

# Banking



CHRISTIAN XAVIER RODRIGUES

Statement Period: Oct 1, 2020 to Oct 31, 2020

Your Citibank Account Statement as on Nov 1, 2020

Page 1 of 8

Branch Address:

\*\*\*\*\*

CITIBANK N.A  
TIMES SQUARE IT PARK,  
CITI BANK NA TIMES SQUARE IT PARK,  
MAROL,ANDHERI(E),  
MUMBAI - 400059  
LOS: 27-MAHARASHTRA  
GSTIN : 27AAACC0462F1Z4

Branch Phone No : 02261534036

IFSC : CITI0100000

MICR code : 400037003



## A summary of your relationship/s with us:

**Net Relationship Value for OCT-20 (INR) = 3153.21**

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	28041.11	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S		-	-
Cards : Latest Bills		-	-
Insurance		-	-
Share Trading A/C(s)		-	-
<b>TOTAL (INR)</b>		<b>28041.11</b>	<b>-</b>

## Important Information

- If primary account holder's mobile number is not updated with Citi, debit card transactions, except ATM withdrawals, will be blocked for all holders. In case of Credit cards, all transactions will be blocked. Supplementary credit card will be treated separately. To update your mobile number, please visit the nearest branch.

Place of Supply : 27-MAHARASHTRA

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. CHRISTIAN XAVIER RODRIGUES

## Nominee Details for the following Accounts/Deposits

1. 50XX2XXX27 NOMINEE NOT REGISTERED

# Banking



CHRISTIAN XAVIER RODRIGUES

Statement Period: Oct 1, 2020 to Oct 31, 2020

Your Citibank Account Statement as on Nov 1, 2020

Page 2 of 8



## Savings Account Details for Account Number: 5-0XX2XX-X27 In INR

[Home](#) ↑

Opening Balance: 18398.00

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
01Oct20	EFT TO UTR#CITIN20141004831-916010080176740-OT-916010080176740-AXIS BANK-NALLASOPARA-NALASOPARA (WEST), MAHARASHTRA-REF NO#090011637111631	9298.00		
01Oct20	IMPS OUTWARD ORG IMPS TO 916010080176740 - AXIS BANK REF NO:-027519251568-CHRISTIAN XAVIER ROD	100.00		
01Oct20	IMPS OUTWARD ORG IMPS TO 916010080176740 - AXIS BANK REF NO:-027521262161-CHRISTIAN XAVIER ROD	440.00		8560.00
03Oct20	IMPS OUTWARD ORG IMPS TO 916010080176740 - AXIS BANK REF NO:-027714405528-CHRISTIAN XAVIER ROD	2201.00		
03Oct20	IMPS OUTWARD ORG IMPS TO 916010080176740 - AXIS BANK REF NO:-027722438948-CHRISTIAN XAVIER ROD	350.00		
03Oct20	IMPS OUTWARD ORG IMPS TO 916010080176740 - AXIS BANK REF NO:-027722439404-CHRISTIAN XAVIER ROD	100.00		5909.00
05Oct20	IMPS OUTWARD ORG IMPS TO 916010080176740 - AXIS BANK REF NO:-027819494846-CHRISTIAN XAVIER ROD	100.00		
05Oct20	IMPS OUTWARD ORG IMPS TO 916010080176740 - AXIS BANK REF	60.00		

# Banking



CHRISTIAN XAVIER RODRIGUES

Statement Period: Oct 1, 2020 to Oct 31, 2020

Your Citibank Account Statement as on Nov 1, 2020

Page 3 of 8

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	NO:-027821501784-CHRISTIAN XAVIER ROD			
05Oct20	IMPS OUTWARD ORG	100.00		
	IMPS TO 916010080176740 - AXIS BANK REF			
	NO:-027821501958-CHRISTIAN XAVIER ROD			
05Oct20	IMPS OUTWARD ORG	1050.00		
	IMPS TO 916010080176740 - AXIS BANK REF			
	NO:-027821502238-CHRISTIAN XAVIER ROD			
05Oct20	IMPS OUTWARD ORG	610.00		3989.00
	IMPS TO 916010080176740 - AXIS BANK REF			
	NO:-027922593042-CHRISTIAN XAVIER ROD			
07Oct20	IMPS OUTWARD ORG	1143.00		
	UPI To jacksonashley012-1@okhdfcbank, REF NO - 028109301989, UPI			
07Oct20	IMPS INWARD ORG		1000.00	
	IMPSTO from CHRISTIAN XAVIER ROD AXIS BANK REF NO: - 028119949916			
07Oct20	IMPS OUTWARD ORG	400.00		
	UPI To pertinnivedita@oksbi, REF NO - 028120000760, UPI			
07Oct20	IMPS OUTWARD ORG	60.00		3386.00
	UPI To gpay-11170761750@okbizaxis, REF NO - 028121205812, UPI			
08Oct20	IMPS INWARD ORG		620.00	
	UPI From marygohain2018@oksbi, REF NO - 028215242426, Blazer			
08Oct20	IMPS OUTWARD ORG	620.00		
	IMPS TO 916010080176740 - AXIS BANK REF			
	NO:-028215754654-CHRISTIAN XAVIER ROD			
08Oct20	IMPS OUTWARD ORG	231.00		

