INDIAN SCHOOL AL WADI AL KABIR

Class: XI	**Department: Commerce**
Worksheet No: 1	**Chapter: Bank Reconciliation Statement**

1. Cash Book balance (favourable) on 31st January 2026 is ₹25,000. The following discrepancies were noted:
(a)Bank charges ₹100 debited in Pass Book only.
(b)A cheque of ₹2,000 was deposited but wrongly recorded as ₹200 in Cash Book.
(c)A cheque of ₹1,500 issued was not presented for payment.
(d) A cheque of ₹3,000 was received and deposited, but it was dishonoured and no entry was made in the Cash Book.
(e)A customer directly deposited to bank ₹400
Prepare Bank Reconciliation Statement.

2. On 30th September 2026, the Cash Book of a trader showed ₹30,000 balance at bank. On checking, the following differences were found:
(i)Cheques issued but not presented: ₹6,000
(ii)Cheques deposited but not credited: ₹2,500
(iii)A cheque received of ₹1,500 was wrongly entered in the Cash Book as ₹5,100
(iv)Direct deposit by a debtor ₹3,000 not entered in Cash Book.
(v)Dividend collected by bank 1,200 not entered in Cash Book.
(vi) Cheque issued to a creditor of 1,100 was returned by the bank on technical issue.
Prepare the Bank Reconciliation Statement as on 30th September 2026.

3. Prepare a Bank Reconciliation Statemen for April 2026 from the following:
(i)Overdraft as per Pass Book: ₹8,000
(ii)Cheques issued ₹3,000, of which 1,800 was presented to bank in the next month.
(iii)Cheques deposited but not cleared: ₹2,000
(iv)Bank charges ₹100 and interest on overdraft ₹400 not recorded in Cash Book
(v)Insurance premium of ₹1,000 paid by bank under the standing instructions.
(vi)Cheque deposited into bank ₹2,400 was recorded in the cash book as if there no bank column.

4. Pass Book of Mr. Shyam shows a credit balance of ₹12,700 as on 31st March 2026. The accountant prepared the following BRS:
(a)A cheque of ₹2,000 was issued and entered in Cash Book but wrongly posted as ₹200.
(b)Bank had wrongly debited ₹5,000 to Shyam's account (for another account holder).
©A customer deposited ₹4,000 directly into the bank, but the entry was made as ₹400 in the Cash Book.
(d)Cheques of ₹6,500 were sent to the bank, but only ₹3,000 were cleared.
(e)Cheques issued of ₹4,000, out of these 2 cheques of ₹800 and ₹700 were not yet presented.
(f)Dividend of ₹1,200 was collected by bank, but recorded as ₹2,100 in Cash Book.
Prepare Bank Reconciliation Statement and calculate correct balance as per Cash Book.

5. Cash Book shows overdraft of ₹10,000. Following differences were found on 31st March:
(i)Bank paid insurance premium ₹2,000 directly.
(ii)Interest charged by bank ₹750 not recorded in Cash Book.
(iii)A cheque of ₹2,500 issued but wrongly recorded as ₹5,200 in the Cash Book.
(iv)A customer deposited ₹3,000 into firm's account directly; recorded in the Cash Book as ₹300 only.
(v)A cheque of ₹4,000 deposited was returned dishonoured. No entry made in Cash Book.
(vi)Bank credited ₹1,000 as interest on Fixed Deposit.
(vii)Cheques deposited during March ₹4,600, the bank credited cheques of ₹3,000 during the month.
(viii)A debit balance of ₹600 in the cash book was erroneously brought forward as credit balance.
Prepare BRS for on 31st March 2026.

6. From the following particulars, prepare the bank reconciliation statement of Shri Krishan as on March 31, 2026.
(a) Bank Balance as per pass book is ₹10,000.
(b) Bank collected a cheque of ₹825 on behalf of Shri Krishna another customer, but wrongly credited it to Shri Krishan's account.
(c) Bank recorded a cash book deposit of ₹1,950 as ₹1,590.
(d) Withdrawal column of the passbook under cast by ₹100.
(e) The credit balance of ₹1,500 in the pass-book was recorded as debit balance the next day.
(f) The payment of a cheque of ₹350 was recorded twice in the pass book.
(g) The pass-book showed a credit for a cheque of ₹1,000 deposited by Shri Kishan.

