

Bank Statement Analysis Report

Created On: 21 Nov 2023



<https://api.arya.ai>

PERSONAL INFORMATION

Account Holder's Name

CHEE KIN FOO

Account No.

0492006705120

Bank Name

NONE

Statement Period

From 29 Jan 2021 to 26 Feb 2021

ACCOUNT SUMMARY

Opening Balance	: -\$1,599,355.00
Closing Balance	: \$3,451.96
Average Balance	: \$1,465.89
Credit to Debit Ratio	: 0.01 : 1
Overall Credits	: \$2,695,516.71
Overall Debits	: \$23,486.08
No. of Credit Transactions	: 78
No. of Debit Transactions	: 171
Total Recurring Credits	: None
Total Recurring Debits	: None
Highest Debits	: \$720.00 on 21 Nov 2050 \$695.40 on 21 Nov 2050 \$605.00 on 21 Nov 2050
Highest Credits	: \$1,599,561.78 on 29 Jan 2021 \$1,068,096.78 on 21 Nov 2050 \$1,610.00 on 25 Feb 2021

RARE FINDINGS

Immediate Large Withdrawal Post Payday : Not Detected

Identical Debit vs Credit : Not Detected

Inconsistent Interest Deposits : Not Detected

Cash Deposits Larger than Salary : Not Detected

Tax Payments in Whole Number : Not Detected

CALCULATION INCONSISTENCIES

Irregular Interest Charges : Not Detected

Irregular Received Salary : Not Detected

Negative EOD Balance : Detected (18 Feb 2021, 18 Feb 2021, 18 Feb 2021, 19 Feb 2021, 19 Feb 2021, 19 Feb 2021, 19 Feb 2021, 22 Feb 2021, 22 Feb 2021, 25 Feb 2021, 21 Nov 2050)

Amount Tallying Inconsistency : Detected (01 Feb 2021, 01 Feb 2021, 01 Feb 2021, 02 Feb 2021, 05 Feb 2021, 05 Feb 2021, 08 Feb 2021, 08 Feb 2021, 08 Feb 2021, 08 Feb 2021, 08 Feb 2021, 09 Feb 2021, 09 Feb 2021, 11 Feb 2021, 11 Feb 2021, 12 Feb 2021, 15 Feb 2021, 15 Feb 2021, 15 Feb 2021, 15 Feb 2021, 15 Feb 2021, 16 Feb 2021, 17 Feb 2021, 18 Feb 2021, 23 Feb 2021, 24 Feb 2021, 25 Feb 2021, 25 Feb 2021, 25 Feb 2021, 25 Feb 2021, 26 Feb 2021, 21 Nov 2050, 21 Nov 2050, 21 Nov 2050, 21 Nov 2050, 21 Nov 2050, 21 Nov 2050, 21 Nov 2050, 21 Nov 2050, 21 Nov 2050, 21 Nov 2050, 21 Nov 2050, 21 Nov 2050)

AGAINST RBI REGULATIONS

Invalid ATM Withdrawal Amount : Detected (18 Feb 2021, 19 Feb 2021, 19 Feb 2021, 19 Feb 2021, 25 Feb 2021, 26 Feb 2021)

