Bank Statement - User A

Name: User A
Account Number: XXXXXXXXX
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.