Bank Statement - User A

Name: User A
Account Number: XXXXXXXXXX
Bank Name: XXXX

Month: July 2022

Date Description Debit (Rs.) Credit (Rs.) Balance (Rs.)
01/07/22 Salary - 85,000 85,000
05/07/22 EMI - Home Loan 50,000 - 35,000
10/07/22 Shopping 10,000 - 25,000
15/07/22 Restaurant 5,000 - 20,000
20/07/22 Discretionary Spending 15,000 - 5,000
25/07/22 Other Transaction 30,000 - -25,000
31/07/22 Credit Card Payment - 25,000 0

Month: August 2022

Date Description Debit (Rs.) Credit (Rs.) Balance (Rs.)
01/08/22 Salary - 85,000 85,000
05/08/22 EMI - Car Loan 30,000 - 55,000
10/08/22 Shopping 8,000 - 47,000
15/08/22 Restaurant 4,000 - 43,000
20/08/22 Discretionary Spending 12,000 - 31,000
25/08/22 Other Transaction 25,000 - 6,000
31/08/22 Credit Card Payment - 20,000 26,000

Month: September 2022

Date Description Debit (Rs.) Credit (Rs.) Balance (Rs.)
01/09/22 Salary - 85,000 85,000
05/09/22 EMI - Personal Loan 40,000 - 45,000
10/09/22 Shopping 12,000 - 33,000
15/09/22 Restaurant 6,000 - 27,000
20/09/22 Discretionary Spending 18,000 - 9,000
25/09/22 Other Transaction 20,000 - -11,000
30/09/22 Credit Card Payment - 15,000 4,000

Month: October 2022

Date Description Debit (Rs.) Credit (Rs.) Balance (Rs.)
01/10/22 Salary - 85,000 85,000
05/10/22 EMI - Personal Loan 40,000 - 45,000
10/10/22 Shopping 10,000 - 35,000
15/10/22 Restaurant 5,000 - 30,000
20/10/22 Other Spending 15,000 - 15,000
25/10/22 Discretionary Transaction 30,000 - -15,000
31/10/22 Credit Card Payment - 10,000 -5,000

Note: The above bank statement showcases User A's monthly expenses exceeding Rs. 80,000, including discretionary spending, EMIs, shopping, restaurant visits, and fraudulent transactions.