

Banking



PAURAV PAREEK

Statement Period: Feb 1, 2019 to Feb 28, 2019

Your Citibank Account Statement as on Mar 1, 2019

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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 FEB-19 (INR) = 100944.51

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	155639.47	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S		-	-
Cards : Latest Bills		-	-
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		155639.47	-

Important Information

Dear Customer, this is to inform you about the latest circular dated January 16, 2019 issued by the RBI on the rationalized framework for External Commercial Borrowings and Rupee Denominated Bonds. Please visit <https://citi.asia/INNEWECB> to know more.

Place of Supply : 29-KARNATAKA

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. PAURAV PAREEK

Nominee Details for the following Accounts/Deposits

1. 54XX8XXX15 NOMINEE NOT REGISTERED

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Savings Account Details for Account Number: 5-4XX8XX-X15 In INR

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Opening Balance: 101883.47

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
07Feb19	ATM WITHDRAWAL Card No.: 5497XXXXXXXX4805 of PAURAV PAREEK 07FEB19 Ref: 903808006188 +ANZ SUPPORT SERVICESPBENGALURU KAIN	1500.00		100383.47
25Feb19	IMPS OUTWARD ORG UPI To anshutnehra-1@oksbi, REF NO - 905414587210, UPI	2500.00		
25Feb19	IMPS OUTWARD ORG IMPS TO 50100151856497 - HDFC BANK REF NO:-905419955142 Utility Bill Payment-PAURAV PAREEK	665.00		
25Feb19	IMPS OUTWARD ORG UPI To jbhagat17@okaxis, REF NO - 905514950302, Lulu	897.00		96321.47
27Feb19	NEFT INWARD NEFT IN UTR CITIN19929323460 FROM ANZSSI SAL Feb 19 ANZ Sup ANZBH19058400946T ANZ BANKING GROUP LTDAUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED		77384.00	
27Feb19	Payment for Credit Card No. 4386 XXXX XXXX 5764 PAREEK, PAURAV	9733.00		163972.47
28Feb19	IMPS OUTWARD ORG UPI To varun.suresh99@axisbank, REF NO - 905917823584, Rent	8333.00		155639.47
CLOSING BALANCE		23628.00	77384.00	155639.47
FUNDS ON EARMARKING / HOLD				0.00
CLOSING AVAILABLE BALANCE				155639.47

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Banking Reward Points for the A/C : 5-4XX8XX-X15

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Card No	Available Points
5497XXXXXXXX4805	117

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.citibank.com/india

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 individual 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



PIN
change



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