Book showed bank charges of ₹ 120 debited by the bank.
- (vi) One of the Debtors deposited ₹ 3,000 in the bank account of the firm on 26th March, 2019, but the intimation in this respect was received from the bank on 2nd April.

The solution can be represented as follows

Bank Reconciliation Statement

as on 31st March, 2019

| S.No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|-------|--|-------------------|------------------|
| (i) | Favourable Balance as per Cash Book | 36,000 | |
| (ii) | Cheques issued but not presented for payment | 6,000 | |
| (iii) | Cheques deposited but not yet credited by bank (8,400 (+) 3,000) | | 11,400 |
| (iv) | Cheque received from Suresh dishonoured | | 2,400 |
| (v) | Bank Charges debited by the bank | | 120 |
| (vi) | Cheque deposited directly into the bank by debtors | 3,000 | |
| | Balance as per Pass Book (Cr.) (45,000 – 13,920) | | 31,080 |
| | | 45,000 | 45,000 |

Q.9 Prepare Bank Reconciliation Statement from the following particulars on 31st July, 2019:

(i) Balance as per the Pass Book ₹ 50,000.

(ii) Three cheques for ₹ 6,000, ₹ 3,937 and ₹ 1,525 issued in last week of July, 2019 were presented for payment to the bank in August, 2019.

(iii) Two cheques of ₹ 500 and ₹ 650 sent to the bank for collection were not entered in the Pass Book by 31st July, 2019.

(iv) The bank charged ₹ 460 for its commission and allowed interest of ₹ 100 which were not mentioned in the Bank Column of the Cash Book.

The solution can be represented as follows

Bank Reconciliation Statement

as on July 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|--|------------------|------------------|
| (i) | Balance as per the Pass Book | 50,000 | |
| (ii) | Three Cheques of ₹ 6,000, ₹ 3,937, ₹ 1,525 were issued but not presented for payment in July, 2019 | | 11,462 |
| (iii) | Cheques sent to bank for collection but not entered in the Pass Book | 1,150 | |
| (iv) | Bank charges not entered in the Cash Book | 460 | |
| (v) | Bank allowed interest | | 100 |
| | Balance as per the Cash Book | | 40,048 |
| | | 51,610 | 51,610 |

Q.10 Draw Bank Reconciliation Statement showing adjustment between your Cash Book and Pass Book as on 31st March, 2019.

(i) On 31st March, 2019 your pass book showed a balance of ₹ 6,000 to your credit.

(ii) Before that date, you had issued cheques amounting to ₹ 1,500 of which cheques of ₹ 900 have been presented for payment.

(iii) A cheque of ₹ 800 paid by you into the bank on 29th March, 2019 is not yet credited in pass book.

(iv) There was a credit of ₹ 85 for interest on Current Account in the pass book.

(v) On 31st March, 2019 a cheque for ₹ 510 received by you and was paid into bank but the same was omitted to be entered in cash book.

The solution can be represented as follows

Bank Reconciliation Statement as on March 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|--|-------------------|------------------|
| (i) | Balance as per the Pass Book | 6,000 | |
| (ii) | Cheque Issued but not presented for payment (1,500 – 900) | | 600 |
| (iii) | Cheque deposited but not entered in the Pass Book | 800 | |
| (iv) | Bank allowed Interest | | 85 |
| (v) | Cheque deposited but not entered in the Cash Book | | 510 |
| | Balance as per the Cash Book | | 5,605 |
| | | 6,800 | 6,800 |

Q.11 Prepare Bank Reconciliation Statement as on 30th September, 2019 from the following particulars:

| | |
|--|---------------|
| | ₹ |
| (i) Bank Balance as per Pass Book. | 10,000 |
| (ii) Cheque deposited into bank but no entry was passed in Cash Book. | 500 |
| (iii) Cheque received and entered in Cash Book but not sent to bank. | 1,200 |
| (iv) Insurance premium paid directly by the bank. | 800 |
| (v) Bank charges entered twice in the Cash Book. | 20 |
| (vi) Cheque received entered twice in Cash Book. | 1,000 |
| (vii) Bill discounted dishonoured not recorded in the cash book. | 5,000 |

The solution can be represented as follows

Bank Reconciliation Statement

as on September 30, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|--|------------------|------------------|
| (i) | Balance as per the Pass Book | 10,000 | |
| (ii) | Cheque deposited but not entered in the Cash Book | | 500 |
| (iii) | Cheque entered in the Cash Book but not sent to bank | 1,200 | |
| (iv) | Insurance premium paid directly by bank | 800 | |
| (v) | Bank Charges entered twice in the Cash Book | | 20 |
| (vi) | Cheque received entered twice in the Cash Book | 1,000 | |
| (vii) | Bill discounted dishonoured not entered in the Cash Book | 5,000 | |
| | Balance as per the Cash Book | | 17,480 |
| | | 18,000 | 18,000 |

Q.12 Bank Statement of a customer shows bank balance of ₹ 62,000 on 31st March, 2019. On comparing it with the Cash Book the following discrepancies were noted:

(i) Cheques were paid into the bank in March but were credited in April:

P – ₹ 3,500; Q – ₹ 2,500; R – ₹ 2,000.

