



CHIRANJIBI PANIGRAHI

Your Citibank Account Statement as on Nov 1, 2018

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Branch Address:

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

GSTIN: 29AAACC0462F1Z0

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

Statement Period: Oct 1, 2018 to Oct 31, 2018



A summary of your relationship/s with us:

Net Relationship Value for OCT-18 (INR) = 19093.47

Relationship Type	Currency	Assets	Liabilities
Current Account(s)	INR	-	114668.00
Savings Account(s)	INR	66596.95	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S		-	-
Cards : Latest Bills	INR	-	32658.40
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		66596.95	147326.40

Important Information

Dear Customer, we would like to inform you that effective 5th November, 2018, our correspondent bank for EUR remittances will change from Citibank N. A. London to Citibank Europe PLC Dublin. Please visit https://citi.asia/INEURINS to know more.

Overdraft Limit Available

Place of Supply: 27-MAHARASHTRA

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. CHIRANJIBI PANIGRAHI

Nominee Details for the following Accounts/Deposits

1. 52XX8XXX17 NOMINEE NOT REGISTERED







CHIRANJIBI PANIGRAHI

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ANIGRAHI Statement Period: Oct 1, 2018 to Oct 31, 2018



Current Account Details for Account Number: 0-2XX2XX-X18 In INR

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Opening Balance: 0.00

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
17Oct18	TRF PER INSTRN	81000.00		81000.00-
	Account Transfer in Citibank N.ADebited from CHIRANJIBI			
	PANIGRAHI-Credited to CHIRANJIBI PANIGRAHIRef			
	No:070080242107443			
20Oct18	TRF PER INSTRN	6000.00		87000.00-
	Account Transfer in Citibank N.ADebited from CHIRANJIBI			
	PANIGRAHI-Credited to CHIRANJIBI PANIGRAHIRef			
	No:070080242132731			
22Oct18	TRF PER INSTRN	1000.00		88000.00-
	Account Transfer in Citibank N.ADebited from CHIRANJIBI			
	PANIGRAHI-Credited to CHIRANJIBI PANIGRAHIRef			
	No:070080242139032			
23Oct18	TRF PER INSTRN	25000.00		113000.00-
	Account Transfer in Citibank N.ADebited from CHIRANJIBI			
	PANIGRAHI-Credited to CHIRANJIBI PANIGRAHIRef			
	No:070080242152060			
29Oct18	TRF PER INSTRN	1000.00		114000.00-
	Account Transfer in Citibank N.ADebited from CHIRANJIBI			
	PANIGRAHI-Credited to CHIRANJIBI PANIGRAHIRef			
	No:070080242214348			
31Oct18	Interest charged during the Period: 01OCT2018 - 31OCT2018	668.00		114668.00-
	for Current account			
	CLOSING BALANCE	114668.00	0.00	114668.00-
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			114668.00-







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Statement Period: Oct 1, 2018 to Oct 31, 2018

OVERDRAFT LIMIT [As of 31-10-2018] in INR

500000.00



Savings Account Details for Account Number: 5-2XX8XX-X17 In INR

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Opening Balance: 68041.87

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
01Oct18	IMPS OUTWARD ORG	15500.00		
	IMPS TO 04861610078661 - HDFC BANK REF NO:-827414225568			
	RENT-RASHMI HIMANSHU GARG			
01Oct18	PURCHASE	35.00		
	Card no.: 5326XXXXXXXXX0511 27SEP18 183227 AARUSHI			
	ENTERPRISES\FLAT,ANNAS Ref: 092700000537			
01Oct18	PURCHASE	65.00		
	Card no.: 5326XXXXXXXXX0511 28SEP18 142427 CHEFTALK FOOD\L&T			
	INFOTECH IT Ref: 092800047095			
01Oct18	Payment for Credit Card No. 4386 XXXX XXXX 9319	23649.38		
	CHIRANJIBI PANIGRAHI			
01Oct18	IMPS OUTWARD ORG	200.00		28592.49
	IMPS TO 169701512574 - ICICI BANK LTD REF			
	NO:-827418258656-CHIRANJIBI PANIGRAHI			
03Oct18	IMPS OUTWARD ORG	15000.00		
	IMPS TO 00821140086253 - HDFC BANK REF NO:-827608377215 FUND			
	TRANSFER-MRUTUNJAY PANIGRAHI			
03Oct18	IMPS OUTWARD ORG	5000.00		8592.49
	IMPS TO 30113653552 - STATE BANK OF INDIA REF			
	NO:-827608377459 NO REMARKS-Mr BALAKRUSHNA PAN			
04Oct18	IMPS OUTWARD ORG	195.00		8397.49
	UPI To BILLDESKPP@ybl,REF NO - 827724947889, Payment from			





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Statement Period: Oct 1, 2018 to Oct 31, 2018

