



Account Name : Mr. JAMES PRAFULA JOEL
Address : 102 RITURAJ CASTLE B/23 SAMPAT HEIGHTS
BICHOLI MARDANA
INDORE-452010
Indore
Date : 14 Oct 2019
Account Number : 00000031717385453
Account Description : REGULAR SB CHQ-INDIVIDUALS URAL-INR
Branch : PIPLYAHANA
Drawing Power : 0.00
Interest Rate(% p.a.) : 3.5
MOD Balance : 0.00
CIF No. : 86007137177
IFS Code : SBIN0013306
MICR Code : 452002035
Nomination Registered : No
Balance as on 14 Apr 2019 : 15,615.84

Account Statement from 14 Apr 2019 to 14 Oct 2019

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
15 Apr 2019	15 Apr 2019	TO TRANSFER- UPI/DR/910538813510/Paytm/ PYTM/add-money@/Oid79698-	TRANSFER TO 4898727162090	500.00		15,115.84
17 Apr 2019	17 Apr 2019	TO TRANSFER- UPI/DR/910717184995/PhonePe/YESB/EURONET@yb/Paymen-	TRANSFER TO 4898737162098	1,270.00		13,845.84
17 Apr 2019	17 Apr 2019	TO TRANSFER-INB NEFT UTR NO: SBIN619107633343-james prafull joel	NEFT INB: UR13860573 / james prafull joel	10,001.18		3,844.66
17 Apr 2019	17 Apr 2019	ATM WDL-ATM CASH 3428 +BICHOLI MARDANA INDORINDORE-		2,500.00		1,344.66
18 Apr 2019	18 Apr 2019	TO TRANSFER- UPI/DR/910863545139/More Hyp/YESB/MOREHYPERM/Payme-	TRANSFER TO 4898284162090	341.00		1,003.66
20 Apr 2019	20 Apr 2019	BY TRANSFER- 9190486777131 IOC Ref No3000007444 21BZ3SB-	TRANSFER FROM 4599383105211		228.26	1,231.92
26 Apr 2019	26 Apr 2019	TO TRANSFER- UPI/DR/911635130651/Paytm/ PYTM/add-money@/Oid80721-	TRANSFER TO 4898748162095	50.00		1,181.92
3 May 2019	3 May 2019	TO TRANSFER- UPI/DR/912333584951/Paytm/ PYTM/paybil3066/Oid81375-	TRANSFER TO 4898748162095	326.37		855.55
4 May 2019	4 May 2019	BY TRANSFER-INB MBS for loan payment-	UT46849072 TRANSFER FROM 63013695524		18,000.00	18,855.55
4 May 2019	4 May 2019	TO TRANSFER-INB NEFT UTR NO: SBIN819124248469-james prafull joel	NEFT INB: UR14140321 / james prafull joel	18,002.36		853.19
7 May 2019	7 May 2019	TO TRANSFER- UPI/DR/912746999686/Paytm/ PYTM/add-money@/Oid81833-	TRANSFER TO 4898732162093	300.00		553.19
9 May 2019	9 May 2019	BY TRANSFER-INB MBS hubby-	UT47301793 TRANSFER FROM 63013695524		2,000.00	2,553.19

