

Account Statement

23 Apr 2026 - 18 May 2026

Vishal Jain

CRN xxxxxx514

Room Number 8

Shree Satya Sai Apartment

Rambagh Lane Num 4

Thane - 421301

Maharashtra - India

Account No. **2048008857**

Account Type **Savings**

Branch **Kalyan - Santoshi Mata Road**

Branch Phone Number **9769009287**

Account Status **Active**

Nominee Registered **Yes**

Currency **INDIAN RUPEE**

MICR **400485040** IFSC Code **KKBK0000627**

Savings Account Transactions

#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
-	-	Opening Balance	-	-	-	16,394.35
1	23 Apr 2026	UPI/Naresh Kumar/814994598701/Verified Paytm	UPI-611320662377	1.00		16,393.35
2	23 Apr 2026	UPI/Naresh Kumar/257096700002/Payment from Ph	UPI-611320687763	4,999.00		11,394.35
3	23 Apr 2026	UPI/Navneet Medical/389491063166/Payment from Ph	UPI-611323110039	1.00		11,393.35
4	23 Apr 2026	UPI/Navneet Medical/105954313754/Payment from Ph	UPI-611323126136	2,000.00		9,393.35
5	23 Apr 2026	UPI/Navneet Medical/395351536877/Payment from Ph	UPI-611323134393	2,000.00		7,393.35
6	23 Apr 2026	UPI/Navneet Medical/426158490532/Payment from Ph	UPI-611324866404	2,000.00		5,393.35
7	23 Apr 2026	UPI/Navneet Medical/921393775640/Payment from Ph	UPI-611324882756	2,000.00		3,393.35
8	23 Apr 2026	UPI/KAMINI NARAYAN /538809509982/Payment from Ph	UPI-611332586320	36.00		3,357.35
9	23 Apr 2026	CASHBACK EARNED	ONBF-be57f4386a24a57		5.00	3,362.35
10	23 Apr 2026	UPI/KAMINI NARAYAN /599078224601/Payment from Ph	UPI-611339488515	10.00		3,352.35
11	23 Apr 2026	UPI/SHREE SAMARTH G/782703740539/Payment from Ph	UPI-611340201581	33.00		3,319.35
12	23 Apr 2026	UPI/Phoolchand Shya/705408091754/Payment from Ph	UPI-611340847022	30.00		3,289.35
13	23 Apr 2026	UPI/Navneet Medical/321172438136/Payment from Ph	UPI-611350334463	2,000.00		1,289.35
14	23 Apr 2026	Recd:IMPS/611301741598/GLOBAL TRA/KKBK/X6559/m	IMPS-611316325069		4,000.00	5,289.35
15	23 Apr 2026	UPI/Mr VISHAL JAIN/466421254151/Payment from Ph	UPI-611354552665	2,000.00		3,289.35
16	23 Apr 2026	UPI/Mr VISHAL JAIN/651719182886/Payment from Ph	UPI-611354567642	2,000.00		1,289.35
17	23 Apr 2026	Recd:IMPS/611301742073/GLOBAL TRA/KKBK/X6559/cc	IMPS-611317372751		2,000.00	3,289.35
18	23 Apr 2026	UPI/Mr VISHAL JAIN/362384729209/Payment from Ph	UPI-611357945494	2,000.00		1,289.35
19	23 Apr 2026	UPI/Blinkit/685750933025/UPIIntent	UPI-611368377196	295.00		994.35
20	23 Apr 2026	UPI/KAMINI NARAYAN	UPI-611375831638	28.00		966.35

