



G AMARNATH

Your Citibank Account Statement as on Aug 1, 2022

Statement Period: Jul 1, 2022 to Jul 31, 2022

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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 JUL-22 (INR) = 195418.27

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	206557.45	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S		-	-
Cards : Latest Bills	INR	-	25069.76
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		206557.45	25069.76

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

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Opening Balance: 127271.12

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
02Jul22	IMPS OUTWARD ORG	419.00		
	UPI To paytm-65046106@paytm,REF NO - 218322158626,			
	Oid2022070213081500101910702410@Pure O Natural Sri			
02Jul22	IMPS OUTWARD ORG	215.00		126637.12
	UPI To gpay-11176269544@okbizaxis,REF NO - 218341632424, NA			
04Jul22	IMPS OUTWARD ORG	325.00		
	UPI To BHARATPE.90057603146@fbpe,REF NO - 218418757531, Pay			
	to BharatPe Merchant			
04Jul22	ATM WITHDRAWAL	5000.00		
	Card No.: 5497XXXXXXXX1607 of G AMARNATH 03JUL22			
	Ref: 218411019883 ++AMEERPETHYDERABAD TSIN			
04Jul22	IMPS OUTWARD ORG	520.00		
	UPI To Q456601334@ybl,REF NO - 218422449804, NA			
04Jul22	IMPS OUTWARD ORG	40.00		
	UPI To Q476680454@ybl,REF NO - 218485894591, NA			
04Jul22	IMPS OUTWARD ORG	105.00		
	UPI To paytm-36239637@paytm,REF NO - 218486120320,			
	Oid202207032142380089@Hatsun daily			
04Jul22	IMPS OUTWARD ORG	125.00		
	UPI To paytm-65046106@paytm,REF NO - 218486350670,			
	Oid2022070321453700126110702410@Pure O Natural Sri			
04Jul22	IMPS OUTWARD ORG	180.00		120342.12







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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	UPI To Q595286248@ybl,REF NO - 218569687256, NA			
05Jul22	IMPS OUTWARD ORG	98.00		120244.12
	UPI To pay9949696697@paytm,REF NO - 218655191483,			
	Oid202207051840520030@Nagender Tea stall			
06Jul22	IMPS OUTWARD ORG	352.82		
	UPI To bhartiairtel.rzp@sbi,REF NO - 218709676538,			
	AirtelDirectUPIPostpaid			
06Jul22	IMPS OUTWARD ORG	250.00		119641.30
	UPI To 7995504477@ybl,REF NO - 218789783562, Payment from			
	PhonePe			
08Jul22	IMPS INWARD ORG		150000.00	269641.30
	IMPSTO from ELLURI SAI KRISHNA HDFC BANK REF NO: -			
	218921339980			
11Jul22	IMPS OUTWARD ORG	3366.00		
	UPI To paypre-utility@paytm,REF NO - 219114370844,			
	Oid18537936042@Paytm Electricity Bill			
11Jul22	IMPS OUTWARD ORG	125.00		266150.30
	UPI To paytm-65046106@paytm,REF NO - 219223041547,			
	Oid2022071112152301692810616940@Pure O Natural Sri			
12Jul22	IMPS OUTWARD ORG	1035.00		
	UPI To paytm-65046106@paytm,REF NO - 219353019441,			
	Oid2022071218485801719210616940@Pure O Natural Sri			
12Jul22	IMPS OUTWARD ORG	60.00		
	UPI To pay7799437347@paytm,REF NO - 219353519247,			
	Oid202207121854250062@RAMA SUPER MARKET			
12Jul22	IMPS OUTWARD ORG	191.09		264864.21
	UPI To APOLLOPHARMACYOFFLINE@ybl,REF NO - 219355912165,			
	Payment from PhonePe			
13Jul22	Payment for Credit Card No. 4386 XXXX XXXX 6982	22808.76		





