

# Account Statement

01 Aug 2025 - 31 Aug 2025

**Saraswathi Bogati**

CRN xxxxxx720

H No 3-52-3 A Tara Nagar Seri

Lingapally

Lingampalli

Ranga Reddy - 500019

Telangana - India

Account No. **4851218171**

Account Type **Savings**

Branch **Dilsuknagar Hyderabad**

Account Status **Active**

Nominee Registered **No**

Currency **INDIAN RUPEE**

MICR **500485035** IFSC Code **KKBK0007472**

## Savings Account Transactions

#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
-	-	Opening Balance	-	-	-	2.00
1	01 Aug 2025	REM-CHRG-POS TXN DECLINE FEE/29-07-25/xx6952/AMAZ		2.00	-	0.00
2	01 Aug 2025	IFT-ANASOL CONSULTANCY SERVIC-FCM-250801HVZBCH	FCM-250801HVZBCH	-	22,540.00	22,540.00
3	01 Aug 2025	UPI/AVENUE SUPERMAR/521313455899/NA	UPI-521370917570	75.00	-	22,465.00
4	01 Aug 2025	MB:SENT MONEY TO OWN 4846359483	MB-998446142285	1,814.00	-	20,651.00
5	01 Aug 2025	PCD/6952/AMAZONAWSESC/MUMBAI010825/18:59	521313657843	2.00	-	20,649.00
6	01 Aug 2025	UPI/ROPPEM TRANSPOR/521320613169/MB UPI	UPI-521396485613	69.00	-	20,580.00
7	01 Aug 2025	MB:SENT MONEY TO OWN 4846359483	MB-998445823332	381.00	-	20,199.00
8	02 Aug 2025	REM-CHRG-POS TXN DECLINE FEE/29-07-25/xx6952/AMAZ		19.00	-	20,180.00
9	02 Aug 2025	UPI/DEBABRATA DAS/521415613352/MB UPI	UPI-521439258861	500.00	-	19,680.00
10	02 Aug 2025	UPI/MALYALA SWAMY/521419210515/NA	UPI-521452405451	15.00	-	19,665.00
11	03 Aug 2025	UPI/SRI RAMA MEDICA/521510619636/NA	UPI-521580236121	140.00	-	19,525.00
12	03 Aug 2025	MB:SENT MONEY TO OWN 4846359483	MB-998445224276	150.00	-	19,375.00
13	03 Aug 2025	VISA-REFUND/010825/010825/AMAZON WEB SERVICES	FOS2521596576225	-	2.00	19,377.00
14	04 Aug 2025	UPI/ROPPEM TRANSPOR/521609278953/MB UPI	UPI-521634828531	69.00	-	19,308.00
15	06 Aug 2025	MB:SENT MONEY TO OWN 4846359483	MB-998443613094	1,000.00	-	18,308.00
16	06 Aug 2025	ATL/6952/622018/MIYAPUR METRO STATIONG060825/21:07	521821021935	10,000.00	-	8,308.00
17	06 Aug 2025	ATL/6952/622018/MIYAPUR METRO STATIONG060825/21:08	521821021935	-	10,000.00	18,308.00
18	06 Aug 2025	PCD/6952/VIJETHA SUPERMARKETS P/HYDERA060825/21:12	521815519248	174.00	-	18,134.00
19	06 Aug 2025	UPI/ADHOC SRI VENKA/521822158240/NA	UPI-521813297630	150.00	-	17,984.00
20	06 Aug 2025	MB:SENT MONEY TO OWN 4846359483	MB-998443553114	654.00	-	17,330.00
21	07 Aug 2025	UPI/Amrutanshu Sasw/521908574916/NA	UPI-521925578524	77.00	-	17,253.00
22	07 Aug 2025	UPI/ROPPEM TRANSPOR/521908577035/MB UPI	UPI-521925641319	69.00	-	17,184.00
23	07 Aug 2025	UPI/AVENUE SUPERMAR/521920858259/NA	UPI-521975394779	67.50	-	17,116.50
24	07 Aug 2025	UPI/THE FOOD TRAIN/521922168109/NA	UPI-521982942691	460.00	-	16,656.50

