



CHIRANJIBI PANIGRAHI

Your Citibank Account Statement as on Sep 1, 2018

Statement Period: Aug 1, 2018 to Aug 31, 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



### A summary of your relationship/s with us:

Net Relationship Value for AUG-18 (INR) = 6420.47

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	67181.37	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S		-	-
Cards : Latest Bills	INR	-	12128.38
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		67181.37	12128.38

### **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

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

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

Home **↑** 

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Opening Balance: 2.47

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
28Aug18	TRF PER INSTRN	2.47		0.00
	Account Transfer in Citibank N.ADebited from CHIRANJIBI			
	PANIGRAHI-Credited to CHIRANJIBI PANIGRAHIRef			
	No:070080241474544			
	CLOSING BALANCE	2.47	0.00	0.00
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			0.00

OVERDRAFT LIMIT [ As of 31-08-2018 ] in INR

500000.00



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

Home **↑** 

Opening Balance: 55234.29

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
01Aug18	RDY CR AC CHRG	750.00		
	SHADOW A/C LINE RENEWAL CHARGE  Chg Reference Text			
	:200830 200830 200830  5256894817 I			
01Aug18	IGST DEBIT	135.00		54349.29
	IGST @ 18.00 % ON RDY CR AC CHRG - 5256894817 - Rs 750.00			
	- HSN : 9971 Invoice No. : RB18088152568941			
02Aug18	IMPS OUTWARD ORG	14500.00		
	IMPSTO 04861610078661 CTB REF NO:-821323633227 rentAugust			
02Aug18	Payment for Credit Card No. 4386 XXXX XXXX 9319	20000.00		
02Aug18	IMPS OUTWARD ORG	5000.00		
	IMPSTO 00821140086253 CTB REF NO:-821323635919 bhaiBorrow			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
02Aug18	IMPS OUTWARD ORG	5000.00		
	IMPSTO 30113653552 CTB REF NO:-821323636097 home			
02Aug18	IMPS INWARD ORG		8000.00	
	IMPSTO CHIRANJIBI PANIGRAHI xxxxxxx993 ICI REF NO: -			
	821323051200 Credit Card			
02Aug18	Payment for Credit Card No. 4386 XXXX XXXX 9319	8000.00		
02Aug18	IMPS OUTWARD ORG	4000.00		
	IMPSTO 169701512574 CTB REF NO:-821323639019 savings			
02Aug18	IMPS INWARD ORG		151.00	6000.29
	IMPSTO CHIRANJIBI PANIGRAHI xxxxxxx993 ICI REF NO: -			
	821323069507 Investment			
06Aug18	ATM WITHDRAWAL	3000.00		3000.29
	Card no.: 5326XXXXXXXXX0511 Ref: 821711004244 SHIVTEJ NAGAR			
	PUNE MHIN			
20Aug18	PURCHASE	24.00		
	Card no.: 5326XXXXXXXXX0511 16AUG CHEFS CORNER\TATA			
	CONSULTANCYS Ref: 081600067663			
20Aug18	PURCHASE	24.00		2952.29
	Card no.: 5326XXXXXXXXX0511 16AUG AYUSH ENTERPRISES\TCS 5TH			
	FLOO Ref: 081600024875			
21Aug18	PURCHASE	126.00		2826.29
	Card no.: 5326XXXXXXXXX0511 17AUG SUBWAY\TCS C1 FOOD			
	COURTSAHYDR Ref: 081700032236			
22Aug18	IMPS INWARD ORG		5000.00	
	IMPSTO CHIRANJIBI PANIGRAHI xxxxxxx993 ICI REF NO: -			
	823421939642 Family			
22Aug18	IMPS OUTWARD ORG	700.00		





