kotak
Kotak Mahindra Bank

Account Statement

07 Aug 2026 - 07 Sep 2026

Shantanu Keshri

CRN xxxxxx151

Garhi Choukandhi Noida Sector
68 Near Pargati Public
School Gautam Buddha Nagar
Gautam Budh Nagar - 201301
Uttar Pradesh - India

Account No. **6547918006**
Account Type **Savings**
Branch **Noida - Sector 63**

Account Status **Active**
Nominee Registered **Yes**

Currency **INDIAN RUPEE**

MICR **110485040** IFSC Code **KKBK0000180**

Savings Account Transactions

#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
-	-	Opening Balance	-	-	-	1,069.51
1	07 Aug 2026	SALARY JUL26	FCM-260807OFVCZT		53,260.00	54,329.51
2	07 Aug 2026	UPI/Shobha Kesri/SBIN/036434349169/Payment from	UPI-621932126028	23,000.00		31,329.51
3	07 Aug 2026	SentIMPS621906530755Shantanu K/SBINX3830/KKBKTrans	IMPS-621906679953	1,500.00		29,829.51
4	07 Aug 2026	UPI/AMAN SRIVASTAV/KKBK/021587148951/Payment from	UPI-621935433205		2,000.00	31,829.51
5	07 Aug 2026	UPI/Shantanu Kesh/SBIN/333546148085/Payment from	UPI-621937790957	2,000.00		29,829.51
6	07 Aug 2026	UPI/PhonePe/UTIB/949551231895/Payment from	UPI-621951637118	1,864.00		27,965.51
7	07 Aug 2026	SentIMPS621914742290TRUE LINK /YESBX0593/KKBKTrans	IMPS-621914016402	14,256.00		13,709.51
8	07 Aug 2026	UPI/TRUE LINK SERV/BARB/142846543689/NO REMARK	UPI-621957199623		10,643.00	24,352.51
9	07 Aug 2026	UPI/9654584868ptye/ICIC/410502343262/Payment from	UPI-621974009409	300.00		24,052.51
10	07 Aug 2026	SentIMPS621918945491Pl service/SBINX4482/KKBKTrans	IMPS-621918308785	21,700.00		2,352.51
11	07 Aug 2026	UPI/Shobha Kesri/SBIN/581229117622/Payment from	UPI-621976848364		12,000.00	14,352.51
12	07 Aug 2026	SentIMPS621919949564UNNATI CRE/UTIBX1004/KKBKTrans	IMPS-621919316427	12,042.00		2,310.51
13	07 Aug 2026	UPI/SBM Bank/UTIB/804547661714/Bill Payment	UPI-621980798898	500.00		1,810.51
14	07 Aug 2026	UPI/Blinkit/HDFC/417350353915/Pay via Razo	UPI-621993510946	655.00		1,155.51
15	08 Aug 2026	NEFT AXNH262200098585 PAYTM MONEY LIMITED DSCNB	NEFTINW-1676780729		23.26	1,178.77
16	08 Aug 2026	UPI/Mr HULASH KUM/IDIB/854526438108/Payment from	UPI-622054482991	180.00		998.77
17	09 Aug 2026	UPI/Anmol Kwatra/BARB/697161170863/Payment from	UPI-622114702868	20.00		978.77
18	09 Aug 2026	UPI/MS SHRI GOVERD/YESB/534942923345/Payment from	UPI-622126159120	400.00		578.77
19	09 Aug 2026	UPI/SITARA BIBI/YESB/312120625891/Sent using P	UPI-622129533928	140.00		438.77
20	09 Aug 2026	UPI/SOURABH	UPI-622129879347	12.00		426.77