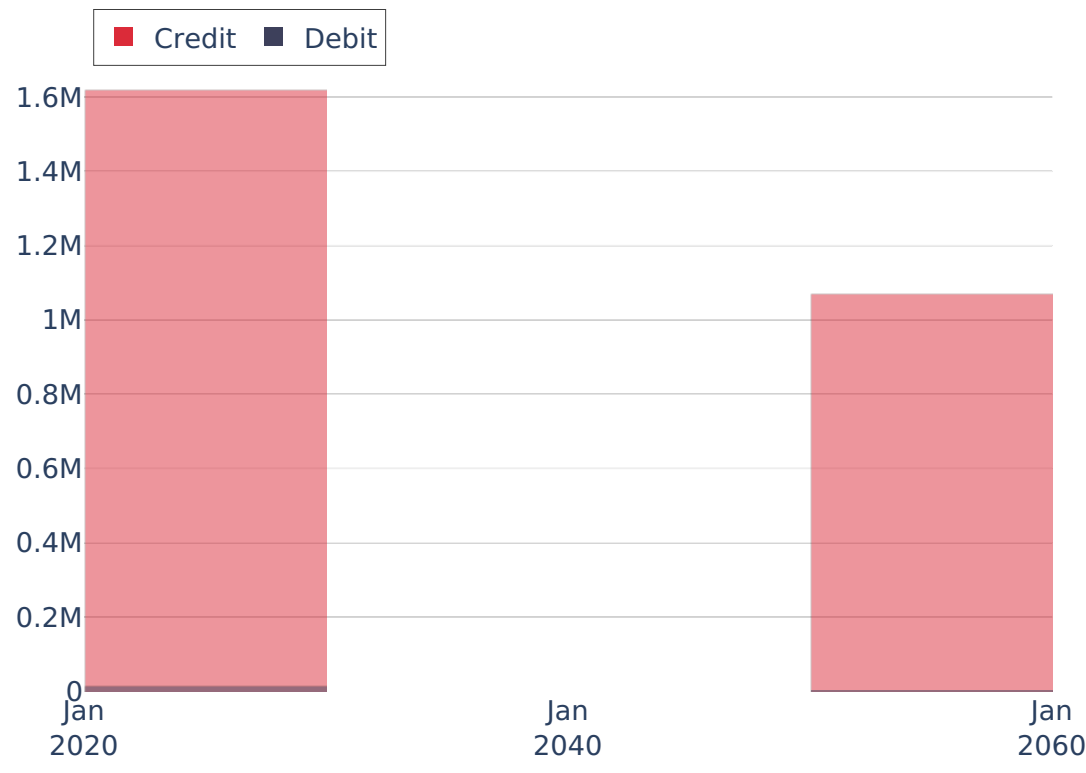
Salary Received on Bank Holiday : Not Detected

Cheque/NEFT Credit on Bank Holiday : Not Detected

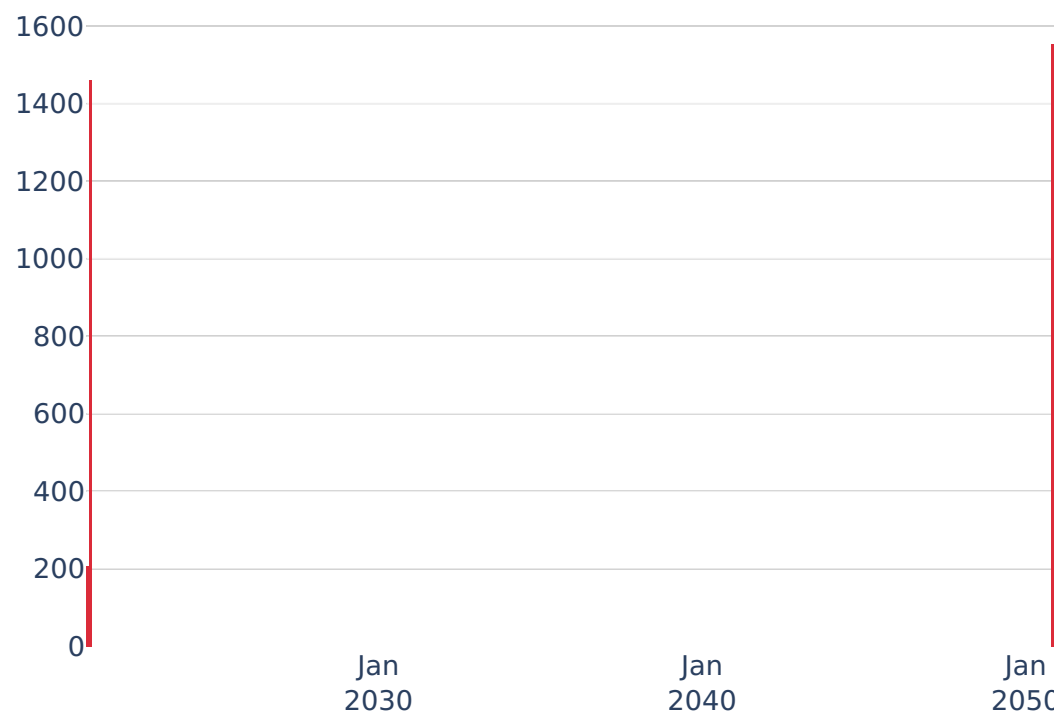
RTGS Transfer Below/Above Allowed Limit : Not Detected

