



G AMARNATH

Your Citibank Account Statement as on Jan 1, 2023

Statement Period: Dec 1, 2022 to Dec 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 DEC-22 (INR) = 117722.95

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	105650.14	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S		-	-
Cards : Latest Bills	INR	-	40884.32
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		105650.14	40884.32

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: 202862.37

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
01Dec22	IMPS OUTWARD ORG	459.00		
	UPI To bookmyshow@axisbank,REF NO - 233534913285, Merchant			
	Inc.			
01Dec22	IMPS OUTWARD ORG	40000.00		
	IMPS TO 20011576437 - STATE BANK OF INDIA REF			
	NO:-233515884668 TRANSFER TO FAMILY OR FRIENDS-Mr			
	GANGIGUNTA BHAS			
01Dec22	IMPS OUTWARD ORG	20000.00		142403.37
	IMPS TO 2493101054692 - CANARA BANK REF NO:- 233515884734			
	TRANSFER TO SELF - PRIMARY ACCOUNT-GANGIGUNTA AMARNATH			
02Dec22	IMPS OUTWARD ORG	200.00		142203.37
	UPI To BHARATPE91000031562@yesbankltd,REF NO - 233611360678,			
	Verified Merchant			
05Dec22	IMPS OUTWARD ORG	370.00		
	UPI To Q177438824@ybl,REF NO - 233829325783, NA			
05Dec22	IMPS OUTWARD ORG	682.00		
	UPI To Q42319812@ybl,REF NO - 233862528195, NA			
05Dec22	IMPS OUTWARD ORG	806.17		140345.20
	UPI To paytm-65046106@paytm,REF NO - 233966564339,			
	Oid2022120519595002629510702410@Pure O Natural Sri			
06Dec22	IMPS OUTWARD ORG	352.82		
	UPI To airtel.payu@hdfcbank,REF NO - 234007067195,			
	UPITransactionforPPPL16347386826061222090143			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
06Dec22	IMPS OUTWARD ORG	250.00		139742.38
	UPI To 7995504477@ybl,REF NO - 234034708997, Payment from			
	PhonePe			
07Dec22	IMPS OUTWARD ORG	1075.00		138667.38
	UPI To swiggy@yespay,REF NO - 234129253172, Pay for merchant			
08Dec22	IMPS OUTWARD ORG	404.00		138263.38
	UPI To swiggy@yespay,REF NO - 234262063992, Pay for merchant			
09Dec22	IMPS OUTWARD ORG	1703.00		
	UPI To paypre-utility@paytm,REF NO - 234388086602,			
	Oid19816795217@Electricity Bill			
09Dec22	IMPS OUTWARD ORG	36.00		
	UPI To paytm-8736701@paytm,REF NO - 234388585100,			
	Oid19809216418@Paytm Metro Payment			
09Dec22	IMPS OUTWARD ORG	40.50		
	UPI To paytm-8736701@paytm,REF NO - 234381783657,			
	Oid19836099477@Paytm Metro Payment			
09Dec22	IMPS OUTWARD ORG	35.00		
	UPI To 9347221041@ybl,REF NO - 234328314449, Payment from			
	PhonePe			
09Dec22	IMPS OUTWARD ORG	500.00		135948.88
	UPI To zerodhabroking@axisbank,REF NO - 234395958461, 464360			
	Zerodha			
12Dec22	IMPS OUTWARD ORG	620.00		
	UPI To paytm-59360437@paytm,REF NO - 234478291453,			
	Oid202212102105590033@HOUSE OF DOSAS			
12Dec22	IMPS OUTWARD ORG	1007.87		





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	UPI To paytm-65046106@paytm,REF NO - 234585807740,			
	Oid2022121111065502718410702410@Pure O Natural Sri			
12Dec22	IMPS OUTWARD ORG	291.87		
	UPI To paytm-65046106@paytm,REF NO - 234586036592,			
	Oid20221211111170902718710702410@Pure O Natural Sri			
12Dec22	IMPS OUTWARD ORG	6000.00		
	UPI To chippasravan241@axl,REF NO - 234504478531, Payment			
	from PhonePe			
12Dec22	IMPS OUTWARD ORG	4000.00		
	UPI To 9505606502@ybl,REF NO - 234616158455, Payment from			
	PhonePe			
12Dec22	IMPS OUTWARD ORG	65.00		
	UPI To 9704131709@ybl,REF NO - 234625792909, NA			
12Dec22	IMPS OUTWARD ORG	64.00		123900.14
	UPI To BHARATPE90718855938@yesbankltd,REF NO - 234669212987,			
	Verified Merchant			
13Dec22	IMPS OUTWARD ORG	1451.04		
	UPI To bookmyshow@axisbank,REF NO - 234697954372, Merchant			
	Inc			
13Dec22	IMPS OUTWARD ORG	15000.00		
	UPI To BHARATPE.90056085758@fbpe,REF NO - 234707986908, NA			
13Dec22	Payment for Credit Card No. 4386 XXXX XXXX 6982	40884.32		
	G AMARNATH			
13Dec22	IMPS INWARD ORG		40000.00	106564.78
	IMPSTO from GANGIGUNTA AMARNATH HDFC BANK REF NO:			
	234711179705			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
17Dec22	IMPS OUTWARD ORG	5000.00		
	UPI To ishafoundationorg.cca@icici,REF NO - 235182006990,			
	collect-pay-request			
17Dec22	IMPS OUTWARD ORG	386.45		101178.33
	UPI To paytm-65046106@paytm,REF NO - 235188834305,			
	Oid2022121710205202819610702410@Pure O Natural Sri			
19Dec22	IMPS OUTWARD ORG	293.00		
	UPI To paytm-65046106@paytm,REF NO - 235281972755,			
	Oid2022121809531502835610702410@Pure O Natural Sri			
19Dec22	IMPS INWARD ORG		975.00	101860.33
	UPI From bookmyshow@axisbank,REF NO - 235316750364, Refund			
	for 680953949ref2			
21Dec22	IMPS OUTWARD ORG	5000.00		
	UPI To 8008012341@ybl,REF NO - 235515891097, Payment from			
	PhonePe			
21Dec22	IMPS OUTWARD ORG	450.00		96410.33
	UPI To paytm-59360437@paytm,REF NO - 235574990412,			
	Oid202212212112530098@HOUSE OF DOSAS			
23Dec22	IMPS OUTWARD ORG	74.00		96336.33
	UPI To prakash.juturi@ybl,REF NO - 235735987777, NA			
26Dec22	IMPS OUTWARD ORG	1018.92		
	UPI To paytm-65046106@paytm,REF NO - 235895998888,			
	Oid2022122417082002966910702410@Pure O Natural Sri			
26Dec22	IMPS OUTWARD ORG	520.00		
	UPI To Q456601334@ybl,REF NO - 235848220110, NA			
26Dec22	IMPS OUTWARD ORG	150.00		
	UPI To BHARATPE90725494109@yesbankltd,REF NO - 235848676315,			
	Pay to BharatPe Merchant			





