

IFSC

MICR code



MAHANTESH RAJENDRA KUMBAR

Your Citibank Account Statement as on Apr 1, 2019

Page 1 of 10

Branch Address:

CITIBANK N.A NO. 5 MG ROAD,

BENGALURU - 560001 LOS: 29-KARNATAKA

GSTIN: 29AAACC0462F1Z0



A summary of your relationship/s with us:

Net Relationship Value for MAR-19 (INR) = 5685.95

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	18525.76	-
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)		18525.76	-

Important Information

Statement Period: Mar 1, 2019 to Mar 31, 2019

Branch Phone No: 08067739333

: CITI0000004

: 560037002

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. MAHANTESH RAJENDRA KUMBAR

Nominee Details for the following Accounts/Deposits

1. 54XX6XXX18 NOMINEE NOT REGISTERED







Your Citibank Account Statement as on Apr 1, 2019

Page 2 of 10

Statement Period: Mar 1, 2019 to Mar 31, 2019



Savings Account Details for Account Number: 5-4XX6XX-X18 In INR

Home **↑**

Opening Balance: 19017.72

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
01Mar19	PURCHASE	5.00		19012.72
	Card no.: 5497XXXXXXXX2301 28FEB19 195950 ONE97 COM			
	LTD-PAYTM Ref: 905900999190			
02Mar19	PURCHASE	50.00		
	Card no.: 5497XXXXXXXX2301 01MAR19 095916 ONE97 COM			
	LTD-PAYTM Ref: 906000056143			
02Mar19	PURCHASE	32.00		
	Card no.: 5497XXXXXXXX2301 01MAR19 185737 ONE97 COM			
	LTD-PAYTM Ref: 906000127178			
02Mar19	PURCHASE	600.00		
	Card no.: 5497XXXXXXXX2301 01MAR19 135818 ONE97 COM			
	LTD-PAYTM Ref: 906000089599			
02Mar19	PURCHASE	70.00		18260.72
	Card no.: 5497XXXXXXXX2301 01MAR19 101651 ONE97 COM			
	LTD-PAYTM Ref: 906000058487			
04Mar19	IMPS INWARD ORG		200.00	
	UPI From rameshjavali2526@okicici,REF NO - 906216317520, UPI			
04Mar19	PURCHASE	85.00		18375.72
	Card no.: 5497XXXXXXXX2301 03MAR19 185622 ONE97 COM			
	LTD-PAYTM Ref: 906200416215			
05Mar19	PURCHASE	20.00		
	Card no.: 5497XXXXXXXX2301 04MAR19 142042 ONE97 COM			
	LTD-PAYTM Ref: 906300515773			
05Mar19	IMPS OUTWARD ORG	60.00		







Your Citibank Account Statement as on Apr 1, 2019

Page 3 of 10

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	UPI To yogesh.mrgowda@okhdfcbank,REF NO - 906413943502, UPI			
05Mar19	ATM WITHDRAWAL	10000.00		8295.72
	Card No.: 5497XXXXXXXXX2301 of MAHANTESH R KUMBAR 05MAR19			
	Ref: 8925 +MANYATHATECH PARK BRBANGALORE- URBKAIN			
06Mar19	PURCHASE	50.00		
	Card no.: 5497XXXXXXXXX2301 05MAR19 081120 ONE97 COM			
	LTD-PAYTM Ref: 906400596540			
06Mar19	IMPS OUTWARD ORG	40.00		8205.72
	UPI To yogesh.mrgowda@okhdfcbank,REF NO - 906509703114, UPI			
07Mar19	PURCHASE	30.00		
	Card no.: 5497XXXXXXXX2301 06MAR19 143021 ONE97 COM			
	LTD-PAYTM Ref: 906500767402			
07Mar19	IMPS OUTWARD ORG	40.00		8135.72
	UPI To yogesh.mrgowda@okhdfcbank,REF NO - 906614338631, UPI			
08Mar19	IMPS OUTWARD ORG	60.00		8075.72
	UPI To bharatpe90600016829@yesbankltd,REF NO - 906709640263,			
	Verified Merchant			
11Mar19	IMPS OUTWARD ORG	5300.00		
	UPI To kallurivas888@oksbi,REF NO - 906811413932, March			
11Mar19	IMPS INWARD ORG		50.00	
	UPI From nandinigowda229@okhdfcbank,REF NO - 906820777925,			
	UPI			
11Mar19	IMPS INWARD ORG		30.00	





