

Account Statement

01 Dec 2025 - 31 Dec 2025

Nishad Sandeep Shirodkar

CRN xxxxxx425

602 Glen Ridge High Street

Hiranandani Gardens Powai

Mumbai

Mumbai - 400076

Maharashtra - India

 Account No. **4947240482**

 Account Type **Savings**

 Branch **Mumbai - Veera Desai Road**

 Branch Phone Number **9930451105**

 Account Status **Active**

 Nominee Registered **Yes**

 Nominee Name **SANDEEP SHIRODKAR**

 Currency **INDIAN RUPEE**

 Joint A/c Holder(s) **Sonali Sandeep Shirodkar**

 MICR **400485064** IFSC Code **KKBK0001351**

Savings Account Transactions

#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
-	-	Opening Balance	-	-	-	2,586.39
1	03 Dec 2025	UPI/Janta Fast food/533713252616/UPI	UPI-533754977772	100.00		2,486.39
2	03 Dec 2025	UPI/CHEAP AND BEST/533713499885/UPI	UPI-533756623295	234.00		2,252.39
3	03 Dec 2025	UPI/MOD POWAI1/533713706668/UPI	UPI-533757886557	344.00		1,908.39
4	04 Dec 2025	UPI/SONALI SANDEEP /570426358509/sip	UPI-533827142206		2,000.00	3,908.39
5	05 Dec 2025	UPI/Indian Railways/533973647176/UPI	UPI-533964148939	15.00		3,893.39
6	05 Dec 2025	UPI/Jitendra Yadav/533973894906/UPI	UPI-533964430259	57.00		3,836.39
7	05 Dec 2025	UPI/MMRDA/533979579445/Pay	UPI-533971666502	80.00		3,756.39
8	05 Dec 2025	UPI/Miss AARYA UMES/160344331498/NO REMARKS	UPI-533983891660		240.00	3,996.39
9	05 Dec 2025	UPI/JOEYS PIZZA AND/533988803986/UPI	UPI-533983900464	535.00		3,461.39
10	05 Dec 2025	UPI/UJALA PATEL/533989581675/UPI	UPI-533984901528	53.00		3,408.39
11	05 Dec 2025	UPI/BRAHMDEV RAJEND/533991789762/UPI	UPI-533987703899	62.00		3,346.39
12	05 Dec 2025	UPI/Indian Railways/533992045005/UPI	UPI-533987972126	5.00		3,341.39
13	05 Dec 2025	UPI/Rajendra Chunni/533992773249/UPI	UPI-533988832283	20.00		3,321.39
14	05 Dec 2025	UPI/CHALO MOBILITY /533997815078/UPI	UPI-533994770601	30.00		3,291.39
15	05 Dec 2025	UPI/Chalo/533903634384/PayviaRazorpay	UPI-533902108452	30.00		3,261.39
16	05 Dec 2025	UPI/Miss AARYA UMES/193541634466/NO REMARKS	UPI-533902192272		82.00	3,343.39
17	05 Dec 2025	UPI/VIJAY PRAKASH M/533905366153/UPI	UPI-533908608379	26.00		3,317.39
18	07 Dec 2025	NACH-10-DR-RAZORPAYSOFTWAREPRIV-INDEXFUNDSROQRFPI	NACHDB07122506181700	2,000.00		1,317.39
19	08 Dec 2025	UPI/Chalo/534221933880/PayviaRazorpay	UPI-534288908685	12.00		1,305.39
20	08 Dec 2025	UPI/Indian Railways/534222287123/UPI	UPI-534289385739	5.00		1,300.39
21	08 Dec 2025	UPI/SHAHAJI VITTHAL/534225021795/UPI	UPI-534292976221	53.00		1,247.39
22	08 Dec 2025	UPI/Miss AARYA UMES/164138890868/NO REMARKS	UPI-534205426189		179.00	1,426.39
23	08 Dec 2025	UPI/waffle forever/534234622706/UPI	UPI-534205500148	238.00		1,188.39
24	08 Dec 2025	UPI/Miss AARYA UMES/534234648558/UPI	UPI-534205547347	35.80		1,152.59
25	08 Dec 2025	UPI/PRADEEP BALAJI /534238085476/UPI	UPI-534209638925	39.00		1,113.59
26	08 Dec 2025	UPI/CHALO MOBILITY /534239468534/UPI	UPI-534211292361	35.00		1,078.59
27	09 Dec 2025	UPI/Indian Railways/534364535632/UPI	UPI-534359419396	5.00		1,073.59