7. The bank statement showed a credit balance of ₹5,850 on 31st July 2026, which did not tally with the cash book. On investigation the following discrepancies were noted.
Prepare a bank reconciliation statement.
(i)Bank charges of ₹4,200 entered in the bank statement have not been entered in cash book.
(ii)Cheques drawn amounting to ₹2,670 have not been presented to the bank for payment.
(iii)Cheques received totalling ₹6,565 have been entered in the cash book and deposited in the bank, but have not been credited by the bank until Aug, 2026.
(iv)A cheque for ₹1645 has been entered as a receipt in the cash book instead of as payment.
(v)A cheque for ₹225 has been debited by the bank in error.
(vi)A cheque received for ₹1,270 has been returned by the bank and marked "NO funds available", no adjustment had been made in the cash book.
(vii) During July, an amount of ₹750 was credited by the bank and no entry is made in the cash book.
(viii) A cheque drawn for ₹574 has been incorrectly entered in the cash book as ₹594.

8. Chandra Associates an audit firm, from the Bank following details of Account is received. Prepare BRS on December 31, 2025.
(i)Overdraft as per Passbook ₹18,000
(ii) Cheques paid into bank prior to December 31, 2025, but not credited for ₹10,000.
(iii) Transfer of funds from another account to this account was recorded by the bank on December 31, 2025 but entered in the cash book after that date for ₹ 6,000.
(iv) Cheques issued prior to December 31, 2025 but not presented ₹7,500.
(v) Bank charges debited by bank not entered in the cash book for ₹200.
(vi) Interest Debited by the bank not entered in the cash book ₹500

(vii) A debit balance of ₹360 in cash book was carried forward to the next page as ₹240 credit balance.
(viii)Bank wrongly charged interest of ₹200.
(ix)An amount of ₹3,000 withdrawn from the bank for personal use was recorded in the cash column of cash book.
(ix)A customer with same name withdrew ₹1,000 from his account, bank debited our account by mistake.

9. Balance as per bank statement as on 31st March 2026 is ₹5000. Balance as per the cash book is ₹1,650.
Following are the difference noted, prepare BRS to match both the books:
(i) Cheques of ₹2000 and ₹1000 issued as on 30th March 2026, but not yet cleared.
(ii) Insurance paid by the bank is ₹200. It is not yet recorded in the cash book.
(iii) An outgoing cheque of ₹1000 was recorded twice in the cash book. It is accurately recorded in the bank passbook.
(iv) Payment of a ₹500 cheque is recorded twice in the passbook.
(v) Dividends received ₹600 recorded only in the bank statement and not in the cash book.
(vi) A cheque of ₹500 was deposited on 29th March 2026, but it is not collected.
(vii) Bank charges of ₹50 were debited, it is only recorded in the bank passbook.

10. The bank statement showed a credit balance of ₹10,000 on 31st July 2025, which did not tally with the cash book. On investigation the following discrepancies were noted. Prepare a bank reconciliation statement.
(i)Bank charges of ₹4,000 charged by bank.
(ii)Cheques issued amounting to ₹2,000 have not been presented to the bank for payment.
(iii)Cheques received totalling ₹6,000 banked but remains uncollected.
(iv)A cheque for ₹1600 has been entered as a payment in the cash book instead of as receipt.
(v)A cheque for ₹2,000 has been credited by the bank in error.
(vi)A cheque received for ₹1,200 has been returned by the bank.
(vii) During July, an amount of ₹750 was directly deposited by debtor in to bank.
(viii) A cheque drawn for ₹500 has been incorrectly entered in the cash book as ₹5,000.

11. The pass book of Mr. Rohit Kumar showed an overdraft of ₹ 4,200, on scrutinizing with the Cash book the following discrepancies were noted, you are required to update the cash book balance and the prepare the bank reconciliation statement for September 2026.

