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CHIRANJIBI PANIGRAHI

Your Citibank Account Statement as on Aug 1, 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

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



A summary of your relationship/s with us:

Net Relationship Value for JUL-18 (INR) = 8366.32

Relationship Type	Currency	Assets	Liabilities
Current Account(s)	INR	2.47	-
Savings Account(s)	INR	55234.29	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S		-	-
Cards : Latest Bills	INR	-	10461.31
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		55236.76	10461.31

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

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Opening Balance: 53944.07

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
02Jul18	Payment for Credit Card No. 4386 XXXX XXXX 9319	10467.35		
02Jul18	IMPS OUTWARD ORG	14500.00		
	IMPSTO 04861610078661 CTB REF NO:-818200717594 rentJuly			
02Jul18	IMPS OUTWARD ORG	20000.00		8976.72
	IMPSTO 169701512574 CTB REF NO:-818211822208 savings			
04Jul18	IMPS OUTWARD ORG	5000.00		3976.72
	IMPSTO 30113653552 CTB REF NO:-818521194435 home			
16Jul18	IMPS INWARD ORG		2544.00	
	IMPSTO CHIRANJIBI PANIGRAHI xxxxxxx993 ICI REF NO: -			
	819610314882 Exp			
16Jul18	ATM WITHDRAWAL	1000.00		5520.72
	Card no.: 5326XXXXXXXXX0511 Ref: 9852 PIMPALE			
	SAUDAGAR OATM PUNE MHIN			
18Jul18	PURCHASE	2544.00		
	Card no.: 5326XXXXXXXX0511 14JUL ARYAN PETROLEUM BPCL\GAT NO			
	82 Ref: 071400003995			
	Effective Date : 17Jul18			
18Jul18	PURCHASE REVERSAL		19.08	2995.80
	Card no.: 5326XXXXXXXXX0511 14JUL ARYAN PETROLEUM BPCL\GAT NO			
	82 Ref: 071400003995			
	Effective Date : 17Jul18			
19Jul18	IMPS OUTWARD ORG	500.00		2495.80
	IMPSTO 169701512574 CTB REF NO:-820016534170 savings			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
23Jul18	PURCHASE	260.60		
	Card no.: 5326XXXXXXXXX0511 21JUL Bookmyshow - Bilds			
	Ref: 820200408958			
23Jul18	PURCHASE	26.00		2209.20
	Card no.: 5326XXXXXXXXX0511 19JUL CHEFS CORNER\S1 BLOCK AND			
	A1 B Ref: 071900116572			
24Jul18	PURCHASE	481.00		
	Card no.: 5326XXXXXXXXX0511 20JUL AROMAS HYDERABAD HOUSE\SHOP			
	NO Ref: 072000009793			
24Jul18	PURCHASE	80.00		
	Card no.: 5326XXXXXXXXX0511 20JUL TATA COMMUNICATION SER\GATE			
	NO Ref: 072000134084			
24Jul18	PURCHASE	67.00		
	Card no.: 5326XXXXXXXXX0511 20JUL CHEFTALK FOOD\L&T INFOTECH			
	IT Ref: 072000014422			
24Jul18	PURCHASE	500.00		
	Card no.: 5326XXXXXXXXX0511 21JUL OM SAI RAM FUEL			
	CENTRE\N.A.\PU Ref: 072100012018			
24Jul18	PURCHASE	153.00		
	Card no.: 5326XXXXXXXXX0511 21JUL AMIR CHICKEN AND EGGS\S NO			
	22 Ref: 072100000376			
24Jul18	PURCHASE	297.75		630.45
	Card no.: 5326XXXXXXXXX0511 22JUL RELIANCE FRESH\6734KONKANE			
	CHO Ref: 072200012642			





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

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
25Jul18	PURCHASE REVERSAL		3.75	
	Card no.: 5326XXXXXXXXX0511 21JUL BPCL 0.75% Cashless In\G			
	Corp\ Ref: 072100012018			
25Jul18	PURCHASE	102.00		
	Card no.: 5326XXXXXXXXX0511 23JUL CHEFTALK FOOD\L&T INFOTECH			
	IT Ref: 072300027909			
25Jul18	PURCHASE	18.00		514.20
	Card no.: 5326XXXXXXXXX0511 23JUL CHEFTALK FOOD\L&T INFOTECH			
	IT Ref: 072300008537			
27Jul18	IMPS INWARD ORG		800.00	1314.20
	IMPSTO PRAFULL KUMAR xxxxxxx760 ICI REF NO: - 820801385573			
	Netflix			
30Jul18	PURCHASE	29.00		1285.20
	Card no.: 5326XXXXXXXXX0511 26JUL CHEFTALK FOOD\L&T INFOTECH			
	IT Ref: 072600038911			
31Jul18	NEFT INWARD		54715.00	
	NEFT IN UTR CITIN18895906543 FROM Cognizant Sal Jul 18 COGN			
	CHASL18211593113T 5535, OKKIAM THORAIPAK			
31Jul18	PURCHASE	100.00		
	Card no.: 5326XXXXXXXXX0511 29JUL KATE DAIRY FARMS PRIVA\175			
	PIM Ref: 821006061362			
31Jul18	PURCHASE	665.91		55234.29
	Card no.: 5326XXXXXXXXX0511 29JUL RELIANCE FRESH\6734KONKANE			





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Date Transaction Details Withdrawals (INR) Deposits (INR) Balance(INR)		CUO Pet: 072000012221			
	Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)

 CHO Ref: 072900013224

 CLOSING BALANCE
 56791.61
 58081.83
 55234.29

 FUNDS ON EARMARKING / HOLD
 0.00

 CLOSING AVAILABLE BALANCE
 55234.29



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	15Jul18	523.07	10461.31
TOTAL				523.07	10461.31



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

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Card No	Available Points
5326XXXXXXXX0511	2630





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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