





G AMARNATH

Statement Period: Feb 1, 2023 to Feb 28, 2023

Your Citibank Account Statement as on Mar 1, 2023

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Citi India consumer banking customers are now served by Axis Bank. Citi India has transferred ownership of its consumer banking business to Axis Bank (registration number L65110GJ1993PLC020769). Consumer banking customers can continue to use all existing Citi products and/or services, branches, ATMs, internet banking and Citi Mobile® App as usual. Axis Bank is the provider of Citi branded consumer banking products in India temporarily and Citi India is providing certain services in respect of those products. The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by Axis Bank from Citigroup Inc. and related group entities.

Branch Address:

CITIBANK N.A GROUND FLOOR QUEENS PLAZA S P ROAD, BEGUMPET SECUNDERABAD - 500003 LOS: 36-TELANGANA STATE GSTIN: 36AAACC0462F1Z5 Branch Phone No : 04040005811
IFSC : CITI0000006
MICR code : 500037001



A summary of your relationship/s with us:

Net Relationship Value for FEB-23 (INR) = 81879.85

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	249310.44	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S		-	-
Cards : Latest Bills	INR	-	61626.26
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		249310.44	61626.26

Important Information

- Please note that registering a nomination facilitates seamless release of balances of account/ contents of the locker, in the unfortunate event of demise of the account holder/s. Therefore, we advise you to register a nominee at the earliest by visiting our nearest branch. Please ignore if already registered. (Note: For non-individuals, nomination facility is only applicable for sole proprietorship accounts)
- Customers are advised to submit the 15G/15H form before the start of the new financial year to avoid deduction of tax at source subject to conditions.

Place of Supply: 36-TELANGANA STATE

Note: All bank deposits are insured up to maximum of Rs. 5,00,000 subject to change from time to time as specified by DICGC

HOLDERS

1. G AMARNATH

Nominee Details for the following Accounts/Deposits

1. 51XX1XXX58 NOMINEE REGISTERED







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Savings Account Details for Account Number: 5-1XX1XX-X58 In INR