Savings Account Transactions

#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
28	09 Dec 2025	UPI/OMPRAKASH HAVAL/534365055012/UPI	UPI-534360202776	75.00		998.59
29	09 Dec 2025	UPI/GANESH BHIKAJI /534365726949/UPI	UPI-534362683022	65.00		933.59
30	09 Dec 2025	UPI/Chakraborty Ar/534380370226/UPI	UPI-534385850695	213.00		720.59
31	09 Dec 2025	UPI/Rapido/534387957516/UPI	UPI-534395826658	65.00		655.59
32	09 Dec 2025	UPI/WELLNESS FOREVE/534395408496/Payment for PIN	UPI-534307422278	27.36		628.23
33	10 Dec 2025	UPI/Indian Railways/534498583149/UPI	UPI-534417897887	10.00		618.23
34	10 Dec 2025	UPI/HORI LAL/534498679628/UPI	UPI-534418082590	57.00		561.23
35	10 Dec 2025	UPI/MMRDA/534400195955/Pay	UPI-534420019544	60.00		501.23
36	10 Dec 2025	UPI/Sachin Maurya/534411561398/UPI	UPI-534434339674	270.00		231.23
37	10 Dec 2025	UPI/Haseem Ali/534412167679/UPI	UPI-534435138039	170.00		61.23
38	10 Dec 2025	UPI/TARUN SATISH PA/571048618866.metro	UPI-534472611909		10.00	71.23
39	11 Dec 2025	UPI/VEDIKA PRAKASH /534568292558/UPI	UPI-534590190714		50.00	121.23
40	11 Dec 2025	UPI/SONALI SANDEEP /571137394461/UPI	UPI-534515060433		1,500.00	1,621.23
41	11 Dec 2025	UPI/Miss AARYA UMES/143622742342/NO REMARKS	UPI-534520641097		210.00	1,831.23
42	11 Dec 2025	UPI/Sukh Sagar Rest/534565661453/UPI	UPI-534520675488	677.00		1,154.23
43	11 Dec 2025	UPI/Miss AARYA UMES/154625283243/NO REMARKS	UPI-534525353206		130.00	1,284.23
44	11 Dec 2025	UPI/MMRDA/534569177041/Pay	UPI-534525397711	30.00		1,254.23
45	11 Dec 2025	UPI/Indian Railways/534571024293/UPI	UPI-534527763273	10.00		1,244.23
46	11 Dec 2025	UPI/SAGAR BABASAHEB/534576725473/UPI	UPI-534534612710	60.00		1,184.23
47	12 Dec 2025	UPI/CHINMAY NAGESH /534606521843/UPI	UPI-534692356907	184.00		1,000.23
48	12 Dec 2025	UPI/MERWANS/534606591409/UPI	UPI-534692446823	70.00		930.23
49	12 Dec 2025	UPI/NOBLE MEDICALS/534614241460/StaticQR	UPI-534602291828	20.00		910.23
50	12 Dec 2025	UPI/Vikash Kumar Ya/534616904066/UPI	UPI-534605429134	225.00		685.23
