Banking





VENKATESWARLU B

Your Citibank Account Statement as on Oct 1, 2017

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Branch Address:

CITIBANK N.A 163 ANNA SALAI CHENNAI - 600002 LOS: 33-TAMIL NADU

GSTIN : 33AAACC0462F1ZB

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

Statement Period: Sep 1, 2017 to Sep 30, 2017



A summary of your relationship/s with us:

Net Relationship Value for SEP-17 (INR) = 105968.40

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	178709.74	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S		-	-
Cards : Latest Bills	INR	-	1269.28
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		178709.74	1269.28

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.

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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Statement Period: Sep 1, 2017 to Sep 30, 2017



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: 124892.46

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
01Sep17	ATM WITHDRAWAL	500.00		124392.46
	Card no.: 5497XXXXXXXX5805 Ref: 724403479072 +IDBI SIF	PC		
	SIRUSRI KAR CHENNAI TNIN			
02Sep17	Payment for Credit Card No. 4386 XXXX XXXX 5853	100.00		124292.46
04Sep17	ATM WITHDRAWAL	8700.00		115592.46
	Card no.: 5497XXXXXXXX5805 Ref: 724711010084 SBH - KURNOOL			
	MAIN KURNOOL APIN			
06Sep17	Payment for Credit Card No. 4386 XXXX XXXX 5853	1328.72		
06Sep17	ATM WITHDRAWAL	5000.00		109263.74
	Card no.: 5497XXXXXXXX5805 Ref: 2707 HEXAWARE TECH			
	CHENNAI KANCHIPURAM TNIN			
15Sep17	ATM WITHDRAWAL	900.00		108363.74
	Card no.: 5497XXXXXXXX5805 Ref: 4734 HEXAWARE TECH			
	CHENNAI KANCHIPURAM TNIN			

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Statement Period: Sep 1, 2017 to Sep 30, 2017

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
19Sep17	EFT TO	10000.00		98363.74
	UTR#CITIN17828857460-KASHAMMA			
	BAPANAPALLI-SA-32872987267-STATE BANK OF			
25Sep17	ATM WITHDRAWAL	900.00		
	Card no.: 5497XXXXXXXXX5805 Ref: 726712124951 INDGNDHI MRKT			
	KARAPAKKACHE TNIN			
25Sep17	PURCHASE	68.00		97395.74
	Card no.: 5497XXXXXXXX5805 25SEP ARS FRUIT MARKET			
	CHENNAI Ref: 092500013245			
28Sep17	SALARY CREDIT : SALARY		80220.00	177615.74
29Sep17	Interest earned during the Period: 01JUL2017 - 30SEP2017		1094.00	178709.74
	CLOSING BALANCE	27496.72	81314.00	178709.74
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			178709.74



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	17Sep17	100.00	1269.28
TOTAL				100.00	1269.28

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Statement Period: Sep 1, 2017 to Sep 30, 2017



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

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Card No Available Points

5497XXXXXXXX5805

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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Balance inquiry



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- * 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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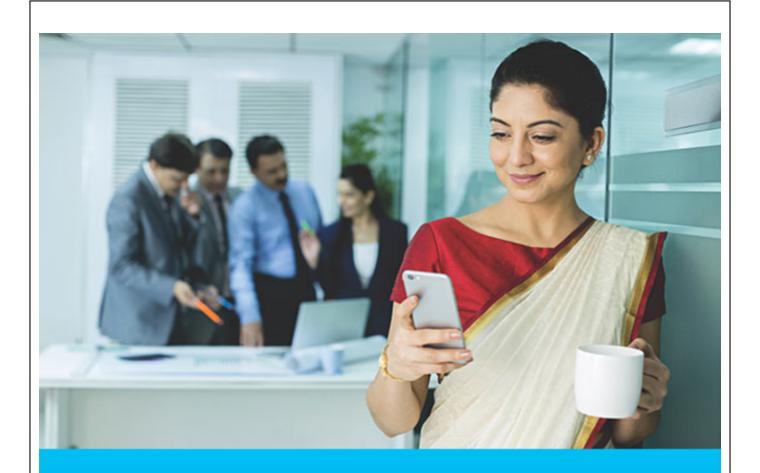
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