Savings Account Transactions						
#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
25	08 Aug 2025	UPI/ROPPEN TRANSPOR/522008622205/MB UPI	UPI-522096680142	138.00	-	16,518.50
26	08 Aug 2025	MB:SENT MONEY TO OWN 4846359483	MB-998442941261	200.00	-	16,318.50
27	08 Aug 2025	UPI/MLRITM ALUMNI A/522014650296/NA	UPI-522017366277	50.00	-	16,268.50
28	08 Aug 2025	UPI/KALANGI HARI VE/522014661530/MB UPI	UPI-522017623017	200.00	-	16,068.50
29	08 Aug 2025	MB:SENT TO SUMEET KUMAR PANDEY	MB-998442629846	188.00	-	15,880.50
30	08 Aug 2025	UPI/ATI KRISHNA VAM/522022349912/NA	UPI-522059433225	30.00	-	15,850.50
31	10 Aug 2025	MB:RECEIVED MONEY FROM OWN 4846359483	MB-998441921931	-	5,000.00	20,850.50
32	10 Aug 2025	ATL/6952/800001/+HYDERABAD SERILINGAMP100825/22:54	522222000027	10,000.00	-	10,850.50
33	10 Aug 2025	ATL/6952/800001/+HYDERABAD SERILINGAMP100825/22:56	522222000028	7,000.00	-	3,850.50
34	10 Aug 2025	MB:RECEIVED MONEY FROM OWN 4846359483	MB-998441917691	-	1,813.00	5,663.50
35	10 Aug 2025	MB:RECEIVED MONEY FROM OWN 4846359483	MB-998441917428	-	979.00	6,642.50
36	19 Aug 2025	MB:SENT MONEY TO OWN 4846359483	MB-998439044475	1,700.00	-	4,942.50
37	20 Aug 2025	UPI/ROPPEN TRANSPOR/523208589681/MB UPI	UPI-523272599227	69.00	-	4,873.50
38	20 Aug 2025	UPI/ROPPEN TRANSPOR/523220269616/MB UPI	UPI-523216747925	69.00	-	4,804.50
39	20 Aug 2025	UPI/SHA WA MA/523221457985/NA	UPI-523221395122	129.00	-	4,675.50
40	20 Aug 2025	UPI/UMA GOWRI HOSPI/523222704321/NA	UPI-523227733299	357.00	-	4,318.50
41	20 Aug 2025	UPI/MEGHANA CURRY P/523222730117/NA	UPI-523228439373	198.00	-	4,120.50
42	21 Aug 2025	UPI/IDIGI VENKATESH/523309025344/NA	UPI-523337848130	68.00	-	4,052.50
43	21 Aug 2025	UPI/ROPPEN TRANSPOR/523309027969/MB UPI	UPI-523337926599	69.00	-	3,983.50
44	21 Aug 2025	UPI/AWFIS/523316031969/Payment for PHO	UPI-523364603000	40.00	-	3,943.50
45	21 Aug 2025	UPI/AVENUE SUPERMAR/523320667382/NA	UPI-523380955995	84.50	-	3,859.00
46	21 Aug 2025	UPI/ROPPEN TRANSPOR/523320704606/MB UPI	UPI-523381890792	69.00	-	3,790.00
47	21 Aug 2025	UPI/SRI GANESH CHAT/523321951653/NA	UPI-523387990617	20.00	-	3,770.00
48	22 Aug 2025	UPI/MARAKAPUDI TARA/523408419051/NA	UPI-523401755767	76.00	-	3,694.00
49	22 Aug 2025	UPI/ROPPEN TRANSPOR/523408422133/MB UPI	UPI-523401852757	69.00	-	3,625.00
50	22 Aug 2025	UPI/YAY FOODS/523413978337/NA	UPI-523416701714	386.00	-	3,239.00
51	22 Aug 2025	UPI/ROPPEN TRANSPOR/523420113500/MB UPI	UPI-523445444140	69.00	-	3,170.00
52	22 Aug 2025	UPI/VJ39 METRO/523421305063/NA	UPI-523450029800	117.50	-	3,052.50
53	24 Aug 2025	UPI/SWIGGY/560237714746/In App	UPI-523652139330	365.00	-	2,687.50
54	24 Aug 2025	UPI/AJIO COM/523616407868/UPI	UPI-523653032188	886.00	-	1,801.50
55	24 Aug 2025	UPI/AJIO COM/101280770852/Refund	UPI-523653127380	-	310.67	2,112.17
56	24 Aug 2025	UPI/AJIO COM/101280768489/Refund	UPI-523653167170	-	322.66	2,434.83
57	24 Aug 2025	UPI/AJIO COM/101280811106/Refund	UPI-523653474671	-	252.67	2,687.50
58	24 Aug 2025	UPI/AJIO COM/101281673729/Upi Transaction	UPI-523661106435	1,523.05	-	1,164.45
59	24 Aug 2025	UPI/AJIO COM/101281695907/Refund	UPI-523661256178	-	1,021.41	2,185.86
60	25 Aug 2025	UPI/SWIGGY/560354610617/In App	UPI-523724265717	388.00	-	1,797.86
61	25 Aug 2025	UPI/ROPPEN TRANSPOR/523720598438/MB UPI	UPI-523735432530	69.00	-	1,728.86
62	26 Aug 2025	ATL/6952/800004/+SERILINGAMPALLY HYDER260825/07:01	523807230443	1,000.00	-	728.86
63	26 Aug 2025	MB:RECEIVED MONEY FROM OWN 4846359483	MB-998436610551	-	600.00	1,328.86
64	26 Aug 2025	UPI/zepto/523811897329/NA	UPI-523864305956	128.00	-	1,200.86
65	27 Aug 2025	UPI/KALVA NANDEESH/523910500640/NA	UPI-523924910486	372.00	-	828.86
66	27 Aug 2025	UPI/ROPPEN TRANSPOR/523914024791/MB UPI	UPI-523938147544	69.00	-	759.86