(ii) Cheques issued in March were presented in April:

X – ₹ 4,000; Q – ₹ 4,500.

(iii) Cheque for ₹ 1,000 received from a customer entered in the Cash Book but was not banked.

(iv) Pass Book shows a debit of ₹ 1,000 for bank charges and credit of ₹ 2,000 as interest.

(v) Interest on investment ₹ 2,500 collected by the bank appeared in the Pass Book.

Prepare Bank Reconciliation Statement showing the balance as per Cash Book on 31st March, 2019.

The solution can be represented as follows

Bank Reconciliation Statement as on March 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|--|-------------------|------------------|
| | Balance as per the Pass Book | 62,000 | |
| (i) | Cheque deposited but not credited in the Pass book during March 2019 (3,500 (+) 2,500 (+) 2,000) | 8,000 | |
| (ii) | Cheques Issued but not presented in March 2019 (4,000 (+) 4,500) | | 8,500 |
| (iii) | Cheque received from Customer was recorded in Cash Book but not sent to Bank | 1,000 | |
| (iv) | Bank Charges | 1,000 | |
| | Bank allowed interest | | 2,000 |
| (v) | Interest on Investment Collected by bank but not entered in the Cash Book | | 2,500 |
| | Balance as per the Cash Book | | 59,000 |
| | | 72,000 | 72,000 |

Q.13 Prepare Bank Reconciliation Statement as on 31st March, 2019 from the following particulars:

| | ₹ |
|--|--------|
| (i) Bank balance as per Pass Book. | 10,000 |
| (ii) Cheque deposited into the Bank, but no entry was passed in the Cash Book. | 500 |
| (iii) Cheque received and entered in the Cash Book but not sent to bank. | 1,200 |
| (iv) Credit side of the Cash Book bank column cast short. | 200 |
| (v) Insurance premium paid directly by the bank under the standing advice. | 600 |
| (vi) Bank charges entered twice in the Cash Book. | 20 |
| (vii) Cheque issued but not presented to the bank for payment. | 500 |
| (viii) Cheque received entered twice in the Cash Book. | 1,000 |
| (ix) Bill discounted dishonoured not recorded in the Cash Book. | 5,000 |
| (x) Bank had wrongly allowed interest of ₹ 5,000, which was reversed by it on 5th April, 2019. | |

The solution can be represented as follows

Bank Reconciliation Statement as on March 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|--|-------------------|------------------|
| (i) | Balance as per the Pass Book | 10,000 | |
| (ii) | Cheque deposited but not entered in the Cash book | | 500 |
| (iii) | Cheque entered in the Cash Book but not deposited in the bank | 1,200 | |
| (iv) | Credit side of the Cash Book undercast | 200 | |
| (v) | Insurance premium paid directly by the bank but not entered in the Cash Book | 600 | |
| (vi) | Bank charges entered twice in the Cash book | | 20 |
| (vii) | Cheque issued but not presented for payment | | 500 |
| (viii) | Cheque received entered twice in the Cash Book | 1,000 | |
| (ix) | Bill discounted and dishonoured but not entered in the Cash Book | 5,000 | |
| (x) | Interest allowed by the bank to be reversed | | 5,000 |
| | Balance as per the Cash Book | | 11,980 |
| | | 18,000 | 18,000 |

Q.14 On 1st January, 2019, Naresh had an overdraft of ₹ 40,000 as shown by his Cash Book in the bank column. Cheques amounting to ₹ 10,000 had been deposited by him but were not collected by the bank by 1st January, 2019. He issued cheques of ₹ 7,000 which were not presented to the bank for payment up to that day. There was also a debit in his Pass Book of ₹ 600 for interest and ₹ 500 for bank charges. Prepare a Bank Reconciliation Statement.

The solution can be represented as follows

Bank Reconciliation Statement

as on January 01, 2019

| Particulars | (+) Items (₹) | (-) Items (₹) |
|--|-------------------|------------------|
| Overdraft as per the Cash Book | | 40,000 |
| Cheques deposited but not Cleared | | 10,000 |
| Cheques Issued but not presented for payment | 7,000 | |
| Bank Charged Interest | | 600 |
| Bank Charges | | 500 |
| Overdraft as per the Pass Book | 44,100 | |
| | 51,100 | 51,100 |
| | | |

Q.15 Tiwari & Sons find that the bank balance shown by their Cash Book on 31st March, 2019 is ₹ 40,500 (credit) but the Pass Book shows a difference due to the following reasons:

- (i) A cheque for ₹ 5,000 drawn in favour of Manohar has not yet been presented for payment.
- (ii) A post(-)dated cheque for ₹ 900 has been debited in the bank column of the Cash Book but it could not have been presented in any case.
- (iii) Cheques totalling ₹ 10,200 deposited with the bank have not yet been collected and a cheque for ₹ 4,000 has been dishonoured.
- (iv) A bill for ₹ 10,000 was retired by the Bank under a rebate of ₹ 150 but the full amount of the bill was credited in the bank column of the Cash Book.

Prepare Bank Reconciliation Statement and find out the balance as per Pass Book.