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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	PhonePe			
09Oct18	NEFT INWARD		47.42	8444.91
	NEFT IN UTR CITIN18930418206 FROM TRANSFERWISE LIMITED			
	N282180156788538TXN RE Chiranjibi Panigrahi YES BANK LTD			
10Oct18	IMPS OUTWARD ORG	362.00		
	UPI To FKRT@ybl,REF NO - 828316491391, Payment from PhonePe			
10Oct18	IMPS OUTWARD ORG	2081.00		6001.91
	UPI To amazon@apl,REF NO - 828319651369, Request from Amazon			
	Pay			
11Oct18	IMPS OUTWARD ORG	106.35		5895.56
	UPI To bookmyshow.razorpay@hdfcbankrzp,REF NO -			
	828417700772, Big Tree Entertainment Pvt Ltd			
12Oct18	IMPS INWARD ORG		106.35	6001.91
	UPI From razorpaypg@hdfcbank,REF NO - 828503213084, Refund			
	for B8JsRzHok21grj RRN 828417700772			
15Oct18	IMPS OUTWARD ORG	463.00		
	UPI To BILLDESKPP@ybl,REF NO - 828756294050, Payment from			
	PhonePe			
	Effective Date : 14Oct18			
15Oct18	IMPS OUTWARD ORG	3.70		
	UPI To EURONET@ybl,REF NO - 828788214111, Payment from			
	PhonePe			
	Effective Date : 14Oct18			
15Oct18	Payment for Credit Card No. 4386 XXXX XXXX 9319	4500.00		1035.21
	CHIRANJIBI PANIGRAHI			
16Oct18	IMPS OUTWARD ORG	57.26		977.95



Transaction Details





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Balance(INR)

CHIRANJIBI PANIGRAHI

Date

20Oct18

20Oct18

INHOUSE TRF

No:070080242132731

ATM WITHDRAWAL

Account Transfer in Citibank N.A.-Debited from CHIRANJIBI PANIGRAHI-Credited to CHIRANJIBI PANIGRAHIREf

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Statement Period: Oct 1, 2018 to Oct 31, 2018

6000.00

4000.00

2392.95

Withdrawals (INR) Deposits (INR)

Date	Transaction Details	Withdrawais (IIVIX)	Deposits (IIIII)	Dalance(IIIIX)
	UPI To FOODPANDA@ybl,REF NO - 828944765410, Payment from			
	PhonePe			
17Oct18	INHOUSE TRF		81000.00	
	Account Transfer in Citibank N.ADebited from CHIRANJIBI			
	PANIGRAHI-Credited to CHIRANJIBI PANIGRAHIRef			
	No:070080242107443			
17Oct18	IMPS OUTWARD ORG	80000.00		
	IMPS TO 169701512574 - ICICI BANK LTD REF			
	NO:-829015159943-CHIRANJIBI PANIGRAHI			
17Oct18	IMPS INWARD ORG		80000.00	81977.95
	IMPSTO from CHIRANJIBI PANIGRAHI ICICI BANK LTD REF NO:			
	-			
	829015755341			
18Oct18	IMPS OUTWARD ORG	77.17		
	UPI To FOODPANDA@ybl,REF NO - 829138722117, Payment from			
	PhonePe			
18Oct18	IMPS INWARD ORG		27.17	81927.95
	UPI From phonepemerchant@yesbank,REF NO - 829119096108,			
	PhonePe Credit for txn P1810181944492881305498			
20Oct18	PURCHASE	61403.00		
	Card no.: 5326XXXXXXXXX0511 17OCT18 155719			
	UKVI3JE0007019655\SEACOLE BUIL Ref: 000000001287			
20Oct18	PURCHASE	20132.00		
	Card no.: 5326XXXXXXXX0511 17OCT18 154406 IMM HEALTH			
	SURCHARGE I\2 MARSH Ref: 00000001031			





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Statement Period: Oct 1, 2018 to Oct 31, 2018