Savings Account Transactions						
#	Date	Description	Chq/Ref. No.	Withdrawal (Dr.)	Deposit (Cr.)	Balance
67	28 Aug 2025	MB:SENT MONEY TO OWN 4846359483	MB-998435962676	250.00	-	509.86
68	28 Aug 2025	UPI/VIJETHA SUPERMA/524021856338/Generating DYNA	UPI-524026217175	78.50	-	431.36
69	28 Aug 2025	UPI/SUBASA SAHANI/524021913449/NA	UPI-524027632189	60.00	-	371.36
70	29 Aug 2025	UPI/ROPPEM TRANSPOR/524108348803/MB UPI	UPI-524140042201	69.00	-	302.36
71	29 Aug 2025	UPI/ROPPEM TRANSPOR/524120873258/MB UPI	UPI-524183096299	69.00	-	233.36
72	29 Aug 2025	MB:SENT MONEY TO OWN 4846359483	MB-998435313334	100.00	-	133.36

### Account Summary

Particulars	Opening Balance	Closing Balance
Savings Account (SA):	2.00	133.36

### End of Statement

Any discrepancy in the statement should be brought to the notice of Kotak Mahindra Bank Ltd. within one month from the date of receipt of the statement.

This is a system generated report and does not require signature & stamp.



### For assistance, reach out to us at:



Contact Us  
1860 266 2666  
(local call charges apply)



Branch Address  
Pragathi College For Women Premises, Gaddiannaram Road Dilsuknagar, Hyderabad-500660,  
Telangana, India

#### Remember!

Never share personal/sensitive information like PIN, CVV, OTP or passwords with anyone.



Scan for  
more safe  
banking tips

## Your Account Benefits & Offers

**kotak**  
Kotak Mahindra Bank | Debit Cards

**Blockbusters start here**  
Get ₹500\* voucher and more rewards with  
Kotak PVR Debit Card.

**Apply now**

\*T&C Apply

**Get FD-like interest\***  
on your account with ActivMoney.

**Activate Now**

\*For deposits above 7 days. Terms and conditions apply.

**kotak**  
Kotak Mahindra Bank

**Good just got better.**  
Switch to the New Kotak Bank App.

One-Tap UPI Payments | Seamless Investments | Personalised Offers  
24x7 In-App Support | Explore Credit Card Benefits | Easy Loans

**Upgrade Now!**

T&C Apply.

**kotak**  
Kotak Mahindra Bank

**cherry**  
by kotak

**Big goals don't need a big start.**  
Start your SIP with just ₹1,000 a month.

**Invest Now**

T&C apply. Mutual fund investments are subject to market risks, read all scheme related documents carefully. Kotak Mahindra Bank Limited, AMFI Registered Mutual Fund Distributor, AMFI Registration Number (ARN) 1200. Cherry is an operations platform of Kotak Alternative Asset Managers Limited (formerly known as Kotak Investment Advisors Limited) which is a sub-distributor of KMBL.

