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CHOOSE BETTER. GROW SMARTER.

Cash book format | cash only

BLANK MASTER • Physical notes and coins • INR • One row per receipt or payment

Business / organisation: _____ Period: _____ Prepared by: _____

Opening physical cash: ₹_____ Cash box / location: _____ Reviewed by: _____

Date	Reference	Particulars / account	Cash received (₹)	Cash paid (₹)	Running cash (₹)

Period receipts: ₹_____ Period payments: ₹_____ Closing cash: ₹_____

Physical cash counted: ₹_____ Difference (counted − book): ₹_____ Review date: _____

Calculation: opening cash + cash received − cash paid = closing cash. Enter the opening balance once. A bank-account UPI receipt is not physical cash.

Use real dates, unique references and supporting vouchers. Word totals are manual; use the Excel template for formulas. Do not use an unexplained adjustment simply to make the record match.

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Cash book format | cash and bank

BLANK MASTER • Two amount columns per side • Receipt and payment sides stacked for easier printing

Business / organisation: _____ Period: _____ Cash box / bank reference: _____

Receipts side (debit)

Date	Reference / L.F.	Particulars	Cash (₹)	Bank (₹)
	Balance brought down	Opening balance		
	Totals			

Payments side (credit)

Date	Reference / L.F.	Particulars	Cash (₹)	Bank (₹)
	Balance carried down	Closing balances, not actual payments		
	Totals			

Contra reference “C”: a cash deposit appears as bank received and cash paid; an office cash withdrawal appears as cash received and bank paid. Both sides refer to the same internal transfer.

This blank layout assumes non-negative bank and cash closing balances. Adapt bank balancing for an overdraft with your accountant; physical cash cannot be overdrawn. The Excel running register accepts a signed bank balance.

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Worked example | one cash box + one bank

FICTIONAL EXAMPLE • Example Corner Store • 1–9 September 2026 • No tax calculation or invented bank identifiers

Opening physical cash: ₹5,000 Opening bank: ₹20,000 Opening combined balance: ₹25,000

Date	Reference	Particulars	Cash in (₹)	Cash out (₹)	Bank in (₹)	Bank out (₹)	Cash balance (₹)	Bank balance (₹)
01 Sep	EX-001	Cash sales	8,000	—	—	—	13,000	20,000
02 Sep	EX-002	Earlier invoice settled by UPI	—	—	12,000	—	13,000	32,000
03 Sep	EX-003	Stationery paid in cash	—	1,200	—	—	11,800	32,000
04 Sep	EX-004	Supplier paid from bank	—	—	—	9,000	11,800	23,000
05 Sep	EX-005	Cash deposited: contra	—	6,000	6,000	—	5,800	29,000
06 Sep	EX-006	Office cash withdrawal: contra	2,000	—	—	2,000	7,800	27,000
07 Sep	EX-007	Rent paid from bank	—	—	—	5,000	7,800	22,000
08 Sep	EX-008	Owner capital introduced	—	—	10,000	—	7,800	32,000
09 Sep	EX-009	Bank charge recorded	—	—	—	200	7,800	31,800
	TOTAL	Movement totals, including contra	10,000	7,200	28,000	16,200	7,800	31,800

Closing cash ₹7,800 + closing bank ₹31,800 = combined balance ₹39,600

Control check: ₹25,000 opening + ₹30,000 external receipts − ₹15,400 external payments = ₹39,600.

The ₹6,000 deposit and ₹2,000 withdrawal are internal transfers. Do not include them in external receipts/payments. The ₹10,000 capital receipt is not a sale, and receipt of an earlier invoice is not a new sale.

Amounts illustrate money movement only. Keep any tax invoice, tax breakdown, receivable, payable, expense, stock or capital record separately. A ₹3,000 credit sale not yet collected would not change this cash/bank example.

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Close the book | count, reconcile, retain

REVIEW CHECKLIST • Use the same closing date for the cash book, physical count and bank statement

Physical cash check	Worked example (₹)	Your record (₹)
Closing cash per book	7,800	
Physical notes and coins counted	7,800	
Counted cash minus book cash	0	

Bank timing bridge — after missing book entries are corrected

Bank check	Worked example (₹)	Your record (₹)
Adjusted bank balance per book	31,800	
Add: issued payments not yet cleared	0	
Less: deposits not yet credited	0	
Expected bank-statement balance	31,800	
Actual bank-statement balance, same date	31,800	
Actual minus expected statement balance	0	

1. Investigate missing or duplicated receipts, wrong payment modes and cash-count differences. Never silently force a balance.

2. Post missing bank charges, interest or genuine book errors once. Timing adjustments are not a place to repeat those corrections.

3. Retain transaction evidence, a signed/approved review record where appropriate, and a read-only copy of the reviewed period.

4. Move to a complete accounting system where tax, audit trails, several bank accounts or multiple editors require stronger controls.

Educational sources: NCERT, Recording of Transactions II (ncert.nic.in/textbook/pdf/keac104.pdf) and Bank Reconciliation Statement (ncert.nic.in/textbook/pdf/keac105.pdf).

ScaleSaathi template, not a prescribed government form, tax return or complete accounting system. Verify your business-specific requirements with your accountant.