



#### MAHANTESH RAJENDRA KUMBAR

Your Citibank Account Statement as on Mar 1, 2019

Page 1 of 8

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) = 5216.61

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	19017.72	-
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)		19017.72	-

#### **Important Information**

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

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







#### MAHANTESH RAJENDRA KUMBAR

Your Citibank Account Statement as on Mar 1, 2019



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



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

Home **↑** 

Opening Balance: 18373.72

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
01Feb19	IMPS OUTWARD ORG	25.00		
	UPI To rushabh.choube@okicici,REF NO - 903212840685, Hide			
	and seek			
01Feb19	IMPS OUTWARD ORG	95.00		18253.72
	UPI To rushabh.choube@okicici,REF NO - 903215693318, Lunch			
02Feb19	IMPS INWARD ORG		120.00	
	UPI From mayekargaurav17@okhdfcbank,REF NO - 903222839619,			
	Pizza			
02Feb19	IMPS OUTWARD ORG	30.00		
	UPI To potnis05@okhdfcbank,REF NO - 903310254532, Tea n			
	Pattis			
02Feb19	IMPS OUTWARD ORG	5300.00		
	UPI To kallurivas888@oksbi,REF NO - 903312854558, Rent			
	February			
02Feb19	ATM WITHDRAWAL	200.00		12843.72
	Card No.: 5497XXXXXXXX2301 of MAHANTESH R KUMBAR 02FEB19			
	Ref: 903312011729 INDUSIND BANK LIMITEDBANGALORE KAIN			
04Feb19	PURCHASE	120.00		
	Card no.: 5497XXXXXXXXX2301 02FEB19 125325 ONE97 COM			
	LTD-PAYTM Ref: 903300683392			
04Feb19	PURCHASE	10.00		
	Card no.: 5497XXXXXXXXX2301 02FEB19 121138 ONE97 COM			





#### MAHANTESH RAJENDRA KUMBAR

Your Citibank Account Statement as on Mar 1, 2019

Page 3 of 8

Date	Transaction Details		Withdrawals (INR)	Deposits (INR)	Balance(INR)
	LTD-PAYTM Re	ef: 903300677058			
04Feb19	IMPS INWARD ORG			60.00	
	UPI From prasadzende	e97@okicici,REF NO - 903514307034, UPI			
04Feb19	IMPS OUTWARD ORG	3	50.00		12723.72
	UPI To havalagishivan	and@okicici,REF NO - 903516625988,			
	Appasaheb birthday				
05Feb19	PURCHASE		15.00		
	Card no.: 5497XXXXX	XXX2301 04FEB19 081128 ONE97 COM			
	LTD-PAYTM Re	ef: 903500912503			
05Feb19	PURCHASE		120.00		
	Card no.: 5497XXXXX	XXX2301 04FEB19 144221 ONE97 COM			
	LTD-PAYTM Re	ef: 903500957526			
05Feb19	PURCHASE		40.00		12548.72
	Card no.: 5497XXXXX	XXX2301 04FEB19 200910 ONE97 COM			
	LTD-PAYTM Re	ef: 903500996368			
06Feb19	PURCHASE		20.00		
	Card no.: 5497XXXXX	XXX2301 05FEB19 143924 ONE97 COM			
	LTD-PAYTM Re	ef: 903600075599			
06Feb19	PURCHASE		25.00		12503.72
	Card no.: 5497XXXXX	XXX2301 05FEB19 140549 ONE97 COM			
	LTD-PAYTM Re	ef: 903600071705			
07Feb19	PURCHASE		25.00		
	Card no.: 5497XXXXX	XXX2301 06FEB19 140850 ONE97 COM			
	LTD-PAYTM Re	ef: 903700195153			
07Feb19	PURCHASE		50.00		12428.72
	Card no.: 5497XXXXX	XXX2301 06FEB19 181309 ONE97 COM			
	LTD-PAYTM Re	ef: 903700220669			
08Feb19	PURCHASE		10.00		
	Card no.: 5497XXXXX	XXX2301 07FEB19 160958 ONE97 COM			