The solution can be represented as follows

Bank Reconciliation Statement

as on March 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|---|------------------|------------------|
| | Overdraft as per the Cash Book | | 40,500 |
| (i) | Cheque issued but not presented for payment | 5,000 | |
| (ii) | Post (-)dated Cheque entered in the Cash Book but not deposited in the bank | | 900 |
| (iii) | Cheques deposited into bank but not collected | | 10,200 |
| | Cheque dishonoured | | 4,000 |
| (iv) | Rebate on retiring of bill not entered in the Cash Book | 150 | |
| | Overdraft as per the Pass Book | 50,450 | |
| | | 55,600 | 55,600 |

Q.16 On 31st March, 2019, Cash Book of a merchant showed bank overdraft of ₹ 1,72,985. On comparing the Cash Book with Bank Statement, following discrepancies were noted:

- (i) Cheques issued for ₹ 60,000 were not presented in the bank till 7th April, 2019.
- (ii) Cheques amounting to ₹ 75,000 were deposited in the bank but were not collected.
- (iii) A Cheque of ₹ 15,000 received from Mahesh Chand and deposited in the bank was dishonoured but the non(-)payment advice was not received from the bank till 1st April, 2019.
- (iv) ₹ 1,50,000 being the proceeds of a bill receivable collected appeared in the Pass Book but not in the Cash Book.
- (v) Bank charges ₹ 1,500 and interest on overdraft ₹ 8,500 appeared in the Pass Book but not in the Cash Book.
- (vi) Overdraft balance as per Cash Book of ₹ 500 on 28th February, 2019 was wrongly carried forward as debit balance. The error was noted at the time of preparing the Bank Reconciliation Statement as on 31st March, 2019.

Prepare Bank Reconciliation Statement.

The solution can be represented as follows

Bank Reconciliation Statement

as on March 31, 2019

| Sl. No | Particulars | (+) Items (₹) | (-) Items (₹) |
|--------|--|-------------------|------------------|
| | Overdraft as per the Cash Book | | 1,72,985 |
| (i) | Cheques issued but not presented for payment | 60,000 | |
| (ii) | Cheques deposited but not collected | | 75,000 |
| (iii) | Cheque deposited but dishonoured | | 15,000 |
| (iv) | Bill sent for collection honoured but not entered in the Cash Book | 1,50,000 | |
| (v)a | Bank Charges | | 1,500 |
| (v)b | Bank Interest on overdraft | | 8,500 |
| (vi) | Overdraft balance wrongly taken as debit balance | | 1,000 |
| | Overdraft as per the Pass Book | 63,985 | |
| | | 2,73,985 | 2,73,985 |

Q.17 Prepare Bank Reconciliation Statement from the following:

On 31st March, 2019, a merchant's Cash Book showed a credit bank balance of ₹ 10,500 but due to the following reasons the Pass Book showed a difference:

- (i) A cheque of ₹ 540 issued to Mohan has not been presented for payment.
- (ii) A post(-)dated cheque for ₹ 100 has been debited in the bank column of the Cash Book but under no circumstances was it possible to present it.
- (iii) Four cheque of ₹ 1,200 sent to the bank have not been collected so far. A cheque of ₹ 400 deposited in the bank has been dishonoured.
- (iv) As per instructions, the bank paid ₹ 50 as Fire Insurance premium but the entry has not been made in the Cash Book.
- (v) There was a debit in the Pass Book of ₹ 15 in respect of bank charges and a credit of ₹ 25 for interest on Current Account but no record exists in the Cash Book.
- (vi) Cheque of ₹ 5,000 dated 15th April, 2019 issued to M & Co. was dishonoured being post-dated. It was also not recorded in the books of account yet.

The solution can be represented as follows

Bank Reconciliation Statement

as on March 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|--|-------------------|------------------|
| | Credit bank balance as per the Cash Book | | 10,500 |
| (i) | Cheque issued but not presented for payment | 540 | |
| (ii) | Post (-) dated Cheque entered in the Cash Book but not deposited in the Bank | | 100 |
| (iii) | Cheque deposited but not cleared | | 1,200 |
| | Cheque dishonoured | | 400 |
| (iv) | Insurance premium paid by bank was not entered in the Cash Book | | 50 |
| (v) | Bank Charges | | 15 |
| | Bank allowed Interest | 25 | |
| | Overdraft as per the Pass Book | 11,700 | |
| | | 12,265 | 12,265 |

Note: The cheque issued to M & Co. on 15th April, 2019 which was dishonoured will not be counted towards preparing of the statement as the date of statement is on 31st March, 2019

Q.18 From the following particulars of a trader, prepare a Bank Reconciliation Statement as on 31st March, 2019.

(i) Bank overdraft as per Cash Book ₹ 52,100.

(ii) During the month, the total amount of cheques for ₹ 94,400 were deposited into the bank but of these, one cheque for ₹ 11,160 has been entered into the Pass Book on 5th April.

(iii) During the month, cheques for ₹ 89,580 were drawn in favour of creditors. Of them, one creditor for ₹ 38,580 encashed his cheque on 7th April whereas another for ₹ 4,320 have not yet been encashed.

(iv) As per instructions the bank on 28th March paid out ₹ 10,500 to a creditor but by mistake, the same has not been entered in the Cash Book.