MAHANTESH RAJENDRA KUMBAR

Your Citibank Account Statement as on Apr 1, 2019

Page 4 of 10

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	UPI From 8501827270@ybl,REF NO - 907012637328, Payment from			
	PhonePe			
11Mar19	PURCHASE	25.00		
	Card no.: 5497XXXXXXXXX2301 08MAR19 124024 ONE97 COM			
	LTD-PAYTM Ref: 906700006939			
11Mar19	PURCHASE	25.00		
	Card no.: 5497XXXXXXXXX2301 08MAR19 151553 ONE97 COM			
	LTD-PAYTM Ref: 906700027125			
11Mar19	PURCHASE	65.00		2740.72
	Card no.: 5497XXXXXXXXX2301 10MAR19 203028 ONE97 COM			
	LTD-PAYTM Ref: 906900329289			
12Mar19	PURCHASE	50.00		
	Card no.: 5497XXXXXXXXX2301 11MAR19 120856 ONE97 COM			
	LTD-PAYTM Ref: 907000391934			
12Mar19	PURCHASE	40.00		2650.72
	Card no.: 5497XXXXXXXXX2301 11MAR19 144332 ONE97 COM			
	LTD-PAYTM Ref: 907000410760			
13Mar19	PURCHASE	40.00		2610.72
	Card no.: 5497XXXXXXXXX2301 12MAR19 144357 ONE97 COM			
	LTD-PAYTM Ref: 907100529272			
14Mar19	PURCHASE	40.00		
	Card no.: 5497XXXXXXXXX2301 13MAR19 141952 ONE97 COM			
	LTD-PAYTM Ref: 907200649907			
14Mar19	PURCHASE	40.00		2530.72
	Card no.: 5497XXXXXXXXX2301 13MAR19 111641 ONE97 COM			
	LTD-PAYTM Ref: 907200626664			
15Mar19	PURCHASE	40.00		
	Card no.: 5497XXXXXXXXX2301 14MAR19 100423 ONE97 COM			





MAHANTESH RAJENDRA KUMBAR

Your Citibank Account Statement as on Apr 1, 2019

Page 5 of 10

Date	Transaction De	tails	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	LTD-PAYTM	Ref: 907300736375			
15Mar19	PURCHASE		18.00		
	Card no.: 5497X	XXXXXXX2301 14MAR19 181331 ONE97 COM			
	LTD-PAYTM	Ref: 907300791161			
15Mar19	PURCHASE		35.00		2437.72
	Card no.: 5497X	XXXXXXX2301 14MAR19 143637 ONE97 COM			
	LTD-PAYTM	Ref: 907300768480			
16Mar19	PURCHASE		50.00		
	Card no.: 5497X	XXXXXXX2301 15MAR19 191709 ONE97 COM			
	LTD-PAYTM	Ref: 907400919784			
16Mar19	PURCHASE		40.00		
	Card no.: 5497X	XXXXXXX2301 15MAR19 093145 ONE97 COM			
	LTD-PAYTM	Ref: 907400852808			
16Mar19	PURCHASE		50.00		
	Card no.: 5497X	XXXXXXX2301 15MAR19 150030 ONE97 COM			
	LTD-PAYTM	Ref: 907400891313			
16Mar19	PURCHASE		40.00		2257.72
	Card no.: 5497X	XXXXXXX2301 15MAR19 110442 ONE97 COM			
	LTD-PAYTM	Ref: 907400863119			
18Mar19	PURCHASE		199.00		
	Card no.: 5497X	XXXXXXX2301 16MAR19 205716 ONE97 COM			
	LTD-PAYTM	Ref: 907500068139			
18Mar19	PURCHASE		10.00		
	Card no.: 5497X	XXXXXXX2301 17MAR19 103123 ONE97 COM			
	LTD-PAYTM	Ref: 907600107886			
18Mar19	PURCHASE		100.00		
	Card no.: 5497X	XXXXXXX2301 17MAR19 120046 ONE97 COM			
	LTD-PAYTM	Ref: 907600120435			
18Mar19	PURCHASE		50.00		







