Banking





CHIRANJIBI PANIGRAHI

Your Citibank Account Statement as on Jul 1, 2018

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

Page 1 of 5

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 JUN-18 (INR) = 4493.62

Relationship Type	Currency	Assets	Liabilities
Current Account(s)	INR	2.47	-
Savings Account(s)	INR	53944.07	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S		-	-
Cards : Latest Bills	INR	-	10467.35
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		53946.54	10467.35

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

HOLDERS

1. CHIRANJIBI PANIGRAHI

Nominee Details for the following Accounts/Deposits

1. 52XX8XXX17 NOMINEE NOT REGISTERED







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

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

Home **↑**

Opening Balance: 0.00

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
29Jun18	BNKG-MANUAL TXN : Reversal of excess interest charged, refer		2.47	2.47
	email dated 290618			
	CLOSING BALANCE	0.00	2.47	2.47
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			2.47

OVERDRAFT LIMIT [As of 30-06-2018] in INR

500000.00



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

Home **↑**

Opening Balance: 53717.20

Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
Payment for Credit Card No. 4386 XXXX XXXX 9319	20000.00		
IMPS OUTWARD ORG	14500.00		
IMPSTO 04861610078661 CTB REF NO:-815217500827 rentJune			
IMPS OUTWARD ORG	15000.00		4217.20
IMPSTO 30113653552 CTB REF NO:-815217501269 home			
IMPS OUTWARD ORG	2450.00		
IMPSTO 033601524768 CTB REF NO:-815423298300 barsaExp			
IMPS INWARD ORG		840.00	2607.20
IMPSTO BARSA SAHOO xxxxxxx219 INB REF NO: - 815515875224 -			
IMPS INWARD ORG		800.00	3407.20
IMPSTO NILIM BORUAH xxxxxxx755 ICI REF NO: - 815916298881			
Netflix			
_	Payment for Credit Card No. 4386 XXXX XXXX 9319 IMPS OUTWARD ORG IMPSTO 04861610078661 CTB REF NO:-815217500827 rentJune IMPS OUTWARD ORG IMPSTO 30113653552 CTB REF NO:-815217501269 home IMPS OUTWARD ORG IMPSTO 033601524768 CTB REF NO:-815423298300 barsaExp IMPS INWARD ORG IMPSTO BARSA SAHOO xxxxxxxx219 INB REF NO:-815515875224 - IMPS INWARD ORG IMPSTO NILIM BORUAH xxxxxxxx755 ICI REF NO: - 815916298881	Payment for Credit Card No. 4386 XXXX XXXX 9319 20000.00 IMPS OUTWARD ORG 14500.00 IMPSTO 04861610078661 CTB REF NO:-815217500827 rentJune IMPS OUTWARD ORG 15000.00 IMPSTO 30113653552 CTB REF NO:-815217501269 home IMPS OUTWARD ORG 2450.00 IMPSTO 033601524768 CTB REF NO:-815423298300 barsaExp IMPS INWARD ORG IMPSTO BARSA SAHOO xxxxxxxx219 INB REF NO:-815515875224 - IMPS INWARD ORG IMPSTO NILIM BORUAH xxxxxxxx755 ICI REF NO: -815916298881	Payment for Credit Card No. 4386 XXXX XXXX 9319 20000.00 IMPS OUTWARD ORG 14500.00 IMPSTO 04861610078661 CTB REF NO:-815217500827 rentJune IMPS OUTWARD ORG 15000.00 IMPSTO 30113653552 CTB REF NO:-815217501269 home IMPS OUTWARD ORG 2450.00 IMPSTO 033601524768 CTB REF NO:-815423298300 barsaExp IMPS INWARD ORG 840.00 IMPSTO BARSA SAHOO xxxxxxxx219 INB REF NO:-815515875224 - IMPS INWARD ORG 800.00 IMPSTO NILIM BORUAH xxxxxxxx755 ICI REF NO: - 815916298881

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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
11Jun18	IMPS OUTWARD ORG	10.00		3397.20
	IMPSTO 169701512574 CTB REF NO:-816019189506 saving			
14Jun18	IMPS OUTWARD ORG	500.00		2897.20
	IMPSTO 169701512574 CTB REF NO:-816513819436 savings			
18Jun18	IMPS OUTWARD ORG	800.00		2097.20
	IMPSTO 169701512574 CTB REF NO:-816922666348 icici			
19Jun18	TT No.4164551 received from BOMBAY, NACH		5160.00	
	DEPOSIT-3829472803-1104599 - APXPC4582M-AY2018-19 -			
	CE18063920710			
19Jun18	PURCHASE	300.00		6957.20
	Card no.: 5326XXXXXXXX0511 17JUN JH HAIR XPRESO\RAINBOW			
	PLAZA S Ref: 816813255232			
21Jun18	IMPS OUTWARD ORG	5000.00		1957.20
	IMPSTO 169701512574 CTB REF NO:-817219793897 icici			
25Jun18	ATM WITHDRAWAL	400.00		1557.20
	Card no.: 5326XXXXXXXXX0511 Ref: 817420193774 PIMPLE			
	SAUDAGAR I PUNE WEST MHIN			
26Jun18	IMPS OUTWARD ORG	400.00		
	IMPSTO 169701512574 CTB REF NO:-817622073610			
26Jun18	PURCHASE	390.00		
	Card no.: 5326XXXXXXXX0511 23JUN DAILY NEEDS ENTERPRISE\SR			
	NO 6 Ref: 062300001108			
26Jun18	PURCHASE	300.00		
	Card no.: 5326XXXXXXXXX0511 23JUN OM SAI RAM FUEL			
	CENTRE\N.A.\PU Ref: 062300012356			
26Jun18	PURCHASE REVERSAL		2.25	
	Card no.: 5326XXXXXXXXX0511 23JUN BPCL 0.75% Cashless In\G			
	Corp\ Ref: 062300012356			

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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
26Jun18	PURCHASE	274.38		195.07
	Card no.: 5326XXXXXXXXX0511 24JUN BRAND			
	FACTORY\BF-PUNE-PIMPALE- Ref: 817514238162			
29Jun18	NEFT INWARD		53691.00	53886.07
	NEFT IN UTR CITIN18881466888 FROM Cognizant Sal Jun 18 COGN			
	CHASL18179136522T 5535, OKKIAM THORAIPAK			
30Jun18	Interest earned during the Period: 01APR2018 - 30JUN2018		58.00	53944.07
	CLOSING BALANCE	60324.38	60551.25	53944.07
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			53944.07



Credit Card Details:

Home↑

TOTAL				987.90	10467.35
REWARDS CARD	of CHIRANJIBI PANIGRAHI	4386 XXXX XXXX 9319	17Jun18	987.90	10467.35
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 2578

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