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
9 May 2019	9 May 2019	by debit card-OTHPOS602716 KALARTHI CLOUTH INDORE-		675.00		1,878.19
10 May 2019	10 May 2019	TO TRANSFER- UPI/DR/913045965485/Paytm/ PYTM/add-money@/Oid82121-	TRANSFER TO 4898285162099	456.09		1,422.10
11 May 2019	11 May 2019	BY TRANSFER-INB MBS hubby-	UT47432804 TRANSFER FROM 63013695524		10,000.00	11,422.10
11 May 2019	11 May 2019	ATM WDL-ATM CASH 91311 BICHOLI MARDANA INDORE-		2,500.00		8,922.10
12 May 2019	12 May 2019	ATM WDL-ATM CASH 8986 +BICHOLI MARDANA INDORINDORE-		2,000.00		6,922.10
13 May 2019	13 May 2019	BY TRANSFER- NEFT*UTIB0000043*AXMB191 336931905*THE STEPPING STO-	TRANSFER FROM 3199679044302		22,000.00	28,922.10
13 May 2019	13 May 2019	TO TRANSFER-INB NEFT UTR NO: SBIN519133187185- Avinendra Vikram Singh	NEFT INB: UR14301584 / Avinendra Vikram Singh	5,801.18		23,120.92
13 May 2019	13 May 2019	ATM WDL-ATM CASH 9228 +BICHOLI MARDANA INDORINDORE-		6,000.00		17,120.92
14 May 2019	14 May 2019	TO TRANSFER- UPI/DR/913347043198/Paytm/ PYTM/paytm-ptmg/Oid82409-	TRANSFER TO 4898279162097	1,017.00		16,103.92
14 May 2019	14 May 2019	TO TRANSFER- UPI/DR/913347072045/Paytm/ PYTM/add-money@/Oid82410-	TRANSFER TO 4898280162093	1,200.00		14,903.92
14 May 2019	14 May 2019	TO TRANSFER- UPI/DR/913428219911/SUMIT VI/ICIC/9752428085/Payme-	TRANSFER TO 4897660162091	1,500.00		13,403.92
15 May 2019	15 May 2019	by debit card-OTHPOS079759 FAYEDA BAZAAR INDORE-		660.00		12,743.92
16 May 2019	16 May 2019	TO TRANSFER-INB IRCTC- RAILWAY TICKET BOOK Railway Ticket Booki-	100001836584333 IGAGDRLNJ9 TRANSFER T	874.25		11,869.67
17 May 2019	17 May 2019	TO TRANSFER-INB IRCTC- RAILWAY TICKET BOOK Railway Ticket Booki-	100001839296120 IGAGDVVCL8 TRANSFER T	874.25		10,995.42
18 May 2019	18 May 2019	TO TRANSFER- UPI/DR/913848732769/Shahed /YESB/Q08610068@/Payme-	TRANSFER TO 4898753162098	500.00		10,495.42
24 May 2019	24 May 2019	ATM WDL-ATM CASH 91442 BICHOLI MARDANA INDORE-		2,500.00		7,995.42
27 May 2019	27 May 2019	TO TRANSFER-INB IRCTC- RAILWAY TICKET BOOK Railway Ticket Booki-	100001856928232 IGAGFOZWZ4 TRANSFER T	107.29		7,888.13
27 May 2019	27 May 2019	TO TRANSFER-INB IRCTC- RAILWAY TICKET BOOK Railway Ticket Booki-	100001856928264 IGAGFPACS6 TRANSFER T	107.29		7,780.84
28 May 2019	28 May 2019	ATM WDL-ATM CASH 2592 +BICHOLI MARDANA INDORINDORE-		1,500.00		6,280.84
29 May 2019	29 May 2019	ATM WDL-ATM CASH 3189 +KANCHAN BAGH CROWN HOINDORE-		1,500.00		4,780.84
29 May 2019	29 May 2019	BY TRANSFER- NEFT*IBKL0NEFT01*190529i2 16960816*RITESH SAHU*MBPY-	TRANSFER FROM 3199415044304		29,900.00	34,680.84
30 May 2019	30 May 2019	BY TRANSFER- 9290597346234 IOC Ref No3000029041 21BZ3SB-	TRANSFER FROM 4599410105212		233.98	34,914.82