#### MAHANTESH RAJENDRA KUMBAR

Your Citibank Account Statement as on Mar 1, 2019

Page 4 of 8

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
Date	LTD-PAYTM Ref: 903800330211	Withurawais (INK)	Deposits (INK)	Balance(IIVK)
08Feb19	IMPS OUTWARD ORG	35.00		
00.00.0	UPI To psindhu735@okicici,REF NO - 903909078564, UPI	00.00		
08Feb19	IMPS OUTWARD ORG	8000.00		
00.00.0	UPI To deepikakm.patel@oksbi,REF NO - 903910556913, UPI	333.00		
08Feb19	PURCHASE	120.00		
	Card no.: 5497XXXXXXXXX2301 06FEB19 204201 EASY BAZAR SUPER			
	MARKE\GROUND Ref: 020600001261			
08Feb19	ATM WITHDRAWAL	1000.00		
	Card No.: 5497XXXXXXXX2301 of MAHANTESH R KUMBAR 08FEB19			
	Ref: 903918000605 +THANNISANDRABANGALORE KAIN			
08Feb19	IMPS INWARD ORG		2000.00	5263.72
	UPI From mandangi333@okicici,REF NO - 903919941456, Return			
11Feb19	PURCHASE	677.00		4586.72
	Card no.: 5497XXXXXXXXX2301 07FEB19 230216 KARNATAKA STATE			
	ROAD T\KSRTC K Ref: 903904627240			
13Feb19	ATM WITHDRAWAL	2000.00		2586.72
	Card No.: 5497XXXXXXXX2301 of MAHANTESH R KUMBAR 13FEB19			
	Ref: 8663 HOTEL DURGABELGAUM KAIN			
14Feb19	ATM WITHDRAWAL	500.00		2086.72
	Card No.: 5497XXXXXXXXX2301 of MAHANTESH R KUMBAR 14FEB19			
	Ref: 904512186478 IDBI TERANI RDHALKARNI MHIN			
15Feb19	IMPS OUTWARD ORG	800.00		
	UPI To shedabalemukund@okhdfcbank,REF NO - 904617070715,			







#### MAHANTESH RAJENDRA KUMBAR

Your Citibank Account Statement as on Mar 1, 2019

Page 5 of 8

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	Shirts			
15Feb19	ATM WITHDRAWAL	500.00		786.72
	Card No.: 5497XXXXXXXX2301 of MAHANTESH R KUMBAR 15FEB19			
	Ref: 904618582834 CORP GOKAK ROADBELGAUM KAIN			
16Feb19	PURCHASE	199.00		
	Card no.: 5497XXXXXXXX2301 15FEB19 082350 ONE97 COM			
	LTD-PAYTM Ref: 904600272276			
16Feb19	ATM WITHDRAWAL	500.00		
	Card No.: 5497XXXXXXXX2301 of MAHANTESH R KUMBAR 16FEB19			
	Ref: 904717227972 ULLAGADDI KHANAPURBELGAUM KAIN			
16Feb19	IMPS INWARD ORG		6000.00	
	UPI From mandangi333@okicici,REF NO - 904719031164, UPI			
16Feb19	ATM WITHDRAWAL	6000.00		87.72
	Card No.: 5497XXXXXXXX2301 of MAHANTESH R KUMBAR 16FEB19			
	Ref: 904719227994 ULLAGADDI KHANAPURBELGAUM KAIN			
18Feb19	IMPS INWARD ORG		1000.00	
	UPI From vivaanrohit@okhdfcbank,REF NO - 904807652922, UPI			
18Feb19	IMPS OUTWARD ORG	40.00		1047.72
	UPI To vivaanrohit@okhdfcbank,REF NO - 904909201712, Egg			
19Feb19	PURCHASE	825.00		222.72
	Card no.: 5497XXXXXXXX2301 17FEB19 080952 KARNATAKA STATE			
	ROAD T\KSRTC K Ref: 904813383965			
20Feb19	PURCHASE	70.00		152.72
	Card no.: 5497XXXXXXXX2301 19FEB19 152653 ONE97 COM			
	LTD-PAYTM Ref: 905000829939			