Savings Account Transactions

#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
/554620550861/Payment from Ph						
21	24 Apr 2026	UPI/ABHISHEK JAIN/444002045202/Payment from Ph	UPI-611400822475		1,700.00	2,666.35
22	24 Apr 2026	UPI/Tambe Medicos/509596840003/Payment from Ph	UPI-611401188267	1,500.00		1,166.35
23	24 Apr 2026	UPI/MEETA TRADING C/540470404891/Payment from Ph	UPI-611428367142		2,000.00	3,166.35
24	24 Apr 2026	UPI/Navneet Medical/882267861339/Payment from Ph	UPI-611428694163	2,000.00		1,166.35
25	24 Apr 2026	Recd:IMPS/611401752097/GLOBAL TRA/KKBK/X6559/cc	IMPS-611420351979		2,000.00	3,166.35
26	24 Apr 2026	UPI/Mr VISHAL JAIN/703371851960/Payment from Ph	UPI-611443947079	2,000.00		1,166.35
27	25 Apr 2026	UPI/KAMINI NARAYAN /262533312785/Payment from Ph	UPI-611563403078	18.00		1,148.35
28	25 Apr 2026	UPI/KAMINI NARAYAN /511415716816/Payment from Ph	UPI-611568034067	18.00		1,130.35
29	25 Apr 2026	Recd:IMPS/611513113587/AAPKA MONE/KKBK/X0977/AM042	IMPS-611513751604		22,050.00	23,180.35
30	25 Apr 2026	UPI/Mr VISHAL JAIN/648128082587/UPI	UPI-300001351584	18,885.00		4,295.35
31	25 Apr 2026	REV-UPI/Mr VISHAL JA/648128082587/UPI	UPI-300001351584		18,885.00	23,180.35
32	25 Apr 2026	UPI/Mr VISHAL JAIN/544953287750/Payment from Ph	UPI-611579444552	2,000.00		21,180.35
33	25 Apr 2026	UPI/Mr VISHAL JAIN/346414062004/Payment from Ph	UPI-611579486823	2,000.00		19,180.35
34	25 Apr 2026	UPI/Mr VISHAL JAIN/840993768223/Payment from Ph	UPI-611579509996	2,000.00		17,180.35
35	25 Apr 2026	UPI/Mr VISHAL JAIN/040336292777/Payment from Ph	UPI-611579534793	2,000.00		15,180.35
36	25 Apr 2026	UPI/Mr VISHAL JAIN/530427904297/Payment from Ph	UPI-611579555824	2,000.00		13,180.35
37	25 Apr 2026	UPI/Mr VISHAL JAIN/438103732862/Payment from Ph	UPI-611579574854	2,000.00		11,180.35
38	25 Apr 2026	UPI/Mr VISHAL JAIN/083300141032/Payment from Ph	UPI-611579597116	2,000.00		9,180.35
39	25 Apr 2026	UPI/Mr VISHAL JAIN/638981013112/Payment from Ph	UPI-611579611329	2,000.00		7,180.35
40	25 Apr 2026	UPI/Mr VISHAL JAIN/453810563353/Payment from Ph	UPI-611579670344	2,000.00		5,180.35
41	25 Apr 2026	UPI/Mr VISHAL JAIN/507873527432/Payment from Ph	UPI-611579730646	885.00		4,295.35
42	25 Apr 2026	UPI/Tambe Medicos/564664268416/Payment from Ph	UPI-611581811713	2,000.00		2,295.35
43	25 Apr 2026	UPI/Tambe Medicos/205399025196/Payment from Ph	UPI-611581873209	1,000.00		1,295.35
44	25 Apr 2026	UPI/KAMINI NARAYAN /972614927811/Payment from Ph	UPI-611587382496	30.00		1,265.35
45	25 Apr 2026	UPI/ROPPE TRANSPOR/926362463729/PaymentToROPPE N	UPI-611587720357	25.00		1,240.35
46	25 Apr 2026	UPI/SACHIN DHARAMPA/978402305782/Payment from Ph	UPI-611589559879	58.00		1,182.35
47	25 Apr 2026	UPI/DUBEY PAN BHAND/380111610423/Payment from Ph	UPI-611514216684	45.00		1,137.35
48	25 Apr 2026	UPI/GEETA MEDICAL A/926417709821/Payment from Ph	UPI-611514759631	46.00		1,091.35
49	26 Apr 2026	Recd:IMPS/611601761610/GLOBAL TRA/KKBK/X6559/cc	IMPS-611601261405		17,000.00	18,091.35
50	26 Apr 2026	UPI/SHEKHARCHAND KA/618885660455/Payment from Ph	UPI-611630418038	1,640.00		16,451.35
51	26 Apr 2026	UPI/MANOJ JAIN/804127981375/Payment from Ph	UPI-611630649768	3,000.00		13,451.35

