



MAHANTESH RAJENDRA KUMBAR

Your Citibank Account Statement as on May 1, 2019

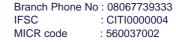
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Branch Address:

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 APR-19 (INR) = 7082.47

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	19417.76	-
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)		19417.76	-

Important Information

Statement Period: Apr 1, 2019 to Apr 30, 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







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Statement Period: Apr 1, 2019 to Apr 30, 2019



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

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Opening Balance: 18525.76

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
02Apr19	PURCHASE	30.00		
	Card no.: 5497XXXXXXXXX301 30MAR19 220622 ONE97 COM			
	LTD-PAYTM Ref: 908900811675			
02Apr19	PURCHASE	20.00		
	Card no.: 5497XXXXXXXX2301 01APR19 200910 ONE97 COM			
	LTD-PAYTM Ref: 909100068916			
02Apr19	PURCHASE	32.00		
	Card no.: 5497XXXXXXXXX301 01APR19 182302 ONE97 COM			
	LTD-PAYTM Ref: 909100052552			
02Apr19	PURCHASE	50.00		
	Card no.: 5497XXXXXXXX2301 01APR19 140328 ONE97 COM			
	LTD-PAYTM Ref: 909100021827			
02Apr19	PURCHASE	20.00		
	Card no.: 5497XXXXXXXXX2301 01APR19 120959 ONE97 COM			
	LTD-PAYTM Ref: 909100005433			
02Apr19	IMPS OUTWARD ORG	1000.00		17373.76
	UPI To mantu641996@oksbi,REF NO - 909220207851, UPI			
03Apr19	PURCHASE	35.00		
	Card no.: 5497XXXXXXXX2301 02APR19 142642 ONE97 COM			
	LTD-PAYTM Ref: 909200156030			
03Apr19	PURCHASE	40.00		
	Card no.: 5497XXXXXXXXX2301 02APR19 161333 ONE97 COM			
	LTD-PAYTM Ref: 909200167209			
03Apr19	PURCHASE	100.00		17198.76
	Card no.: 5497XXXXXXXXX2301 02APR19 182729 ONE97 COM			





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Date	Transaction D	etails	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	LTD-PAYTM	Ref: 909200183942			
04Apr19	PURCHASE		20.00		
	Card no.: 5497	XXXXXXXX2301 03APR19 101214 ONE97 COM			
	LTD-PAYTM	Ref: 909300249370			
04Apr19	PURCHASE		40.00		
	Card no.: 5497	XXXXXXXX2301 03APR19 170357 ONE97 COM			
	LTD-PAYTM	Ref: 909300297933			
04Apr19	PURCHASE		35.00		
	Card no.: 5497	XXXXXXXX2301 03APR19 142549 ONE97 COM			
	LTD-PAYTM	Ref: 909300281381			
04Apr19	ATM WITHDRA	AWAL	500.00		16603.76
	Card No.: 5497 04APR19	XXXXXXXX2301 of MAHANTESH R KUMBAR			
	Ref: 5704 URBKAIN	+MANYATHATECH PARK BRBANGALORE-			
05Apr19	PURCHASE		30.00		
	Card no.: 5497	XXXXXXXX2301 04APR19 082020 ONE97 COM			
	LTD-PAYTM	Ref: 909400364887			
05Apr19	PURCHASE		10.00		
	Card no.: 5497	XXXXXXXX2301 04APR19 142625 ONE97 COM			
	LTD-PAYTM	Ref: 909400407376			
05Apr19	PURCHASE		50.00		16513.76
	Card no.: 5497	XXXXXXXX2301 04APR19 115914 ONE97 COM			
	LTD-PAYTM	Ref: 909400388814			
08Apr19	IMPS OUTWAR	RD ORG	5300.00		
	UPI To kalluriva	as888@oksbi,REF NO - 909709882260, April			
08Apr19	PURCHASE		95.00		
	Card no.: 5497	XXXXXXXX2301 07APR19 094459 ONE97 COM			
	LTD-PAYTM	Ref: 909700727114			
08Apr19	PURCHASE		199.00		







