

Detailed Ledger-Based Bank Reconciliation Statement

As of 31 March 2024

Bank Name: ABC Bank Ltd.

Branch: Downtown Branch

Account Name: XYZ Enterprises

Account Number: 0123456789

Bank Ledger Summary

Closing Balance as per Bank Ledger (Company Books)	â,¹ 1,75,600.00
Closing Balance as per Bank Statement	â,¹ 1,62,250.00

Reconciliation Items

Date	Particulars	Reference	Amount (â,¹)	Add / Less	Remarks
28-Mar-2024	Cheque deposited but not yet cleared	Chq #2015	12,000.00	Add	Will reflect in next period
29-Mar-2024	Bank Charges not entered in books	Stmt 328	650.00	Less	Recorded on bank side only
30-Mar-2024	Outstanding cheque issued but not yet presented	Chq #2040	18,000.00	Less	Pending with beneficiary
31-Mar-2024	Direct deposit by customer not in books	Txn #2294	3,300.00	Add	Intimated after closure

Reconciliation Calculation

Balance as per Bank Books (Ledger)	â,¹ 1,75,600.00
Add: Cheques deposited but not cleared	+ â,¹ 12,000.00
Add: Direct deposit by customer	+ â,¹ 3,300.00
Less: Bank charges not entered in books	- â,¹ 650.00
Less: Cheques issued not yet presented	- â,¹ 18,000.00
Adjusted Balance as per Bank Statement	â,¹ 1,62,250.00

Important Notes:

- This statement matches the companyâ€™s bank ledger against the bankâ€™s official records to identify timing and recording differences.
- All reconciling items shown should be tracked and resolved in the subsequent month.
- Regular reconciliation is crucial to detect errors, fraud, or omissions in either the companyâ€™s books or the bank records.
- Supporting documents (like bank statements and cheque copies) should be retained as evidence for audit trail.