Savings Account Transactions

#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
52	26 Apr 2026	UPI/RAFIK MALIK SAH/994905676238/Payment from Ph	UPI-611633938312	29.00		13,422.35
53	26 Apr 2026	UPI/PATEL RETAIL KL/173191688319/Payment from Ph	UPI-611642686898	340.96		13,081.39
54	26 Apr 2026	UPI/Phoolchand Shya/212536029790/Payment from Ph	UPI-611643208429	50.00		13,031.39
55	26 Apr 2026	UPI/9653884932ptyes/128079617691/Payment from Ph	UPI-611661748079	1,000.00		12,031.39
56	26 Apr 2026	UPI/ZEPTO MARKETPLA/215552668176/Payment from Ph	UPI-611662576021	316.00		11,715.39
57	26 Apr 2026	UPI/KAMINI NARAYAN /398755460118/Payment from Ph	UPI-611664197362	36.00		11,679.39
58	26 Apr 2026	Recd:IMPS/611601766269/GLOBAL TRA/KKKBK/X6559/m	IMPS-611618660630		15,000.00	26,679.39
59	26 Apr 2026	UPI/BABU LAL/756059400323/Payment from Ph	UPI-611673508753	5,000.00		21,679.39
60	26 Apr 2026	UPI/Sukhpreet Kaur/399595167081/Payment from Ph	UPI-611676964225	1.00		21,678.39
61	26 Apr 2026	UPI/Sukhpreet Kaur/788299184469/Payment from Ph	UPI-611677027678	2,000.00		19,678.39
62	26 Apr 2026	UPI/Sukhpreet Kaur/170890229431/Payment from Ph	UPI-611677057121	1,999.00		17,679.39
63	26 Apr 2026	UPI/Mr VISHAL JAIN/562514766675/Payment from Ph	UPI-611680916402	1,200.00		16,479.39
64	26 Apr 2026	Recd:IMPS/611601767484/GLOBAL TRA/KKKBK/X6559/m	IMPS-611622814859		10,000.00	26,479.39
65	26 Apr 2026	Recd:IMPS/611601767605/GLOBAL TRA/KKKBK/X6559/cc	IMPS-611623833513		10,000.00	36,479.39
66	26 Apr 2026	Recd:IMPS/611601767693/GLOBAL TRA/KKKBK/X6559/cc	IMPS-611623846469		23,600.00	60,079.39
67	26 Apr 2026	UPI/9653884932ptyes/778150861470/Payment from Ph	UPI-611686896227	25,000.00		35,079.39
68	26 Apr 2026	UPI/PARAS JAIN/534025253310/Payment from Ph(Value Date: 27-04-2026)	UPI-611787107485	200.00		34,879.39
69	26 Apr 2026	Recd:IMPS/611701768292/GLOBAL TRA/KKKBK/X6559/cc(Value Date: 27-04-2026)	IMPS-611700877094		10,000.00	44,879.39
70	27 Apr 2026	UPI/Mr ANURAG JAIN/123503823817/Payment from Ph	UPI-611791078330	734.00		44,145.39
71	27 Apr 2026	UPI/Mr ANURAG JAIN/562388944495/Payment from Ph	UPI-611791433987	2,200.00		41,945.39
72	27 Apr 2026	UPI/PARAS STEEL FAB/858142765259/Payment from Ph	UPI-611797266769	8,000.00		33,945.39
73	27 Apr 2026	UPI/KAMINI NARAYAN /917108461086/Payment from Ph	UPI-611701213080	36.00		33,909.39
74	27 Apr 2026	UPI/Poonam Jain/047109356023/Payment from Ph	UPI-611705723035	200.00		33,709.39
75	27 Apr 2026	UPI/SURESH KUMAR/586987335287/Payment from Ph	UPI-611707666984	1.00		33,708.39
76	27 Apr 2026	UPI/GOPAL LAL DINES/146767501084/Payment from Ph	UPI-611707725888	13,340.00		20,368.39
77	27 Apr 2026	UPI/Poonam Jain/812889115993/Payment from Ph	UPI-611708171716	600.00		19,768.39
78	27 Apr 2026	UPI/GURVINDRA SINGH/477572884904/Payment from Ph	UPI-611708384166	1.00		19,767.39
79	27 Apr 2026	UPI/GURVINDRA SINGH/332107649142/Payment from Ph	UPI-611708411624	9,999.00		9,768.39
80	27 Apr 2026	UPI/SUNIL RAMRAJ VA/717707359008/65	UPI-611710556876	65.00		9,703.39
81	27 Apr 2026	UPI/Poonam Jain/889975335117/Payment from Ph	UPI-611711963764	100.00		9,603.39
82	27 Apr 2026	UPI/Poonam Jain/676904679999/Payment from Ph	UPI-611712408772	100.00		9,503.39
83	27 Apr 2026	UPI/MANOJ JAIN SO M/087331280002/Payment from Ph	UPI-611715800768	500.00		9,003.39