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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	Card no.: 5497XXXXXXXXX301 07APR19 080552 ONE97 COM		. , ,	
	LTD-PAYTM Ref: 909700719671			
08Apr19	ATM WITHDRAWAL	2500.00		
	Card No.: 5497XXXXXXXX2301 of MAHANTESH R KUMBAR 08APR19			
	Ref: 909820306586 HATTARGIBELGAUM KAIN			
08Apr19	PURCHASE	785.00		
	Card no.: 5497XXXXXXXX2301 04APR19 071941 Citrusp*Redbus			
	\3rd Flo Ref: 909401595824			
08Apr19	PURCHASE	390.00		7244.76
	Card no.: 5497XXXXXXXX2301 04APR19 155255 Kmt Foods Llp\12			
	60FT ROAD KOR Ref: 909410050423			
09Apr19	PURCHASE	199.00		
	Card no.: 5497XXXXXXXX2301 08APR19 191606 ONE97 COM			
	LTD-PAYTM Ref: 909800916408			
09Apr19	ATM WITHDRAWAL	2500.00		4545.76
	Card No.: 5497XXXXXXXX2301 of MAHANTESH R KUMBAR 09APR19			
	Ref: 909910005237 KSRTC BUS STANDBELGAVI KAIN			
11Apr19	PURCHASE	60.00		
	Card no.: 5497XXXXXXXX2301 10APR19 150256 ONE97 COM			
	LTD-PAYTM Ref: 910000117271			
11Apr19	PURCHASE	855.00		3630.76
	Card no.: 5497XXXXXXXXX301 09APR19 055836 Citrusp*Redbus			
	\3rd Flo Ref: 909900682273			
12Apr19	PURCHASE	55.00		
	Card no.: 5497XXXXXXXX2301 11APR19 141541 ONE97 COM			
	LTD-PAYTM Ref: 910100220306			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
12Apr19	IMPS INWARD ORG		40.00	3615.76
	UPI From bindu8856-2@okhdfcbank,REF NO - 910213102634, UPI			
15Apr19	ATM WITHDRAWAL	2000.00		
	Card No.: 5497XXXXXXXX2301 of MAHANTESH R KUMBAR 13APR19			
	Ref: 910312005947 +THANNISANDRABENGALURU KAIN			
15Apr19	ATM WITHDRAWAL	100.00		
	Card No.: 5497XXXXXXXX2301 of MAHANTESH R KUMBAR 14APR19			
	Ref: 910410005576 INDUSIND BANK LIMITEDBANGALORE KAIN			
15Apr19	IMPS OUTWARD ORG	220.00		
	UPI To imranlandur96@oksbi,REF NO - 910419439698, UPI			
15Apr19	IMPS INWARD ORG		5.00	
	UPI From bindu8856-6@okhdfcbank,REF NO - 910500772032, UPI			
15Apr19	PURCHASE	45.00		
	Card no.: 5497XXXXXXXX2301 12APR19 100939 ONE97 COM			
	LTD-PAYTM Ref: 910200299722			
15Apr19	PURCHASE	35.00		1220.76
	Card no.: 5497XXXXXXXX2301 13APR19 182610 ONE97 COM			
	LTD-PAYTM Ref: 910300464854			
16Apr19	PURCHASE	55.00		
	Card no.: 5497XXXXXXXX2301 15APR19 143035 ONE97 COM			
	LTD-PAYTM Ref: 910500672125			
16Apr19	PURCHASE	80.00		
	Card no.: 5497XXXXXXXX2301 15APR19 194622 ONE97 COM			
	LTD-PAYTM Ref: 910500705439			
16Apr19	IMPS INWARD ORG		40.00	1125.76