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	IMPSTO 169701512574 CTB REF NO:-823421552344 PERSONAL			
22Aug18	ATM WITHDRAWAL	500.00		6626.29
	Card no.: 5326XXXXXXXXX0511 Ref: 504456154120 CORP SAUDAGAR			
	PUNE PUNE MHIN			
23Aug18	EFT TO	5000.00		
	UTR#CITIN18906169318-HDFC CC-SA-1014560001188684-HDFC BANK			
23Aug18	PURCHASE	27.00		1599.29
	Card no.: 5326XXXXXXXXX0511 21AUG CANE FRESH\S1 S2 S3			
	BLOCKSAH Ref: 082100003261			
24Aug18	PURCHASE	180.00		
	Card no.: 5326XXXXXXXXX0511 21AUG CRAZY FOOD			
	\CRAZY F Ref: 000282181791			
24Aug18	PURCHASE	274.99		
	Card no.: 5326XXXXXXXXX0511 22AUG CITRUSPAY ZOMATO\UNIT NO			
	709 7 Ref: 082240098070			
24Aug18	PURCHASE	14.00		
	Card no.: 5326XXXXXXXXX0511 22AUG SAVAI SNACKS\T C S RAJIV			
	GANDH Ref: 082200004604			
24Aug18	PURCHASE	55.00		1075.30
	Card no.: 5326XXXXXXXXX0511 22AUG SAVAI SNACKS\T C S RAJIV			
	GANDH Ref: 082200004600			
27Aug18	IMPS INWARD ORG		5000.00	
	IMPSTO from BARSA SAHOO UCO BANK REF NO: -823713831978			
27Aug18	IMPS OUTWARD ORG	1800.00		
	IMPS TO 169701512574 - ICICI BANK LTD REF NO:-823715329158			
	FUND TRANSFERCHIRANJIBI PANIGRAHI			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
27Aug18	ATM WITHDRAWAL	500.00		3775.30
	Card no.: 5326XXXXXXXX0511 of CHIRANJIBI PANIGRAHI 26AUG18			
	Ref: 823812006013 PIMPLE SAUDAGAR			
28Aug18	IMPS OUTWARD ORG	100.00		
	IMPSTO 169701512574 CTB REF NO:-823923247769 NO			
	REMARKSCHIRANJIBI PANIGRAHI			
28Aug18	INHOUSE TRF		2.47	
	Account Transfer in Citibank N.ADebited from CHIRANJIBI			
	PANIGRAHI-Credited to CHIRANJIBI PANIGRAHIRef			
	No:070080241474544			
28Aug18	PURCHASE	28.00		
	Card no.: 5326XXXXXXXXX0511 24AUG18 172241 AYUSH			
	ENTERPRISES\TCS 5TH FLOO Ref: 082400030751			
28Aug18	PURCHASE	110.00		
	Card no.: 5326XXXXXXXX0511 25AUG18 195036 JODHPUR SWEETS\SAI			
	AVENUE BUIL Ref: 082500000566			
28Aug18	PURCHASE	280.00		
	Card no.: 5326XXXXXXXXX0511 25AUG18 205725 PAYPAL *FAASOS\2nd			
	Floor, Unit Ref: 000065207815			
28Aug18	PURCHASE	92.00		
	Card no.: 5326XXXXXXXXX0511 25AUG18 195409 AMBIKA SUPER			
	MARKET\SAI AVENUE Ref: 082500005148			
28Aug18	PURCHASE	300.00		
	Card no.: 5326XXXXXXXXX0511 26AUG18 114309 OM SAI RAM FUEL			
	CENTRE\N.A.\PU Ref: 082600015310			
28Aug18	PURCHASE	2070.00		