Home **↑**

Opening Balance: 53332.93

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
01Feb23	IMPS INWARD ORG		100000.00	
	IMPSTO from GANGIGUNTA AMARNATH HDFC BANK REF NO:			
	303211166050			
01Feb23	IMPS OUTWARD ORG	20000.00		
	IMPS TO 2493101054692 - CANARA BANK REF NO:- 303211353450			
	TRANSFER TO SELF - PRIMARY ACCOUNT-GANGIGUNTA AMARNATH			
01Feb23	IMPS OUTWARD ORG	200.00		133132.93
	UPI To gpay-11215178089@okbizaxis,REF NO - 339849010382, NA			
02Feb23	IMPS OUTWARD ORG	756.58		
	UPI To paytm-65046106@paytm,REF NO - 339984992078,			
	Oid2023020212314803696210702410@Pure O Natural Sri			
02Feb23	IMPS OUTWARD ORG	70.00		
	UPI To BHARATPE90725273233@yesbankltd,REF NO - 303322682792,			
	Pay to BharatPe Merchant			
02Feb23	IMPS OUTWARD ORG	300.00		
	UPI To 8008012341@ybl,REF NO - 303366134659, Payment from			
	PhonePe			
02Feb23	IMPS OUTWARD ORG	1185.00		130821.35
	UPI To amazon@yapI,REF NO - 303303928712, You are paying for			
	an Amazon order			
04Feb23	IMPS OUTWARD ORG	147.00		130674.35
	UPI To paytm-59360437@paytm,REF NO - 303549354096,			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	Oid202302041602080021@HOUSE OF DOSAS TIFFIN CENTER			
06Feb23	IMPS OUTWARD ORG	201.68		
	UPI To add-money@paytm,REF NO - 303682168621,			
	Oid20326358930@Paytm Add Money			
06Feb23	ATM WITHDRAWAL	5000.00		
	Card No.: 5497XXXXXXXXX1607 of G AMARNATH 05FEB23			
	Ref: 303609002505 +KUKATPALLY KPHB 6THPHYDERABAD TSIN			
06Feb23	IMPS OUTWARD ORG	147.00		
	UPI To paytm-59360437@paytm,REF NO - 303613669976,			
	Oid202302051041240070@HOUSE OF DOSAS TIFFIN CENTER			
06Feb23	IMPS OUTWARD ORG	115.50		
	UPI To Q625362790@ybl,REF NO - 303633780545, NA			
06Feb23	IMPS OUTWARD ORG	40.00		
	UPI To BHARATPE.90061820120@fbpe,REF NO - 340244605377, Pay			
	to BharatPe Merchant			
06Feb23	IMPS OUTWARD ORG	80.00		
	UPI To paytm-59360437@paytm,REF NO - 303671483796,			
	Oid202302052135170033@HOUSE OF DOSAS TIFFIN CENTER			
06Feb23	IMPS OUTWARD ORG	362.26		
	UPI To airtel.payu@hdfcbank,REF NO - 340303838368,			
	UPITransactionforPPPL16739393304060223090918			
06Feb23	IMPS OUTWARD ORG	244.00		
	UPI To paytm-65046106@paytm,REF NO - 303789022015,			
	Oid2023020610330905233410616940@Pure O Natural Sri			
06Feb23	IMPS OUTWARD ORG	92.00		124391.91
	UPI To BHARATPE09904237585@yesbankltd,REF NO - 303751660100,			
	NA			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
07Feb23	IMPS OUTWARD ORG	449.00		
	UPI To amazon@yapl,REF NO - 303898108255, You are paying for			
	an Amazon order			
07Feb23	IMPS OUTWARD ORG	976.76		
	UPI To paytm-65046106@paytm,REF NO - 303894252776,			
	Oid2023020718445301482110406704@Pure O Natural Sri			
07Feb23	IMPS OUTWARD ORG	63.00		122903.15
	UPI To Q313755717@ybl,REF NO - 303858191220, NA			
08Feb23	IMPS OUTWARD ORG	85.00		
	UPI To paytm-65046106@paytm,REF NO - 303987727273,			
	Oid2023020811073905277710616940@Pure O Natural Sri			
08Feb23	IMPS INWARD ORG		869.00	123687.15
	UPI From amazon.refunds@yapI,REF NO - 303942087602, Refund			
	for your Amazon order			
09Feb23	IMPS OUTWARD ORG	2920.00		120767.15
	UPI To paypre-utility@paytm,REF NO - 304080653997,			
	Oid20366396690@Electricity Bill			
13Feb23	Payment for Credit Card No. 4386 XXXX XXXX 6982	31626.26		
	G AMARNATH			
13Feb23	Payment for Credit Card No. 5521 XXXX XXXX 3098	30000.00		
	G AMARNATH			
13Feb23	IMPS OUTWARD ORG	25.00		
	UPI To paytm-11714782@paytm,REF NO - 304235153822,			
	Oid202302111441130057@C SRILATHA			
13Feb23	IMPS OUTWARD ORG	40.50		
	UPI To paytm-8736701@paytm,REF NO - 304298894204,			
	Oid20373341302@Paytm Metro Payment			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
13Feb23	IMPS OUTWARD ORG	750.00		
	UPI To 8008311772@ybl,REF NO - 304211335667, Payment from			
	PhonePe			
13Feb23	IMPS OUTWARD ORG	40.50		
	UPI To paytm-8736701@paytm,REF NO - 340893463113,			
	Oid20335352476@Paytm Metro Payment			
13Feb23	IMPS OUTWARD ORG	147.00		
	UPI To paytm-59360437@paytm,REF NO - 340903082834,			
	Oid202302120814240032@HOUSE OF DOSAS TIFFIN CENTER			
13Feb23	IMPS OUTWARD ORG	180.00		
	UPI To paytm-59360437@paytm,REF NO - 340979020152,			
	Oid202302122248480075@HOUSE OF DOSAS TIFFIN CENTER			
13Feb23	IMPS OUTWARD ORG	317.00		
	UPI To paytm-65046106@paytm,REF NO - 304481060923,			
	Oid2023021309460205376010616940@Pure O Natural Sri			
13Feb23	IMPS OUTWARD ORG	30.00		
	UPI To paytm-27052661@paytm,REF NO - 341016352274,			
	Oid202302131142400043@NARPAT KUMAR			
13Feb23	IMPS OUTWARD ORG	20.00		
	UPI To paytm-27052661@paytm,REF NO - 341016535523,			
	Oid202302131145060015@NARPAT KUMAR			
13Feb23	IMPS OUTWARD ORG	20.00		
	UPI To Q313755717@ybl,REF NO - 341016828555, NA			
13Feb23	IMPS OUTWARD ORG	150.00		
	UPI To 9866374562@okbizaxis,REF NO - 304459460918, NA			
13Feb23	IMPS OUTWARD ORG	516.00		56904.89
	UPI To 9346420959@ybl,REF NO - 304446276830, Payment from			
	PhonePe			
14Feb23	IMPS OUTWARD ORG	108.00		56796.89