Savings Account Transactions

#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
		CHAURI/YESB/024651390632/Payment from				
21	10 Aug 2026	UPI/AMERICAN DHABA/YESB/969237124370/Payment from	UPI-622277426442	170.00		256.77
22	10 Aug 2026	UPI/KUNAL PURI/KKBK/658826769889/UPI	UPI-622278172684		130.00	386.77
23	10 Aug 2026	UPI/VEER PRAKASH/YESB/529264827101/Payment from	UPI-622289152989	58.00		328.77
24	11 Aug 2026	UPI/Shopwork/YESB/061795765435/Payment from	UPI-622349384511	80.00		248.77
25	11 Aug 2026	UPI/11844APOLLO PH/YESB/390801247969/Payment from	UPI-622362377155	105.30		143.47
26	11 Aug 2026	UPI/United fragran/YESB/537524634816/Payment from	UPI-622378452336	13.00		130.47
27	12 Aug 2026	Recd:IMPS/622415309438/A S P FINC/KKBK/X1547/BULD7	IMPS-622415410910		16,758.00	16,888.47
28	12 Aug 2026	UPI/9654584868ptye/ICIC/759488485340/Payment from	UPI-622420726023	16,600.00		288.47
29	12 Aug 2026	UPI/PHONEPE/YESB/644040247848/Payment from	UPI-622425646086	288.00		0.47
30	13 Aug 2026	Recd:IMPS/622584321164/MUTHOOT FI/KKBK/X0836/20260	IMPS-622512157757		1.00	1.47
31	14 Aug 2026	NEFT AUBLH22623469329 AMBANI CAPITAL LIMITED AUBL	NEFTINW-1683265767		11,466.00	11,467.47
32	14 Aug 2026	UPI/ZUDIO A UNIT O/HDFC/574277651675/Payment from	UPI-622691302807	5,824.00		5,643.47
33	14 Aug 2026	UPI/Ghyanshyam sut/YESB/806622959293/Payment from	UPI-622692030380	60.00		5,583.47
34	14 Aug 2026	UPI/Shobha Kesri/SBIN/409362431956/Payment from	UPI-622693476078	5,000.00		583.47
35	15 Aug 2026	UPI/AMERICAN DHABA/YESB/044007489744/Payment from	UPI-622709817234	25.00		558.47
36	15 Aug 2026	UPI/RACHNA/YESB/761927322427/Payment from	UPI-622741209419	32.00		526.47
37	15 Aug 2026	UPI/Shobha Kesri/SBIN/660541916529/Payment from	UPI-622750656245	500.00		26.47
38	19 Aug 2026	UPI/ANMOL GARG/IOBA/312786578127/Sent using P	UPI-623199454613		1,000.00	1,026.47
39	19 Aug 2026	UPI/MUTHOOT HOUSIN/AIRP/596606874570/TRYx4juKs89o	UPI-623199540679	943.00		83.47
40	19 Aug 2026	UPI/SIMRAN KESHRI/ICIC/222669512628/Payment from	UPI-623101954256		550.00	633.47
41	19 Aug 2026	UPI/SHRI BIKANER S/YESB/583338463822/Payment from	UPI-623102107422	560.00		73.47
42	19 Aug 2026	UPI/National Elect/YESB/811637605875/Payment from	UPI-623109220389	30.00		43.47
43	19 Aug 2026	UPI/DINESH PAN SHO/YESB/138022945514/Payment from	UPI-623123776318	13.00		30.47
44	20 Aug 2026	UPI/Palki IE Food /YESB/403504274311/Payment from	UPI-623263595026	20.00		10.47
45	21 Aug 2026	Recd:IMPS/623318663719/WAQT FINAN/KKBK/X0917/WAQTM	IMPS-623318819409		17,640.00	17,650.47
46	21 Aug 2026	UPI/Shantanu Kesh/SBIN/280973355359/Payment from	UPI-623371893591		28,410.00	46,060.47
47	21 Aug 2026	UPI/MS SHRI ASSOCI/SBIN/235507885465/Payment from	UPI-623371995852	46,000.00		60.47
48	22 Aug 2026	UPI/PHONEPE/YESB/998930447619/Payment from	UPI-623482894326	60.00		0.47
49	22 Aug 2026	UPI/SIMRAN KESHRI/SIBL/312202614900/Payment from	UPI-623426615493		2,000.00	2,000.47
50	22 Aug 2026	UPI/MS SHRI ASSOCI/SBIN/212739912516/Payment from	UPI-623428425214	1,200.00		800.47
51	22 Aug 2026	UPI/RONAK KUMAR/UBIN/213851527312/Sent using P	UPI-623431982691		2,440.00	3,240.47