51	13 Dec 2025	UPI/APPLE MEDIA SER/102208983999/UPI Mandate	UPI-534760126990	219.00		466.23
52	14 Dec 2025	UPI/SONALI SANDEEP /534812246290/UPI	UPI-534811865585		1,000.00	1,466.23
53	14 Dec 2025	UPI/Indian Railways/534896253602/UPI	UPI-534819804421	5.00		1,461.23
54	14 Dec 2025	UPI/SAURABH NILESH /534806671677/UPI	UPI-534833434847	150.00		1,311.23
55	14 Dec 2025	UPI/Miss AARYA UMES/534807401446/UPI	UPI-534834461939	17.67		1,293.56
56	14 Dec 2025	UPI/DINESH PACHAMAL/534807432548/UPI	UPI-534834513395	300.00		993.56
57	14 Dec 2025	UPI/SAGR RAJU VAIS/534808590441/UPI	UPI-534836177789	70.00		923.56
58	14 Dec 2025	UPI/SAURABH NILESH /571490344146/UPI	UPI-534836193124		23.33	946.89
59	14 Dec 2025	UPI/DAMODAR STALL/534811127014/UPI	UPI-534839801954	10.00		936.89
60	14 Dec 2025	UPI/Indian Railways/534815725378/UPI	UPI-534846072069	10.00		926.89
61	14 Dec 2025	UPI/DAMODAR STALL/534816235479/UPI	UPI-534846702104	20.00		906.89
62	14 Dec 2025	UPI/NOOR ALAM/534821088959/UPI	UPI-534852817184	63.00		843.89
63	14 Dec 2025	UPI/Miss AARYA UMES/687139823485/UPI	UPI-534864454258	50.00		793.89
64	14 Dec 2025	UPI/MOD POWAI1/534834314410/UPI	UPI-534872349504	556.00		237.89
65	15 Dec 2025	MB:RECEIVED MONEY FROM OWN 4947138147	MB-998396162209		2,000.00	2,237.89
66	15 Dec 2025	UPI/UTTAM VASANT BO/534941187880/UPI	UPI-534984986713	70.00		2,167.89
67	15 Dec 2025	UPI/APPLE MEDIA SER/10222111376/UPI Mandate	UPI-534996305227	59.00		2,108.89
68	15 Dec 2025	UPI/MOHD AKMAL KHAN/534963339197/UPI	UPI-534919717044	330.00		1,778.89
69	15 Dec 2025	UPI/KAUSTUBH VILAS /534966683688/biryani	UPI-534923604629	120.00		1,658.89
70	16 Dec 2025	UPI/Navya Nares Pr/535086630663/UPI	UPI-535052941096		10.00	1,668.89
71	16 Dec 2025	UPI/KSHITIJ SHAILEN/535046737145/UPI	UPI-535066696795		220.00	1,888.89
72	16 Dec 2025	UPI/Subhash O Singh/535093614871/UPI	UPI-535070430998	40.00		1,848.89
73	16 Dec 2025	UPI/Malti/535093732404/UPI	UPI-535070998115	47.00		1,801.89