(v) According to agreement, on 25th March, a debtor deposited directly into the bank ₹ 9,000 but the same has not been recorded in the Cash Book.

(vi) In the month of March, the bank without any intimation, debited his account for ₹ 120 as bank charges and credited the same for ₹ 180 as interest.

(vii) Cash deposit of ₹ 5,780 in bank was recorded as ₹ 7,580. The error was rectified by the Bank before 31st March, 2019.

The solution can be represented as follows

Bank Reconciliation Statement

as on March 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|---|----------------|---------------|
| (i) | Overdraft as per the Cash Book | | 52,100 |
| (ii) | Cheques of ₹ 94,400 deposited in March but cheques of ₹ 11,160 not cleared in April | | 11,160 |
| (iii) | Cheques issued but not presented for payment in the March (38,580 (+) 4,320) | 42,900 | |
| (iv) | Payment made to creditor by bank but not entered in the Cash Book | | 10,500 |
| (v) | Amount directly deposited by debtor into Bank | 9,000 | |
| (vi) | Bank Charges | | 120 |
| | Bank credited interest | 180 | |
| | Overdraft as per the Pass Book | 21,800 | |
| | | 73,880 | 73,880 |
| | | | |

Note: Point vii will not have any effect on the statement as the corresponding error is already corrected on time.

Q.19 Prepare Bank Reconciliation Statement from the following particulars as on 31st March, 2019, when Pass Book shows a debit balance of ₹ 2,500:

- (i) Cheque issued for ₹ 5,000 but up to 31st March, 2019 only ₹ 3,000 could be cleared.
- (ii) Cheques issued for ₹ 1,000 but omitted to be recorded in the Cash Book.
- (iii) Cheques deposited for ₹ 5,500 but cheques for ₹ 500 were collected on 4th April 2019.
- (iv) A discounted Bill of Exchange dishonoured ₹ 1,000.
- (v) A cheque of ₹ 500 debited in Cash Book but omitted to be banked.
- (vi) Interest allowed by bank ₹ 200 but no entry was passed in the Cash Book.

The solution can be represented as follows

Bank Reconciliation Statement
as on March 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|---|------------------|------------------|
| | Overdraft as per the Pass Book | | 2,500 |
| (i) | Cheques issued for ₹ 5,000 but cheques of ₹ 3,000 cleared till March 31 | | 2,000 |
| (ii) | Cheque issued but not entered in the Cash Book | 1,000 | |
| (iii) | Cheque deposited but cleared in April | 500 | |
| (iv) | Bill dishonoured | 1,000 | |
| (v) | Cheque entered in the Cash Book but not deposited | 500 | |
| (vi) | Interest allowed not recorded in the Cash Book | | 200 |
| | Overdraft as per the Cash Book | 1,700 | |
| | | 4,700 | 4,700 |

Q.20 From the following information, prepare Bank Reconciliation Statement as on 31st March, 2019:

| | ₹ |
|--|--------|
| (i) Bank overdraft as per Pass Book. | 36,000 |
| (ii) Cheques issued but not presented for payment. | 19,700 |
| (iii) Cheques deposited with bank but not collected. | 25,000 |
| (iv) Cheques entered in Cash Book but not banked. | 9,000 |
| (v) Directly deposited to bank by a customer. | 11,000 |

The solution can be represented as follows

Bank Reconciliation Statement
as on March 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|--|-------------------|------------------|
| (i) | Overdraft as per the Pass Book | | 36,000 |
| (ii) | Cheques issued but not presented for payment | | 19,700 |
| (iii) | Cheques deposited with bank but not collected | 25,000 | |
| (iv) | Cheques entered in the Cash book but not deposited in bank | 9,000 | |
| (v) | Amount directly deposited by Customer | | 11,000 |
| | Overdraft as per the Cash Book | 32,700 | |
| | | 66,700 | 66,700 |
| | | | |

Q.21 On 31st March, 2019, Pass Book of Shri Bhama Shah shows debit balance of ₹ 10,000. From the following particulars, prepare Bank Reconciliation Statement.

- (i) Cheques amounting to ₹ 8,000 drawn on 25th March of which cheques of ₹ 5,000 cashed in April, 2019.
- (ii) Cheques paid into bank for collection of ₹ 5,000 but cheques of ₹ 2,200 could only be collected in March 2019.
- (iii) Bank charges ₹ 25 and dividend of ₹ 350 on investment collected by bank could not be shown in the Cash Book.
- (iv) A cheque of ₹ 600 debited in the Cash Book omitted to be banked.
- (v) Bill of ₹ 5,000 discounted with Bank but was not recorded in the Cash Book.