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	G AMARNATH			
13Jul22	Payment for Credit Card No. 5521 XXXX XXXX 3098	2261.00		239794.45
	G AMARNATH			
14Jul22	IMPS OUTWARD ORG	80.00		
	UPI To paytm-69789631@paytm,REF NO - 219575499131,			
	Oid202207142019350045@HUANG SHI SHAN			
14Jul22	IMPS OUTWARD ORG	20.00		239694.45
	UPI To Q476680454@ybl,REF NO - 219577663859, NA			
15Jul22	IMPS INWARD ORG		1.00	239695.45
	IMPSTO from INDIAN CLEARING CORP YES BANK REF NO: -			
	219610635583			
18Jul22	IMPS OUTWARD ORG	330.00		
	UPI To Q54438951@ybl,REF NO - 219804913636, NA			
18Jul22	IMPS OUTWARD ORG	150.00		
	UPI To gpay-11185491436@okbizaxis,REF NO - 219816505246, NA			
18Jul22	IMPS OUTWARD ORG	24340.00		
	UPI To BHARATPE90300152399@yesbankltd,REF NO - 219826826049,			
	Verified Merchant			
18Jul22	IMPS OUTWARD ORG	374.00		
	UPI To paytm-65046106@paytm,REF NO - 219827415141,			
	Oid2022071712594701431010406704@Pure O Natural Sri			
18Jul22	IMPS OUTWARD ORG	353.00		
	UPI To paytm-65046106@paytm,REF NO - 219879775197,			
	Oid2022071720082201822810616940@Pure O Natural Sri			
18Jul22	IMPS OUTWARD ORG	600.00		213548.45
	UPI To pay7799437347@paytm,REF NO - 219963144201,			
	Oid202207181922010074@RAMA SUPER MARKET			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
19Jul22	IMPS OUTWARD ORG	2390.00		211158.45
	UPI To BHARATPE.90056085758@fbpe,REF NO - 220000246083, Pay			
	to BharatPe Merchant			
20Jul22	IMPS OUTWARD ORG	250.00		
	UPI To paytm-27052661@paytm,REF NO - 220116822976,			
	Oid202207201150070089@Nitesh Priyar			
20Jul22	IMPS OUTWARD ORG	350.00		
	UPI To paytm-28403685@paytm,REF NO - 220153978107,			
	Oid202207201841240019@Swiss Castle Banjarahills			
20Jul22	IMPS OUTWARD ORG	730.00		
	UPI To paytm-65046106@paytm,REF NO - 220183232417,			
	Oid2022072021261800291910702410@Pure O Natural Sri			
20Jul22	IMPS OUTWARD ORG	35.00		209793.45
	UPI To paytm-65046106@paytm,REF NO - 220183466105,			
	Oid2022072021283600292310702410@Pure O Natural Sri			
21Jul22	IMPS OUTWARD ORG	607.00		209186.45
	UPI To gpay-11178107049@okbizaxis,REF NO - 220275179372, NA			
22Jul22	IMPS OUTWARD ORG	125.00		209061.45
	UPI To paytm-65046106@paytm,REF NO - 220310553314,			
	Oid2022072210182000309910702410@Pure O Natural Sri			
25Jul22	IMPS OUTWARD ORG	80.00		
	UPI To Q392210932@ybl,REF NO - 220423565985, NA			
25Jul22	IMPS OUTWARD ORG	60.00		
	UPI To 8977875251@ybl,REF NO - 220427708030, NA			
25Jul22	IMPS OUTWARD ORG	80.00		
	UPI To paytm-27888485@paytm,REF NO - 220539977623,			
	Oid202207241416500040@Prakash Siva			





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25Jul22	IMPS OUTWARD ORG	448.00		
	UPI To paytm-65046106@paytm,REF NO - 220530845510,			
	Oid2022072414301900352910702410@Pure O Natural Sri			
25Jul22	IMPS OUTWARD ORG	60.00		208333.45
	UPI To BHARATPE90722506953@yesbankltd,REF NO - 220664686272,			
	Pay to BharatPe Merchant			
26Jul22	IMPS OUTWARD ORG	271.00		
	UPI To paytm-48425365@paytm,REF NO - 220755845012,			
	Oid202207261813330058@KESHAV REDDY SWEETS Banjara			
26Jul22	IMPS OUTWARD ORG	125.00		
	UPI To paytm-28403685@paytm,REF NO - 220756469034,			
	Oid202207261822110055@Swiss Castle Banjarahills			
26Jul22	IMPS OUTWARD ORG	624.00		207313.45
	UPI To upiswiggy@icici,REF NO - 220721714487, NO REMARKS			
27Jul22	IMPS OUTWARD ORG	520.00		
	UPI To Q456601334@ybl,REF NO - 220878458987, NA			
27Jul22	IMPS OUTWARD ORG	40.00		
	UPI To Q476680454@ybl,REF NO - 220878728240, NA			
27Jul22	IMPS OUTWARD ORG	186.00		206567.45
	UPI To paytm-65046106@paytm,REF NO - 220879226578,			
	Oid2022072720535800413510702410@Pure O Natural Sri			
29Jul22	IMPS OUTWARD ORG	10.00		206557.45
	UPI To Q476680454@ybl,REF NO - 221089395490, NA			
	CLOSING BALANCE	70714.67	150001.00	206557.45
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			206557.45





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Credit Card Details:

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TOTAL			0.00	25069.76
of G AMARNATH	5521 XXXX XXXX 3098	12Jul22	0.00	2261.00
IOC PLATINUM CARD of AMARNATH G	4386 XXXX XXXX 6982	12Jul22	0.00	22808.76
CARDS (INR)	CARD NUMBER	BILL DATE	MINIMUM DUE	BILL AMOUNT



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

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Card No	Available Points
5497XXXXXXX1607	4441

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.



MAKE SAFETY YOUR PRIORITY.



Be safe with Citi.

During times of crisis, we also observed that there are heightened fraudulent activities trying to manipulate customers. So, it's all the more important to be vigilant against such malpractices.

Some of the current fraud trends are: -

- IMPERSONATION -

A fraudulent practice of getting your confidential information by claiming to be from a reputed institution

DEVICE TAKE-OVER

Taking unauthorised access of your mobile device to carry out fraudulent transactions using remote access apps

SIM SWAP -

Stealing your identity documents to arrange for a duplicate SIM and then carrying out fraud transactions without your knowledge

FAKE HELPLINE NUMBERS

Circulating fake customer service numbers on the internet and misguiding callers into revealing personal information

HOW TO PROTECT YOURSELF FROM SUCH FRAUDS?



Do not share

Be aware of fraudulent calls which ask you to download third party or remote access apps or change mobile settings.



Safety indicators

Look for secure session indicators like https:// and padlock a on websites that require personal information



Stay updated

Use updated anti-virus and firewall software.



Do not respond

Do not act on any unsolicited SMS or calls from a representative of tech company/bank without verifying.



Visit official websites

Always take helpline numbers from registered website of service providers only. And keep your contact details updated with your bank.

Click here to know more