Savings Account Transactions

#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
74	16 Dec 2025	UPI/AKASH MUKHERJE/251244703505/UPI	UPI-535008093935	110.00		1,691.89
75	16 Dec 2025	UPI/CHINMAY NAGESH /535019579973/UPI	UPI-535008454390	192.40		1,499.49
76	17 Dec 2025	UPI/JAGESHWAR GULAB/535128230460/UPI	UPI-535129636380	20.00		1,479.49
77	17 Dec 2025	UPI/PIZZA HUT/535138263800/Generating DYNA	UPI-535150669755	177.00		1,302.49
78	17 Dec 2025	MB:RECEIVED MONEY FROM OWN 4947138147	MB-998395212960		3,000.00	4,302.49
79	17 Dec 2025	UPI/Life Style Inte/535148633565/Payment for PIN	UPI-535163572385	2,623.46		1,679.03
80	17 Dec 2025	UPI/MMRDA/535149959790/Pay	UPI-535165179073	80.00		1,599.03
81	17 Dec 2025	UPI/MMRDA/535151748423/Pay	UPI-535172915450	20.00		1,579.03
82	17 Dec 2025	UPI/Indian Railways/535151821893/UPI	UPI-535173135073	10.00		1,569.03
83	17 Dec 2025	UPI/Pintu Kumar/535151837336/UPI	UPI-535173428273	10.00		1,559.03
84	17 Dec 2025	UPI/Indian Railways/535152241036/UPI	UPI-535175511266	15.00		1,544.03
85	18 Dec 2025	UPI/SONALI SANDEEP /535271431578/arav train	UPI-535201342884		1,795.00	3,339.03
86	18 Dec 2025	UPI/SONALI SANDEEP /535266131608/shrey goa ticke	UPI-535201367631		1,400.00	4,739.03
87	18 Dec 2025	UPI/AARAV AMIT JHA/535265007322/return ticket	UPI-535201383251	1,795.00		2,944.03
88	18 Dec 2025	UPI/SHREY AGARWAL M/535265067143/goa ticket	UPI-535201464144	1,400.00		1,544.03
89	18 Dec 2025	UPI/TAUSEEF/535269069606/UPI	UPI-535206543077	205.00		1,339.03
90	18 Dec 2025	UPI/ADITYA CATERERS/535275894019/UPI	UPI-535215249191	18.00		1,321.03
91	18 Dec 2025	UPI/MANOJ RAMSAJIVA/535285720443/UPI	UPI-535228251224	276.00		1,045.03
92	18 Dec 2025	UPI/CHALO MOBILITY /535207117244/UPI	UPI-535257627317	24.00		1,021.03
93	18 Dec 2025	UPI/SONALI SANDEEP /571837111003/goa trip	UPI-535257901912		5,000.00	6,021.03
94	19 Dec 2025	UPI/BHOUMISH GROVER/535308850423/villa	UPI-535361437660	2,685.00		3,336.03
95	19 Dec 2025	UPI/AARAV AMIT JHA/535326152432/UPI	UPI-535300150269	843.00		2,493.03
96	19 Dec 2025	MB:RECEIVED MONEY FROM OWN 4947138147/GOA	MB-998394558774		2,500.00	4,993.03
97	19 Dec 2025	UPI/AMAR JANA/535330279393/UPI	UPI-535304186191	80.00		4,913.03
98	19 Dec 2025	UPI/SHREY AGARWAL M/535440495654/dinner(Value Date: 20-12-2025)	UPI-535429164665	333.00		4,580.03
99	20 Dec 2025	UPI/Vysakh P S/535455818782/UPI	UPI-535450782760	2,110.00		2,470.03
100	20 Dec 2025	UPI/WELLNESS FOREVE/535456965938/Payment for PIN	UPI-535452174500	32.81		2,437.22
101	20 Dec 2025	UPI/WELLNESS FOREVE/535457526879/Payment for PIN	UPI-535452890250	40.47		2,396.75
102	20 Dec 2025	MB:RECEIVED MONEY FROM OWN 4947138147/GOA	MB-998394207916		5,000.00	7,396.75
103	20 Dec 2025	UPI/MR NASIM KHAN/535477160947/UPI	UPI-535477141765	40.00		7,356.75
104	20 Dec 2025	UPI/KAMAT HOTEL/535489271728/UPI	UPI-535494640103	2,200.00		5,156.75
105	21 Dec 2025	UPI/BASKIN ROBBINS/535592106237/UPI	UPI-535500082999	129.00		5,027.75
106	21 Dec 2025	UPI/PRAVEEN SHIVAPP/535525219439/UPI	UPI-535544788478	100.00		4,927.75
107	21 Dec 2025	UPI/Mukesh Uttam Ga/535528542419/UPI	UPI-535549037616	20.00		4,907.75
108	21 Dec 2025	UPI/TANVI RAKESH GA/535530336290/UPI	UPI-535551470709	120.00		4,787.75
109	21 Dec 2025	UPI/TANVI RAKESH GA/535530960627/UPI	UPI-535552283260	120.00		4,667.75
110	21 Dec 2025	UPI/SANJAY BISHNOI/535533222617/UPI	UPI-535555473082	150.00		4,517.75
111	21 Dec 2025	UPI/AKASH MUKHERJE/535534358332/shack lunch	UPI-535557132190	558.00		3,959.75
112	21 Dec 2025	UPI/SHREY AGARWAL M/535534972097/UPI	UPI-535558025230	1,000.00		2,959.75
113	21 Dec 2025	UPI/WELLNESS FOREVE/535536691319/Payment for PIN	UPI-535562474743	119.99		2,839.76