OVERVIEW OF TRANSACTIONS

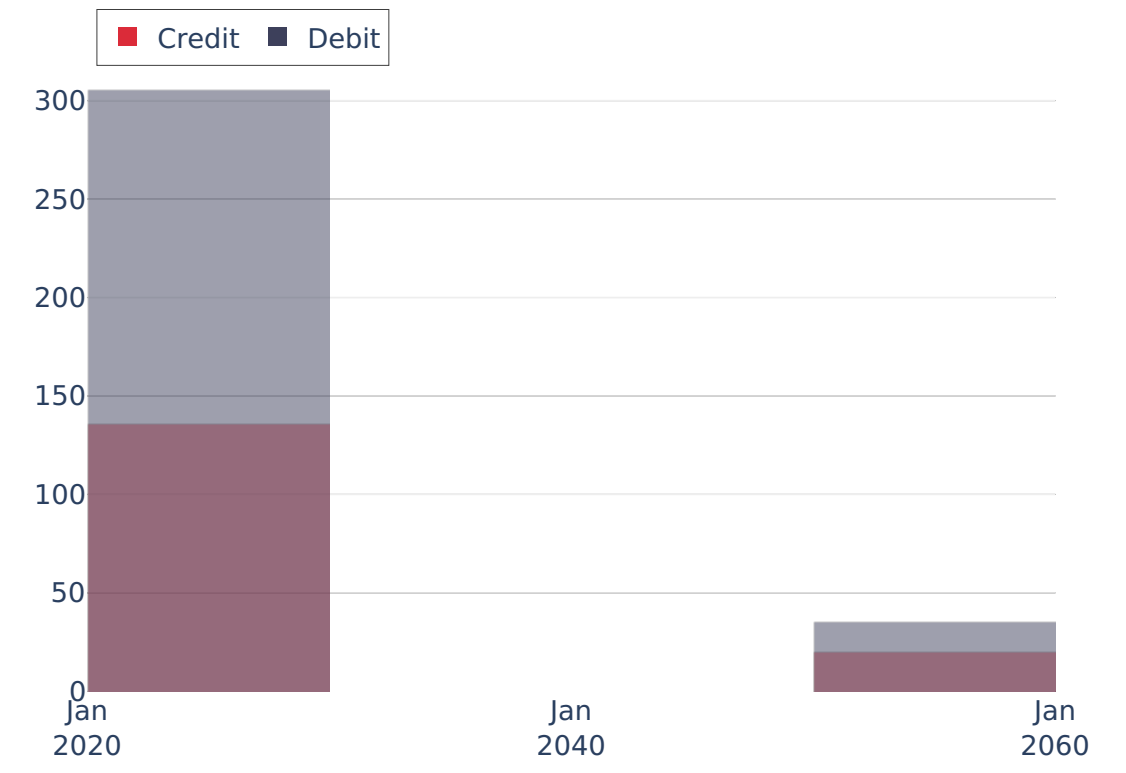
All Transactions Over Time



Monthly Average Balance



Count Of All Transactions



Overall Credits
\$2,695,516.71

Overall Debits
\$23,486.08

Percent of all Income Spent
27.93%

Percent of all Income Saved
72.07%

- Total Months : 359
- Months where Credit > Debit (Amt): 3
- Credit : Debit Amount Ratio : 0.01 : 1
- Highest monthly average balance : \$1,554.15 in November 2050
- Lowest monthly average balance : \$206.78 in January 2021