The solution can be represented as follows

Bank Reconciliation Statement
as on March 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|---|-------------------|------------------|
| | Debit Balance as per the Pass Book | | 10,000 |
| (i) | Cheque issued in March but presented for payment in April | | 5,000 |
| (ii) | Cheques deposited but not cleared in March | 2,800 | |
| (iii) | Bank Charges not entered in the Cash Book | 25 | |
| | Interest on Investment collected by bank not entered in the Cash Book | | 350 |
| (iv) | Cheque entered in the Cash Book but not deposited in bank | 600 | |
| (v) | Bill discounted with bank not recorded in cash book | | 5,000 |
| | Credit Balance (Overdraft) as per the Cash Book | 16,925 | |
| | | 20,350 | 20,350 |

Q.22 On 31st March, 2019, Bank Pass Book of Naresh & Co. showed an overdraft of ₹ 10,700. From the following particulars, prepare Bank Reconciliation Statement:

- (i) Cheques issued before 31st March, 2019 but presented for payment after that date amounted to ₹ 900.
- (ii) Cheques paid into the bank but not collected and credited until 31st March, 2019 amounted to ₹ 2,200.
- (iii) Interest on overdraft amounting to ₹ 1,200 did not appear in the Cash Book.
- (iii) ₹ 5,000 being interest on investments collected by the bank and credited in the Pass Book were not shown in the Cash Book.
- (iv) Bank charges of ₹ 50 were not entered in the Cash Book.
- (v) ₹ 800 in respect of dishonoured cheque were entered in the Pass Book but not in the Cash Book.

The solution can be represented as follows

Bank Reconciliation Statement as on March 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|---|-------------------|------------------|
| | Overdraft as per the Pass Book | | 10,700 |
| (i) | Cheque issued in March 2019 but presented after that date | | 900 |
| (ii) | Cheques deposited but not cleared during March 2019 | 2,200 | |
| (iii) | Interest on Overdraft | 1,200 | |
| (iv) | Interest on Investment not recorded in the Cash Book | | 5,000 |
| (v) | Bank Charges | 50 | |
| (vi) | Amount of bill dishonoured not entered in the Cash Book | 800 | |
| | Overdraft as per the Cash Book | 12,350 | |
| | | 16,600 | 16,600 |

Q.23 On checking the Bank Pass Book it was found that it showed an overdraft of ₹ 5,220 as on 31st March, 2019, while as per Ledger it was different. The following differences were noted:

- (i) Cheques deposited but not yet credited by the bank ₹ 6,000.
- (ii) Cheques dishonoured and debited by the bank but not given effect to it in the Ledger ₹ 800.
- (iii) Bank charges debited by the bank but Debit Memo not received from the bank ₹ 50.
- (iv) Interest on overdraft excess credited in the Ledger ₹ 200.
- (v) Wrongly credited by the bank to account, deposit of some other party ₹ 900.
- (vi) Cheques issued but not presented for payment ₹ 400.

The solution can be represented as follows

Bank Reconciliation Statement

as on March 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|--|---------------------|------------------|
| | Overdraft as per the Pass Book | | 5,220 |
| (i) | Cheques deposited but not cleared | 6,000 | |
| (ii) | Cheques dishonoured not entered in the Cash Book | 800 | |
| (iii) | Bank Charges | 50 | |
| (iv) | Interest on Overdraft excess credited in the Cash Book | | 200 |
| (v) | Amount wrongly credited in the Pass Book | | 900 |
| (vi) | Cheques issued but not presented for payment | | 400 |
| | Balance as per the Cash Book | | 130 |
| | | 6,850 | 6,850 |

Q.24 Prepare Bank Reconciliation Statement from the following particulars as on 31st March, 2019 when Pass Book shows a debit balance of ₹ 2,500:

- (i) Cheque issued for ₹ 5,000 but up to 31st March, 2019 only ₹ 3,000 could be cleared.
- (ii) Cheques deposited for ₹ 5,500 but cheques of ₹ 500 were collected on 10th April, 2019.
- (iii) A discounted Bill of Exchange dishonoured ₹ 2,000.
- (iv) A cheque of ₹ 300 debited in Cash Book but omitted to be banked.
- (v) Interest allowed by bank ₹ 400 but no entry was passed in the Cash Book.

The solution can be represented as follows

Bank Reconciliation Statement as on March 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|---|-------------------|------------------|
| | Debit balance as per the Pass Book | | 2,500 |
| (i) | Cheques issued but not presented in March | | 2,000 |
| (ii) | Cheque deposited in March but cleared in April | 500 | |
| (iii) | Bill dishonoured was not entered in the Cash Book | 2,000 | |
| (iv) | Cheque debited in the Cash book but not deposited into bank | 300 | |
| (v) | Interest allowed by bank but was not entered in the Cash Book | | 400 |
| | Overdraft as per the Cash Book | 2,100 | |
| | | 4,900 | 4,900 |
| | | | |

Q.25 From the following particulars, you are required to ascertain the bank balance as would appear in the Cash Book of Ramesh as on 31st October, 2019:

- (i) Bank Pass Book showed an overdraft of ₹ 16,500 on 31st October.
- (ii) Interest of ₹ 1,250 on overdraft up to 31st October, 2019 has been debited in the Bank Pass Book but it has not been entered in the Cash Book.
- (iii) Bank charges debited in the Bank Pass Book amounted to ₹ 35.
- (iv) Cheques issued prior to 31st October, 2019 but not presented till that date, amounted to ₹ 11,500.
- (v) Cheques paid into bank before 31st October, but not collected and credited up to that date, were for ₹ 2,500.
- (vi) Interest on investment collected by the bankers and credited in the Bank Pass Book amounted to ₹ 1,800.

