

S/N: EN05310700786822



MOHANLAL NILESH TAWRI
BLK 115 POTONG PASIR AVENUE 1
#04-882
SINGAPORE 350115



Consolidated Statement



More insights on your financial
portfolio are available via
DBS/POSB digibank

Account Summary as at 31 Jul 2022

Deposits

Current and Savings Account

Total: SGD Equivalent 4,815.03

Summary of Currency Breakdown:

SGD 4,815.03

Account	Account No.		Balance (Base Currency)	Balance (SGD Equivalent)
DBS Savings Plus Account	002-0-078825	SGD	292.28	292.28
POSB Everyday Savings Account	128-28016-2	SGD	4,418.21	4,418.21
POSB SAYE Account	592-29098-7	SGD	104.54	104.54

Fixed Deposit

Total: SGD Equivalent 0.00

Account	Account No.		Balance (Base Currency)	Balance (SGD Equivalent)
FIXED DEPOSIT	0120-20001933-3		0.00	0.00

Transaction Details as at 31 Jul 2022

Deposits

DBS Savings Plus Account

Account No. 002-0-078825

Date	Description	Withdrawal (-)	Deposit (+)	Balance (SGD)
	Balance Brought Forward			493.45
30/06/2022	FAST Payment / Receipt INCOMING PAYNOW REF 6754978 FROM: RAJARAMAN ROOPINI PAYNOW TRANSFER OTHER		534.10	1,027.55
03/07/2022	FAST Payment / Receipt SCL:9702222103657740:I-BANK SC BT MB105837741014C10 OTHER	222.00		805.55
05/07/2022	Funds Transfer I-BANK MAHESHWARI SHRRADDHA NILESHLOAN GRANTED		5,000.00	5,805.55
06/07/2022	Funds Transfer 002-1-082811 : I-BANK 10TH JULY	5,000.00		805.55
06/07/2022	Point-of-Sale Transaction 45999894,ANG MO SUPERMARKET NETS	3.50		802.05
09/07/2022	FAST Payment / Receipt PAYNOW TRANSFER TO: VENKAT PAYNOW TRANSFER OTHER	22.00		780.05
10/07/2022	Funds Transfer I-BANK MAHESHWARI SHRRADDHA TO NILESH LOAN II		5,000.00	5,780.05
10/07/2022	FAST Payment / Receipt INCOMING PAYNOW REF 6057729 FROM: MURUGESAN SATHISHKUMAR PAYNOW TRANSFER OTHER		5,000.00	10,780.05
10/07/2022	Funds Transfer 592-29098-7 : I-BANK		8,900.00	19,680.05
10/07/2022	Funds Transfer 128-28016-2 : I-BANK		2,170.95	21,851.00
10/07/2022	FAST Payment / Receipt SCL:9702222103657740:I-BANK BC CLOSURE MB106160695057F75 OTHER	21,455.00		396.00
	Balance Carried Forward			396.00

DBS Savings Plus Account

Account No. 002-0-078825

Date	Description	Withdrawal (-)	Deposit (+)	Balance (SGD)
	Balance Brought Forward			396.00
10/07/2022	Cash Withdrawal 45999894, TOA PAYOH MRT	100.00		296.00
11/07/2022	FAST Payment / Receipt INCOMING PAYNOW REF 6920607 FROM: SELVAKUMAR SOLOMON JEBARAJ PAYNOW TRANSFER OTHER		90.00	386.00
14/07/2022	FAST Payment / Receipt PAYNOW TRANSFER TO: RAZMY BIN EFFENDI PAYNOW TRANSFER OTHER	30.30		355.70
15/07/2022	FAST Payment / Receipt PAYNOW TRANSFER TO: TAN BROS GAS SUPPLY 115 POTONG PASIR 04-882 OTHER	36.00		319.70
16/07/2022	FAST Payment / Receipt PAYNOW TRANSFER TO: WILLIAM PAYNOW TRANSFER OTHER	100.00		219.70
16/07/2022	Point-of-Sale Transaction 45999894, ANG MO SUPERMARKET NETS	8.55		211.15
16/07/2022	Point-of-Sale Transaction 45999894, ABC BARGAIN CENTRE P/L NETS	6.65		204.50
17/07/2022	Debit Card Transaction SRI MURUGAN SI NG 16JUL 4628-4500-4599-9894	8.40		196.10
17/07/2022	Funds Transfer I-BANK BALA KRISHNAN GOBI KRISHNAVENI		264.00	460.10
17/07/2022	FAST Payment / Receipt PAYNOW TRANSFER TO: RAMESH PAYNOW TRANSFER CARROUSAL OTHER	45.00		415.10
17/07/2022	FAST Payment / Receipt INCOMING PAYNOW REF 5632559 FROM: SAMBANDAM RAMESH PAYNOW TRANSFER OTHER		20.00	435.10
21/07/2022	Cash Withdrawal 45999894, PTONG PASIRCC2	30.00		405.10
21/07/2022	Point-of-Sale Transaction 45999894, ABC BARGAIN CENTRE P/L NETS	10.75		394.35
	Balance Carried Forward			394.35