Total No. of Transactions
249

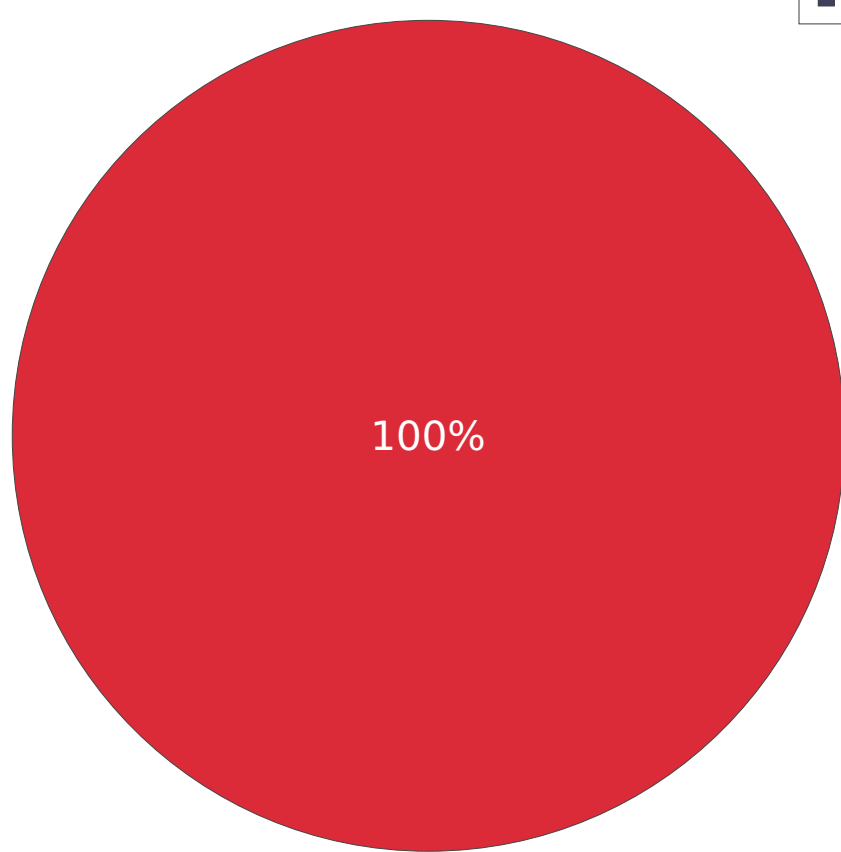
No. of Credit Transactions
78

No. of Debit Transactions
171

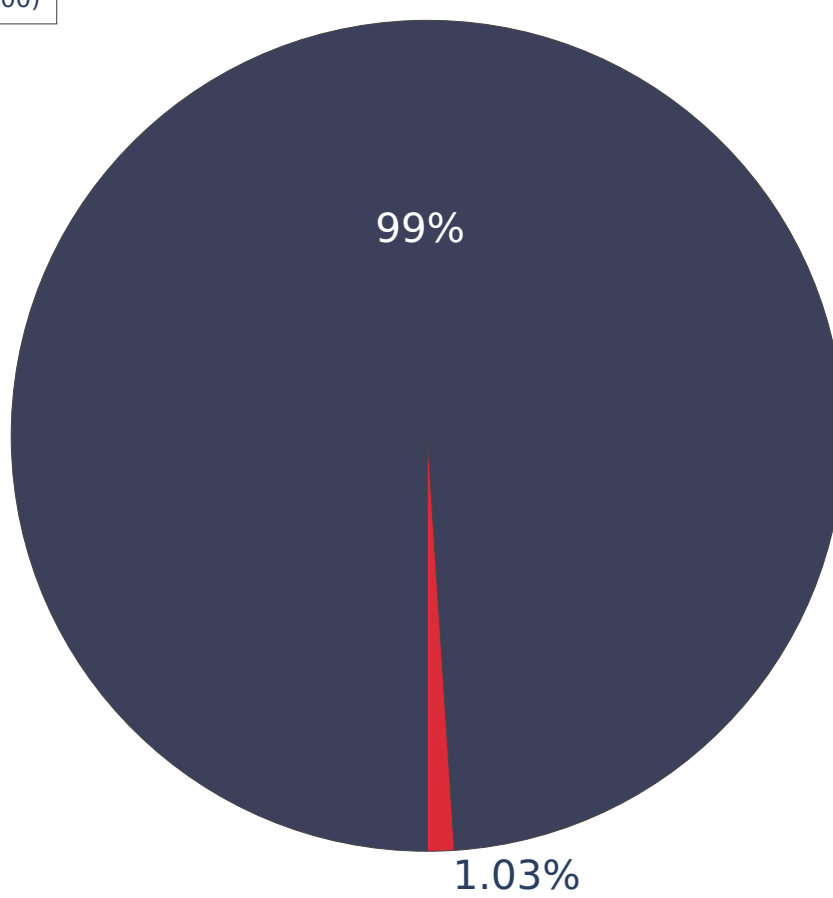
- Most Debit Transactions : 153 in February 2021
- Least Debit Transactions : 0 in January 2021
- Most Credit Transactions : 67 in February 2021
- Least Credit Transactions : 1 in January 2021
- Debit : Credit Count Ratio : 2.19 : 1

TRANSACTIONS CATEGORISED BY TRANSACTION SIZE

Debit Values



Credit Values



Total Debit value: \$23,486.08

- Small at \$23,486.08
- Medium at \$0.00

Total Credit value: \$2,695,516.71

- Large at \$2,667,658.56
- Small at \$27,858.15.