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
5 Jun 2019	5 Jun 2019	TO TRANSFER-UPI/DR/915634971732/Paytm/PYTM/add-money@/Oid84235-	TRANSFER TO 5097696162094	50.00		34,864.82
5 Jun 2019	5 Jun 2019	ATM WDL-ATM CASH 4586 +BICHOLI MARDANA INDORINDORE-		4,000.00		30,864.82
6 Jun 2019	6 Jun 2019	TO TRANSFER-INB NEFT UTR NO: SBIN419157933539-james prafull joel	NEFT INB: UR14705332 / james prafull joel	29,002.36		1,862.46
6 Jun 2019	6 Jun 2019	TO TRANSFER-UPI/DR/915740365558/Paytm/PYTM/paytm-util/Oid84351-	TRANSFER TO 5097783162095	111.44		1,751.02
8 Jun 2019	8 Jun 2019	TO TRANSFER-UPI/DR/915935308733/Paytm/PYTM/paytra1599/Oid84500-	TRANSFER TO 5097975162098	340.98		1,410.04
8 Jun 2019	8 Jun 2019	BY TRANSFER-UPI/CR/915935423335/Paytm/PYTM/paytra1599/express-	TRANSFER FROM 4899379162097		340.98	1,751.02
8 Jun 2019	8 Jun 2019	TO TRANSFER-UPI/DR/915935449533/Paytm/PYTM/paytra1599/Oid84501-	TRANSFER TO 5097975162098	340.98		1,410.04
9 Jun 2019	9 Jun 2019	TO TRANSFER-UPI/DR/916043059696/Paytm/PYTM/add-money@/Oid84614-	TRANSFER TO 4898756162095	300.00		1,110.04
9 Jun 2019	9 Jun 2019	TO TRANSFER-UPI/DR/916044962319/Paytm/PYTM/add-money@/Oid84623-	TRANSFER TO 5098059162091	350.00		760.04
10 Jun 2019	10 Jun 2019	BY TRANSFER-NEFT*UTIB0000043*AXMB191616123698*THE STEPPING STO-	TRANSFER FROM 3199423044304		22,000.00	22,760.04
10 Jun 2019	10 Jun 2019	TO TRANSFER-INB IMPS/P2A/916114507511/XXX XXXX197BKID-	UA0173832536M OABOZKEJ6 TRANSFER TO 4	5,800.00		16,960.04
10 Jun 2019	10 Jun 2019	TO TRANSFER-INB MOBUA0173832536Commision ReferenceNo. IsUA0173-	UA0173832536M CABOZKEL4 TRANSFER TO 3	2.36		16,957.68
10 Jun 2019	10 Jun 2019	TO TRANSFER-UPI/DR/916138385611/Paytm/PYTM/add-money@/Oid84672-	TRANSFER TO 4898730162094	1,200.00		15,757.68
10 Jun 2019	10 Jun 2019	TO TRANSFER-INB IMPS/P2A/916115515182/XXX XXXX830HDFC-	UA0173838438M OABOZLXR3 TRANSFER TO 4	10,000.00		5,757.68
10 Jun 2019	10 Jun 2019	TO TRANSFER-INB MOBUA0173838438Commision ReferenceNo. IsUA0173-	UA0173838438M CABOZLUB5 TRANSFER TO 3	2.36		5,755.32
12 Jun 2019	12 Jun 2019	ATM WDL-ATM CASH 6475 +ASHIRWAD COMPLEX INDOINDORE-		4,000.00		1,755.32
19 Jun 2019	19 Jun 2019	TO TRANSFER-UPI/DR/917042689132/Paytm/PYTM/add-money@/Oid85406-	TRANSFER TO 5097698162092	200.00		1,555.32
19 Jun 2019	19 Jun 2019	TO TRANSFER-UPI/DR/917044891885/Paytm/PYTM/add-money@/Oid85417-	TRANSFER TO 4898737162098	305.45		1,249.87
25 Jun 2019	25 Jun 2019	CREDIT INTEREST--			63.00	1,312.87
26 Jun 2019	26 Jun 2019	DEBIT- SMS CHARGES MAR-MAY 2019-		12.00		1,300.87
29 Jun 2019	29 Jun 2019	TO TRANSFER-UPI/DR/918041586112/Paytm/PYTM/add-money@/Oid86182-	TRANSFER TO 5097974162099	500.00		800.87
29 Jun 2019	29 Jun 2019	ATM WDL-ATM CASH 185 +BICHOLI MARDANA INDORINDORE-		500.00		300.87
29 Jun 2019	29 Jun 2019	TO TRANSFER-UPI/DR/918043960180/Paytm/PYTM/add-money@/Oid86196-	TRANSFER TO 5097980162090	50.00		250.87
3 Jul 2019	3 Jul 2019	TO TRANSFER-UPI/DR/918444005707/Paytm/PYTM/add-money@/Oid86535-	TRANSFER TO 4898740162092	100.00		150.87