DBS Savings Plus Account
Account No. 002-0-078825

Date	Description	Withdrawal (-)	Deposit (+)	Balance (SGD)
	Balance Brought Forward			394.35
23/07/2022	FAST Payment / Receipt PAYNOW TRANSFER TO: WILLIAM PAYNOW TRANSFER OTHER	15.00		379.35
24/07/2022	FAST Payment / Receipt PAYNOW TRANSFER TO: WILLIAM PAYNOW TRANSFER OTHER	95.00		284.35
25/07/2022	Quick Cheque Deposit		21.40	305.75
27/07/2022	Point-of-Sale Transaction 45999894, CHANDRA MAHAL NETS	13.50		292.25
31/07/2022	Interest Earned		0.03	292.28
	Total Balance Carried Forward:	27,201.65	27,000.48	292.28

POSB Everyday Savings Account
Account No. 128-28016-2

Date	Description	Withdrawal (-)	Deposit (+)	Balance (SGD)
	Balance Brought Forward			15,483.63
01/07/2022	Monthly Savings Amount for MySavings/POSB SAYE Account TO MSA: 592-29098-7	1,500.00		13,983.63
03/07/2022	Bill Payment CCC -4119110093945480 : I-BANK	13,312.68		670.95
04/07/2022	FAST Payment / Receipt THIYAGARAJAN PARTHIBAN 20220704TRWISGSGBRT3250750 OTHER		2,500.00	3,170.95
10/07/2022	Funds Transfer 002-0-078825 : I-BANK	2,170.95		1,000.00
29/07/2022	Salary LITE-ON SINGAPORE PT		6,420.00	7,420.00
30/07/2022	FAST Payment / Receipt THIYAGARAJAN PARTHIBAN 20220730TRWISGSGBRT7417636 OTHER		2,728.00	10,148.00
30/07/2022	Bill Payment CCC -4119110093945480 : I-BANK	3,879.90		6,268.10
30/07/2022	FAST Payment / Receipt PAYNOW TRANSFER TO: DANIEL TAN RENT FOR AUG 2022 OTHER	1,850.00		4,418.10
	Balance Carried Forward			4,418.10

POSB Everyday Savings Account
Account No. 128-28016-2

Date	Description	Withdrawal (-)	Deposit (+)	Balance (SGD)
	Balance Brought Forward			4,418.10
31/07/2022	Interest Earned		0.11	4,418.21
	Total Balance Carried Forward:	22,713.53	11,648.11	4,418.21

Messages For You

- **Australia Residents - Banking Services and Investment Offerings**

The Australian Securities and Investments Commission ("ASIC") has postponed the implementation of the regulatory changes that will affect the Bank's ability to offer the full suite of financial products and services to clients residing in Australia. We will implement these regulatory changes in first quarter 2023 at the latest to meet the ASIC's implementation deadline.

Existing clients residing in Australia who have a valid wholesale client certificate, may continue to purchase investment products and services until the implementation date. For more information on the wholesale client certificate please visit <https://go.dbs.com/sg-auresident>. We will inform you in due course of the implementation date.

- **Update: Fixed Deposit (FD) Transactions Added to Your Consolidated Statement**

Your Personal and Joint FD account transactions (i.e. new placement, renewal, interest payment, maturity withdrawal, premature withdrawal or interest adjustment) will be displayed in your Consolidated Statement from Q4 2022. With the cessation of FD standalone statements, you will be able to view your accounts conveniently at a glance instead of relying on different statement updates. Learn more about your DBS Consolidated Statements here go.dbs.com/sg-consol-stmt

- **Best execution policy for handling of customers' orders**

DBS has made available to you our Best Execution Policy that sets out our policies and procedures to place and/or execute (i) customers' orders on the best available terms (commonly referred to as "best execution") and; (ii) comparable customers' orders in accordance with the time of receipt of such orders.

When executing orders on our customers' behalf, we will consider a range of execution factors. The factors may include price, costs, speed, likelihood of execution and settlement, size and nature of the order, or any other considerations relevant to the placement and/or execution of the order.

A copy of the DBS Wealth Management & Retail Best Execution Policy is available on our DBS website at www.dbs.com.sg/bestexecution

- **Update your personal particulars**

Simply login to DBS/POSB digibank (mobile and online) to update any changes in your personal particulars.

For Your Information

DEPOSIT INSURANCE SCHEME

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

GENERAL

Please examine this statement. Subject to any other applicable terms, please notify us of any error or discrepancy within fourteen (14) days from the date of receipt of this statement.

Fixed Deposits

The amount(s) shown for Singapore Dollar Deposits and Foreign Currency Deposits include deposit placed using funds from DBS CPFIS and/or DBS SRS accounts.



For Terms and Codes, Product Disclaimers, and more information, scan this QR code or visit [http://go.dbs.com/sg-products-information](https://go.dbs.com/sg-products-information).