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26Dec22	IMPS OUTWARD ORG	40.00		
	UPI To pay7799437347@paytm,REF NO - 235896306887,			
	Oid202212241723170023@Rama super market			
26Dec22	IMPS OUTWARD ORG	80.00		
	UPI To pinelabs.1063282@icici,REF NO - 236001596229, NA			
26Dec22	IMPS OUTWARD ORG	500.00		94027.41
	UPI To kaparthi2@ybl,REF NO - 236036828439, Payment from			
	PhonePe			
27Dec22	IMPS OUTWARD ORG	180.00		
	UPI To paytm-28403685@paytm,REF NO - 236142472128,			
	Oid202212271605200071@MS SWISS CASTLE BAKERY			
27Dec22	IMPS OUTWARD ORG	360.00		
	UPI To Q404199745@ybl,REF NO - 236142805643, NA			
27Dec22	IMPS OUTWARD ORG	2500.00		90987.41
	UPI To daffodilscdc@icici,REF NO - 236147831866, NA			
28Dec22	IMPS OUTWARD ORG	15000.00		
	UPI To ishafoundationorg.cca@icici,REF NO - 236214605123,			
	collect-pay-request			
28Dec22	IMPS OUTWARD ORG	15.00		75972.41
	UPI To pay7799437347@paytm,REF NO - 236291521543,			
	Oid202212281635050018@Rama super market			
29Dec22	IMPS OUTWARD ORG	561.77		
	UPI To paytm-65046106@paytm,REF NO - 236384445348,			
	Oid2022122910400603047010702410@Pure O Natural Sri			
29Dec22	IMPS INWARD ORG		35000.00	
	IMPSTO from GANGIGUNTA AMARNATH HDFC BANK REF NO: -			
	236310178547			
29Dec22	IMPS OUTWARD ORG	314.00		110096.64
	UPI To paytm-59360437@paytm,REF NO - 236363530728,			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	Oid202212291912180088@HOUSE OF DOSAS TIFFIN CENTER			
30Dec22	IMPS OUTWARD ORG	5000.00		
	UPI To ishafoundationorg.cca@icici,REF NO - 236420273073,			
	collect-pay-request			
30Dec22	IMPS OUTWARD ORG	203.50		104893.14
	UPI To Q625362790@ybl,REF NO - 236413158791, NA			
31Dec22	IMPS OUTWARD ORG	20.00		
	UPI To pay7799437347@paytm,REF NO - 273180622128,			
	Oid202212311451060053@Rama super market			
31Dec22	Interest earned during the Period: 01OCT2022 - 31DEC2022 for		777.00	105650.14
	Savings account			
	CLOSING BALANCE	173964.23	76752.00	105650.14
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			105650.14



Credit Card Details:

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TOTAL			0.00	40884.32
of G AMARNATH	5521 XXXX XXXX 3098	12Dec22	0.00	0.00
IOC PLATINUM CARD of AMARNATH G	4386 XXXX XXXX 6982	12Dec22	0.00	40884.32
CARDS (INR)	CARD NUMBER	BILL DATE	MINIMUM DUE	BILL AMOUNT







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

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Card NoAvailable Points5497XXXXXXXXX16074345

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 1

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

SIM SWAP

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

DEVICE TAKE-OVER

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

FAKE HELPLINE NUMBERS

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

REWARDS REDEMPTION SCAM

Fraudsters contact you under the pretext of redeeming your reward points and ask for confidential financial information like OTP/CVV to access your funds without your knowledge

How to protect yourself from such frauds?



Do not share Be aware of fraudulent remote access apps or change mobile settings.



Safety indicators Look for secure calls which ask you to session indicators like download third party or http://and padlock do on wedsites 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