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	UPI To paytm-33345433@paytm,REF NO - 341124678944,			
	OidPT417962Z230214080331284@CompassIndiaFoodServic			
16Feb23	IMPS OUTWARD ORG	227.00		56569.89
	UPI To paytm-33345433@paytm,REF NO - 304738125442,			
	OidPT380087Z230216083342279@CompassIndiaFoodServic			
17Feb23	IMPS OUTWARD ORG	843.00		
	UPI To acko.payu@axisbank,REF NO - 304821679455, UPI			
	Transaction			
17Feb23	IMPS OUTWARD ORG	843.00		
	UPI To acko.payu@indus,REF NO - 304833007320, Upi			
	Transaction			
17Feb23	IMPS OUTWARD ORG	58.00		
	UPI To paytm-33345433@paytm,REF NO - 341428983088,			
	OidPT118023Z230217080309261@CompassIndiaFoodServic			
17Feb23	IMPS OUTWARD ORG	2000.00		52825.89
	UPI To 9849796575@ybl,REF NO - 304850824740, Payment from			
	PhonePe			
20Feb23	IMPS OUTWARD ORG	219.50		
	UPI To Q625362790@ybl,REF NO - 341602322802, NA			
20Feb23	IMPS OUTWARD ORG	3200.00		
	UPI To 9849796575@ybl,REF NO - 305053287699, Payment from			
	PhonePe			
20Feb23	IMPS OUTWARD ORG	140.00		
	UPI To paytm-59360437@paytm,REF NO - 305074189492,			
	Oid202302192145430063@HOUSE OF DOSAS TIFFIN CENTER			
20Feb23	IMPS OUTWARD ORG	140.00		49126.39
	UPI To paytm-59360437@paytm,REF NO - 305179272481,			
	Oid202302202217000037@HOUSE OF DOSAS TIFFIN CENTER			
21Feb23	IMPS OUTWARD ORG	60.00		







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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	UPI To paytm-27052661@paytm,REF NO - 341855119529,			
	Oid202302210828060024@NARPAT KUMAR			
21Feb23	IMPS OUTWARD ORG	120.00		
	UPI To paytm-65046106@paytm,REF NO - 305289918590,			
	Oid2023022108363501739610406704@MS PUREONATURAL			
21Feb23	IMPS OUTWARD ORG	20.00		
	UPI To pinelabs.1063281@icici,REF NO - 341822760935, NA			
21Feb23	IMPS OUTWARD ORG	260.00		48666.39
	UPI To paytm-59360437@paytm,REF NO - 305238301714,			
	Oid202302211452360069@HOUSE OF DOSAS TIFFIN CENTER			
23Feb23	IMPS OUTWARD ORG	458.00		
	UPI To myntra.payu@hdfcbank,REF NO - 305410586913, UPI			
	Transaction for PPPL16851421630230223104138			
23Feb23	IMPS OUTWARD ORG	140.00		
	UPI To paytm-65046106@paytm,REF NO - 342088658426,			
	Oid2023022313583403904610702410@MS PUREONATURAL			
23Feb23	IMPS OUTWARD ORG	100.00		
	UPI To paytm-75839933@paytm,REF NO - 305430610540,			
	Oid202302231403210014@Kadali Ramaswamy			
23Feb23	IMPS OUTWARD ORG	600.00		47368.39
	UPI To paytm-27052661@paytm,REF NO - 342073182443,			
	Oid202302231849340019@NARPAT KUMAR			
24Feb23	IMPS OUTWARD ORG	240.00		
	UPI To paytm-59360437@paytm,REF NO - 342105630214,			
	Oid202302240911370034@HOUSE OF DOSAS TIFFIN CENTER			
24Feb23	IMPS OUTWARD ORG	39.00		
	UPI To paytm-65046106@paytm,REF NO - 305585008833,			
	Oid2023022409570203915310702410@MS PUREONATURAL			
24Feb23	IMPS OUTWARD ORG	2000.00		





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	UPI To 8008012341@ybl,REF NO - 305507452252, Payment from			
	PhonePe			
24Feb23	IMPS OUTWARD ORG	150.00		
	UPI To paytm-75839933@paytm,REF NO - 305525682790,			
	Oid202302241216390030@Kadali Ramaswamy			
24Feb23	IMPS OUTWARD ORG	180.00		44759.39
	UPI To Q392210932@ybl,REF NO - 305549542868, NA			
27Feb23	IMPS OUTWARD ORG	1228.13		
	UPI To paytm-65046106@paytm,REF NO - 342289452972,			
	Oid2023022512422303939410702410@MS PUREONATURAL			
27Feb23	IMPS OUTWARD ORG	100.00		
	UPI To BHARATPE.90003421675@icici,REF NO - 305620444463, Pay			
	to BharatPe Merchant			
27Feb23	IMPS OUTWARD ORG	169.00		
	UPI To paytm-65046106@paytm,REF NO - 342289862668,			
	Oid2023022513020105509010616940@MS PUREONATURAL			
27Feb23	IMPS OUTWARD ORG	1800.00		
	UPI To 9849796575@ybl,REF NO - 305631740269, Payment from			
	PhonePe			
27Feb23	IMPS OUTWARD ORG	650.00		
	UPI To hyderkhan891@ybl,REF NO - 305650065229, Payment from			
	PhonePe			
27Feb23	IMPS OUTWARD ORG	785.00		
	UPI To ishalife.cca@icici,REF NO - 305784864789,			
	collect-pay-request			
27Feb23	IMPS OUTWARD ORG	259.00		
	UPI To paytm-65046106@paytm,REF NO - 342389847850,			