## Important Information

- RBI has advised Banks to make the facility of Positive Pay available to customers issuing high-value cheques. Effective January 1, 2021, customers will be required to provide details for all cheques issued by them via Net Banking/Mobile Banking/at the branch on the same day of the issuance or before it is handed over to the beneficiary. For more details, visit [www.kotak.com](http://www.kotak.com).
- With effect from 24th July 2025, complimentary insurance cover on Debit Cards is only applicable for Salary account holders, details of which can be viewed under Debit Card Services in the Cards&Fastag section on our web portal. For queries on Debit Card insurance, please write to us at [dc.insurance@kotak.com](mailto:dc.insurance@kotak.com) or visit <https://www.kotak.com/en/personal-banking/cards/debit-cards/debit-card-services/insurnace-on-debit-card.html>
- In order to avail TDS exemption (if eligible) on your existing/ new Fixed Deposits (including those created via ActivMoney), or Recurring Deposits for Financial Year 2025-26, a fresh Form 15G (or 15H for senior citizens) must be submitted, providing details of all such deposits. Form 15G/ 15H can be submitted conveniently through Net Banking. Please note that, effective FY 2025-26, the TDS exemption threshold has been increased to Rs. 50,000 (Rs. 1,00,000 for senior citizens). Accordingly, submission of 15G/ 15H is not required for amounts up to Rs. 50,000 (Rs. 1,00,000 for senior citizens) of the aggregate interest earned on bank deposits in a financial year.
- RBI guidelines on unauthorized foreign exchange transactions dated April 24, 2024, state that unauthorized entities offering foreign exchange (forex) trading facilities to Indian residents with promises of disproportionate/exorbitant returns are providing options to remit/deposit funds in Rupees for undertaking unauthorized forex transactions using various digital channels. Refer to the 'Alert List' containing names of such entities (this list is indicative and not exhaustive). Vigilance and caution are advised. Liaison must be with 'Authorised Persons' and on 'Authorised ETPs' for processing/routing any forex transaction.
- As per the RBI Master Direction for Credit and Debit Card Issuance (RBI/2022-23/92 DoR.AUT.REC. No.27/24.01.041/2022-23), issuance of debit cards on Overdraft accounts is not permissible.
- RBI, vide its circular DOR.CRE.REC.23/21.08.008/2022-23 dated April 19, 2022, has issued guidelines pertaining to the opening and maintenance of Current Account(s) of customers who have availed various credit facilities from the banking system. The term "banking system" refers to Scheduled Commercial Banks and Payments Banks. Banks (whether lending banks or otherwise) are required to monitor all Current Account, Overdraft, and Cash Credit accounts on a regular basis, at least on a half-yearly frequency. This monitoring must specifically consider the aggregate exposure of the banking system to the borrower vis-à-vis the individual bank's share in that exposure, in order to ensure compliance with the said instructions. Detailed guidelines are available in the aforementioned circular.
- Deposits of up to ₹5,00,000 per depositor are fully insured by the Deposit Insurance and Credit Guarantee Corporation, under the Deposit Insurance Scheme.
- Goods and Services Tax (GST), at the applicable rate of 18%, is levied on relevant service charges.
- Please note: This statement/ advice should not be construed as a Tax Invoice under the Goods and Services Tax Act.

## Commonly Used Narrations

AP - Autopay for Billpay	Netcard - Netc@rd transaction
ATL - ATM withdrawal done from other bank ATM machine	OS - Online Shopping transaction
ATW - ATM withdrawal done from Kotak ATM machine	OT - Online Trading transaction via Payment Gateway
BP - Bill Pay transaction	PB - Transaction done through Phone Banking (IVR)
CDM - Kotak Cash Deposit Machine	PCI/PCD - POS transaction
CMS - Cash Management Service	RTGS - Real Time Gross Settlement
IB - Transaction done on Kotak Net Banking	UPI - Unified Payment Interface
IMPS - Immediate Payment Service	VISACCPAY - Visa Credit Card Payment
IMT - Instant Money Transfer	VMT - VISA Money Transfer
KB - Billpay transaction via Keya Chatbot	WB - Billpay transaction via WhatsApp Banking
MB - Transaction done on Mobile banking	Int. Pd. - Interest credited on your savings account balance
NACH - National Automated Clearing House	Sweep transfer to - Booking new Term Deposit
NEFT - National Electronic Funds Transfer	Sweep transfer from - Broken existing Term Deposit