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
6 Jul 2019	6 Jul 2019	BY TRANSFER-INB MBS for loan-	UT51105170 TRANSFER FROM 63013695524		10,000.00	10,150.87
7 Jul 2019	7 Jul 2019	TO TRANSFER-INB NEFT UTR NO: SBIN119188227065- james prafull joel	NEFT INB: UR15244340 / james prafull joel	8,000.00		2,150.87
11 Jul 2019	11 Jul 2019	TO TRANSFER- UPI/DR/919146783084/Paytm/ PYTM/add-money@/Oid87114-	TRANSFER TO 5097704162098	1,500.00		650.87
12 Jul 2019	12 Jul 2019	BY TRANSFER- NEFT*UTIB0000043*AXMB191 937609348*THE STEPPING STO-	TRANSFER FROM 3199680044308		22,000.00	22,650.87
12 Jul 2019	12 Jul 2019	TO TRANSFER-INB NEFT UTR NO: SBIN419193807173- Avinendra Vikram Singh	NEFT INB: UR15330091 / Avinendra Vikram Singh	5,800.00		16,850.87
12 Jul 2019	12 Jul 2019	TO TRANSFER-INB MBS for rent-	UT51507046 TRANSFER TO 63013695524	3,000.00		13,850.87
14 Jul 2019	14 Jul 2019	TO TRANSFER-INB MBS for rent-	UT51605067 TRANSFER TO 63013695524	5,000.00		8,850.87
17 Jul 2019	17 Jul 2019	TO TRANSFER-INB NEFT UTR NO: SBIN319198867138- james prafull joel	NEFT INB: UR15390941 / james prafull joel	8,000.00		850.87
18 Jul 2019	18 Jul 2019	BY TRANSFER-INB MBS hubby-	UT51837234 TRANSFER FROM 63013695524		3,000.00	3,850.87
22 Jul 2019	22 Jul 2019	TO TRANSFER- UPI/DR/920344015191/Sawariya/ PYTM/Q24882750@/NA-	TRANSFER TO 5099337162090	16.00		3,834.87
25 Jul 2019	25 Jul 2019	BY TRANSFER- 9230788173907 IOC Ref No3000058798 21BZ3SB-	TRANSFER FROM 4599380105213		161.22	3,996.09
25 Jul 2019	25 Jul 2019	TO TRANSFER-INB NEFT UTR NO: SBIN419206321664- james prafull joel	NEFT INB: UR15482922 / james prafull joel	3,000.00		996.09
26 Jul 2019	26 Jul 2019	TO TRANSFER- UPI/DR/920737593535/Paytm/ PYTM/add-money@/Oid88385-	TRANSFER TO 4898746162097	500.00		496.09
27 Jul 2019	27 Jul 2019	TO TRANSFER- UPI/DR/920840109066/Paytm/ PYTM/payent0609/Oid88479-	TRANSFER TO 5097981162090	474.51		21.58
7 Aug 2019	7 Aug 2019	BY TRANSFER- NEFT*UTIB0000043*AXMB192 196529433*THE STEPPING STO-	TRANSFER FROM 3199678044303		32,000.00	32,021.58
8 Aug 2019	8 Aug 2019	TO TRANSFER-INB NEFT UTR NO: SBIN119220810173- james prafull joel	NEFT INB: UR15739856 / james prafull joel	12,000.00		20,021.58
9 Aug 2019	9 Aug 2019	TO TRANSFER- UPI/DR/922092444991/PhonePe/ YESB/BILLDESKPP/Paymen-	TRANSFER TO 4898747162096	1,765.25		18,256.33
9 Aug 2019	9 Aug 2019	TO TRANSFER- UPI/DR/922047155796/Paytm/ PYTM/add-money@/Oid89498-	TRANSFER TO 4898285162099	1,000.00		17,256.33
9 Aug 2019	9 Aug 2019	TO TRANSFER-INB NEFT UTR NO: SBIN219221781352- Avinendra Vikram Singh	NEFT INB: UR15758721 / Avinendra Vikram Singh	5,800.00		11,456.33
10 Aug 2019	10 Aug 2019	TO TRANSFER-INB NEFT UTR NO: SBIN319222458434- Ritesh Sahu	NEFT INB: UR15769797 / Ritesh Sahu	10,000.00		1,456.33
19 Aug 2019	19 Aug 2019	BY TRANSFER- 9180899538076 IOC Ref No3000071870 21BZ3SB-	TRANSFER FROM 4599414105219		68.81	1,525.14
28 Aug 2019	28 Aug 2019	BY TRANSFER- UPI/CR/924017135774/ASHU PIY/SBIN/piyushets@/Fee-	TRANSFER FROM 4898961162092		15,000.00	16,525.14