# Banking



CHRISTIAN XAVIER RODRIGUES

Statement Period: Oct 1, 2020 to Oct 31, 2020

Your Citibank Account Statement as on Nov 1, 2020

Page 4 of 8

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
08Oct20	UPI To mcdelivery@paytm,REF NO - 028218236661, UPI IMPS OUTWARD ORG	50.00		
08Oct20	UPI To clara7715@okicici,REF NO - 028220437062, Trial IMPS INWARD ORG		12.00	3117.00
12Oct20	UPI From goog-payment@okaxis,REF NO - 028221535040, UPI IMPS OUTWARD ORG	50.00		
12Oct20	IMPS TO 916010080176740 - AXIS BANK REF NO:-028420865989-CHRISTIAN XAVIER ROD IMPS OUTWARD ORG	3055.38		
12Oct20	UPI To flashcash.razorpay@hdfcbank,REF NO - 028421149654, FlashcashFlashCashRepay7559117383 IMPS INWARD ORG		1650.00	
12Oct20	IMPS TO from CHRISTIAN XAVIER ROD AXIS BANK REF NO: - 028422780490 Effective Date : 10Oct20 IMPS OUTWARD ORG	65.00		
12Oct20	UPI To jayshankar.manutd@okicici,REF NO - 028509138868, UPI IMPS OUTWARD ORG	160.00		
12Oct20	UPI To gpay-11170653621@okbizaxis,REF NO - 028518177864, UPI IMPS OUTWARD ORG	50.00		
12Oct20	UPI To paytmqr281005050101f2wcn3ij36bq@paytm,REF NO - 028519361293, UPI IMPS OUTWARD ORG	175.00		
12Oct20	UPI To bharatpe.9050148896@fbpe,REF NO - 028520249482, Verified Merchant IMPS OUTWARD ORG	130.00		
12Oct20	UPI To q56578980@ybl,REF NO - 028520386730, UPI			

# Banking



CHRISTIAN XAVIER RODRIGUES

Statement Period: Oct 1, 2020 to Oct 31, 2020

Your Citibank Account Statement as on Nov 1, 2020

Page 5 of 8

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
12Oct20	IMPS OUTWARD ORG UPI To paytmqr281005050101njy2n1jx2781@paytm,REF NO - 028520418401, UPI	40.00		
12Oct20	IMPS OUTWARD ORG UPI To 9867214453@okbizaxis,REF NO - 028522493018, UPI	20.00		
12Oct20	IMPS OUTWARD ORG UPI To payzomato@hdfcbank,REF NO - 028522053194, UPI	580.76		
12Oct20	IMPS OUTWARD ORG UPI To paytmqr281005050101smgo8mb19i6i@paytm,REF NO - 028622244467, UPI	70.00		370.86
13Oct20	IMPS OUTWARD ORG UPI To paytmqr281005050101lulp53at2uy@paytm,REF NO - 028712160446, UPI	14.00		356.86
14Oct20	IMPS OUTWARD ORG UPI To airtelin.rzp@icici,REF NO - 028812488679, BhartiAirtelLimitedMBPrepaid174	149.00		207.86
16Oct20	IMPS OUTWARD ORG UPI To paytmqr281005050101smgo8mb19i6i@paytm,REF NO - 029022099582, UPI	190.00		17.86
21Oct20	IMPS INWARD ORG IMPSTO from CHRISTIANXAVIERRODRI AXIS BANK REF NO: - 029423782136 Effective Date : 20Oct20		3700.00	
21Oct20	IMPS OUTWARD ORG UPI To payzomato@hdfcbank,REF NO - 029423412967, UPI	211.00		3506.86
23Oct20	IMPS OUTWARD ORG UPI To payzomato@hdfcbank,REF NO - 029623360769, UPI	145.00		3361.86
26Oct20	IMPS OUTWARD ORG UPI To payzomato@hdfcbank,REF NO - 029800144645, UPI	171.00		