Total Debit count: 171

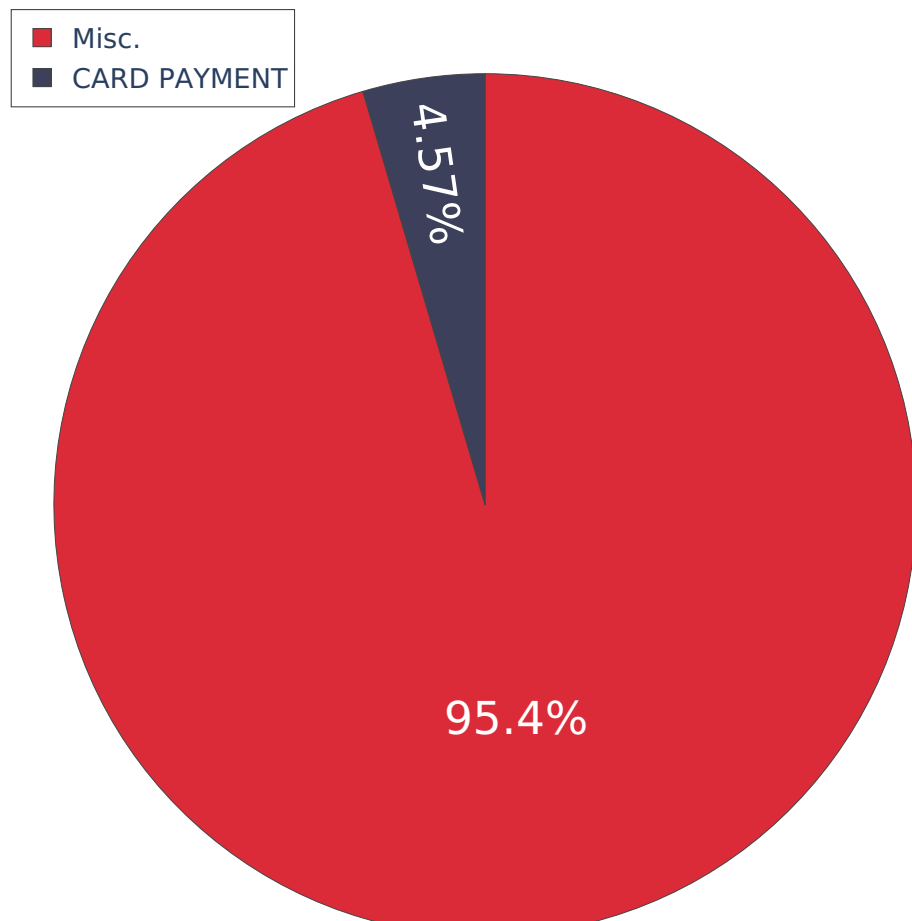
- Small at (171) times
- Medium at (0) times