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	Card no.: 5326XXXXXXXXX0511 26AUG18 123806 WOOMANZ\S NO 08			
	GRD FLRVISSION Ref: 082600012711			
28Aug18	PURCHASE	209.65		588.12
	Card no.: 5326XXXXXXXXX0511 26AUG18 210022 ADITYA BIRLA PUNE			
	HM\N.A.\PUNE Ref: 082600015446			
29Aug18	PURCHASE REVERSAL		2.25	
	Card no.: 5326XXXXXXXXX0511 26AUG18 114309 BPCL 0.75%			
	Cashless In\G Corp\ Ref: 082600015310			
29Aug18	PURCHASE	95.00		495.37
	Card no.: 5326XXXXXXXXX0511 27AUG18 143249 CHEFTALK FOOD\L&T			
	INFOTECH IT Ref: 082700000381			
30Aug18	PURCHASE	42.00		453.37
	Card no.: 5326XXXXXXXXX0511 28AUG18 151131 SAVAI SNACKS\T C S			
	RAJIV GANDH Ref: 082800006174			
31Aug18	IMPS INWARD ORG		300.00	
	UPI From pchiranjeevee@okicici,REF NO - 824292064400,			
	Collect request from PhonePe			
	Effective Date : 30Aug18			
31Aug18	PURCHASE	234.00		
	Card no.: 5326XXXXXXXXX0511 29AUG18 235047 ONE97 COM			
	LTD-PAYTM Ref: 824100156006			
31Aug18	NEFT INWARD		77169.00	
	NEFT IN UTR CITIN18910793342 FROM Cognizant Sal Aug 18 COGN			
	CHASL18242965387T 5535, OKKIAM THORAIPAKKAM OLD			
	MAHABALIPURAM ROAD CHENNAI IN JPMORGAN CHASE BANK N.A			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
31Aug18	PURCHASE	21.00		
	Card no.: 5326XXXXXXXX0511 29AUG18 144545 SAVAI SNACKS\T C S			
	RAJIV GANDH Ref: 082900002634			
31Aug18	PURCHASE	26.00		
	Card no.: 5326XXXXXXXXX0511 29AUG18 184522 CHEFS CORNER\S1			
	BLOCK AND A1 B Ref: 082900129288			
31Aug18	IMPS OUTWARD ORG	400.00		
	IMPS TO 169701512574 - ICICI BANK LTD REF NO:-824315426634			
	FUND TRANSFERCHIRANJIBI PANIGRAHI			
31Aug18	IMPS OUTWARD ORG	60.00		
	IMPS TO 169701512574 - ICICI BANK LTD REF NO:-824315428785			
	FUND TRANSFERCHIRANJIBI PANIGRAHI			
31Aug18	IMPS OUTWARD ORG	10000.00		67181.37
	IMPS TO 00821140086253 - HDFC BANK REF NO:-824317474356 NO			
	REMARKSMRUTUNJAY PANIGRAHI			
	CLOSING BALANCE	83677.64	95624.72	67181.37
	FUNDS ON EARMARKING / HOLD			485.60
	CLOSING AVAILABLE BALANCE			66695.77



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

Home **↑** 

Earmarked / Hold Funds as of Aug 31, 2018

Date	Earmarking Particulars	
30-AUG-18	Card No.: 5326XXXXXXXXX0511 30AUG18 132428 CHEFTALK	
	FOOD PUNE Ref: 083000017525	
30-AUG-18	Card No.: 5326XXXXXXXX0511 30AUG18 134654 AYUSH HA	56.00





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Date	Earmarking Particulars	Amount
	RBALS PUNE Ref: 083000008052	
30-AUG-18	Card No.: 5326XXXXXXXX0511 30AUG18 190825 SAVAI SN	24.00
	ACKS PUNE Ref: 083000058378	
30-AUG-18	Card No.: 5326XXXXXXXXX0511 30AUG18 232515 Bookmysh	260.60
	ow - Bilds Ref: 824200268674	
31-AUG-18	Card No.: 5326XXXXXXXX0511 31AUG18 143313 BINDRAS	65.00
	HOSPITALITY SE PUNE Ref: 083100013203	
31-AUG-18	Card No.: 5326XXXXXXXX0511 31AUG18 181212 AYUSH EN	28.00
	TERPRISES . PUNE Ref: 083100007869	
31-AUG-18	Card No.: 5326XXXXXXXX0511 31AUG18 183403 SAVAI SN	30.00
	ACKS PUNE Ref: 083100029854	
	TOTAL AMONT ON EARMARK / HOLD	485.60



Credit Card Details:

Home↑

TOTAL				606.42	12128.38
REWARDS CARD	of CHIRANJIBI PANIGRAHI	4386 XXXX XXXX 9319	15Aug18	606.42	12128.38
CARDS (INR)		CARD NUMBER	BILL DATE	MINIMUM DUE	BILL AMOUNT







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

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Card No Available Points 5326XXXXXXXXX0511 2671

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, 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

<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 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