(i) Interest on investment credited by the bank ₹ 900
(ii) Cheques of ₹ 2,800 were deposited during September of which the bank collected ₹ 1,100 in October 2026.
(iii) A payment of a cheque for ₹ 3,500 was recorded twice in the cash book.
(iv) Cheques drawn during September ₹ 3,000 out of which cheques of ₹ 1,800 each were only presented.
(v) There was a wrong debit in the pass book of ₹ 1,000.
(vi) A payment of ₹ 2,500 was recorded as receipt in the cash book.
(vii)A customer directly deposited ₹ 7,000 in Rohit's bank A/c.

12.Kumar Associates an audit firm, has two bank accounts. Account No. I and Account No. II. From the following details of Account No. I, Prepare BRS on December 31, 2025.

(i) Overdraft as per Passbook ₹20,000

(ii) Cheques paid into bank prior to December 31, 2025, but not credited for ₹15,000.

(iii) Transfer of funds from account No. II to account no. I recorded by the bank on December 31, 2025 but entered in the cash book after that date for ₹ 9,000.

(iv) Cheques issued prior to December 31, 2025 but not presented ₹7,000.

(v) Bank charges debited by bank not entered in the cash book for ₹1,000.

(vi) Interest Debited by the bank not entered in the cash book ₹5,000

(vii) A debit balance of ₹3,600 in cash book was carried forward to the next page as ₹360 credit balance.

(viii)Bank wrongly charged interest of ₹2,000.

(ix)An amount of ₹3,000 withdrawn from the bank for personal use was recorded in the cash column of cash book.

(xi)A customer with same name withdrew ₹1,000 from his account, bank debited our account by mistake.

MULTIPLE CHOICE QUESTIONS:

1.What of the following are the purpose of preparing Bank Reconciliation Statement?
(i)Detect the errors and frauds committed while recording the banking transactions.
(ii)Keep a record of all business transactions
(iii)Helps in knowing the reason for difference between cash book and pass book.
(iv)Check the arithmetical accuracy of double entry system of accounting.
A.i and ii
B ii and iii
C iii and iv
D.i and iii

2. Monika's Cash books shows a bank balance of ₹ 20,000. Her bank reconciliation shows cheques deposited but not credited ₹ 6,000 and interest provided by the bank ₹ 4,000.
What will be balance as per pass book?
A.₹ 30,000
B.₹ 22,000
C.₹ 14,000
D.₹ 18,000

3. Which of the following is not a reason for difference between the bank balance as per cash book and pass book?
A. Cheques issued but not presented for payment
B. Cheques deposited but not credited by bank
C. Errors in cash book
D. Fixed deposit made in the bank

4.The balance shown by the pass book is ₹20,000, and there are cheques issued of ₹5,000 not yet presented. What is the balance as per cash book?

A. ₹25,000
B. ₹15,000
C. ₹20,000
D. ₹30,000

5. If the bank has wrongly credited ₹10,000 to your account, what will be the treatment in BRS?
A. Debit ₹10,000 to cash book balance
B. Credit ₹10,000 from cash book balance
C. Debit ₹10,000 to pass book balance
D. Credit ₹10,000 from pass book balance

6. If the balance as per cash book is the starting point, cheques issued but not presented are:
A. Debited
B. Credited
C. Ignored
D. Debit the double of the amount.

7.The following information relates to a business on 31 October 2025
Bank account balance in cash book ₹1600 debit
unpresented cheques ₹680
amount not yet credited by bank ₹560
What is the balance on the bank statement at 31 October?
A. ₹360
B. ₹1480
C. ₹1720
D. ₹2840

8. Bank Balance as per cash book was ₹ 1,800, when compared with pass book it was found that bank charge of ₹ 150 was not recorded in the cash book and interest credited in pass book was ₹ 800. What will be the bank balance as per Pass Book?
A. ₹850
B. ₹1,150
C. ₹2,450
D. ₹2,750

9. Debit Balance in the Pass Book is equivalent to:
A. Overdraft as per Pass Book
B. Bank Balance as per Pass Book
C. Overdraft as per Cash Book.
D. Bank Balance as per Cash Book

10.The pass book balance is ₹5,000 and there was a un presented cheque of ₹250.
What will be the corrected balance?
A. ₹5,000
B. ₹5,250
C. ₹4,750
D. ₹5,500