Savings Account Transactions

#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
114	22 Dec 2025	UPI/SWIGGY/535638614939/UPI	UPI-535669992162	623.00		2,216.76
115	22 Dec 2025	UPI/DHARMENDRA YADA/535681628004/UPI	UPI-535637173046	58.00		2,158.76
116	23 Dec 2025	UPI/VARDAAN KAKAR/535785994222/Le MC apne pais	UPI-535761710908		31.71	2,190.47
117	23 Dec 2025	UPI/JULLY KUMARI/572394321065/UPI	UPI-535770566587		555.00	2,745.47
118	23 Dec 2025	UPI/MC DONALDS/535723752834/Generating DYNA	UPI-535793303065	208.96		2,536.51
119	23 Dec 2025	UPI/MC DONALDS/535724144260/Generating DYNA	UPI-535793873689	732.72		1,803.79
120	23 Dec 2025	UPI/MC DONALDS/535724409455/Generating DYNA	UPI-535794268973	131.68		1,672.11
121	23 Dec 2025	UPI/MC DONALDS/535725194057/Generating DYNA	UPI-535795348977	62.36		1,609.75
122	23 Dec 2025	UPI/MC DONALDS/535725875486/Generating DYNA	UPI-535796344369	201.38		1,408.37
123	24 Dec 2025	UPI/JAGANNATH SHRAV/535845729788/UPI	UPI-535826937583	243.00		1,165.37
124	24 Dec 2025	UPI/HARDCASTLE REST/535856966732/UPI	UPI-535841188221	99.00		1,066.37
125	24 Dec 2025	UPI/waffle forever/535859776944/UPI	UPI-535844713931	95.00		971.37
126	24 Dec 2025	UPI/CHALO MOBILITY /535862509116/UPI	UPI-535848091183	35.00		936.37
127	26 Dec 2025	UPI/CHIKNE SANJAY H/536040685006/UPI	UPI-536067358907	209.00		727.37
128	26 Dec 2025	UPI/MC DONALDS/536053220232/Generating DYNA	UPI-536086331325	149.00		578.37
129	26 Dec 2025	UPI/Indian Railways/536054916459/UPI	UPI-536093359749	10.00		568.37
130	26 Dec 2025	UPI/JAGRUTI SHANKAR/536055236511/UPI	UPI-536093826952	34.00		534.37
131	26 Dec 2025	UPI/ZEPTO MARKETPLA/536057124536/UPI	UPI-536098336198	212.00		322.37
132	26 Dec 2025	UPI/DOMINOS PIZZA/536058253713/UPI	UPI-536001281123	145.95		176.42
133	26 Dec 2025	UPI/Indian Railways/536059427215/UPI	UPI-536004451676	15.00		161.42
134	26 Dec 2025	UPI/CHARCHIT SATRUG/108844965629/na	UPI-536005648324		360.00	521.42
135	26 Dec 2025	UPI/BHUPESH DINESH /536072338381/UPI	UPI-536011734837		360.00	881.42
136	26 Dec 2025	UPI/SAI SANDEEP SHI/116235223276/UPI	UPI-536013137400		360.00	1,241.42
137	27 Dec 2025	UPI/ARCHIT PRASAD J/536153987919/UPI	UPI-536155528989		360.00	1,601.42
138	27 Dec 2025	IFT-QUARTZ COMPOSER-FCM-251227KFACBS	FCM-251227KFACBS		49,800.00	51,401.42
139	27 Dec 2025	UPI/KAUSTUBH VILAS /572763974191/illusion	UPI-536178032013		360.00	51,761.42
140	28 Dec 2025	UPI/SARTHAK SAGAR K/536260492480/UPI	UPI-536210149076		360.00	52,121.42
141	28 Dec 2025	UPI/Mr ANISH PARESH/536233922959/music imperials	UPI-536210872208	2,520.00		49,601.42
142	28 Dec 2025	UPI/Burger King/536235078774/UPI	UPI-536212554514	531.30		49,070.12
143	28 Dec 2025	UPI/AKASH CATERER/536240616242/UPI	UPI-536229460160	60.00		49,010.12
144	28 Dec 2025	UPI/LALIT KUMAR/536241752657/UPI	UPI-536230820555	35.00		48,975.12
145	28 Dec 2025	REV-UPI/LALIT KUMAR/536241752657/UPI	UPI-536230820555		35.00	49,010.12
146	28 Dec 2025	UPI/LALIT KUMAR/536241782907/UPI	UPI-536230862009	35.00		48,975.12
147	28 Dec 2025	REV-UPI/LALIT KUMAR/536241782907/UPI	UPI-536230862009		35.00	49,010.12
148	29 Dec 2025	MB:SENT MONEY TO OWN 3812459219	MB-998391818812	47,000.00		2,010.12
149	29 Dec 2025	UPI/SHREE NARAYAN R/536367360147/UPI	UPI-536368752215	26.00		1,984.12
150	29 Dec 2025	UPI/CHALO MOBILITY /536367744759/UPI	UPI-536369233822	35.00		1,949.12
151	29 Dec 2025	UPI/Chalo/536371655546/Chalo	UPI-536374117551	40.00		1,909.12
152	29 Dec 2025	UPI/SANJU VISHWAKAR/536374653328/UPI	UPI-536378075211	20.00		1,889.12
153	29 Dec 2025	UPI/MMRDA/536382960626/Pay	UPI-536301184195	20.00		1,869.12
154	29 Dec 2025	UPI/Indian Railways/536383355336/UPI	UPI-536303191999	10.00		1,859.12
155	29 Dec 2025	UPI/Indian Railways/536383430652/UPI	UPI-536303488898	15.00		1,844.12
156	29 Dec 2025	UPI/Maa Krupa Cake /536384492787/UPI	UPI-536308896969	450.00		1,394.12
157	29 Dec 2025	UPI/RAMDHANI YADAV /536384739851/UPI	UPI-536310050546	60.00		1,334.12