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
28 Aug 2019	28 Aug 2019	TO TRANSFER-INB MBS for loan-	UT54386683 TRANSFER TO 63013695524	12,000.00		4,525.14
29 Aug 2019	29 Aug 2019	TO TRANSFER-INB IRCTC-RAILWAY TICKET BOOK Railway Ticket Booki-	100002014548115 IGAGWVG0B5 TRANSFER T	202.78		4,322.36
31 Aug 2019	31 Aug 2019	TO TRANSFER-UPI/DR/924336393416/Paytm Tr/PYTM/paytra1599/Oid91-	TRANSFER TO 4898287162097	287.74		4,034.62
4 Sep 2019	4 Sep 2019	TO TRANSFER-INB NEFT UTR NO: SBIN419247869089- james prafull joel	NEFT INB: UR16106555 / james prafull joel	4,000.00		34.62
7 Sep 2019	7 Sep 2019	BY TRANSFER-Hubby-	TRANSFER FROM 63013695524		7,000.00	7,034.62
7 Sep 2019	7 Sep 2019	TO TRANSFER-INB NEFT UTR NO: SBIN319250352540- james prafull joel	NEFT INB: UR16163714 / james prafull joel	7,000.00		34.62
10 Sep 2019	10 Sep 2019	BY TRANSFER-NEFT*UTIB0000043*AXMB192 538057852*THE STEPPING STO-	TRANSFER FROM 3199677044304		32,000.00	32,034.62
11 Sep 2019	11 Sep 2019	TO TRANSFER-UPI/DR/925432581785/Paytm/ PYTM/add-money@/Oid91977-	TRANSFER TO 5097690162099	1,000.00		31,034.62
11 Sep 2019	11 Sep 2019	TO TRANSFER-INB MBS for loan-	UT55431351 TRANSFER TO 32035389599	10,000.00		21,034.62
11 Sep 2019	11 Sep 2019	TO TRANSFER-INB MBS for loan-	UT55431382 TRANSFER TO 32035389599	5,000.00		16,034.62
11 Sep 2019	11 Sep 2019	TO TRANSFER-INB NEFT UTR NO: SBIN119254679363- Avinendra Vikram Singh	NEFT INB: UR16221952 / Avinendra Vikram Singh	5,800.00		10,234.62
11 Sep 2019	11 Sep 2019	TO TRANSFER-INB NEFT UTR NO: SBIN119254680457- james prafull joel	NEFT INB: UR16222003 / james prafull joel	10,000.00		234.62
21 Sep 2019	21 Sep 2019	DEBIT- SMS CHARGES JUN-AUG 2019-		12.00		222.62
25 Sep 2019	25 Sep 2019	CREDIT INTEREST--			25.00	247.62
30 Sep 2019	30 Sep 2019	Monthly Ave - Bal No--		11.80		235.82
2 Oct 2019	2 Oct 2019	BY TRANSFER-Hubby-	TRANSFER FROM 63013695524		5,000.00	5,235.82
2 Oct 2019	2 Oct 2019	TO TRANSFER-UPI/DR/927543618332/Paytm/ PYTM/add-money@/Oid93657-	TRANSFER TO 5097695162095	1,500.00		3,735.82
3 Oct 2019	3 Oct 2019	TO TRANSFER-INB NEFT UTR NO: SBIN419276179050- james prafull joel	NEFT INB: UR16507634 / james prafull joel	3,000.00		735.82
5 Oct 2019	5 Oct 2019	BY TRANSFER-NEFT*UTIB0000043*AXMB192 786599710*THE STEPPING STO-	TRANSFER FROM 3199412044307		32,000.00	32,735.82
5 Oct 2019	5 Oct 2019	TO TRANSFER-INB MBS for loan-	UT57079987 TRANSFER TO 63013695524	5,000.00		27,735.82
5 Oct 2019	5 Oct 2019	TO TRANSFER-INB NEFT UTR NO: SBIN319278439541- james prafull joel	NEFT INB: UR16574380 / james prafull joel	10,000.00		17,735.82
6 Oct 2019	6 Oct 2019	TO TRANSFER-UPI/DR/927937850593/Paytm/ PYTM/add-money@/Oid93932-	TRANSFER TO 5098065162094	2,000.00		15,735.82
7 Oct 2019	7 Oct 2019	TO TRANSFER-INB NEFT UTR NO: SBIN319280799771- james prafull joel	NEFT INB: UR16590202 / james prafull joel	7,000.00		8,735.82
9 Oct 2019	9 Oct 2019	TO TRANSFER-UPI/DR/928238911113/Paytm/ PYTM/add-money@/Oid94138-	TRANSFER TO 5097725162094	1,000.00		7,735.82