Your Citibank Account Statement as on Apr 1, 2019

Page 6 of 10

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	Card no.: 5497XXXXXXXXX301 17MAR19 184427 ONE97 COM			
	LTD-PAYTM Ref: 907600172287			
18Mar19	PURCHASE	30.00		1868.72
	Card no.: 5497XXXXXXXXX301 17MAR19 102922 ONE97 COM			
	LTD-PAYTM Ref: 907600107614			
20Mar19	PURCHASE	90.00		
	Card no.: 5497XXXXXXXXX2301 19MAR19 092904 ONE97 COM			
	LTD-PAYTM Ref: 907800348565			
20Mar19	PURCHASE	60.00		
	Card no.: 5497XXXXXXXXX2301 19MAR19 193851 ONE97 COM			
	LTD-PAYTM Ref: 907800417878			
20Mar19	PURCHASE	40.00		
	Card no.: 5497XXXXXXXXX2301 19MAR19 141259 ONE97 COM			
	LTD-PAYTM Ref: 907800381196			
20Mar19	PURCHASE	210.00		
	Card no.: 5497XXXXXXXXX2301 19MAR19 084638 AMAZON SELLER-BDS			
	Ref: 907800344511			
20Mar19	PURCHASE	52.00		1416.72
	Card no.: 5497XXXXXXXXX2301 17MAR19 195221 EASY BAZAR SUPER			
	MARKE\GROUND Ref: 031700049735			
21Mar19	PURCHASE	30.00		1386.72
	Card no.: 5497XXXXXXXXX2301 20MAR19 094906 ONE97 COM			
	LTD-PAYTM Ref: 907900469732			
22Mar19	PURCHASE	20.00		
	Card no.: 5497XXXXXXXXX2301 21MAR19 140232 ONE97 COM			
	LTD-PAYTM Ref: 908000612376			
22Mar19	PURCHASE	40.00		





MAHANTESH RAJENDRA KUMBAR

Your Citibank Account Statement as on Apr 1, 2019

Page 7 of 10

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	Card no.: 5497XXXXXXXXX2301 21MAR19 094016 ONE97 COM			
	LTD-PAYTM Ref: 908000584617			
22Mar19	ATM WITHDRAWAL	200.00		1126.72
	Card No.: 5497XXXXXXXXX2301 of MAHANTESH R KUMBAR 22MAR19			
	Ref: 908118010868 INDUSIND BANK LIMITEDBANGALORE KAIN			
25Mar19	ATM WITHDRAWAL	500.00		
	Card No.: 5497XXXXXXXXX2301 of MAHANTESH R KUMBAR 23MAR19			
	Ref: 2073 +SHIVNAGAR OATMBANGALORE-URBKAIN			
25Mar19	PURCHASE	35.00		
	Card no.: 5497XXXXXXXXX2301 22MAR19 114629 ONE97 COM			
	LTD-PAYTM Ref: 908100711092			
25Mar19	PURCHASE	50.00		
	Card no.: 5497XXXXXXXXX2301 22MAR19 142645 ONE97 COM			
	LTD-PAYTM Ref: 908100732251			
25Mar19	PURCHASE	50.00		
	Card no.: 5497XXXXXXXX2301 22MAR19 142815 ONE97 COM			
	LTD-PAYTM Ref: 908100732429			
25Mar19	PURCHASE	30.00		
	Card no.: 5497XXXXXXXX2301 23MAR19 194228 ONE97 COM			
	LTD-PAYTM Ref: 908200905875			
25Mar19	PURCHASE	199.00		262.72
	Card no.: 5497XXXXXXXXX2301 24MAR19 184927 ONE97 COM			
	LTD-PAYTM Ref: 908300030896			
26Mar19	PURCHASE	35.00		
	Card no.: 5497XXXXXXXXX2301 25MAR19 171427 ONE97 COM			
	LTD-PAYTM Ref: 908400147455			
26Mar19	PURCHASE	150.00		







Your Citibank Account Statement as on Apr 1, 2019

Page 8 of 10

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	Card no.: 5497XXXXXXXXX2301 25MAR19 193334 ONE97 COM			
	LTD-PAYTM Ref: 908400165699			
26Mar19	PURCHASE	35.00		
	Card no.: 5497XXXXXXXXX301 25MAR19 081449 ONE97 COM			
	LTD-PAYTM Ref: 908400085410			
26Mar19	IMPS INWARD ORG		40.00	82.72
	UPI From vivaanrohit@okhdfcbank,REF NO - 908516572077, Q			
27Mar19	PURCHASE	35.00		
	Card no.: 5497XXXXXXXXX2301 26MAR19 130559 ONE97 COM			
	LTD-PAYTM Ref: 908500243419			
27Mar19	PURCHASE	30.00		17.72
	Card no.: 5497XXXXXXXXX2301 26MAR19 161534 ONE97 COM			
	LTD-PAYTM Ref: 908500264561			
28Mar19	IMPS INWARD ORG		1000.00	
	UPI From hrishikesh.savanur@okicici,REF NO - 908709325143,			
	Payback			
28Mar19	IMPS OUTWARD ORG	135.00		882.72
	UPI To mayekargaurav17@okhdfcbank,REF NO - 908720645184,			
	Beer			
29Mar19	PURCHASE	21.00		
	Card no.: 5497XXXXXXXXX2301 28MAR19 113624 ONE97 COM			
	LTD-PAYTM Ref: 908700464812			
29Mar19	PURCHASE	40.00		
	Card no.: 5497XXXXXXXXX301 28MAR19 142027 ONE97 COM			
	LTD-PAYTM Ref: 908700482950			
29Mar19	PURCHASE	10.00		
	Card no.: 5497XXXXXXXXX301 28MAR19 185513 ONE97 COM			
	LTD-PAYTM Ref: 908700508526			