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	Card No.: 5326XXXXXXXXX0511 of CHIRANJIBI PANIGRAHI 20OCT18			
	Ref: 504456712962 CORP ARPORANORTH GOA GAIN			
22Oct18	INHOUSE TRF		1000.00	
	Account Transfer in Citibank N.ADebited from CHIRANJIBI			
	PANIGRAHI-Credited to CHIRANJIBI PANIGRAHIRef			
	No:070080242139032			
22Oct18	IMPS OUTWARD ORG	2000.00		1392.95
	IMPS TO 169701512574 - ICICI BANK LTD REF			
	NO:-829418275692-CHIRANJIBI PANIGRAHI			
23Oct18	INHOUSE TRF		25000.00	
	Account Transfer in Citibank N.ADebited from CHIRANJIBI			
	PANIGRAHI-Credited to CHIRANJIBI PANIGRAHIRef			
	No:070080242152060			
23Oct18	IMPS OUTWARD ORG	25000.00		
	IMPS TO 169701512574 - ICICI BANK LTD REF			
	NO:-829608322962-CHIRANJIBI PANIGRAHI			
23Oct18	PURCHASE	579.00		
	Card no.: 5326XXXXXXXXX0511 20OCT18 165410 KFC			
	RESTAURANTS\UNIT 1 NEELAMS Ref: 102000034041			
23Oct18	PURCHASE	510.00		
	Card no.: 5326XXXXXXXXX0511 21OCT18 143304 GOA PROVORIM\MALL			
	DE GOA NOVA Ref: 829409009391			
23Oct18	IMPS INWARD ORG		800.00	1103.95
	IMPSTO from Family ICICI BANK LTD REF NO: - 829615580559			
25Oct18	IMPS OUTWARD ORG	28.00		1075.95
	UPI To SWIGGY8@ybl,REF NO - 829842589751, Payment from			
	PhonePe			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
29Oct18	Payment for Credit Card No. 4386 XXXX XXXX 9319	392.00		
	CHIRANJIBI PANIGRAHI			
29Oct18	INHOUSE TRF		1000.00	
	Account Transfer in Citibank N.ADebited from CHIRANJIBI			
	PANIGRAHI-Credited to CHIRANJIBI PANIGRAHIRef			
	No:070080242214348			
29Oct18	IMPS OUTWARD ORG	1400.00		283.95
	UPI To pchiranjeevee@okicici,REF NO - 830224165125, Payment			
	from PhonePe			
31Oct18	NEFT INWARD		66313.00	66596.95
	NEFT IN UTR CITIN18940432421 FROM Cognizant Sal Oct 18 COGN			
	CHASM18303782136T 5535, OKKIAM THORAIPAKKAM OLD			
	MAHABALIPURAM ROAD CHENNAI IN JPMORGAN CHASE BANK N.A			
	CLOSING BALANCE	262738.86	261293.94	66596.95
	FUNDS ON EARMARKING / HOLD			5650.00
	CLOSING AVAILABLE BALANCE			60946.95



Savings Account Details for Account Number: 5-2XX8XX-X17 In INR

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Earmarked / Hold Funds as of Oct 31, 2018

Date	Earmarking Particulars	
29-OCT-18	Amount earmarked for prin,int payment	5650.00
	TOTAL AMONT ON EARMARK / HOLD	5650.00







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Statement Period: Oct 1, 2018 to Oct 31, 2018



Credit Card Details:

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CARDS (INR)		CARD NUMBER	BILL DATE	MINIMUM DUE	BILL AMOUNT
REWARDS CARD	of CHIRANJIBI PANIGRAHI	4386 XXXX XXXX 9319	15Oct18	1240.92	32658.40
TOTAL				1240.92	32658.40



Banking Reward Points for the A/C: 5-2XX8XX-X17

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Card No Available Points 5326XXXXXXXXX5511 3540

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

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, outstanding principal on Citibank Home Loans and a part of the holdings in your Citibank Demat Account.

For example, if you have subscribed to investments worth Rs. 1.5 lakhs through your Citibank account and have Rs. 50,000 in an FD, then your NRV is Rs. 2 lakhs, even if the balance in the savings account is nil.

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

Holdings	Rs.	Description
a) Current/Savings Account	25,000	Average for the Month, Calculated based on total of daily end of day balance/total number of days.
b) Fixed Deposit	25,000	Daily end of day balances Principal amount/total number of days.
c) Mutual Funds	40,000	Daily end of day balances/total number of days
d) Loans against securities	25,000	Daily end of day balances/total number of days
e) Demat Holdings	1,00,000	25% of the demat average balance.Demat average balance=Sum (non pledged shares x Market rate)
f) Insurance Premium	10,000	Sum of total premium paid**
g) Mortgage/Home Loan	5,00,000	Outstanding principal amount
Average Monthly Relationship Value	6,50,000	a+b+c+d+25%xe+f+g

^{**}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 www.citi.co.in/nrvfaq.htm.



Protect yourself against SIM Swap.

What is SIM Swap?



- Fraudster collects victim's personal banking information
- Fraudster approaches victim's mobile operator with victim's fake identity proofs & obtains a duplicate SIM card
- Mobile operator deactivates the original SIM card post successful verification & issues a replacement SIM
- Fraudster generates the One Time Password (OTP) which comes on the new SIM & carries out account transactions without victim's knowledge

Tips to safeguard yourself against SIM Swap



- If your mobile stops working for unusual reasons, check with your mobile operator immediately
- Never disclose Internet banking password/ATM PIN/Telephone PIN to anyone
- Do not disclose your mobile number on social media platforms
- Register for both SMS as well as e-mail alerts to stay informed about transactions on your account
- Never respond to unknown mails or calls asking your account details and registered mobile number

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What you can do at Citi ATMs:



Transfer funds



Apply for select products



Pay Citi credit card bill



Fast cash withdrawal





Request for a cheque book



Balance inquiry



We want you to bank safe at all times. You may contact us tollfree at 1800 267 2425 and log a complaint with us 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