

Account Statement

01 Nov 2025 - 31 Jan 2026

Rajkumar Shakya

CRN xxxxxx808

House No 200

New Chouksey Nagar

Near By Mk Ponda College

Bhopal - 462038

Madhya Pradesh - India

Account No. **9550829697**

Account Type **Savings**

Branch **Bhopal-Marwari Road**

Branch Phone Number **8349196646**

Account Status **Active**

Nominee Registered **Yes**

Currency **INDIAN RUPEE**

MICR **462485011** IFSC Code **KKBK0005897**

Savings Account Transactions

#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
-	-	Opening Balance	-	-	-	0.00
1	24 Dec 2025	KOTAK811/535888431884			10,000.00	10,000.00
2	24 Dec 2025	811 SUPER PROGRAM FEE	SUPER18294813	399.00		9,601.00
3	24 Dec 2025	Ac xfr from gl 12048 to 12042		9,601.00		0.00
4	24 Dec 2025	Ac xfr from gl 12048 to 12042			9,601.00	9,601.00
5	25 Dec 2025	SentIMPS535910165648RAVI KUMAR/SBINX6839/IMPS	IMPS-535910574965	9,600.00		1.00
6	31 Dec 2025	Int.Pd:9550829697:01-10-2025 to 31-12-2025			1.00	2.00
7	10 Jan 2026	UPI/RAJKUMAR SHAKY/051712486178/Payment from Ph	UPI-601028751461		17,000.00	17,002.00
8	11 Jan 2026	UPI/paytmqr28100505/601113241666/UPI	UPI-601157005401	320.00		16,682.00
9	11 Jan 2026	UPI/paytmqr6t4av7@p/601113280405/UPI	UPI-601157841330	12.00		16,670.00
10	11 Jan 2026	UPI/paytmqr6t4av7@p/601113288007/UPI	UPI-601158011028	50.00		16,620.00
11	11 Jan 2026	UPI/q479078423@ybl/601116776738/UPI	UPI-601168283244	9.00		16,611.00
12	11 Jan 2026	UPI/paytm.sllkd0h@p/601117082716/UPI	UPI-601174649491	50.00		16,561.00
13	12 Jan 2026	NEFT HDFCH00734757389 AIRAN LIMITED HDFC0000240	NEFTINW-1457757378		2,000.00	18,561.00
14	12 Jan 2026	UPI/RAJKUMAR SHAKY/899355419572/Payment from Ph	UPI-601269598270		2,000.00	20,561.00
15	12 Jan 2026	UPI/GAJRAJ SINGH KE/782036576338/Payment from Ph	UPI-601271699181		400.00	20,961.00
16	13 Jan 2026	IB:RECEIVED FROM HEMARAJ 2050749663	MWFA-2732412554		5,000.00	25,961.00
17	13 Jan 2026	UPI/9754772183@ybl/601312246038/UPI	UPI-601304030388	2,500.00		23,461.00
18	13 Jan 2026	UPI/RAJKUMAR SHAKY/085776795563/Payment from Ph	UPI-601353247795		1,000.00	24,461.00
19	13 Jan 2026	UPI/8982844587@ybl/601323788225/UPI	UPI-601355525631	1,000.00		23,461.00
20	15 Jan 2026	UPI/RAJKUMAR SHAKY/906336667290/Payment from Ph	UPI-601530172497		16,000.00	39,461.00
21	15 Jan 2026	UPI/RAJA JATAV/564310081350/Payment from Ph	UPI-601561288146		2,000.00	41,461.00
22	15 Jan 2026	UPI/RAJA JATAV/515031233566/Payment from Ph	UPI-601561307482		2,000.00	43,461.00
23	15 Jan 2026	UPI/RAJA JATAV/342313915117/Payment from Ph	UPI-601561322969		2,000.00	45,461.00
24	15 Jan 2026	UPI/Aneesh Khan/271743471347/Payment from Ph	UPI-601575362385		5,000.00	50,461.00