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	Oid2023022612135405528610616940@MS PUREONATURAL			
27Feb23	IMPS OUTWARD ORG	80.00		
	UPI To BHARATPE90725494109@yesbankltd,REF NO - 305722606808,			
	Pay to BharatPe Merchant			
27Feb23	IMPS OUTWARD ORG	100.00		
	UPI To paytm-75839933@paytm,REF NO - 305722732797,			
	Oid202302261219110061@Kadali Ramaswamy			
27Feb23	SERVICE CHARGES	181.20		
	FOR NON-MAINTENANCE OF MINIMUM RELATIONSHIP			
	VALUE(NRV);FEB-23 NRV CONSIDERED FOR CHARGING Invoice No.			
	:RB23025551811001			
27Feb23	SGST DEBIT	16.31		
	SGST @ 9.00 % ON SERVICE CHARGES - 5181100558 - Rs 181.20			
	- HSN : 997112 Invoice No. : RB23025551811001			
27Feb23	CGST DEBIT	16.31		
	CGST @ 9.00 % ON SERVICE CHARGES - 5181100558 - Rs 181.20			
	- HSN : 997112 Invoice No. : RB23025551811001			
27Feb23	IMPS INWARD ORG		110000.00	149374.44
	IMPSTO from GANGIGUNTAAMARNATH CANARA BANK REF NO: -			
	305812076141			
28Feb23	IMPS INWARD ORG		100000.00	
	IMPSTO from GANGIGUNTA AMARNATH HDFC BANK REF NO:			
	305910179185			
28Feb23	IMPS OUTWARD ORG	64.00		249310.44
	UPI To pay7036444456@paytm,REF NO - 305992341286,			
	Oid202302281943590081@NuR Enterprise			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	CLOSING BALANCE	114891.49	310869.00	249310.44
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			249310.44



Credit Card Details:

Home **↑**

CARDS (INR)	CARD NUMBER	BILL DATE	MINIMUM DUE	BILL AMOUNT
IOC PLATINUM CARD of AMARNATH G	4386 XXXX XXXX 6982	12Feb23	0.00	31626.26
of G AMARNATH	5521 XXXX XXXX 3098	12Feb23	0.00	30000.00
TOTAL			0.00	61626.26



Banking Reward Points for the A/C: 5-1XX1XX-X58

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Card No	Available Points
5497XXXXXXX1607	4432





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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.

Below is a working example of how the NRV is calculated:

Holdings	INR	Description
a) Current/Savings Account	10,00,000	Average for the month, calculated based on total of daily end of day balance/total number of days.
b) Fixed Deposit	30,00,000	Daily end of day balances of principal amount/total number of days.
c) Mutual Funds	35,00,000	Daily end of day balances/total number of days.
d) Insurance Premium	50,000	Sum of total Insurance paid.
Average Monthly Relationship Value	75,50,000	a+b+c+d

^{**}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.

I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Please call Citiphone, round-the-clock, for any further assistance or clarification regarding this statement of account.

We will understand that you find this statement of your account to be correct, unless within 14 days from its date the branch receives from you notice of any exception in writing.

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 / +91 44 6698 2136 (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 ATM / Debit or 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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Citibank has been live since 2019 on electronic trading platform 'FX-Retail' developed by CCIL for buying/selling foreign exchange (USD/INR) by retail customers of banks. Customers can continue to register and get on-boarded with Citibank as a settlement bank. Interested customers can obtain further details from Clearing Corporation of India FX-Retail Platform or from their Citibank Relationship Manager.





Be safe with Citi.

These days most debit and credit card transactions require use of PIN at merchant establishments. We strongly recommend you to follow the below mentioned practices for safe and secure transaction experience.

- STEPS FOR CARD USAGE -











Dip the card in the terminal

Punch in the PIN After authorised transaction take back your card





Enter the PIN yourself.

Place your free hand over the keypad while entering the PIN at an ATM or merchant outlet.

Key in the PIN only when the ATM/EDC screen prompts for it.



Never share your PIN with anyone.

Do not have a written copy of your PIN with the card.

Do not voice out the PIN to the merchant while performing the transaction.

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