



Page 1 of 5

CHIRANJIBI PANIGRAHI

Your Citibank Account Statement as on Oct 1, 2018

Statement Period: Sep 1, 2018 to Sep 30, 2018

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



A summary of your relationship/s with us:

Net Relationship Value for SEP-18 (INR) = 5852.50

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		=	-
Savings Account(s)	INR	68041.87	-
USD Checking A/C(s)		-	-
Deposits Account(s)		=	-
Investments		-	-
Overdrafts		=	-
Loans : Principal O/S		-	-
Cards : Latest Bills	INR	=	23649.38
Insurance		-	-
Share Trading A/C(s)		=	-
TOTAL (INR)		68041.87	23649.38

Important Information

Dear customer, Non CTS cheque clearing shall be reduced to once a fortnight from July 1st, 2018; thereafter to once a month from September 1, 2018 and will completely discontinue from Dec 31st, 2018. We request you to please verify if you have a CTS 2010 compliant cheque book; if not please get it reissued at the earliest.

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

Your Citibank Account Statement as on Oct 1, 2018

Statement Period: Sep 1, 2018 to Sep 30, 2018



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

Home **↑**

Page 2 of 5

Opening Balance: 67181.37

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
01Sep18	Payment for Credit Card No. 4386 XXXX XXXX 9319	13227.00		
	CHIRANJIBI PANIGRAHI			
01Sep18	IMPS OUTWARD ORG	16500.00		
	IMPS TO 04861610078661 - HDFC BANK REF NO:-824323564934			
	RENTRASHMI HIMANSHU GARG			
01Sep18	IMPS OUTWARD ORG	5000.00		
	IMPS TO 30113653552 - STATE BANK OF INDIA REF			
	NO:-824323565652 FUND TRANSFERMr BALAKRUSHNA PAN			
01Sep18	PURCHASE	260.60		
	Card no.: 5326XXXXXXXXX0511 30AUG18 232516 Bookmyshow - Bilds			
	Ref: 824200268674			
01Sep18	IMPS OUTWARD ORG	4578.00		27615.77
	UPI To amazon@apI,REF NO - 824417161818, Request from Amazon			
	Pay			
03Sep18	IMPS OUTWARD ORG	20000.00		
	IMPS TO 169701512574 - ICICI BANK LTD REF NO:- 824510978030			
	FUND TRANSFERCHIRANJIBI PANIGRAHI			
03Sep18	PURCHASE	4060.30		
	Card no.: 5326XXXXXXXXX0511 01SEP18 121011 ONE97 COM			
	LTD-PAYTM Ref: 824400440684			
03Sep18	PURCHASE	24.00		
	Card no.: 5326XXXXXXXXX0511 30AUG18 190826 SAVAI SNACKS\T C S			





CHIRANJIBI PANIGRAHI

Your Citibank Account Statement as on Oct 1, 2018

Page 3 of 5

Statement Period: Sep 1, 2018 to Sep 30, 2018

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	RAJIV GANDH Ref: 083000058378			
03Sep18	PURCHASE	22.00		
	Card no.: 5326XXXXXXXXX0511 30AUG18 132428 CHEFTALK FOOD\L&T			
	INFOTECH IT Ref: 083000017525			
03Sep18	PURCHASE	56.00		3453.47
	Card no.: 5326XXXXXXXX0511 30AUG18 134655 AYUSH HARBALS\FLAT			
	NO 17 GAJAN Ref: 083000008052			
04Sep18	PURCHASE	28.00		
	Card no.: 5326XXXXXXXXX0511 31AUG18 181213 AYUSH			
	ENTERPRISES\S1 6 TH FLOO Ref: 083100007869			
04Sep18	PURCHASE	65.00		
	Card no.: 5326XXXXXXXXX0511 31AUG18 143313 BINDRAS			
	HOSPITALITY SE\INFOSYS Ref: 083100013203			
04Sep18	PURCHASE	30.00		3330.47
	Card no.: 5326XXXXXXXXX0511 31AUG18 183404 SAVAI SNACKS\TCS			
	PREMISES\PUNE Ref: 083100029854			
07Sep18	IMPS OUTWARD ORG	1425.00		1905.47
	UPI To BILLDESKPP@ybl,REF NO - 825018717462, Payment from			
	PhonePe			
17Sep18	IMPS OUTWARD ORG	511.00		1394.47
	UPI To goibibo1@icici,REF NO - 825918993914, travelibibo			
	Effective Date : 16Sep18			
24Sep18	PURCHASE	245.60		1148.87
	Card no.: 5326XXXXXXXXX0511 23SEP18 084257 AMAZON SELLER-BDS			
	Ref: 826600118661			





CHIRANJIBI PANIGRAHI

Your Citibank Account Statement as on Oct 1, 2018

Statement Period: Sep 1, 2018 to Sep 30, 2018

Page 4 of 5

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
28Sep18	NEFT INWARD		66313.00	
	NEFT IN UTR CITIN18924155870 FROM Cognizant Sal Sep 18 COGN			
	CHASM18270291699T 5535, OKKIAM THORAIPAKKAM OLD			
	MAHABALIPURAM ROAD CHENNAI IN JPMORGAN CHASE BANK N.A			
28Sep18	IMPS INWARD ORG		511.00	67972.87
	UPI From goibibo1@icici,REF NO - 827117083538, Cancel			
29Sep18	Interest earned during the Period: 01JUL2018 - 30SEP2018 for		69.00	68041.87
	Savings account			
	CLOSING BALANCE	66032.50	66893.00	68041.87
	FUNDS ON EARMARKING / HOLD	·	·	100.00
	CLOSING AVAILABLE BALANCE			67941.87



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

Home **↑**

Earmarked / Hold Funds as of Sep 30, 2018

Date	Earmarking Particulars A		
27-SEP-18	Card No.: 5326XXXXXXXX0511 27SEP18 183226 AARUSHI		
l	ENTERPRISES FLAT,AN Ref: 092700000537		
28-SEP-18	Card No.: 5326XXXXXXXXX0511 28SEP18 142427 CHEFTALK		
	FOOD PUNE Ref: 092800047095		
	TOTAL AMONT ON EARMARK / HOLD		





CHIRANJIBI PANIGRAHI

Your Citibank Account Statement as on Oct 1, 2018

Page 5 of 5

Statement Period: Sep 1, 2018 to Sep 30, 2018



Credit Card Details:

Home **↑**

CARDS (INR)		CARD NUMBER	BILL DATE	MINIMUM DUE	BILL AMOUNT
REWARDS CARD	of CHIRANJIBI PANIGRAHI	4386 XXXX XXXX 9319	16Sep18	1182.47	23649.38
TOTAL				1182.47	23649.38



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

Home **↑**

Card No Available Points 5326XXXXXXXXX0511 2714

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

This product / service is offered by branches of Citibank NA in India.

@ 2016 Citigroup Inc. Citi and Arc Design are registered service marks of Citigroup Inc. or its affiliates used and registered throughout the world.

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