## Banking





SASIKUMAR V

Your Citibank Account Statement as on Dec 1, 2016

Statement Period: Nov 1, 2016 to Nov 30, 2016

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Branch Address: CITIBANK N.A NO. 5 MG ROAD, BENGALURU - 560001 Branch Phone No : 08067739333 IFSC : CITI0000004 MICR code : 560037002



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

Net Relationship Value for NOV-16 (INR) = 70032.55

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	50342.16	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S		-	-
Cards : Latest Bills		-	-
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		50342.16	-

#### **Important Information**

Dear Customer, please note our new 24\*7 CitiPhone helpline numbers . 1860 210 2484 and +91 22 4955 2484 effective 15th November 2016. We would further like to inform you that the existing CitiPhone helpline numbers shall be discontinued effective 15th January 2017. To reach us from outside of India, you may call us on +91 22 4955 2484.

#### **HOLDERS**

1. SASIKUMAR V

Nominee Details for the following Accounts/Deposits

1. 54XX2XXX07 V NANJAMMAL (MOTHER)

Did you know that this statement also contains details on







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#### Savings Account Details for Account Number: 5-4XX2XX-X07 In INR

Home **↑** 

Opening Balance: 72222.58

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
03Nov16	EFT TO	70000.00		
	UTR#CITIN16705811657-SARANYA			
	SASIKUMAR-SA-307201011001719-VIJAYA BAN			
03Nov16	NEFT INWARD		171119.58	173342.16
	NEFT IN UTR CITIN16705946935 FROM sasikumar velusamy			
	N308160202752664TXN REF 17 Ullswater Road Ha			
04Nov16	EFT TO	10000.00		
	UTR#CITIN16706245285-SRI SANTHIYA			
	TEX-CA-118902000000638-INDIAN OVE			
04Nov16	EFT TO	6000.00		
	UTR#CITIN16706245318-SASIKUMAR V-SA-30029339877-STATE BANK			
	OF			
04Nov16	EFT TO	50000.00		
	UTR#CITIN16706245331-A SARANYA-SA-805109049-INDIAN BANK-COIM			
04Nov16	EFT TO	30000.00		77342.16
	UTR#CITIN16706245397-SARANYA			
	SASIKUMAR-SA-307201011001719-VIJAYA BAN			
18Nov16	PURCHASE	3000.00		
	Card no.: 5497XXXXXXXX4502 18NOV SRI MAHA GANAPATHI JEW			
	COIMBAT Ref: 632306060702			
18Nov16	FUNDS TRANSFER	24000.00		50342.16
	SELF			
	CLOSING BALANCE	193000.00	171119.58	50342.16

# **Banking**





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Date	Transaction Details	Withdrawals (INR) Deposits (INR) Balance(INF	₹)
	FUNDS ON EARMARKING / HOLD	0.0	0
	CLOSING AVAILABLE BALANCE	50342.1	6



#### Banking Reward Points for the A/C: 5-4XX2XX-X07

Home **↑** 

Card No	Available Points
5497XXXXXXX4502	20



TDS Details:

Home **↑** 

INTEREST EARNED / TDS DETAILS : YEAR TO DATE (FOR 2016 - 2017)

Deposit no.	Interest Applied/Credited	TDS Deducted	Net Interest Applied/Credited
353763-0009-00	2868.00	0.00	2868.00
353763-0010-00	1221.00	0.00	1221.00
353763-0011-00	13870.00	1796.00	12074.00
353763-0012-00	1541.00	155.00	1386.00







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Kindly note that the consolidated TDS/Form 16 for the quarter will be sent to you at the end of the quarter. The Interest Applied/Credited shown is as on the Interest application date. This will change during the F.Y, if any preclosure of deposit is done. TDS will be applied if the interest earned is greater than or equal to 10000. TDS rate is inclusive of Base TDS rate, Surcharge, if applicable and Education Cess. TDS Deduction is done on the total interest earned / applied at Account level Deposits.

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

<sup>\*\*</sup>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.



### Protect yourself against SIM Swap.

#### What is SIM Swap?



- Fraudster collects victim's personal banking information
- Fraudster approaches victim's mobile operator with victim's fake identity proofs & obtains a duplicate SIM card
- Mobile operator deactivates the original SIM card post successful verification & issues a replacement SIM
- Fraudster generates the One Time Password (OTP) which comes on the new SIM & carries out account transactions without victim's knowledge

#### Tips to safeguard yourself against SIM Swap



- If your mobile stops working for unusual reasons, check with your mobile operator immediately
- Never disclose Internet banking password/ATM PIN/Telephone PIN to anyone
- Do not disclose your mobile number on social media platforms
- Register for both SMS as well as e-mail alerts to stay informed about transactions on your account
- Never respond to unknown mails or calls asking your account details and registered mobile number

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### Use Citi ATMs to:



Transfer funds



Apply for select products



Pay Citi credit card bill



Deposit



thange



Request for a cheque book



Balance inquiry



Fast cash withdrawal