#### MAHANTESH RAJENDRA KUMBAR

Your Citibank Account Statement as on Mar 1, 2019

Page 6 of 8

Date	Transaction De	tails	Withdrawals (INR)	Deposits (INR)	Balance(INR)
21Feb19	PURCHASE		50.00		102.72
	Card no.: 5497X	XXXXXXX2301 20FEB19 062715 ONE97 COM			
	LTD-PAYTM	Ref: 905100900345			
22Feb19	PURCHASE		50.00		52.72
	Card no.: 5497X	XXXXXXX2301 21FEB19 202432 ONE97 COM			
	LTD-PAYTM	Ref: 905200111000			
25Feb19	IMPS INWARD	ORG		500.00	
	UPI From manda	angi333@okicici,REF NO - 905414633551, UPI			
25Feb19	PURCHASE		40.00		
	Card no.: 5497X	XXXXXXX2301 22FEB19 105517 ONE97 COM			
	LTD-PAYTM	Ref: 905300164654			
25Feb19	PURCHASE		20.00		
	Card no.: 5497X	XXXXXXX2301 23FEB19 144303 ONE97 COM			
	LTD-PAYTM	Ref: 905400326998			
25Feb19	PURCHASE		10.00		
	Card no.: 5497X	XXXXXXX2301 24FEB19 104014 ONE97 COM			
	LTD-PAYTM	Ref: 905500426985			
25Feb19	PURCHASE		199.00		
	Card no.: 5497X	XXXXXXX2301 24FEB19 211016 ONE97 COM			
	LTD-PAYTM	Ref: 905500520099			
25Feb19	IMPS OUTWAR	D ORG	30.00		253.72
	UPI To rakeshra	m140-1@okicici,REF NO - 905614030650, UPI			
26Feb19	PURCHASE		30.00		
	Card no.: 5497X	XXXXXXX2301 25FEB19 170328 ONE97 COM			
	LTD-PAYTM	Ref: 905600610329			
26Feb19	PURCHASE		50.00		
	Card no.: 5497X	XXXXXXX2301 25FEB19 202320 ONE97 COM			
	LTD-PAYTM	Ref: 905600637374			
26Feb19	IMPS OUTWAR	D ORG	40.00		133.72





#### MAHANTESH RAJENDRA KUMBAR

Your Citibank Account Statement as on Mar 1, 2019

Page 7 of 8

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

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	UPI To rakeshram140-1@okicici,REF NO - 905714521844, UPI			
28Feb19	PURCHASE	40.00		
	Card no.: 5497XXXXXXXXX2301 27FEB19 141236 ONE97 COM			
	LTD-PAYTM Ref: 905800835114			
28Feb19	NEFT INWARD		18964.00	
	NEFT IN UTR CITIN19930687707 FROM MS CAPGEMINI TECHNO			
	SIN27122R0557628TXN REF 158-162 amp 165-170, EPIP PHASE I			
	STANDARD CHARTERED BANK			
28Feb19	IMPS OUTWARD ORG	40.00		19017.72
	UPI To rakeshram140-1@okicici,REF NO - 905914766861, UPI			
	CLOSING BALANCE	28000.00	28644.00	19017.72
	FUNDS ON EARMARKING / HOLD			5.00
	CLOSING AVAILABLE BALANCE			19012.72



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

Home **↑** 

Earmarked / Hold Funds as of Feb 28, 2019

	TOTAL AMONT ON EARMARK / HOLD	5.00
	M LTD-PAYTM Ref: 905900999190	
28-FEB-19	Card No.: 5497XXXXXXXX2301 28FEB19 195950 ONE97 CO	5.00
Date	Earmarking Particulars	Amount







MAHANTESH RAJENDRA KUMBAR

Your Citibank Account Statement as on Mar 1, 2019

Page 8 of 8

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



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

Home ↑

Card No Available Points

5497XXXXXXX2301 88

Please note: You can read the Most Important Terms & Conditions applicable to your account at <a href="www.citi.co.in/bank-tnc.htm">www.citi.co.in/bank-tnc.htm</a>. For Schedule of Charges applicable to your account, please visit our website <a href="www.citibank.com/india">www.citi.co.in/bank-tnc.htm</a>. For Schedule of Charges applicable to your account, please visit our website <a href="www.citibank.com/india">www.citi.co.in/bank-tnc.htm</a>. For Schedule of Charges applicable to your account, please visit our website <a href="www.citibank.com/india">www.citi.co.in/bank-tnc.htm</a>.

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

<sup>\*\*</sup>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.

### 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