The solution can be represented as follows

Bank Reconciliation Statement as on October 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|--|-------------------|------------------|
| (i) | Overdraft as per the Pass Book | | 16,500 |
| (ii) | Interest on Overdraft | 1,250 | |
| (iii) | Bank Charges | 35 | |
| (iv) | Cheques issued but not presented for payment | | 11,500 |
| (v) | Cheques deposited but not cleared | 2,500 | |
| (vi) | Interest on Investment was not recorded in the Cash Book | | 1,800 |
| | Overdraft as per the Cash Book | 26,015 | |
| | | 29,800 | 29,800 |

Q.26 Prepare Bank Reconciliation Statement as on 31st March, 2019 from the following particulars:

- (i) *R*'s overdraft as per Pass Book ₹ 12,000 as on 31st March.
- (ii) On 30th March, cheques had been issued for ₹ 70,000 of which cheques amounting to ₹ 3,000 only had been encashed up to 31st March.
- (iii) Cheques amounting to ₹ 3,500 had been paid into the bank for collection but of these only ₹ 500 had been credited in the Pass Book.
- (iv) Bank has charged ₹ 500 as interest on overdraft and the intimation of which has been received on 2nd April, 2019.
- (v) Bank Pass Book shows credit for ₹ 1,000 representing ₹ 400 paid by debtor of *R* direct into the bank and ₹ 600 collected directly by the bank in respect of interest on *R*'s investment. *R* had no knowledge of these items.
- (vi) A cheque for ₹ 200 has been debited in the bank column of Cash Book by *R* but it was not sent to the bank at all.

The solution can be represented as follows

Bank Reconciliation Statement as on March 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|---|-------------------|------------------|
| (i) | Overdraft as per the Pass Book | | 12,000 |
| (ii) | Cheques issued but not presented for payment | | 67,000 |
| (iii) | Cheques deposited but not collected | 3,000 | |
| (iv) | Bank Charged Interest on Overdraft | 500 | |
| (v) | Amount directly paid by a debtor | | 400 |
| | Interest received on Investment | | 600 |
| (vi) | A Cheque entered in the Cash book but not sent to bank for collection | 200 | |
| | Overdraft as per the Cash Book | 76,300 | |
| | | 80,000 | 80,000 |
| | | | |

Q.27 Prepare Bank Reconciliation Statement from the following particulars and show balance as per Cash Book:

(i) Balance as per Pass Book on 31st March, 2019 overdrawn ₹ 10,000.

(ii) Cheques drawn in the last week of March, 2019 but not cleared till 3rd April, 2019 ₹ 20,000.

(iii) Interest on bank overdraft not entered in the Cash Book ₹ 1,500.

(iv) Cheques of ₹ 20,000 deposited in the bank in March, 2019 but not collected and credited till 3rd April, 2019.

(v) ₹ 100 Insurance Premium paid by the bank under a standing order has not been entered in the Cash Book.

(iv) A draft of ₹ 10,000 favouring Atul & Co. was issued by the bank charging commission of ₹ 200. However, in the Cash Book entry was passed by ₹ 10,000.

The solution can be represented as follows

Bank Reconciliation Statement as on March 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|---|-------------------|------------------|
| (i) | Overdraft as per the Pass Book | | 10,000 |
| (ii) | Cheques issued but not presented for payment during March | | 20,000 |
| (iii) | Interest charged by bank on Overdraft | 1,500 | |
| (iv) | Cheques deposited in to bank but not collected | 20,000 | |
| (v) | Insurance premium paid by bank but not entered in the Cash Book | 100 | |
| (vi) | Bank charging commission not entered in the cash book | 200 | |
| | Overdraft as per the Cash Book | 8,200 | |
| | | 30,000 | 30,000 |

Q.28 From the following information supplied by Sanjay, prepare his Bank Reconciliation Statement as on 31st March, 2019:

| | ₹ |
|---|--------|
| (i) Bank overdraft as per Pass Book. | 16,500 |
| (ii) Cheques issued but not presented for payment. | 8,750 |
| (iii) Cheques deposited with the Bank but not collected. | 10,500 |
| (iv) Cheques recorded in the Cash Book but not sent to the bank for collection. | 2,000 |
| (v) Payments received from customers directly by the bank. | 3,500 |
| (vi) Bank charges debited in the Pass Book. | 200 |
| (vii) Premium on life policy of Sanjay paid by the bank on standing advice. | 1,980 |
| (viii) A bill for ₹ 3,000 (discounted with the bank in February) dishonoured on 31st March, 2019 and noting charges paid by the bank. | 100 |

The solution can be represented as follows

Bank Reconciliation Statement as on March 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|--|-------------------|------------------|
| (i) | Overdraft as per the Pass Book | | 16,500 |
| (ii) | Cheques issued but not presented for payment | | 8,750 |
| (iii) | Cheques deposited but not collected | 10,500 | |
| (iv) | Cheques entered in the Cash Book but not sent to bank for collection | 2,000 | |
| (v) | Amount directly deposited into bank by customer | | 3,500 |
| (vi) | Bank Charges | 200 | |
| (vii) | Insurance Premium paid by bank not recorded in the Cash Book | 1,980 | |
| (viii) | Bill dishonoured | 3,000 | |
| | Noting Charges paid by bank | 100 | |
| | Overdraft as per the Cash Book | 10,970 | |
| | | 28,750 | 28,750 |