Savings Account Transactions

#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
84	27 Apr 2026	UPI/KAMINI NARAYAN /067747971933/Payment from Ph	UPI-611726939565	30.00		8,973.39
85	27 Apr 2026	UPI/Abdul Basar/136828376676/Payment from Ph	UPI-611729595354	1.00		8,972.39
86	27 Apr 2026	UPI/Abdul Basar/838321285386/Payment from Ph	UPI-611729658668	2,000.00		6,972.39
87	27 Apr 2026	UPI/Abdul Basar/983409482283/Payment from Ph	UPI-611729698975	2,000.00		4,972.39
88	27 Apr 2026	UPI/Abdul Basar/179583789359/Payment from Ph	UPI-611729729138	999.00		3,973.39
89	27 Apr 2026	UPI/Abdul Basar/784712996174/Payment from Ph	UPI-611730760374	2,000.00		1,973.39
90	27 Apr 2026	UPI/Abdul Basar/853891849681/Payment from Ph	UPI-611730826062	1,000.00		973.39
91	27 Apr 2026	UPI/LAKSHYA PRAVIN /715214881436/Payment from Ph	UPI-611747231785		200.00	1,173.39
92	27 Apr 2026	UPI/Poonam Jain/491956189097/Payment from Ph	UPI-611747277821	200.00		973.39
93	28 Apr 2026	UPI/SHEKHARCHAND KA/611823533110/UPI	UPI-611861913629		2,300.00	3,273.39
94	28 Apr 2026	UPI/LAKSHYA PRAVIN /362034612396/Payment from Ph	UPI-611866434978	200.00		3,073.39
95	28 Apr 2026	UPI/Babu Lal/663291236849/Payment from Ph	UPI-611869170938	2,000.00		1,073.39
96	28 Apr 2026	UPI/Babu Lal/377376104590/Payment from Ph	UPI-611876854372	100.00		973.39
97	28 Apr 2026	UPI/Mr RAJESH BALAS/611833992833/UPI	UPI-611801835155		1,740.00	2,713.39
98	28 Apr 2026	UPI/Sukhchain Medic/716438343446/Payment from Ph	UPI-611801931167	1,500.00		1,213.39
99	28 Apr 2026	UPI/LAKSHYA PRAVIN /146282223106/Payment from Ph	UPI-611804875157		2,000.00	3,213.39
100	28 Apr 2026	UPI/Sukhchain Medic/566158355414/Payment from Ph	UPI-611805034980	1,500.00		1,713.39
101	28 Apr 2026	UPI/KAMINI NARAYAN /430560190259/Payment from Ph	UPI-611810120863	36.00		1,677.39
102	28 Apr 2026	UPI/Poonam Jain/190719920683/Payment from Ph	UPI-611815722916	400.00		1,277.39
103	28 Apr 2026	UPI/Sukhpreet Kaur/909617323843/Payment from Ph	UPI-611817471503	300.00		977.39
104	28 Apr 2026	Recd:IMPS/611801784960/GLOBAL TRA/KKBK/X6559/m	IMPS-611823475302		200.00	1,177.39
105	28 Apr 2026	UPI/Mr VISHAL JAIN/189727679061/Payment from Ph	UPI-611818795374	150.00		1,027.39
106	28 Apr 2026	Recd:IMPS/611927001123/APIBANKING/KKBK/X0168/Accou(Value Date: 29-04-2026)	IMPS-611900493081		1.00	1,028.39
107	29 Apr 2026	UPI/Dinesh More Sho/145321243472/Payment from Ph	UPI-611954126593	50.00		978.39
108	29 Apr 2026	UPI/Ms ASHIMA JAIN/276374957120/Payment from Ph	UPI-611956915065		1.00	979.39
109	29 Apr 2026	UPI/Ms ASHIMA JAIN/060462212926/Payment from Ph	UPI-611960486046		1,200.00	2,179.39
110	29 Apr 2026	UPI/VISHAL JAIN/001990964177/Paid via Navi U	UPI-611961967572		2.00	2,181.39
111	29 Apr 2026	UPI/Tambe Medicos/844154591472/Payment from Ph	UPI-611962137377	1,200.00		981.39
112	30 Apr 2026	UPI/GOPAL LAL DINES/181586443230/Payment from Ph	UPI-612007922224		2,000.00	2,981.39
113	30 Apr 2026	UPI/Poonam Jain/626650027429/Payment from Ph	UPI-612008023122	450.00		2,531.39
114	30 Apr 2026	UPI/Sukhchain Medic/892980369381/Payment from Ph	UPI-612008070819	1,500.00		1,031.39
115	30 Apr 2026	UPI/Mr ANURAG JAIN/612082315545/UPI	UPI-612022230285		900.00	1,931.39
116	30 Apr 2026	UPI/Mamta Devi/858076657481/Payment from	UPI-612022489095	900.00		1,031.39