Savings Account Transactions

#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
52	22 Aug 2026	UPI/SURYAVEER NEW /YESB/341642706055/Payment from	UPI-623432297008	184.00		3,056.47
53	22 Aug 2026	UPI/VIVEK KUMAR/SBIN/377119597698/Payment from	UPI-623435222214	2,000.00		1,056.47
54	22 Aug 2026	UPI/Shri Shyam Ene/YESB/655923671589/Payment from	UPI-623442555989	400.00		656.47
55	23 Aug 2026	UPI/PHONEPE/YESB/114110461585/Payment from	UPI-623551224122	156.00		500.47
56	23 Aug 2026	UPI/Shantanu Kesh/SBIN/360268383248/Payment from	UPI-623551237535	500.00		0.47
57	24 Aug 2026	UPI/SIMRAN KESHRI/SIBL/888036008383/Payment from	UPI-623658171857		250.00	250.47
58	24 Aug 2026	UPI/HiraSweetsNoid/PPIW/171804766983/Payment from	UPI-623659314776	180.00		70.47
59	24 Aug 2026	UPI/SAUKEEN/YESB/387442054172/Payment from	UPI-623662457096	30.00		40.47
60	25 Aug 2026	UPI/GOVIND DAS/YESB/438015319469/Payment from	UPI-623713953956	39.00		1.47
61	25 Aug 2026	IFT-NATIONAL INSURANCE COMPAN-FCM-260825ORMLVB	FCM-260825ORMLVB		72,521.00	72,522.47
62	25 Aug 2026	UPI/RAJENDRA/YESB/561202740393/Payment from	UPI-623719760993	80.00		72,442.47
63	25 Aug 2026	UPI/Shri nath pan /YESB/938221131970/Payment from	UPI-623725140772	102.00		72,340.47
64	25 Aug 2026	UPI/VIVEK KUMAR/SBIN/920417268565/Payment from	UPI-623729311112	3,000.00		69,340.47
65	25 Aug 2026	UPI/ADARSH CHAURSI/YESB/366829973266/Payment from	UPI-623730995322	24.00		69,316.47
66	25 Aug 2026	UPI/FARDEEN RONAK/HDFC/604927602344/Payment from	UPI-623732414357	61,643.00		7,673.47
67	25 Aug 2026	UPI/9654584868ptye/ICIC/331546369315/Payment from	UPI-623732739985	7,000.00		673.47
68	25 Aug 2026	Recd:IMPS/623722743070/Shantanu K/KKBK/X3830/Trans	IMPS-623722067209		55,000.00	55,673.47
69	25 Aug 2026	UPI/UNNATI CREDIT /YESB/313246634516/Sent using P	UPI-623745398325	21,490.00		34,183.47
70	25 Aug 2026	UPI/M S LONIFY TAK/ICIC/122480547684/Payment from	UPI-623747885872	96.00		34,087.47
71	25 Aug 2026	UPI/SBM Bank/UTIB/507249161577/Bill Payment	UPI-623747997570	4,326.71		29,760.76
72	25 Aug 2026	UPI/SBM Bank/AIRP/952121632975/Bill Payment	UPI-623748046920	709.90		29,050.86
73	25 Aug 2026	UPI/PhonePe/YESB/623760432684/F02 PhonePe	UPI-623748558529		4,800.00	33,850.86
74	26 Aug 2026	SentIMPS623810258552LONIFY TAK/ICICX5662/KKBKTrans	IMPS-623810258583	32,292.00		1,558.86
75	26 Aug 2026	UPI/SURYAVEER NEW /YESB/357395379516/Payment from	UPI-623862706925	34.00		1,524.86
76	26 Aug 2026	Recd:IMPS/623810056056/LONIFY TAK/KKBK/X5662/LoanD	IMPS-623810271843		26,460.00	27,984.86
77	26 Aug 2026	UPI/M S LONIFY TAK/ICIC/711386262751/Payment from	UPI-623864433396	1,000.00		26,984.86
78	26 Aug 2026	UPI/Shri nath pan /YESB/344577640360/Payment from	UPI-623880434289	56.00		26,928.86
79	26 Aug 2026	NEFT YESME62380029163 UNNATI CREDIT SERVICES YESB	NEFTINW-1695210650		17,640.00	44,568.86
80	26 Aug 2026	UPI/UKV TRADERS H /HDFC/753229537107/Payment from	UPI-623882514834	320.00		44,248.86
81	26 Aug 2026	UPI/Parking 9 Pari/YESB/166513029813/Payment from	UPI-623886949345	35.00		44,213.86
82	26 Aug 2026	UPI/Shurti/YESB/598246750195/Payment from	UPI-623895301358	30.00		44,183.86
83	26 Aug 2026	UPI/ARTI	UPI-623808963281	34.00		44,149.86