Q.29 From the following information supplied by Mr. D.H., prepare his Bank Reconciliation Statement as on 31st March, 2019:

| | ₹ |
|--|--------|
| (i) Bank overdraft as per Pass Book. | 33,000 |
| (ii) Cheques issued but not presented for payment. | 17,500 |
| (iii) Cheques deposited but not collected. | 21,000 |
| (iv) Cheques recorded in the Cash Book but not sent to the bank for collection. | 4,000 |
| (v) Payment received from customers directly by the bank. | 7,000 |
| (vi) Bank charges debited in the Pass Book. | 40 |
| (vii) Premium of Life Insurance Policy of Mr. D.H. paid by the bank on standing instructions. | 360 |
| (viii) A bill for ₹ 6,000 dishonoured on 30th March, 2019 and bank paid Noting charges ₹ 20. This bill was discounted on 30th January, 2019. | |

The solution can be represented as follows

Bank Reconciliation Statement as on March 31, 2019

| Sl. No. | Particulars | (+ Items ₹) | (-) Items ₹) |
|---------|--|----------------|-----------------|
| (i) | Overdraft as per the Pass Book | | 33,000 |
| (ii) | Cheques issued but not presented for payment | | 17,500 |
| (iii) | Cheques deposited but not collected | 21,000 | |
| (iv) | Cheques recorded in the Cash Book but not sent to bank for collection | 4,000 | |
| (v) | Payment directly deposited by customer in the bank | | 7,000 |
| (vi) | Bank Charges | 40 | |
| (vii) | Insurance Premium of life Insurance policy directly paid from the bank but not recorded in the Cash Book | 360 | |
| (viii) | Bill dishonoured | 6,000 | |
| | Noting charged paid by bank | 20 | |
| | Overdraft as per the Cash Book | 26,080 | |
| | | 57,500 | 57,500 |
| | | | |

Q.30 From the following particulars, ascertain the bank balance as per Pass Book as on 31st March, 2019

(a) without correcting the Cash Book balance and (b) after correcting the Cash Book balance:

- (i) The bank balance as per Cash Book on 31st March, 2019 ₹ 40,000.
- (ii) Cheques issued but not encashed up to 31st March, 2019 amounted to ₹ 10,000.
- (iii) Cheques paid into the bank, but not cleared up to 31st March, 2019 amounted to ₹ 15,000.
- (iv) Interest on investments collected by the bank but not entered in the Cash Book ₹ 500.
- (v) Cheques deposited in the bank but not entered in the Cash Book ₹ 12,500.
- (vi) Bank charges debited in the Pass Book but not entered in the Cash Book ₹ 100.

The solution can be represented as follows

(a) Without correcting Cash Book Balance

Bank Reconciliation Statement
as on March 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|---|------------------|------------------|
| (i) | Bank Balance as per Cash Book | 40,000 | |
| (ii) | Cheques issued but not encashed | 10,000 | |
| (iii) | Cheques deposited but not cleared | | 15,000 |
| (iv) | Interest on Investments collected by Bank | 500 | |
| (v) | Cheques deposited directly in Bank | 12,500 | |
| (vi) | Bank Charges | | 100 |
| | Balance as per the Pass Book | | 47,900 |
| | | 63,000 | 63,000 |

(b) After correcting Cash Book Balance

Cash Book (Adjusted)
for the month of March 31, 2019

| Dr. | | | Cr. | | |
|--------|--------------------------|-------------|--------|--------------|----------|
| Date | Particulars | Bank (₹) | Date | Particulars | Bank (₹) |
| 2019 | | | 2019 | | |
| Mar.31 | Balance b/d | 40,000 | Mar.31 | Bank Charges | 100 |
| | Interest on Investments | 500 | | Balance c/d | 52,900 |
| | Cheques omitted to enter | 12,500 | | | |
| | | 53,000 | | | 53,000 |

Bank Reconciliation Statement as on March 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|---------------------------------------|------------------|------------------|
| | Adjusted Balance as per the Cash Book | 52,900 | |
| (i) | Cheque issued but not encashed | 10,000 | |
| (ii) | Cheques deposited but not cleared | | 15,000 |
| | Balance as per the Pass Book | | 47,900 |
| | | 62,900 | 62,900 |

Q.31 From the following particulars, find out corrected bank balance as per Cash Book and thereafter prepare a Bank Reconciliation Statement as on 31st March, 2019 of a sole proprietor:

| | | ₹ |
|--------|---|--------|
| (i) | Bank overdraft as per the Cash Book. | 80,000 |
| (ii) | Cheques deposited as per the bank statement but not entered in the Cash Book. | 3,000 |
| (iii) | Cheques recorded for collection but not sent to the bank. | 10,000 |
| (iv) | Credit side of bank column casted short. | 1,000 |
| (v) | Bank charges recorded twice in the Cash Book. | 100 |
| (vi) | Customer's cheque returned as per the Bank Statement. | 4,000 |
| (vii) | Cheques issued but dishonoured on technical grounds. | 3,000 |
| (viii) | Bills collected by bank directly. | 20,000 |
| (ix) | Cheque received entered twice in the Cash Book. | 5,000 |

