kotak
Kotak Mahindra Bank

Account Statement

08 Jun 2026 - 12 Jun 2026

Ritik Anand

CRN xxxxxx814

Plot No-1
Abhay Khand 2 Shanti Vihar
Abhay Khand Indirapuram
Ghaziabad - 201014
Uttar Pradesh - India

Account No. **6949514639**
Account Type **Savings**
Branch **Ghaziabad - Indirapuram**
Branch Phone Number **9643105920**

Account Status **Active**
Nominee Registered **No**

Currency **INDIAN RUPEE**

MICR **110485082** IFSC Code **KKBK0005289**

Savings Account Transactions

#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
-	-	Opening Balance	-	-	-	6,882.13
1	08 Jun 2026	UPI/SINGULAR MATRIX/816257081568/Order Payment	UPI-615995239193	5,000.00		1,882.13
2	08 Jun 2026	UPI/Mr DINESH SO RA/498648814203/Payment from Ph	UPI-615995370292	52.00		1,830.13
3	08 Jun 2026	UPI/SINGULAR MATRIX/084394802076/Order Payment	UPI-615995666958	1,500.00		330.13
4	08 Jun 2026	UPI/SINGULAR MATRIX/149979880093/Order Payment	UPI-615996500011	300.00		30.13
5	08 Jun 2026	UPI/CHITHRADEVI AYI/949275604235/Payment from Ph	UPI-615904543851	1.00		29.13
6	08 Jun 2026	UPI/VISHAL KUMAR/210348401953/Payment from Ph	UPI-615912805570		15,000.00	15,029.13
7	08 Jun 2026	UPI/ROHIT KUMAR SA/235720006545/Payment from Ph	UPI-615913361458	170.00		14,859.13
8	08 Jun 2026	UPI/PRASHANTA POO/615947724509/Sent using Payt	UPI-615913479830	2,500.00		12,359.13
9	08 Jun 2026	UPI/GABGUIDE COMMUN/525474585197/Pay to GABGUIDE	UPI-615916676344	2,300.00		10,059.13
10	08 Jun 2026	UPI/hanuman storw/615948518510/Sent using Payt	UPI-615919316338	3,000.00		7,059.13
11	08 Jun 2026	UPI/APEX CONTRACTOR/615949648817/pbjn	UPI-615927868431	4,000.00		3,059.13
12	08 Jun 2026	NEFT SBIN426159326802 EMPLOYEE PROVIDENT FUND ORG	NEFTINW-1611700539		1,800.00	4,859.13
13	08 Jun 2026	UPI/ROHIT KUMAR SA/094447226458/Payment from Ph	UPI-615931248188	90.00		4,769.13
14	08 Jun 2026	UPI/ROHIT KUMAR SA/375059055187/Payment from Ph	UPI-615942853034	100.00		4,669.13
15	08 Jun 2026	UPI/mahesh kiryana /615953224520/Sent using Payt	UPI-615952520692	2,000.00		2,669.13
16	08 Jun 2026	UPI/ram madcial/615954063277/Sent using Payt	UPI-615958189104	2,000.00		669.13
17	08 Jun 2026	UPI/FRIENDS MOBILES/845183486366/morningdewspark(Value Date: 09-06-2026)	UPI-616066216679	600.00		69.13
18	09 Jun 2026	Recd:IMPS/616009001720/NSDLPB Ser/KKBK/X0000/BeneV	IMPS-616009004399		1.06	70.19
19	09 Jun 2026	UPI/SAWAN KUMAR/646657687277/Payment from Ph	UPI-616099526184		4,000.00	4,070.19

Savings Account Transactions

#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
20	09 Jun 2026	UPI/Uttam Das/616059480938/attendwindowdry	UPI-616099710873	1,500.00		2,570.19
21	09 Jun 2026	UPI/Mr HRITIK RAWA/616059499792/LCDBASR5	UPI-616000019760	1,000.00		1,570.19
22	09 Jun 2026	UPI/ROHIT KUMAR SA/506934094297/Payment from Ph	UPI-616000563234	80.00		1,490.19
23	09 Jun 2026	UPI/SOM SHAKYA/616059603775/3C2T5QW4	UPI-616000705854	500.00		990.19
24	09 Jun 2026	UPI/RAMAN STUDIO/616059772599/8TSXUJJB	UPI-616001988365	600.00		390.19
25	09 Jun 2026	UPI/Punit Yadav/430694587586/Payment from Ph	UPI-616004798741	10.00		380.19
26	09 Jun 2026	UPI/Delhi Metro/616060177458/Sent using Payt	UPI-616004993013	43.00		337.19
27	09 Jun 2026	UPI/PESHAKAR MIYO/616018992252/NA	UPI-616010721012	15.00		322.19
28	09 Jun 2026	UPI/Suman Devi/616018006020/NA	UPI-616011849390	14.00		308.19
29	09 Jun 2026	UPI/SANJAY/430417896434/Payment from Ph	UPI-616012349648	35.00		273.19
30	09 Jun 2026	UPI/VISHNU KUMAR/216423531195/Payment from Ph	UPI-616030349633	20.00		253.19
31	09 Jun 2026	UPI/NAND KISHOR SAH/792935796724/Payment from Ph	UPI-616030820499	100.00		153.19
32	10 Jun 2026	UPI/Gurudev Kumar/087803968336/Payment from Ph	UPI-616137848805	150.00		3.19
33	10 Jun 2026	UPI/VIKAS KUMAR/548333078321/Payment from Ph	UPI-616170801415		100.00	103.19
34	11 Jun 2026	UPI/ROHIT KUMAR SA/603817929493/Payment from Ph	UPI-616256950526	100.00		3.19

Account Summary

Particulars	Opening Balance	Closing Balance
Savings Account (SA):	6,882.13	3.19

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
Aditya City Center, Indirapuram, Ghaziabad-201014, Uttar Pradesh, India, 9643105920

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
- In order to avail TDS exemption (if eligible) on existing/new Fixed Deposits for the Financial Year 2023–24, fresh Form 15G (15H for senior citizens) must be submitted by furnishing the details of all Fixed Deposits held, at the earliest. Form 15G/15H can now be submitted conveniently through Net Banking as well. From FY 2019–20, the TDS exemption threshold is increased to Rs. 50,000 (Rs. 1,00,000 for senior citizens); hence, filing of 15G/15H is not required up to Rs. 50,000 (Rs. 1,00,000 for senior citizens) of the aggregate interest earned on bank deposits in a financial year. Please ignore this message if already submitted.
- 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.
- Please note: This statement/ advice should not be construed as a Tax Invoice under the Goods and Services Tax Act.

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