Total Credit count: 78

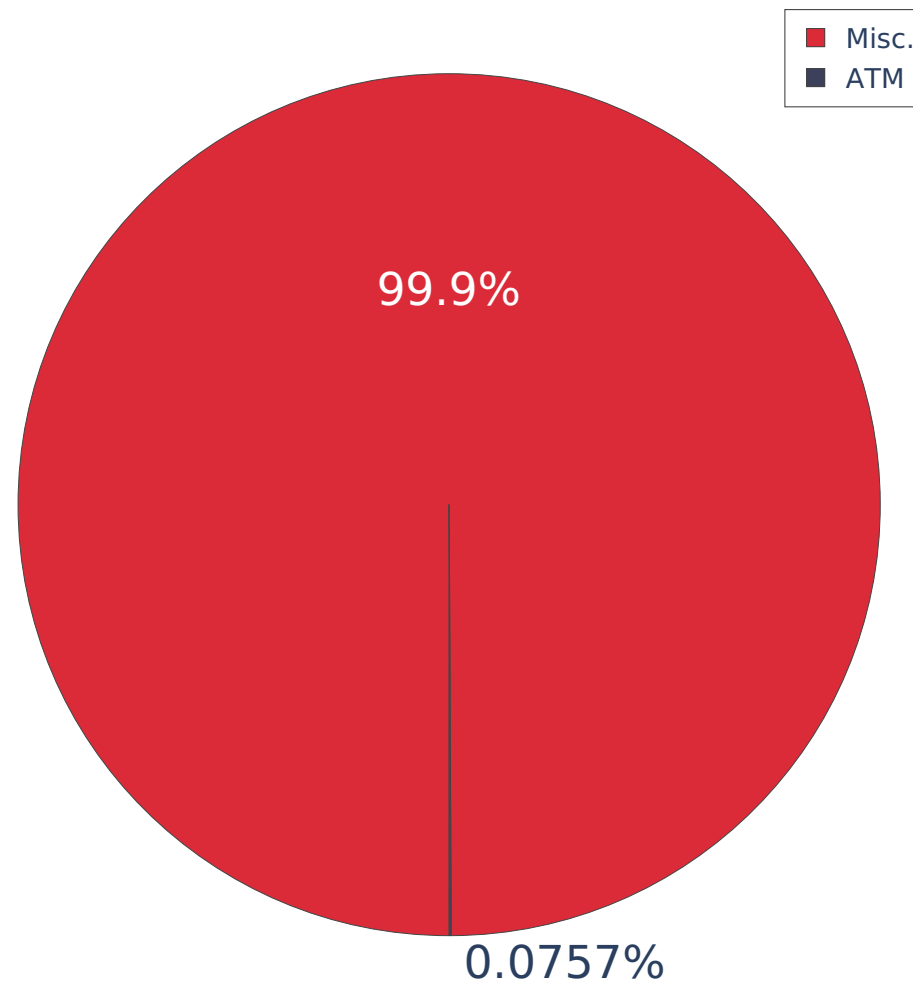
- Small at (76) times
- Large at (2) times

TRANSACTIONS CATEGORISED BY MODE OF PAYMENT

Debit Values



Credit Values



Total Debit value: \$23,486.08

- CARD PAYMENT at \$1,073.71
- ATM at \$0.00

Total Credit value: \$2,695,516.71

- ATM at \$2,040.10
- CARD PAYMENT at \$0.00

Total Debit count: 171

- CARD PAYMENT at 12 transactions
- at transactions

Total Credit count: 78

- ATM at 6 transactions
- at transactions

INFLOW AND OUTFLOW ANALYSIS**INFLOWS****ATM** (Tran. Count: 6, Avg: 340.02)

Date	Particulars	Amount
18 Feb 2021	ATM Deposit Handybank Shepparton 1 18/02 0492006705	120.0
19 Feb 2021	ATM Deposit Handybank Shepparton 1 18/02 0492006705	80.0
19 Feb 2021	ATM Deposit Handybank Shepparton 1 18/02 0407133210	130.0
19 Feb 2021	ATM Deposit Handybank Shepparton 3 18/02 0492006705	150.0
25 Feb 2021	ATM Deposit Handybank Shepparton 2 24/02 0492006705	200.0
...
...
	Total	2040.1

There were no more groupable inflow transactions found.

OUTFLOWS**CARD PAYMENT** (Tran. Count: 12, Avg: 89.48)

Date	Particulars	Amount
01 Feb 2021	Debit Card Purchase Liquorland 3082 Shepparton S Aus	18.0
05 Feb 2021	Debit Card Purchase Taha Al Ameer Taha Shepparton Aus	22.5
08 Feb 2021	Debit Card Purchase Taha Al Ameer Taha Shepparton Aus	20.0
08 Feb 2021	Debit Card Purchase Liberty Shepparton Shepparton Aus	36.2
08 Feb 2021	Debit Card Purchase Msr Malaysian Spicy Shepparton Aus	39.0
...
...
	Total	1073.71

