

Total

$30000 + \text{Interest} = 38640$

$1610 * 24 = 38640$

Pappu

$20000 + \text{Interest} = 25760$

$1073.33 * 24 = 25760$

$25760 - 23300 = 2460 \text{ Balance}$

Our

$10000 + \text{Interest} = 12880$

$536.66 * 24 = 12880$