Savings Account Transactions						
#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
25	15 Jan 2026	UPI/RAJKUMAR SHAKY/090747876121/Payment from Ph	UPI-601577868360		6,000.00	56,461.00
26	15 Jan 2026	UPI/RAJKUMAR SHAKY/083563466443/Payment from Ph	UPI-601577894367		6,000.00	62,461.00
27	16 Jan 2026	UPI/RAJA JATAV/697486217914/Sent using Payt	UPI-601600123928		2,000.00	64,461.00
28	16 Jan 2026	UPI/RAJA JATAV/697486222030/Sent using Payt	UPI-601600128446		2,000.00	66,461.00
29	16 Jan 2026	UPI/RAJA JATAV/697486226729/Sent using Payt	UPI-601600135708		2,000.00	68,461.00
30	16 Jan 2026	UPI/Hemraj Gurjar/124335499305/Payment from Ph	UPI-601629009332		5,000.00	73,461.00
31	16 Jan 2026	UPI/Balvir Singh Ya/192440836936/Payment from Ph	UPI-601657564883		5,000.00	78,461.00
32	17 Jan 2026	UPI/HIMMAT SINGH YA/095562516453/Payment from Ph	UPI-601788274577		5,000.00	83,461.00
33	17 Jan 2026	ATL/3958/800025/KAROND BRANCHBHOPALMPI180126/00:26	601800003340	10,000.00		73,461.00
34	17 Jan 2026	ATL/3958/800025/KAROND BRANCHBHOPALMPI180126/00:27	601800003366	10,000.00		63,461.00
35	17 Jan 2026	ATL/3958/800025/KAROND BRANCHBHOPALMPI180126/00:28	601800003410	10,000.00		53,461.00
36	17 Jan 2026	ATL/3958/800025/KAROND BRANCHBHOPALMPI180126/00:30	601800003475	10,000.00		43,461.00
37	17 Jan 2026	ATL/3958/800025/KAROND BRANCHBHOPALMPI180126/00:31	601800003519	10,000.00		33,461.00
38	18 Jan 2026	MB:811SENT FT SONENDRA S 0051316709 KOTAK	k811hyXolxpkkhZ30s6J		15,000.00	48,461.00
39	18 Jan 2026	MB:811SENT FT VIJENDRA S 0051317911 KOTAK	k811V2cW7kvhA0xHQjca		7,000.00	55,461.00
40	18 Jan 2026	MB:811SENT FT PRAKASH 0051318741 KOTAK	k811QduVv1JltDzn8lv		21,000.00	76,461.00
41	19 Jan 2026	UPI/Mrs RAJKUMAR SH/388141558015/Payment from Ph	UPI-601904752850		49,000.00	1,25,461.00
42	19 Jan 2026	UPI/Nirmal Vishwak/942086080576/Ramfincorp Raj	UPI-601919947179		50,000.00	1,75,461.00
43	19 Jan 2026	UPI/HINDU SINGH AHI/706433820295/Payment from Ph	UPI-601929128941		2,000.00	1,77,461.00
44	19 Jan 2026	UPI/HINDU SINGH AHI/486128932159/Payment from Ph	UPI-601929179853		26,000.00	2,03,461.00
45	19 Jan 2026	UPI/Sandeep Meena/059791699888/Payment from Ph	UPI-601938872951		2,000.00	2,05,461.00
46	19 Jan 2026	UPI/Sandeep Meena/780492779796/Payment from Ph	UPI-601938895577		5,700.00	2,11,161.00
47	19 Jan 2026	UPI/Sandeep Meena/107211886486/Payment from Ph	UPI-601959766779		2,000.00	2,13,161.00
48	19 Jan 2026	UPI/Sandeep Meena/224980918320/Payment from Ph	UPI-601959813748		5,700.00	2,18,861.00
49	19 Jan 2026	UPI/RAMHET MEENA/710709660445/Payment from Ph	UPI-601972584813		2,000.00	2,20,861.00
50	19 Jan 2026	UPI/RAMHET MEENA/539335074219/Payment from Ph	UPI-601972595161		2,000.00	2,22,861.00
51	19 Jan 2026	UPI/RAMHET MEENA/986190375979/Payment from Ph	UPI-601972606588		2,000.00	2,24,861.00
52	19 Jan 2026	UPI/RAMHET MEENA/164517670105/Payment from Ph	UPI-601972617145		2,000.00	2,26,861.00
53	19 Jan 2026	UPI/RAMHET MEENA/695377682738/Payment from Ph	UPI-601972627912		2,000.00	2,28,861.00
54	20 Jan 2026	UPI/Sunil Ahirwar/752897377692/Payment from Ph	UPI-602026290803		6,000.00	2,34,861.00
55	20 Jan 2026	UPI/Dinesh Kushwah/638684158483/UPI	UPI-602035361459		6,800.00	2,41,661.00
56	20 Jan 2026	UPI/MOHIT KUMAR GUP/264887498241/Payment from Ph	UPI-602036245821		15,000.00	2,56,661.00