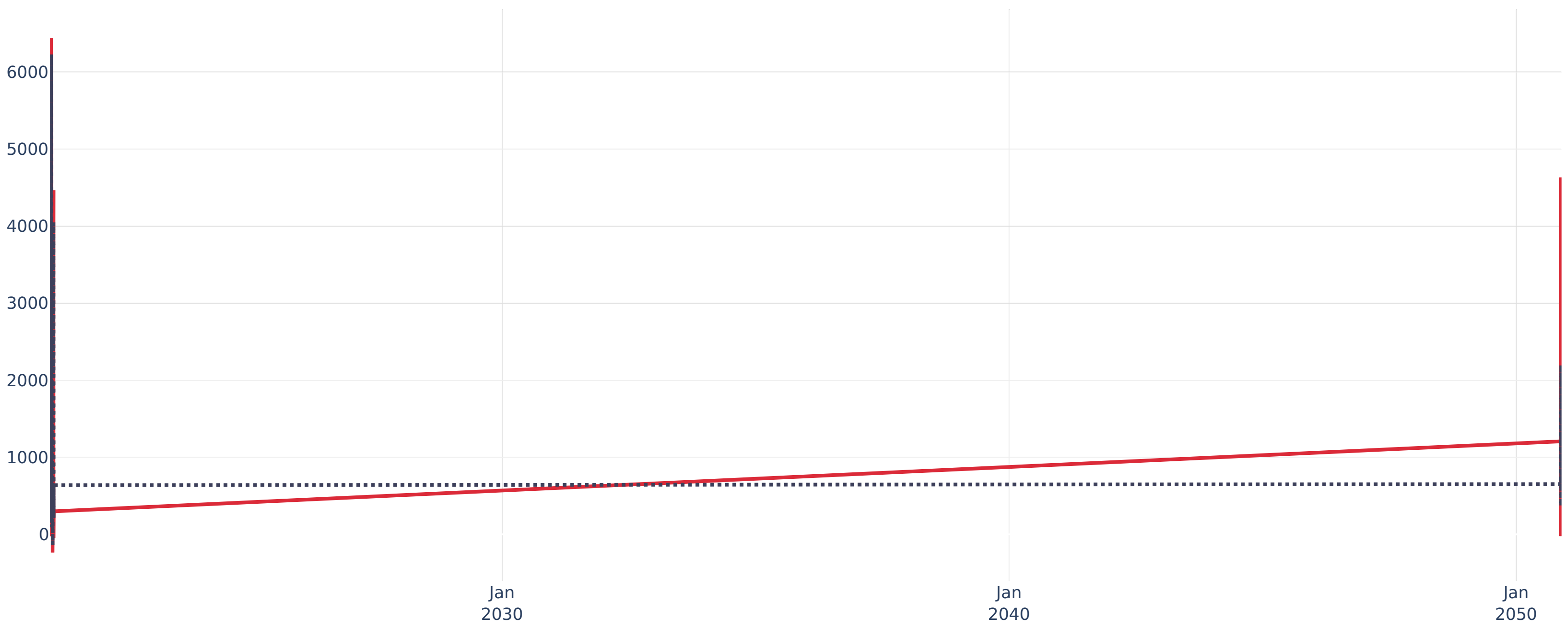
There were no more groupable outflow transactions found.

TOP 5 MONTHLY DEBITS/CREDITS

2050 November

Date	Particulars	Amount	Type
21 Nov 2050	Deposit-Osko Payment 2295801 Boon Yeo	720	Dr
21 Nov 2050	451.30	695.4000000000001	Dr
21 Nov 2050	2,265.95	605	Dr
21 Nov 2050	1,922.84	593.1099999999999	Dr
21 Nov 2050	Withdrawal-Osko Payment 1380020 hong	392.9899999999998	Dr
21 Nov 2050	1,206.78	1068096.78	Cr
21 Nov 2050	2,981.89	1500.11	Cr
21 Nov 2050	1,853.30	1402	Cr
21 Nov 2050	100.00	760	Cr
21 Nov 2050	2,515.95	575.6099999999999	Cr

BALANCE ACROSS STATEMENT PERIOD
(WITH WEEKLY MOVING AVERAGE)



Bank Statement Duration: 359 months

- Highest Balance : \$6,442.61, on 08 Feb 2021
- Lowest Balance : -\$234.07, on 18 Feb 2021
- Average balance : \$1,465.89
- Max credit amount : \$1,599,561.78 on 29 Jan 2021
- Max debit amount : \$720.00 on 21 Nov 2050
- Average change per month : 306.33%

RECURRING TRANSACTIONS**RECURRING DEBITS**

There are no recurring debit transactions in this bank statement

RECURRING CREDITS

There are no recurring credit transactions in this bank statement