Savings Account Transactions

#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
		CHAURASIY/YESB/482866357640/Payment from				
84	26 Aug 2026	UPI/Grubshala/YESB/489563121355/Payment from	UPI-623812983804	60.00		44,089.86
85	26 Aug 2026	UPI/CHAMPA/UTIB/546681181413/Payment from	UPI-623814573839	350.00		43,739.86
86	26 Aug 2026	UPI/9654584868ptye/ICIC/724682924516/Payment from	UPI-623816225974	17,500.00		26,239.86
87	26 Aug 2026	UPI/Shantanu Kesh/SBIN/437748388187/Payment from	UPI-623816312377	26,000.00		239.86
88	26 Aug 2026	UPI/SIMRAN KESHRI/ICIC/831325266605/Payment from	UPI-623817092592		1,000.00	1,239.86
89	27 Aug 2026	UPI/Chaurasia Paan/YESB/633698594270/Payment from	UPI-623922536766	58.00		1,181.86
90	27 Aug 2026	UPI/Shantanu Kesh/SBIN/676129617926/Payment from	UPI-623939994055	1,000.00		181.86
91	27 Aug 2026	UPI/Aanya/INDB/038525153821/Payment from	UPI-623964785843	40.00		141.86
92	27 Aug 2026	UPI/Parkash Genera/YESB/898265682166/Payment from	UPI-623965681658	60.00		81.86
93	27 Aug 2026	UPI/Shantanu Kesh/SBIN/113602531241/Payment from	UPI-623971097333		753.00	834.86
94	27 Aug 2026	UPI/SANTLAL PANJIY/YESB/194537224644/Payment from	UPI-623979245524	22.00		812.86
95	27 Aug 2026	UPI/SITARA BIBI/YESB/244097442469/Payment from(Value Date: 28-08-2026)	UPI-624091511973	140.00		672.86
96	27 Aug 2026	UPI/SOURABH CHAURI/YESB/670179228260/Payment from(Value Date: 28-08-2026)	UPI-624091591566	12.00		660.86
97	27 Aug 2026	UPI/DEEPANSHU MATH/YESB/360690577188/Payment from(Value Date: 28-08-2026)	UPI-624091807832	70.00		590.86
98	27 Aug 2026	UPI/SOURABH CHAURI/YESB/700884904124/Payment from(Value Date: 28-08-2026)	UPI-624091829121	12.00		578.86
99	28 Aug 2026	UPI/JOGINDER SINGH/HDFC/351607940641/Payment from	UPI-624094909845	20.00		558.86
100	28 Aug 2026	UPI/UBER INDIA SYS/AIRP/007556424996/Payment To U	UPI-624094937819	24.76		534.10
101	28 Aug 2026	UPI/Indian Railway/SBIN/200861652755/Payment from	UPI-624094965764	10.00		524.10
102	28 Aug 2026	UPI/Blinkit/HDFC/865245350500/UPIIntent	UPI-624095162509	33.00		491.10
103	28 Aug 2026	UPI/TUNGNATH MISH/SBIN/505374746876/Payment from	UPI-624095710058	250.00		241.10
104	28 Aug 2026	UPI/Shantanu Kesh/SBIN/247466801682/Payment from	UPI-624056179783		200.00	441.10
105	28 Aug 2026	UPI/Surbhi Sec 35/YESB/053973478952/Payment from	UPI-624056208439	250.00		191.10
106	29 Aug 2026	UPI/Sagar Panday/YESB/862744044019/Payment from	UPI-624179453112	50.00		141.10
107	29 Aug 2026	UPI/AMERICAN DHABA/YESB/868831678311/Payment from	UPI-624194007511	35.00		106.10
108	29 Aug 2026	UPI/MOHAK/UTIB/200427935751/Payment from	UPI-624105549621		9,000.00	9,106.10
109	29 Aug 2026	UPI/nikhat52ptyes/HDFC/480591096943/Payment from	UPI-624107858915	56.00		9,050.10
110	29 Aug 2026	UPI/Shantanu Kesh/SBIN/794272146949/Payment from	UPI-624122303332	9,000.00		50.10
111	31 Aug 2026	UPI/Dinesh kumar/YESB/096513237986/Payment from	UPI-624341235590	12.00		38.10
112	02 Sep 2026	UPI/VIVEK KUMAR/SBIN/624507186338/Sent using P	UPI-624588396389		500.00	538.10