NISHAD SANDEEP SHIRODKAR

Account No. 4947240482

Account Statement 01 Dec 2025 - 31 Dec 2025

Savings Account Transactions

#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
158	30 Dec 2025	UPI/Miss AARYA UMES/536480716597/UPI	UPI-536481166999	345.00		989.12
159	31 Dec 2025	UPI/CHARCHIT SATRUG/536555800626/UPI	UPI-536520841320	99.00		890.12
160	31 Dec 2025	UPI/waffle forever/536556826568/UPI	UPI-536522201667	254.00		636.12
161	31 Dec 2025	UPI/SONALI SANDEEP /536506535227/UPI	UPI-536524384225		500.00	1,136.12
162	31 Dec 2025	UPI/CHALO MOBILITY /536562851898/UPI	UPI-536529751809	35.00		1,101.12
163	31 Dec 2025	UPI/Varun Vinod Shi/536563883409/waffle	UPI-536531025145		47.50	1,148.62
164	31 Dec 2025	Int.Pd:4947240482:01-10-2025 to 31-12-2025			22.00	1,170.62

Account Summary

Particulars	Opening Balance	Closing Balance
Savings Account (SA):	2,586.39	1,170.62

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 2666
(local call charges apply)



Branch Address
A- Dev Presitige Azad Nagar, Veera Desai Road Andheri (west), Mumbai-400058, Maharashtra, India, 9930451105

Remember!

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



Scan for
more safe
banking tips

Important Information

- ④ 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.
- ④ 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.
- ④ 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>
- ④ 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.
- ④ 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
- ④ 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.
- ④ 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.
- ④ 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>
- ④ The Crème Programme will be discontinued effective 1st December, 2025 and its associated benefits including the Lifetime Zero Charge Promise and early access to the Privy Programme will be withdrawn.
- ④ 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>.
- ④ 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.
- ④ Goods and Services Tax (GST), at the applicable rate of 18%, is levied on relevant service charges.
- ④ 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 - Nettcard 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

NISHAD SANDEEP SHIRODKAR

Account No. 4947240482

Account Statement 01 Dec 2025 - 31 Dec 2025

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