# Banking



CHRISTIAN XAVIER RODRIGUES

Statement Period: Oct 1, 2020 to Oct 31, 2020

Your Citibank Account Statement as on Nov 1, 2020

Page 6 of 8

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
26Oct20	IMPS OUTWARD ORG UPI To gpay-11176872544@okbizaxis,REF NO - 029813108851, UPI	110.00		
26Oct20	IMPS OUTWARD ORG UPI To billdesk.tata-sky@icici,REF NO - 029823021988, UPI	200.00		
26Oct20	IMPS OUTWARD ORG UPI To gpay-11170649798@okbizaxis,REF NO - 029911458831, UPI	84.00		
26Oct20	IMPS OUTWARD ORG UPI To thinley373@okicici,REF NO - 029912457374, UPI	1300.00		
26Oct20	IMPS OUTWARD ORG UPI To paytmqr281005050101touhmrollff7@paytm,REF NO - 029919237715, UPI	110.00		
26Oct20	IMPS OUTWARD ORG UPI To ayanansari7387@okicici,REF NO - 029919426772, UPI	60.00		
26Oct20	IMPS OUTWARD ORG UPI To gpay-11165851879@okbizaxis,REF NO - 029920160894, UPI	45.00		
26Oct20	IMPS INWARD ORG IMPSTO from CHRISTIANXAVIERRODRI AXIS BANK REF NO: - 030011286010		5000.00	
26Oct20	IMPS OUTWARD ORG UPI To flashcash.razorpay@hdfcbank,REF NO - 030011361459, FlashcashFlashCashRepay7559117383	6269.76		12.10
27Oct20	IMPS INWARD ORG IMPSTO from CHRISTIANXAVIERRODRI AXIS BANK REF NO: - 030120113145		2800.00	2812.10
29Oct20	IMPS OUTWARD ORG UPI To airtelin.rzp@icici,REF NO - 030312095111,	199.00		2613.10

# Banking



CHRISTIAN XAVIER RODRIGUES

Statement Period: Oct 1, 2020 to Oct 31, 2020

Your Citibank Account Statement as on Nov 1, 2020

Page 7 of 8

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	BhartiAirtelLimitedMHPrepaid173			
30Oct20	IMPS OUTWARD ORG	331.00		
	UPI To payzomato@hdfcbank,REF NO - 030404388302, UPI			
30Oct20	IMPS INWARD ORG		331.00	
	UPI From payzomato@hdfcbank,REF NO - 030405037076, Order Refund			
30Oct20	IMPS OUTWARD ORG	150.00		2463.10
	UPI To q23489564@ybl,REF NO - 030414470678, UPI			
31Oct20	IMPS OUTWARD ORG	271.00		
	UPI To payzomato@hdfcbank,REF NO - 030503261634, UPI			
31Oct20	IMPS OUTWARD ORG	200.00		
	UPI To paytmqr281005050101touhmrollff7@paytm,REF NO - 030510432131, UPI			
31Oct20	NEFT INWARD		26367.00	
	NEFT IN UTR CITIN20156754484 FROM TECH MAHINDRA BUSINESS SE			
	KKBK203058041458T Ground Flr Spectrum TowersMUM 400064			
	KOTAK MAHINDRA BANK LIMITED			
31Oct20	IMPS OUTWARD ORG	189.00		
	UPI To mcdonalds.41194539@hdfcbank,REF NO - 030516343357, UPI			
31Oct20	IMPS OUTWARD ORG	58.99		
	UPI To mcdonalds.41194539@hdfcbank,REF NO - 030516466889, UPI			
31Oct20	IMPS OUTWARD ORG	70.00		28041.11
	UPI To bilkiss92@okhdfcbank,REF NO - 030521410195, UPI			
	<b>CLOSING BALANCE</b>	<b>31836.89</b>	<b>41480.00</b>	<b>28041.11</b>
	<b>FUNDS ON EARMARKING / HOLD</b>			<b>0.00</b>
	<b>CLOSING AVAILABLE BALANCE</b>			<b>28041.11</b>

# Banking



---

CHRISTIAN XAVIER RODRIGUES

Statement Period: [Oct 1, 2020](#) to [Oct 31, 2020](#)

Your Citibank Account Statement as on Nov 1, 2020



Please note: You can read the Most Important Terms & Conditions applicable to your account at [www.citi.co.in/bank-tnc.htm](http://www.citi.co.in/bank-tnc.htm). For Schedule of Charges applicable to your account, please visit our website [www.citibank.com/india](http://www.citibank.com/india)

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 individual 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](http://www.citi.co.in/nrvfaq.htm).

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.



## PROTECT YOURSELF AND YOUR INFORMATION.

### Be safe with Citi.

Mishaps can happen anytime. Stay alert and do not give out your information to unverified individuals or organisations. Here are a few tips to secure yourself against fraud:



#### Stay alert

RBI Governor, Citibank or any such organisation does not send emails or SMS asking you to deposit money in their accounts.



#### Do not respond

Do not respond to any emails from an unknown person offering you a huge sum of money and asking for a fee to initiate the transfer.



#### Do not transfer

Do not send any money as an initial deposit / commission / transfer fee to anyone claiming to be from RBI / Income Tax / World Bank / IMF or any such reputed organisation.



#### Do not share

RBI never approaches individuals for bank account or card, etc. Never share your ID, password or PIN with anyone even if they claim to be from RBI.



#### Say no to spam

RBI does not keep funds or accounts of any individual / public / trust. 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 / organisation.



#### Raise your voice

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.

[Click here](#) to read in a language of your choice





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 (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 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