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
9 Oct 2019	9 Oct 2019	BY TRANSFER-9071090233479 IOC Ref No3000095428 21BZ3SB-	TRANSFER FROM 4599409105215		77.67	7,813.49
10 Oct 2019	10 Oct 2019	TO TRANSFER-INB NEFT UTR NO: SBIN119283447887-Avinendra Vikram Singh	NEFT INB: UR16633271 / Avinendra Vikram Singh	5,800.00		2,013.49
10 Oct 2019	10 Oct 2019	TO TRANSFER-UPI/DR/928336922470/Paytm/PYTM/add-money@/Oid94204-	TRANSFER TO 5097799162097	1,500.00		513.49
14 Oct 2019	14 Oct 2019	TO TRANSFER-UPI/DR/928718533617/PhonePe/YESB/BILLDESKPP/Paymen-	TRANSFER TO 5097532162092	222.00		291.49

Please do not share your ATM, Debit/Credit card number, PIN and OTP with anyone over mail, SMS, phone call or any other media. Bank never asks for such information.

****This is a computer generated statement and does not require a signature.**

With effect from 01.05.2019, Interest rates on Savings bank accounts have been linked to RBI Repo Rate, as under:

Sl No.	Balance in the account	Rate of Interest
1	Up to Rs. 1 lakh	3.5%
2	Above Rs. 1 lakh	2.75% below RBI's Repo rate

Repo Rate changes as per RBI Policy.