Savings Account Transactions						
#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
57	20 Jan 2026	UPI/AJAY SHAKYA/602023587213/UPI	UPI-602044212037	1,00,000.00		1,56,661.00
58	20 Jan 2026	REV-UPI/AJAY SHAKYA/602023587213/UPI	UPI-602044212037		1,00,000.00	2,56,661.00
59	20 Jan 2026	UPI/AJAY SHAKYA/602023587782/UPI	UPI-602044227129	75,000.00		1,81,661.00
60	20 Jan 2026	REV-UPI/AJAY SHAKYA/602023587782/UPI	UPI-602044227129		75,000.00	2,56,661.00
61	20 Jan 2026	UPI/AJAY SHAKYA/602023588160/UPI	UPI-602044236519	50,000.00		2,06,661.00
62	20 Jan 2026	REV-UPI/AJAY SHAKYA/602023588160/UPI	UPI-602044236519		50,000.00	2,56,661.00
63	20 Jan 2026	UPI/AJAY SHAKYA/602023597144/UPI	UPI-602044429230	50,000.00		2,06,661.00
64	20 Jan 2026	UPI/AJAY SHAKYA/602023597728/UPI	UPI-602044447287	50,000.00		1,56,661.00
65	20 Jan 2026	UPI/DHIRAJ SINGH/944809252871/Payment from Ph(Value Date: 21-01-2026)	UPI-602145918939		1.00	1,56,662.00
66	20 Jan 2026	UPI/DHIRAJ SINGH/109133602905/Payment from Ph(Value Date: 21-01-2026)	UPI-602145993168		27,000.00	1,83,662.00
67	21 Jan 2026	UPI/PAWAN KUMAR/282914882435/Payment from Ph	UPI-602161279696		5,000.00	1,88,662.00
68	21 Jan 2026	UPI/Payal Meena/867881030396/Payment from Ph	UPI-602169827134		26,000.00	2,14,662.00
69	21 Jan 2026	UPI/Vansha Vansha/619958681910/Payment from Ph	UPI-602170606081		5,000.00	2,19,662.00
70	21 Jan 2026	UPI/SAVITRI BAI/553732847688/Payment from Ph	UPI-602175435765		5,000.00	2,24,662.00
71	21 Jan 2026	UPI/SAVITRI BAI/380047219071/Payment from Ph	UPI-602175553559		5,000.00	2,29,662.00
72	21 Jan 2026	UPI/Lovejit Umath/685856969113/Payment from Ph	UPI-602178852080		2,000.00	2,31,662.00
73	21 Jan 2026	UPI/Lovejit Umath/255285106951/Payment from Ph	UPI-602178870088		2,000.00	2,33,662.00
74	21 Jan 2026	UPI/ASHU SHRMA/679790604717/Payment from Ph	UPI-602180620983		1.00	2,33,663.00
75	21 Jan 2026	UPI/ASHU SHRMA/271930208692/Payment from Ph	UPI-602180770639		2,000.00	2,35,663.00
76	21 Jan 2026	UPI/PAWAN KUMAR/583796024620/Payment from Ph	UPI-602181178437		8,500.00	2,44,163.00
77	21 Jan 2026	UPI/MISHRI SEN SO D/721163489438/Payment from Ph(Value Date: 22-01-2026)	UPI-602217434413		10,000.00	2,54,163.00
78	22 Jan 2026	UPI/RAJKUMAR SHAKY/594420398398/Payment from Ph	UPI-602239192655	50,000.00		2,04,163.00
79	22 Jan 2026	UPI/Ravi Kumar/400667645968/Payment from Ph	UPI-602239415243	50,000.00		1,54,163.00
80	23 Jan 2026	CASH WITHDRAWAL BY SELF AT BHOPAL - NEW MARKET	1	1,50,000.00		4,163.00
81	24 Jan 2026	UPI/POORNIMA/602421960079/UPI	UPI-602417188671	4,000.00		163.00
82	24 Jan 2026	UPI/PhonePe/602478350805/F02 PhonePe WD	UPI-602417893922		12,000.00	12,163.00
83	24 Jan 2026	UPI/POORNIMA/602421001636/UPI	UPI-602417959662	12,000.00		163.00
84	26 Jan 2026	UPI/Ramu/585079346087/Payment from Ph	UPI-602648890035	20.00		143.00
85	26 Jan 2026	UPI/SANJEEV SAHU SO/164854746253/Payment from Ph	UPI-602648932886	15.00		128.00
86	26 Jan 2026	UPI/Rakesh Saini/762274603963/Payment from Ph	UPI-602648993713	10.00		118.00
87	26 Jan 2026	UPI/Rakesh Saini/442430671633/Payment from Ph	UPI-602649017705	20.00		98.00

Account Summary

Particulars	Opening Balance	Closing Balance
Savings Account (SA):	0.00	98.00

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
1860 266 0811
(local call charges apply)



Branch Address
Kotak Mahindra Bank Ltd, 4, Balaji Towers, Marwari Road, Bhopal, Bhopal-462001, Madhya Pradesh, India, 8349196646

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