Savings Account Transactions

#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
113	02 Sep 2026	UPI/PHONEPE/UTIB/727306027679/Payment from	UPI-624512044557	537.00		1.10
114	04 Sep 2026	CHRG: DEBIT CARD ISSUANCE FEE X3005 FOR 2026(Value Date: 03-09-2026)		1.10		0.00
115	04 Sep 2026	UPI/ABDULLAH HIDAY/UTIB/661347417793/UPI	UPI-624721933640		4,800.00	4,800.00
116	04 Sep 2026	REM CHRG: DEBIT CARD ISSUANCE FEE X3005 FOR 2026		587.72		4,212.28
117	04 Sep 2026	UPI/PHONEPE/UTIB/625884656330/Payment from(Value Date: 05-09-2026)	UPI-624864498123	4,212.00		0.28
118	07 Sep 2026	SALARY AUG26	FCM-260907OZINWR		53,260.00	53,260.28

Account Summary

Particulars	Opening Balance	Closing Balance
Savings Account (SA):	1,069.51	53,260.28

End of Statement

Any discrepancy in the statement should be brought to the notice of Kotak Mahindra Bank Ltd. within one month from the date of receipt of the statement.

This is a system generated report and does not require signature and stamp.

For assistance, reach out to us at:

Contact Us
1800 4100
(Toll-free number)

Branch Address
H 1a/15, Sector 63 Noida, Noida-201301, Uttar Pradesh, India

Branch Phone Number
9711880601

Remember!
Never share personal/sensitive information like PIN, CVV, OTP or passwords with anyone.

