Banking





CHIRANJIBI PANIGRAHI

Your Citibank Account Statement as on Jun 1, 2018

Statement Period: May 1, 2018 to May 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 : CITI0000004 IFSC MICR code : 560037002



A summary of your relationship/s with us:

Net Relationship Value for MAY-18 (INR) = 8076.32

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	53717.20	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S		-	-
Cards : Latest Bills	INR	-	23269.56
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		53717.20	23269.56

Important Information

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

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Opening Balance: 10187.20

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
07May18	IMPS OUTWARD ORG	300.00		9887.20
	IMPSTO 169701512574 CTB REF NO:-812722163025 savings			
09May18	IMPS OUTWARD ORG	800.00		
	IMPSTO 169701512574 CTB REF NO:-812915786864 savings			
09May18	IMPS OUTWARD ORG	5000.00		4087.20
	IMPSTO 169701512574 CTB REF NO:-812915787323 savings			
11May18	PURCHASE	161.00		3926.20
	Card no.: 5326XXXXXXXXX0511 11MAY CHEFS CORNER PUNE			
	Ref: 051100009902			
14May18	IMPS OUTWARD ORG	3500.00		
	IMPSTO 169701512574 CTB REF NO:-813216799817			
14May18	ATM WITHDRAWAL	400.00		26.20
	Card no.: 5326XXXXXXXXX0511 Ref: 9177 NR. KATEPURAM			
	CHOWK CD PUNE MHIN			
31May18	NEFT INWARD		53691.00	53717.20
	NEFT IN UTR CITIN18867981804 FROM Cognizant Sal May 18 COGN			
	CHASK18150659286T 5535, OKKIAM THORAIPAK			
	CLOSING BALANCE	10161.00	53691.00	53717.20
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			53717.20







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Statement Period: May 1, 2018 to May 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	15May18	1118.12	23269.56
TOTAL				1118.12	23269.56



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

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Card No Available Points 5326XXXXXXXXX0511 2565

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.



Your security is our priority.

Tips to safeguard yourself against fraud



RBI Governor, Citibank or any such other person/ organization does not send emails or SMSs asking you to deposit money in their accounts to get a large sum of money to your account. Never fall a victim to such frauds.



Do not respond to any email from an unknown person offering you a huge sum of money & asking for a fee to initiate the transfer.



Do not send any money as an initial deposit/commission/transfer fee to anyone for any offer made in the name of RBI/Income Tax/World bank/IMF or any such reputed organization as they never ask for such money. For any query pertaining to Citibank, contact Citiphones for further information.



RBI never approaches individuals for savings/ current account, credit/ debit card etc.



RBI does not keep funds or accounts of any individual/ public/ trust. Do not be a victim of any such offer made to you on telephone/ email in the name of RBI.



Never share your internet banking details such as user ID/ password or credit/ debit card number/ CVV/ OTP/ ATM PIN/ Telephone PIN with anyone either over telephone or email even if they claim to be from RBI/ Citibank.



Never get lured by offers mentioning "you have won a lottery" even if they come in the name of RBI Governor or any such reputed person/ organization.



Immediately lodge a complaint with local Police/cyber-crime authorities if you are being harassed by telephone calls/emails offering you huge sum of money.

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

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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