The solution can be represented as follows

Cash Book (Adjusted)
for the month of March 31, 2019

| Dr. | | | Cr. | | |
|--------|--------------------------|----------|--------|-----------------------------|----------|
| Date | Particulars | Bank (₹) | Date | Particulars | Bank (₹) |
| 2019 | | | 2019 | | |
| Mar.31 | Cheques Omitted to enter | 3,000 | Mar.31 | Balance b/d (Overdraft) | 80,000 |
| | Bills Collection | 20,000 | | Adjustment for undercasting | 1,000 |
| | Bank Charges | 100 | | Cheques returned | 4,000 |
| | Balance c/d | 66,900 | | Cheque recorded twice | 5,000 |
| | | 90,000 | | | 90,000 |
| | | | | | |

Bank Reconciliation Statement
as on March 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|---|---------------|---------------|
| | Overdraft as per the (adjusted) Cash Book | | 66,900 |
| (i) | Cheques recorded in the Cash Book but not sent to bank for collection | | 10,000 |
| (ii) | Cheque issued but not cleared on technical grounds | 3,000 | |
| | Overdraft as per the Pass Book | 73,900 | |
| | | 76,900 | 76,900 |
| | | | |

Q.32 From the following extracts from the Cash Book and the Pass Book for the month of January, 2019, prepare Bank Reconciliation Statement:

CASH BOOK (BANK COLUMNS ONLY)

| Dr. | | | | Cr. | | | |
|----------------|----------------------|------|----------|----------------|------------------------------------|------|----------|
| Date | Particulars | L.F. | Bank (₹) | Date | Particulars | L.F. | Bank (₹) |
| 2019 Jan.01 | To Balance b/d | | 4,510 | 2019 Jan.02 | By S. Gidwani & Co. | | 1,230 |
| Jan.03 | To Cash | | 300 | Jan.06 | By Wages | | 3,000 |
| Jan.10 | To G. Basu & Co. | | 1,000 | Jan.14 | By Basu & Co. (Cheque dishonoured) | | 1,000 |
| Jan.15 | To Mohan & Co. | | 2,300 | Jan.15 | By V. Kumar & Co. | | 300 |
| Jan.17 | To Cash | | 600 | Jan.18 | By S. Sharda & Sons | | 470 |
| Jan.20 | To M. Mohan & Bros. | | 1,550 | Jan.24 | By Cash | | 400 |
| Jan.24 | To T.P. Bhalla & Co. | | 740 | Jan.28 | By R. Ramdas & Co. | | 780 |
| Jan.31 | To S. Leader & Sons | | 2,130 | Jan.31 | By B. Bansal & Bros. | | 340 |
| | | | | Jan.31 | By Balance c/d | | 5,610 |
| | | | 13,130 | | | | 13,130 |
| 2019 Feb. | To Balance b/d | | 5,610 | | | | |

PASS BOOK

| Date | Particulars | Withdrawals (₹) | Deposits (₹) | Dr. or Cr. | Balance (₹) |
|----------------|---|-----------------|--------------|------------|-------------|
| 2019 Jan.01 | By Balance | | | Cr. | 4,510 |
| Jan.03 | By Cash | | 300 | Cr. | 4,810 |
| Jan.06 | To Selves-Cash | 3,000 | | Cr. | 1,810 |
| Jan.10 | To S. Gidwani & Co. | 1,230 | | Cr. | 580 |
| Jan.16 | By Mohan & Co. | | 2,300 | Cr. | 2,880 |
| Jan.17 | By Cash | | 600 | Cr. | 3,480 |
| Jan.20 | To S. Sharda & Sons | 470 | | Cr. | 3,010 |
| Jan.24 | To Cash | 400 | | Cr. | 2,610 |
| Jan.31 | To Bank Charges | 10 | | Cr. | 2,600 |
| Jan.31 | To Life insurance Premium as per instructions | 250 | | Cr. | 2,350 |
| Jan.31 | By Interest on Government Securities | | 300 | Cr. | 2,650 |

The solution can be represented as follows

Bank Reconciliation Statement
as on January 31, 2019

| Sl. No. | Particulars | (+) Items (₹) | (-) Items (₹) |
|---------|---|-------------------|------------------|
| | Balance as per the Cash Book | 5,610 | |
| (i) | Three Cheques of M. Mohan & Bros, T.P. Bhalla & Co and S. Leader & Sons of ₹ 1,550 ₹ 740 and ₹ 2,130 respectively were received but not cleared | | 4,420 |
| (ii) | Three Cheques of V. Kumar & Co, R. Ramdas & Co and B. Bansal & Bros. of ₹ 300, ₹ 780 and ₹ 340 respectively were issued but not presented for payment | 1,420 | |
| (iii) | Bank Charges | | 10 |
| (iv) | Life Insurance premium paid by bank not recorded in the Cash Book | | 250 |
| (v) | Interest on Government Securities received by bank | 300 | |
| | Balance as per the Pass Book | | 2,650 |
| | | 7,330 | 7,330 |