Banking





VENKATESWARLU B

Your Citibank Account Statement as on Nov 1, 2017

Statement Period: Oct 1, 2017 to Oct 31, 2017

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Branch Address:

CITIBANK N.A 163

163 ANNA SALAI

CHENNAI - 600002 LOS: 33-TAMIL NADU

GSTIN: 33AAACC0462F1ZB

Branch Phone No : 04442274500 IFSC : CITI0000003 MICR code : 600037002



A summary of your relationship/s with us:

Net Relationship Value for OCT-17 (INR) = 40248.35

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	69267.46	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S		-	-
Cards : Latest Bills	INR	-	54664.82
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		69267.46	54664.82

Important Information

Dear Customer, Govt. of India has mandated that all bank accounts be updated with Aadhaar by 31 Dec 2017 to avoid account blocking. To Update the same -

1)Please SMS AADHAAR<space>your 12 digit Aadhaar no.<space>last 4 digits of your Debit Card to 9880752484 or update via Citibank Online. To know more, visit http://citi.asia/INaadhaarseeding

2)For Entity accounts, please update Aadhaar & PAN details of all the signatories. Please visit the nearest branch or call your RM for further details

Place of Supply: 37-ANDHRA PRADESH

HOLDERS

1. VENKATESWARLU B

Nominee Details for the following Accounts/Deposits

1. 53XX2XXX44 NOMINEE NOT REGISTERED







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Reimbursement Account Details for Account Number: 5-3XX9XX-X48 In INR

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Opening Balance: 0.00

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	No Transaction During the Period			
	CLOSING BALANCE	0.00	0.00	0.00
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			0.00



Savings Account Details for Account Number: 5-3XX2XX-X44 In INR

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Opening Balance: 178709.74

Date	Transaction Details Withdrawals (INR) Deposits (INR) E		Balance(INR)	
03Oct17	EFT TO	30000.00		
	UTR#CITIN17834922857-G.PULLAIAH-SA-143010025000001- ANDHRA			
	BANK-ANDHRA PRADESH-KRISHNANAGAR			
03Oct17	Payment for Credit Card No. 4386 XXXX XXXX 5853	1269.28		147440.46
04Oct17	NEFT INWARD		100.00	
	NEFT IN UTR CITIN17835435216 FROM BAPANAPALLI VENKATESWARLU			
	ANDBN17212694021T H NO 3 162 KUMMARI STR			
04Oct17	NEFT INWARD		150000.00	
	NEFT IN UTR CITIN17835517019 FROM BAPANAPALLI VENKATESWARLU			
	ANDBN17212702356T H NO 3 162 KUMMARI STR			
04Oct17	IMPS OUTWARD ORG	120000.00		
	IMPSTO 143010025000001 CTB REF NO:-727713948470 Pullaiah			
	Mama			
04Oct17	EFT TO	150000.00		27540.46

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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	UTR#CITIN17835600015-G.PULLAIAH-SA-143010025000001- ANDHRA			
	BANK-ANDHRA PRADESH-KRISHNANAGAR			
05Oct17	ATM WITHDRAWAL	900.00		
	Card no.: 5497XXXXXXXX5805 Ref: 8398 HEXAWARE TECH			
	CHENNAI KANCHIPURAM TNIN			
05Oct17	IMPS OUTWARD ORG	7200.00		19440.46
	IMPSTO 124310100022072 CTB REF NO:-727820107535 NAGIREDDY			
	CHEETI			
09Oct17	IMPS INWARD ORG		20000.00	
	IMPSTO NARESH PARA xxxxxxxx103 HDB REF NO: -728023198001 K			
09Oct17	IMPS OUTWARD ORG	20000.00		
	IMPSTO 68003832883 CTB REF NO:-728023769709 NARESH SURAJ			
09Oct17	IMPS OUTWARD ORG	10000.00		
	IMPSTO 50100069766129 CTB REF NO:-728211821535 NARESH RT			
09Oct17	ATM WITHDRAWAL	900.00		8540.46
	Card no.: 5497XXXXXXXX5805 Ref: 9164 HEXAWARE TECH			
	CHENNAI KANCHIPURAM TNIN			
10Oct17	IMPS INWARD ORG		10000.00	18540.46
	IMPSTO NARESH PARA xxxxxxxx103 HDB REF NO: - 728319187441			
	room			
16Oct17	ATM WITHDRAWAL	1000.00		
	Card no.: 5497XXXXXXXX5805 Ref: 2525 +INDIRA GANDHI			
	SALAI KANCHIPURAM TNIN			
16Oct17	IMPS OUTWARD ORG	10200.00		7340.46
	IMPSTO 124310100022072 CTB REF NO:-728912753013 nagireddy			

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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	cheeti			
18Oct17	ATM WITHDRAWAL	6000.00		1340.46
	Card no.: 5497XXXXXXXX5805 Ref: 729111018330			
	NARASINGARAOPET KURNOOL APIN			
24Oct17	IMPS OUTWARD ORG	1300.00		40.46
	IMPSTO 088410100156209 CTB REF NO:-729722182807 venki andb			
31Oct17	SALARY CREDIT : SALARY		92227.00	
31Oct17	IMPS OUTWARD ORG	23000.00		69267.46
	IMPSTO 088410100156209 CTB REF NO:-730419593288 venki andb			
	CLOSING BALANCE	381769.28	272327.00	69267.46
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			69267.46



Credit Card Details:

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CARDS (INR)		CARD NUMBER	BILL DATE	MINIMUM DUE	BILL AMOUNT
REWARDS CARD	of VENKATESWARLU B	4386 XXXX XXXX 5853	17Oct17	2725.14	54664.82
TOTAL				2725.14	54664.82







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Statement Period: Oct 1, 2017 to Oct 31, 2017



Banking Reward Points for the A/C: 5-3XX2XX-X44

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Card No Available Points 5497XXXXXXX5805 401

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.



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.

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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



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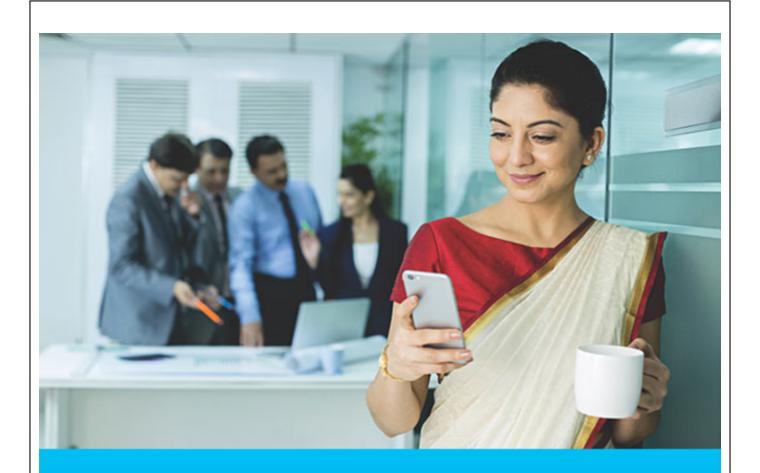
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