Savings Account Transactions

#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
		Ph				
117	30 Apr 2026	UPI/KAMINI NARAYAN /557290955632/Payment from Ph	UPI-612028485141	12.00		1,019.39
118	30 Apr 2026	UPI/KAMINI NARAYAN /174971913506/Payment from Ph	UPI-612041024541	36.00		983.39
119	02 May 2026	UPI/PRAVINA CHANDR/612299910182/UPI	UPI-612244211436		3,000.00	3,983.39
120	02 May 2026	UPI/Mr ANURAG JAIN/232513553603/Payment from Ph	UPI-612246253924	1,350.00		2,633.39
121	02 May 2026	UPI/Jio Recharge/883886473326/Payment from Ph	UPI-612246590153	198.00		2,435.39
122	02 May 2026	UPI/AJAY KUMAR/411019941477/Verified Paytm	UPI-612247235084	1,400.00		1,035.39
123	02 May 2026	UPI/KAMINI NARAYAN /324617184138/Payment from Ph	UPI-612251489817	36.00		999.39
124	02 May 2026	UPI/Poonam Jain/205237205185/NA	UPI-612251607771		450.00	1,449.39
125	02 May 2026	UPI/Sukhpreet Kaur/360256194628/Payment from Ph	UPI-612256080776	400.00		1,049.39
126	02 May 2026	NEFT YESAP606745323561 SHIVA TEXTILE PRIVATE LIMITED	NEFTINW-1515343221		109,700.00	110,749.39
127	02 May 2026	UPI/GURVINDRA SINGH/949648685673/Payment from Ph	UPI-612285464717	31,000.00		79,749.39
128	02 May 2026	UPI/KAMINI NARAYAN /613656209309/Payment from Ph	UPI-612289026379	30,000.00		49,749.39
129	03 May 2026	UPI/VIJAY ICECREAM /125321351920/Payment from Ph	UPI-612289646427	14,700.00		35,049.39
130	05 May 2026	UPI/Mr RAJESH BALAS/648826697376/UPI	UPI-612292205949		500.00	35,549.39
131	06 May 2026	UPI/Mamta Devi/204429498467/Payment from Ph	UPI-612296830413	32,000.00		3,549.39
132	08 May 2026	UPI/GURVINDRA SINGH/329336339221/	UPI-612566754531	2,584.39		965.00
133	11 May 2026	UPI/SWETA JAIN/122564551194/UPI	UPI-612371110756		650.00	1,615.00
134	13 May 2026	UPI/Mamta Devi/204429498467/Payment from	UPI-612566758215	649.00		966.00
135	16 May 2026	UPI/Mamta Devi/204429498467/Payment from	UPI-612566758754	1.00		965.00
136	16 May 2026	UPI/SHEKHARCHAND KA/649129946949/UPI	UPI-612566755417		1,000.00	1,965.00
137	18 May 2026	UPI/Mr ANURAG JAIN/612530966415/UPI	UPI-612586672576		200.00	2,165.00
138	18 May 2026	UPI/Mamta Devi/204429498467/Payment from	UPI-612566754731	648.00		1,517.00
139	18 May 2026	UPI/Mamta Devi/204429498467/Payment from	UPI-612566701557	552.00		965.00
140	18 May 2026	UPI/NAVI LIMITED/109787070862/Upi Fund transf	UPI-613170697294		1.00	966.00
141	18 May 2026	UPI/Mamta Devi/204429498467/Payment from		1.00		965.00

Account Summary

Particulars	Opening Balance	Closing Balance
Savings Account (SA):	16,394.35	965.00

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
Kamla Tower Santoshi Mata Road, Ram Baug Lane No.1 Kalyan(w), Thane, Kalyan, Kalyan-421301, Maharashtra, India, 9769009287

Remember!

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



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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/insurance-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.
- 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