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	UPI From sb761140@okhdfcbank,REF NO - 910610577577, UPI			
17Apr19	PURCHASE	55.00		
	Card no.: 5497XXXXXXXXX2301 16APR19 140348 ONE97 COM			
	LTD-PAYTM Ref: 910600779486			
17Apr19	PURCHASE	26.00		
	Card no.: 5497XXXXXXXXX3301 16APR19 174925 ONE97 COM			
	LTD-PAYTM Ref: 910600802017			
17Apr19	PURCHASE	50.00		994.76
	Card no.: 5497XXXXXXXXX2301 16APR19 203953 ONE97 COM			
	LTD-PAYTM Ref: 910600823572			
18Apr19	PURCHASE	15.00		
	Card no.: 5497XXXXXXXXX2301 17APR19 145726 ONE97 COM			
	LTD-PAYTM Ref: 910700896877			
18Apr19	PURCHASE	100.00		879.76
	Card no.: 5497XXXXXXXXX2301 17APR19 203648 ONE97 COM			
	LTD-PAYTM Ref: 910700933793			
19Apr19	PURCHASE	185.00		
	Card no.: 5497XXXXXXXXX2301 18APR19 141804 ONE97 COM			
	LTD-PAYTM Ref: 910800999905			
19Apr19	PURCHASE	45.00		
	Card no.: 5497XXXXXXXXX2301 18APR19 113542 ONE97 COM			
	LTD-PAYTM Ref: 910800981882			
19Apr19	PURCHASE	15.00		
	Card no.: 5497XXXXXXXXX2301 18APR19 113409 ONE97 COM			
	LTD-PAYTM Ref: 910800981689			
19Apr19	PURCHASE	100.00		
	Card no.: 5497XXXXXXXXX2301 18APR19 204655 ONE97 COM			
	LTD-PAYTM Ref: 910800041291			
19Apr19	IMPS OUTWARD ORG	20.00		514.76





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	UPI To q30686179@ybl,REF NO - 910918891581, Jimjam			
20Apr19	IMPS INWARD ORG		1000.00	1514.76
	UPI From 9590379213@ybl,REF NO - 911036964336, Payment from			
	PhonePe			
22Apr19	PURCHASE	35.00		
	Card no.: 5497XXXXXXXXX2301 21APR19 112813 ONE97 COM			
	LTD-PAYTM Ref: 911100309658			
22Apr19	PURCHASE	15.00		1464.76
	Card no.: 5497XXXXXXXXX2301 21APR19 110042 ONE97 COM			
	LTD-PAYTM Ref: 911100305758			
23Apr19	PURCHASE	15.00		
	Card no.: 5497XXXXXXXXX2301 22APR19 142750 ONE97 COM			
	LTD-PAYTM Ref: 911200454185			
23Apr19	PURCHASE	100.00		
	Card no.: 5497XXXXXXXXX2301 22APR19 093323 ONE97 COM			
	LTD-PAYTM Ref: 911200419888			
23Apr19	PURCHASE	20.00		
	Card no.: 5497XXXXXXXXX2301 22APR19 182409 ONE97 COM			
	LTD-PAYTM Ref: 911200478569			
23Apr19	IMPS OUTWARD ORG	40.00		
	UPI To BHARATPE90600016829@yesbankltd,REF NO - 911314421902,			
	Verified Merchant			
23Apr19	IMPS OUTWARD ORG	10.00		1279.76
	UPI To Q30686179@ybl,REF NO - 911340153034, Payment from			
	PhonePe			
24Apr19	PURCHASE	35.00		
	Card no.: 5497XXXXXXXXX2301 23APR19 205051 ONE97 COM			







