# Banking





Page 1 of 2

SAURABH D RAO

Your Citibank Account Statement as on Feb 1, 2020

Statement Period: Jan 1, 2020 to Jan 31, 2020

Branch Address:

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CITIBANK N.A NO. 5 MG ROAD, BENGALURU - 560001 LOS: 29-KARNATAKA

GSTIN: 29AAACC0462F1Z0

Branch Phone No : 08067739333 IFSC : CITI0000004 MICR code : 560037002



# A summary of your relationship/s with us:

Net Relationship Value for JAN-20 (INR) = 235.80

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	786.00	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S		-	-
Cards : Latest Bills		-	-
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		786.00	-

# **Important Information**

- Additional benefits are available to senior citizen account holders. Please refer to the schedule of charges available on the Citibank website for more details.
- Effective from 01 January, 2020, the Net Relationship Value definition will be simplified to include only Savings/Current Account Balances, Fixed Deposits, Investments in Mutual Funds and Insurance Premium.

Place of Supply: 29-KARNATAKA

Note: All bank deposits are insured up to maximum of Rs. 1,00,000 subject to change from time to time as specified by DICGC

## **HOLDERS**

1. SAURABH D RAO

Nominee Details for the following Accounts/Deposits

1. 55XX4XXX15 NOMINEE NOT REGISTERED







SAURABH D RAO

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Page 2 of 2

# Savings Account Details for Account Number: 5-5XX4XX-X15 In INR

Home **↑** 

Opening Balance: 0.00

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
27Jan20	IMPS INWARD ORG		3000.00	
	IMPSTO from SAURABH D RAO. CORPORATION BANK REF NO:			
	-			
	002619131250			
27Jan20	INSURANCE	2214.00		786.00
	[30000013410421953] - TATA AIA - PREMIUM			
	CLOSING BALANCE	2214.00	3000.00	786.00
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			786.00

Please note: You can read the Most Important Terms & Conditions applicable to your account at <a href="www.citi.co.in/bank-tnc.htm">www.citi.co.in/bank-tnc.htm</a>. For Schedule of Charges applicable to your account, please visit our website <a href="www.citibank.com/india">www.citi.co.in/bank-tnc.htm</a>. For Schedule of Charges applicable to your account, please visit our website <a href="www.citibank.com/india">www.citi.co.in/bank-tnc.htm</a>. For Schedule of Charges applicable to your account, please visit our website <a href="www.citibank.com/india">www.citi.co.in/bank-tnc.htm</a>.

Net Relationship Value (NRV) is an aggregate of the average value of certain relationships you hold with us, calculated on a monthly basis. It not only considers the savings balance in your account but also includes your fixed deposits (FD's), investments & insurance policies taken through Citibank.

Below is a working example of how the NRV is calculated:

Holdings	INR	Description
a) Current/Savings Account	10,00,000	Average for the month, calculated based on total of daily end of day balance/total number of days.
b) Fixed Deposit	30,00,000	Daily end of day balances of principal amount/total number of days.
c) Mutual Funds	35,00,000	Daily end of day balances/total number of days.
d) Insurance Premium	50,000	Sum of total Insurance paid.
Average Monthly Relationship Value	75,50,000	a+b+c+d

<sup>\*\*</sup>Towards active indivdual life insurance policies with the account holder as proposer.

W.e.f. 1st April 2015, you will get an additional one month to build up your Net Relationship Value (NRV) in case it falls below the required threshold. Further, we have revised the NRV non-maintenance charges to only 1% of the NRV shortfall or Rs. 600, whichever is lower, applicable only if you are not able to maintain the NRV by the end of the next month. The shortfall will be calculated on the higher NRV maintained across the two consecutive months.

For Example: Account with monthly NRV threshold = Rs. 1 lakh;

Scenario 1: Your monthly NRV is Rs. 80,000 and hence, shortfall = Rs. 20,000 -> Charge levied on your account @ 1% of Rs. 20,000 or Rs. 600, whichever is lower; therefore, charge = Rs. 200

Scenario 2: Your monthly NRV is Rs. 30,000 and hence, shortfall = Rs. 70,000 -> Charge levied on your account @ 1% of Rs. 70,000 or Rs. 600, whichever is lower; therefore charge = Rs. 600

Please note that the above example is for illustration purpose only. Threshold for the account varies basis the type of account held with the bank.

 $To know more on how to build up your NRV and to help you understand the above changes better, please visit \\ \textbf{www.citi.co.in/nrvfaq.htm.}$ 

# **SECURE YOUR INFORMATION. SECURE YOURSELF.**



Online fraudulent practices have become rampant and they come in various forms to lure you into giving your sensitive information. It's important to stay informed and alert at all times, to protect yourself.

#### VARIOUS KINDS OF FRAUDS



## Phishing

Fraudulent practice of sending emails claiming to be from reputable companies (including RBI, Income Tax department) to get personal confidential information online.



## **Smishing**

Sending text/Multimedia (MMS) messages containing a Web site hyperlink, which if clicked would download a Trojan horse (spread viruses) to the mobile phone.



# Vishing

Use of telephone (Mobile/Landline/IVR) in an attempt to scam the user into surrendering private information that will be used for identity theft.

## TIPS TO PROTECT YOURSELF



## Do Not Respond

Do not reply to emails or SMS from unknown sources, including those seeking personal information or offering money from abroad or claiming that you have won a lottery.



#### Click Wisely

Never click on hyperlinks within emails,instead verify the URL independently. Always type the bank's address in your browser, rather than clicking through a hyper-link.



#### Safeguard Your Personal Information

Never share confidential details like Card number, Card expiry date, CVV, OTP, Internet Password with anyone when you receive any unsolicited calls, SMS, IVR or email.



## Stay Updated:

Ensure that your browser, anti-virus software and firewall is updated and security patches applied. Review your bank account periodically and keep your contact details updated with the bank for receiving transaction alerts.

Click here to know more





We want you to bank safe at all times. You may contact us at 1800 267 2425 (India toll-free) or +91 22 4955 2425 (local dialing) and log a complaint or block your card immediately, in case you experience any of the following situations:

- \* You have lost your Citibank Bank Debit / Credit Card.
- \* Your Citibank Bank ATM / Debit Card is stuck in the card slot of an ATM.
- \* You received an alert for a transaction you did not make.
- \* You used an ATM to withdraw cash and the money is not dispensed