

Account Statement

01 Jan 2026 - 19 Jan 2026

Lakshay Mittal

CRN xxxxxx171

Room No 507 C

lilm University Gulmohar Pg

Sector Knowledge Park 2

Gautam Budh Nagar - 201310

Uttar Pradesh - India

Account No. **6850175417**

Account Type **Savings**

Branch **Greater Noida**

Account Status **Active**

Nominee Registered **Yes**

Currency **INDIAN RUPEE**

MICR **110485062** IFSC Code **KKBK0005028**

Savings Account Transactions

#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
-	-	Opening Balance	-	-	-	0.00
1	18 Jan 2026	KOTAK811/117345662046			2,000.00	2,000.00
2	18 Jan 2026	UPI/Lakshay Mittal/601802037594/UPI	UPI-601836783106	2,000.00		0.00
3	18 Jan 2026	UPI/MANISH NIMODIYA/117373751571/Happy Birthday	UPI-601874830353		1,000.00	1,000.00
4	18 Jan 2026	UPI/PROTEAN EGOV TE/072082115868/Payment from Ph	UPI-601897023944	106.90		893.10
5	18 Jan 2026	UPI/Swiggy Limited/000315680625/Pay(Value Date: 19-01-2026)	UPI-601903331178	208.00		685.10
6	18 Jan 2026	UPI/NAVI LIMITED/109013596815/Upi Fund transf(Value Date: 19-01-2026)	UPI-601903385516		17.00	702.10
7	19 Jan 2026	UPI/AARAV SRIVASTA/000318848621/Pay	UPI-601921564844		500.00	1,202.10
8	19 Jan 2026	UPI/AARAV SRIVASTA/000318877011/Pay	UPI-601921618898	500.00		702.10
9	19 Jan 2026	UPI/NAVI LIMITED/109016044115/Upi Fund transf	UPI-601921653393		48.00	750.10
10	19 Jan 2026	UPI/ADITYA CHATURVE/638550550643/Paid via SuperM	UPI-601922603501	500.00		250.10
11	19 Jan 2026	UPI/AARAV SRIVASTA/638550555068/Paid via SuperM	UPI-601922626585		500.00	750.10
12	19 Jan 2026	UPI/AARAV SRIVASTA/638550562398/Paid via SuperM	UPI-601922667891	500.00		250.10
13	19 Jan 2026	UPI/MR Aditya Chat/601960978186/UPI	UPI-601923035132		500.00	750.10
14	19 Jan 2026	UPI/MR AARAV SRIVA/601938041845/UPI	UPI-601923199207		50.00	800.10
15	19 Jan 2026	UPI/AARAV SRIVASTA/000319231812/Pay	UPI-601923397327	20.00		780.10
16	19 Jan 2026	UPI/NAVI LIMITED/109016213473/Upi Fund transf	UPI-601923422122		6.00	786.10
17	19 Jan 2026	UPI/MR Aditya Chat/601903114023/UPI	UPI-601923477428		20.00	806.10
18	19 Jan 2026	UPI/ROPEN TRANSPOR/000320513756/Pay	UPI-601930436675	15.00		791.10
19	19 Jan 2026	UPI/NAVI LIMITED/109016882908/Upi Fund transf	UPI-601930681697		2.00	793.10
20	19 Jan 2026	UPI/ADITYA CHATURVE/601942140436/NA	UPI-601932048693	500.00		293.10
21	19 Jan 2026	UPI/MR Aditya Chat/601983238094/UPI	UPI-601932171585		500.00	793.10
22	19 Jan 2026	UPI/MR Aditya Chat/601970458814/UPI	UPI-601932358615		24.99	818.09
23	19 Jan 2026	UPI/Lakshay Mittal/152345111431/NO REMARKS	UPI-601935882507	500.00		318.09
24	19 Jan 2026	UPI/BROKENTUSK	UPI-601936365557	1.00		317.09

Savings Account Transactions

#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
TECH/601908518851/Account Verific						
25	19 Jan 2026	UPI/BROKENTUSK TECH/601999989427/abedca9774096e	UPI-601936374879		1.00	318.09
26	19 Jan 2026	UPI/Decentro/601900337030/Payment	UPI-601939406274		0.01	318.10
27	19 Jan 2026	Recd:IMPS/601939451990/BILLIONBRA/KKBK/ X1367/FUNDS	IMPS-601916253140		1.00	319.10
28	19 Jan 2026	UPI/Lakshay Mittal/638575885314/UPI Payment	UPI-601940389177		5,000.00	5,319.10
29	19 Jan 2026	UPI/Lakshay Mittal/638575891728/UPI Payment	UPI-601940454770		4,000.00	9,319.10
30	19 Jan 2026	UPI/MONU KUMAR/000323457233/Pay	UPI-601945324937	60.00		9,259.10
31	19 Jan 2026	UPI/Manisha/797672398729/Payment from Ph	UPI-601951567190		1.00	9,260.10
32	19 Jan 2026	UPI/Manisha/107826348020/Payment from Ph	UPI-601951637366		200.00	9,460.10
33	19 Jan 2026	UPI/Amazon Pay/601998925574/Request from Am	UPI-601967386960	112.00		9,348.10

Account Summary

Particulars	Opening Balance	Closing Balance
Savings Account (SA):	0.00	9,348.10

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 & stamp.



For assistance, reach out to us at:



Contact Us
1860 266 0811
(local call charges apply)



Branch Address
Harsha Mall Alfa-1, Commercial Belt., Greater Noida-201308, Uttar Pradesh, India

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/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 guidelines on unauthorised foreign exchange transactions dated April 24, 2024, state that unauthorised entities offering foreign exchange (forex) trading facilities to Indian residents with promises of disproportionate/exorbitant returns are providing options to remit/deposit funds in Rupees for undertaking unauthorised forex transactions using various digital channels. Refer to the 'Alert List' containing names of such entities (this list is indicative and not exhaustive). Vigilance and caution are advised. Liaison must be with 'Authorised Persons' and on 'Authorised ETPs' for processing/routing any forex transaction
- As per the RBI Master Direction for Credit and Debit Card Issuance (RBI/2022-23/92 DoR.AUT.REC. No.27/24.01.041/2022-23), issuance of debit cards on Overdraft accounts is not permissible.
- 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.
- 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