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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	LTD-PAYTM Ref: 911300614192			
24Apr19	PURCHASE	50.00		
	Card no.: 5497XXXXXXXXX2301 20APR19 203433 EASY BAZAR SUPER			
	MARKE\GROUND Ref: 042000007364			
24Apr19	PURCHASE	397.00		
	Card no.: 5497XXXXXXXXX2301 20APR19 193610 PAYTM\FIRST FLOOR			
	DEVIKA TOWER Ref: 042014623341			
24Apr19	PURCHASE	90.00		707.76
	Card no.: 5497XXXXXXXXX2301 20APR19 202942 K M C BAR AND			
	RESTAURA\NO 827 Ref: 042000007181			
25Apr19	PURCHASE	28.00		679.76
	Card no.: 5497XXXXXXXXX301 24APR19 182659 ONE97 COM			
	LTD-PAYTM Ref: 911400710771			
26Apr19	PURCHASE	40.00		
	Card no.: 5497XXXXXXXXX301 25APR19 112010 ONE97 COM			
	LTD-PAYTM Ref: 911500780629			
26Apr19	PURCHASE	40.00		
	Card no.: 5497XXXXXXXXX301 25APR19 112216 ONE97 COM			
	LTD-PAYTM Ref: 911500780893			
26Apr19	IMPS OUTWARD ORG	55.00		544.76
	UPI To BHARATPE90600016829@yesbankltd,REF NO - 911628801624,			
	Verified Merchant			
29Apr19	IMPS OUTWARD ORG	207.00		
	UPI To SWIGGY8@ybl,REF NO - 911821297483, Payment from			
	PhonePe			
29Apr19	PURCHASE	100.00		





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	Card no.: 5497XXXXXXXX2301 26APR19 212631 ONE97 COM			
	LTD-PAYTM Ref: 911600964085			
29Apr19	PURCHASE	25.00		
	Card no.: 5497XXXXXXXX2301 27APR19 105853 ONE97 COM			
	LTD-PAYTM Ref: 911700007509			
29Apr19	PURCHASE	50.00		162.76
	Card no.: 5497XXXXXXXX2301 28APR19 210723 ONE97 COM			
	LTD-PAYTM Ref: 911800210568			
30Apr19	PURCHASE	35.00		
	Card no.: 5497XXXXXXXX2301 29APR19 213130 ONE97 COM			
	LTD-PAYTM Ref: 911900328931			
30Apr19	NEFT INWARD		19370.00	
	NEFT IN UTR CITIN19963410350 FROM MS CAPGEMINI TECHNO			
	SIN27122R0690127TXN REF 158-162 amp 165-170, EPIP PHASE I			
	STANDARD CHARTERED BANK			
30Apr19	IMPS OUTWARD ORG	55.00		
	UPI To BHARATPE90600016829@yesbankltd,REF NO - 912056503418,			
	Verified Merchant			
30Apr19	IMPS OUTWARD ORG	25.00		19417.76
	UPI To Q30686179@ybl,REF NO - 912020926891, Payment from			
	PhonePe			
	CLOSING BALANCE	19563.00	20455.00	19417.76
	FUNDS ON EARMARKING / HOLD			117.00
	CLOSING AVAILABLE BALANCE			19300.76







Your Citibank Account Statement as on May 1, 2019



Statement Period: Apr 1, 2019 to Apr 30, 2019



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

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Earmarked / Hold Funds as of Apr 30, 2019

Date	Earmarking Particulars	Amount		
29-APR-19	Card No.: 5497XXXXXXXX2301 27APR19 212250 GOOGLE *			
	z5puchased g.co/he Ref: 911744445644			
30-APR-19	Card No.: 5497XXXXXXXX2301 30APR19 183516 ONE97 CO	18.00		
	M LTD-PAYTM Ref: 912000422642			
	TOTAL AMONT ON EARMARK / HOLD	117.00		



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

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Card No	Available Points
5497XXXXXXX2301	118

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

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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

citi

We want you to bank safe at all times. You may contact us at 1800 267 2425 (India toll-free) or +91 22 4955 2425 (local dialing) and log a complaint 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



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Apply NOW

*T&Cs apply

