

S/N: EN05310800798132



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 Aug 2022

Deposits

Current and Savings Account

Total: SGD Equivalent 6,873.84

Summary of Currency Breakdown:

SGD 6,873.84

Account	Account No.		Balance (Base Currency)	Balance (SGD Equivalent)
DBS Savings Plus Account	002-0-078825	SGD	296.55	296.55
POSB Everyday Savings Account	128-28016-2	SGD	6,177.26	6,177.26
POSB SAYE Account	592-29098-7	SGD	400.03	400.03

Transaction Details as at 31 Aug 2022

Deposits

DBS Savings Plus Account

Account No. 002-0-078825

Date	Description	Withdrawal (-)	Deposit (+)	Balance (SGD)
	Balance Brought Forward			292.28
31/07/2022	Point-of-Sale Transaction 45999894,ANG MO SUPERMARKET NETS	14.30		277.98
04/08/2022	Funds Transfer I-BANK MAHESHWARI SHRRADDHA JULY EXPENSES1		2,000.00	2,277.98
04/08/2022	Funds Transfer 002-1-082811 : I-BANK	2,000.00		277.98
05/08/2022	FAST Payment / Receipt PAYNOW TRANSFER TO: LYNNCHNG PAYNOW TRANSFER OTHER	110.00		167.98
07/08/2022	FAST Payment / Receipt PAYNOW TRANSFER TO: PRABHAKARAN PAYNOW TRANSFER NILESH OTHER	5.00		162.98
08/08/2022	Payments / Collections via GIRO AMERICAN EXPRESS INTERNATIONAL INC AXPPTUFCE220096 OTHER		0.36	163.34
10/08/2022	D2P MOM-CPFB 20220810091543230 D2PAY	138.18		25.16
12/08/2022	Debit Card Transaction TRANSIT 30000560169686 SI NG 09AUG 4628-4500-4599-9894	10.00		15.16
12/08/2022	Debit Card Transaction TRANSIT 30000560169689 SI NG 09AUG 4628-4500-4599-9894	10.00		5.16
14/08/2022	Funds Transfer 592-29098-7 : I-BANK		114.54	119.70
15/08/2022	Funds Transfer I-BANK MAHESHWARI SHRRADDHA JULY AUG EXPENSES2		1,268.00	1,387.70
	Balance Carried Forward			1,387.70

DBS Savings Plus Account

Account No. 002-0-078825

Date	Description	Withdrawal (-)	Deposit (+)	Balance (SGD)
	Balance Brought Forward			1,387.70
18/08/2022	FAST Payment / Receipt INCOMING PAYNOW REF 8856999 FROM: MURUGESAN SATHISHKUMAR LOAN REPAYMENT OTHER		2,000.00	3,387.70
19/08/2022	FAST Payment / Receipt PAYNOW TRANSFER TO: DHWANI PAYNOW TRANSFER OTHER	60.00		3,327.70
20/08/2022	Point-of-Sale Transaction 45999894,ANG MO SUPERMARKET NETS	7.20		3,320.50
20/08/2022	Funds Transfer I-BANK BALA KRISHNAN GOBI KRISHNAVENI		860.00	4,180.50
20/08/2022	FAST Payment / Receipt UOB:7693115373:I-BANK AUG 2022 MB108004033480F93 OTHER	2,000.00		2,180.50
28/08/2022	FAST Payment / Receipt PAYNOW TRANSFER TO: TAN BROS GAS SUPPLY 115 04 882 POTONG PASIR OTHER	34.00		2,146.50
31/08/2022	FAST Payment / Receipt PAYNOW TRANSFER TO: DANIEL TAN PAYNOW TRANSFER SEP 2022 OTHER	1,850.00		296.50
31/08/2022	Interest Earned		0.05	296.55
	Total Balance Carried Forward:	6,238.68	6,242.95	296.55

POSB Everyday Savings Account

Account No. 128-28016-2

Date	Description	Withdrawal (-)	Deposit (+)	Balance (SGD)
	Balance Brought Forward			4,418.21
31/07/2022	FAST Payment / Receipt UOB:7693115373:I-BANK TRANSFER MB107107310964I42 OTHER	2,550.00		1,868.21
01/08/2022	Monthly Savings Amount for MySavings/POSB SAYE Account TO MSA: 592-29098-7	1,500.00		368.21
	Balance Carried Forward			368.21

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

Date	Description	Withdrawal (-)	Deposit (+)	Balance (SGD)
	Balance Brought Forward			368.21
07/08/2022	Cash Deposit Machine 45999894,PTONG PASIRCC2		370.00	738.21
14/08/2022	Funds Transfer 592-29098-7 : I-BANK		300.00	1,038.21
30/08/2022	Salary LITE-ON SINGAPORE PT		6,420.00	7,458.21
31/08/2022	Bill Payment CCC -4119110093945480 : I-BANK	1,281.00		6,177.21
31/08/2022	Interest Earned		0.05	6,177.26
	Total Balance Carried Forward:	5,331.00	7,090.05	6,177.26

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.

GST on Investment Funds

Please note that all sales charges payable on fund transactions are inclusive of Goods and Services Tax at prevailing rate.



For Terms and Codes, Product Disclaimers, and more information, scan this QR code or visit <http://go.dbs.com/sg-products-information>.