MAHANTESH RAJENDRA KUMBAR

Your Citibank Account Statement as on Apr 1, 2019

Statement Period: Mar 1, 2019 to Mar 31, 2019

_	_	_		_
Page	a	Λf	1	r
aue	3	OI	- 1	١.

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
29Mar19	NEFT INWARD		18104.00	18915.72
	NEFT IN UTR CITIN19946988420 FROM MS CAPGEMINI TECHNO			
	SIN27122R0623358TXN REF 158-162 amp 165-170, EPIP PHASE I			
	STANDARD CHARTERED BANK			
30Mar19	PURCHASE	50.00		
	Card no.: 5497XXXXXXXXX2301 29MAR19 143655 ONE97 COM			
	LTD-PAYTM Ref: 908800607924			
30Mar19	PURCHASE	35.00		
	Card no.: 5497XXXXXXXXX2301 29MAR19 120959 ONE97 COM			
	LTD-PAYTM Ref: 908800588182			
30Mar19	PURCHASE	100.00		
	Card no.: 5497XXXXXXXXX2301 29MAR19 155559 ONE97 COM			
	LTD-PAYTM Ref: 908800616522			
30Mar19	PURCHASE	246.96		
	Card no.: 5497XXXXXXXX2301 28MAR19 101613 PTM*PAYTM\B121			
	SECTOR 5\NOIDA\ Ref: 032810045728			
30Mar19	Interest earned during the Period: 01JAN2019 - 31MAR2019 for		42.00	18525.76
	Savings account			
	CLOSING BALANCE	19957.96	19466.00	18525.76
	FUNDS ON EARMARKING / HOLD			30.00
	CLOSING AVAILABLE BALANCE			18495.76



Savings Account Details for Account Number: 5-4XX6XX-X18 In INR

Home **↑**

Earmarked / Hold Funds as of Mar 31, 2019

Date	Earmarking Particulars	Earmarking Particulars	
30-MAR-19	Card No.: 5497XXXXXXXXX301 3	ard No.: 5497XXXXXXXX2301 30MAR19 220622 ONE97 CO	
	M LTD-PAYTM Ref: 90890	811675	
	TOTAL AMONT ON EARMARK /	HOLD	30.00







Your Citibank Account Statement as on Apr 1, 2019

Page 10 of 10

Statement Period: Mar 1, 2019 to Mar 31, 2019



Banking Reward Points for the A/C: 5-4XX6XX-X18

Home **↑**

Card No Available Points

5497XXXXXXX2301 98

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.



Keep your confidential information safe from fraudsters.

What fraudster wants?



By impersonating as a trustworthy entity over call (telephone/mobile/IVR), the fraudster attempts to acquire sensitive information such as :

- Banking PIN
- > CVV/OTP/ATM PIN/Internet password
- > Credit card and personal financial details

Beware when you get a call from an unknown caller saying...



- "Share bank account details so that the Income Tax Refund can be transferred to it..."
- "Card has been temporarily blocked and to avoid permanent blocking, do the following..."
- "Reward points in card are due to expire soon, share details to transfer it to your account..."
- > "Do as directed else card will be deactivated..."

How can you protect yourself?



- Never share confidential details like Card number/Card expiry date/CVV/OTP/Internet password/ATM PIN/Telephone PIN with anyone
- Review your credit card and bank statements regularly
- > Always visit websites by typing URL in the address bar
- Ensure the website uses encryption technology
- Report suspected abuse of your personal information to the designated authorities

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

© 2019 Citigroup Inc. Citi and Arc Design are registered service marks of Citigroup Inc. or its affiliates used and registered throughout the world.

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



Fantastic Fridays with your Citibank Debit Card



25% Cashback



Buy One Get One movie ticket free

For more details and other exciting offers on your debit card, click here.