Scan for more safe banking tips

Important Information

- RBI mandates Positive Pay for high-value cheques from Jan 1, 2021. Customers must submit cheque details via Net/Mobile Banking or at the branch on the day of issuance or before handing it to the beneficiary. For more details, visit www.kotak.bank.in.
- From October 4, 2025, same-day cheque clearing will be implemented across all banks. Cheques will be credited or debited within a few hours of issuance.
- Complimentary insurance cover on Kotak Debit Cards (linked to Saving and Current accounts) will be discontinued w.e.f. July 20, 2025. All claims will be accepted until July 20, 2025, as per the existing process. Salary account holders may view their insurance covers under Debit Card Services in the Cards & FASTag section on the web portal. For any queries related to Debit Card insurance, write to dc.insurance@kotak.com or visit https://www.kotak.bank.in/en/personal-banking /cards/debit-cards/debit-card-services/insurnace-on-debit-card.html
- TDS is applicable from time to time as per the Income Tax Act, 2025 (IT Act) and Income Tax Rules, 2026. Currently, TDS is deducted when the aggregate interest paid / credited across all FDs, RDs exceeds the threshold limit of Rs. 50,000/- for residents and Rs. 1,00,000/- for resident senior citizens in a financial year (FY) for a customer.
- You can avail a Tax Deduction at Source (TDS) exemption on the interest earned on your existing or new Fixed Deposits for the current financial year by submitting Form 121 (earlier Form 15G/15H). This exemption is available if you are eligible and the total interest earned on your bank deposits in a financial year exceeds the TDS exemption threshold. If the total interest earned on your bank deposits is below the TDS exemption threshold, submission of Form 121 is not required. A fresh Form 121 must be submitted at the beginning of each financial year for Fixed Deposits and Recurring Deposits.
- RBI, vide its circular DOR.CRE.REC.23/21.08.008/2022-23 dated April 19, 2022, has issued guidelines pertaining to the opening and maintenance of Current Account(s) of customers who have availed various credit facilities from the banking system. The term "banking system" refers to Scheduled Commercial Banks and Payments Banks. Banks (whether lending banks or otherwise) are required to monitor all Current Account, Overdraft, and Cash Credit accounts on a regular basis, at least on a half-yearly frequency. This monitoring must specifically consider the aggregate exposure of the banking system to the borrower vis-à-vis the individual bank's share in that exposure, in order to ensure compliance with the said instructions. Detailed guidelines are available in the aforementioned circular.
- Corporate Salary Account holders can view complete details of the General Schedule of Features and Charges (GSFC) related to balance maintenance, debit card usage, transactions, and more by visiting: https://www.kotak.bank.in/en/personal-banking/accounts/savings-account/saving-accounts-fees-and-charges.html
- Starting December 2025, you will receive 30 free SMS alerts per month for transaction updates. To avoid charges beyond this limit, please maintain a combined balance of ₹10,000 across your Savings and Term Deposits, or ensure regular salary credits in your salary account. If these conditions are not met, a nominal fee of ₹0.15 per SMS will apply for transaction alerts such as UPI, NEFT, ATM withdrawals, Debit Card usage, and similar activities. Messages related to KYC and promotional offers will continue to be free of charge. For more details, please visit https://www.kotak.bank.in/en/gsfc.html.
- Deposits of up to ₹5,00,000 per depositor are fully insured by the Deposit Insurance and Credit Guarantee Corporation, under the Deposit Insurance Scheme.
- Keep your account active for uninterrupted access to your funds: Inoperative accounts can be easily reactivated by submitting a signed request along with valid KYC documents. For details, please click https://www.kotak.bank.in/en/reach-us.html
- Registering a nominee is strongly recommended: A nominee can help your family access funds lying in your inoperative account smoothly. In the event of the account holder's demise, the nominee may visit our nearest branch with the required documents for verification and settlement of claims.
- Goods and Services Tax (GST), at the applicable rate of 18%, is levied on relevant service charges.
- Dear Customer, any inaccurate, incomplete or false disclosure of statement of financial transaction or reportable account by you would lead to penal consequence on the Bank under applicable law. The Bank shall be entitled to recover from you such amount levied due to such inaccuracy, incompleteness or false disclosure. You will indemnify the Bank in respect of all or any liabilities incurred by Bank, by reason of any of the information or particulars given by you, being incorrect or false or being suppressed or omitted.
- Please note: This statement/ advice should not be construed as a Tax Invoice under the Goods and Services Tax Act.
- Effective 1 August 2026, the Dynamic Currency Conversion (DCC) fee on Kotak Debit Card transactions will be 3.5% + GST of the transaction amount (earlier 1% + GST).

Commonly Used Narrations

AP - Autopay for Billpay	Netcard - Netc@rd transaction
ATL - ATM withdrawal done from other bank ATM machine	OS - Online Shopping transaction
ATW - ATM withdrawal done from Kotak ATM machine	OT - Online Trading transaction via Payment Gateway
BP - Bill Pay transaction	PB - Transaction done through Phone Banking (IVR)
CDM - Kotak Cash Deposit Machine	PCI/PCD - POS transaction
CMS - Cash Management Service	RTGS - Real Time Gross Settlement
IB - Transaction done on Kotak Net Banking	UPI - Unified Payment Interface
IMPS - Immediate Payment Service	VISACCPAY - Visa Credit Card Payment

IMT - Instant Money Transfer	VMT - VISA Money Transfer
KB - Billpay transaction via Keya Chatbot	WB - Billpay transaction via WhatsApp Banking
MB - Transaction done on Mobile banking	Int. Pd. - Interest credited on your savings account balance
NACH - National Automated Clearing House	Sweep transfer to - Booking new Term Deposit
NEFT - National Electronic Funds Transfer	Sweep transfer from - Broken existing Term Deposit