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JAI SHANKAR PANDEY

Your Citibank Account Statement as on Jan 1, 2019

Branch Address:

CITIBANK N.A NO. 5 MG ROAD, BENGALURU - 560001 LOS: 29-KARNATAKA

GSTIN: 29AAACC0462F1Z0

Branch Phone No : 08067739333 IFSC : CITI0000004 MICR code : 560037002



A summary of your relationship/s with us:

Net Relationship Value for DEC-18 (INR) = 3904.59

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	24661.91	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S		-	-
Cards : Latest Bills	INR	-	4011.40
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		24661.91	4011.40

Important Information

Statement Period: Dec 1, 2018 to Dec 31, 2018

Place of Supply: 29-KARNATAKA

Note: All bank deposits are insured up to maximum of Rs. 1,00,000 subject to change from time to time as specified by DICGC

HOLDERS

1. JAI SHANKAR PANDEY

Nominee Details for the following Accounts/Deposits

1. 53XX7XXX12 NOMINEE NOT REGISTERED







JAI SHANKAR PANDEY

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Statement Period: Dec 1, 2018 to Dec 31, 2018



Savings Account Details for Account Number: 5-3XX7XX-X12 In INR

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Opening Balance: 22201.43

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
03Dec18	IMPS OUTWARD ORG	500.00		
	UPI To ruchee.khare@okicici,REF NO - 833600433166, UPI			
03Dec18	IMPS INWARD ORG		500.00	22201.43
	UPI From ruchee.khare@okicici,REF NO - 833600449595, UPI			
04Dec18	IMPS INWARD ORG		25000.00	
	from a/c linked to mobile 7XXXXXX156 REF NO:-833813206454			
04Dec18	IMPS OUTWARD ORG	1.00		
	UPI To venkatsai365@okhdfcbank,REF NO - 833813756372, UPI			
04Dec18	IMPS OUTWARD ORG	39562.00		
	UPI To venkatsai365@okhdfcbank,REF NO - 833813788492, For			
İ	lic first ptemium			
04Dec18	IMPS OUTWARD ORG	22.00		7616.43
İ	UPI To Q55639425@ybl,REF NO - 833842144602, Payment from			
ı	PhonePe			
05Dec18	PURCHASE	5751.00		
l	Card no.: 5497XXXXXXXX5707 04DEC18 122632 HDFC CARD-BILLDESK			
ı	Ref: 833819711883			
05Dec18	IMPS INWARD ORG		18000.00	
l	IMPSTO from JAI PANDEY KOTAK MAHINDRA BANK LIMITED REF NO: -			
İ	833911551172			
05Dec18	IMPS OUTWARD ORG	5502.00		
ı	UPI To TPSLCARD@ybl,REF NO - 833922475296, Payment from			
i	PhonePe			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
05Dec18	IMPS OUTWARD ORG	12500.00		
	IMPS TO 121801010006112 - VIJAYA BANK REF NO:-833913837990			
	RENT-n bharthi			
05Dec18	IMPS INWARD ORG		205.00	2068.43
	UPI From venkatsai365@okhdfcbank,REF NO - 833920695139,			
	Extra Amount in First Premium			
06Dec18	IMPS OUTWARD ORG	698.00		1370.43
	UPI To FKRT@ybl,REF NO - 834056709863, Payment from PhonePe			
12Dec18	IMPS OUTWARD ORG	500.00		
	UPI To ruchee.khare@okicici,REF NO - 834613992432, UPI			
12Dec18	IMPS INWARD ORG		500.00	1370.43
	UPI From ruchee.khare@okicici,REF NO - 834613003039, UPI			
13Dec18	IMPS INWARD ORG		150.00	
	UPI From khareshivani2278@oksbi,REF NO - 834710870375, UPI			
13Dec18	IMPS INWARD ORG		101.00	
	UPI From goog-payment@okaxis,REF NO - 834710290803, UPI			
13Dec18	IMPS OUTWARD ORG	150.00		
	UPI To khareshivani2278@oksbi,REF NO - 834710542994, UPI			
13Dec18	IMPS INWARD ORG		150.00	
	UPI From khareshivani2278@oksbi,REF NO - 834710882450, UPI			
13Dec18	IMPS OUTWARD ORG	150.00		
	UPI To ruchee.khare@okicici,REF NO - 834710561274, UPI			
13Dec18	IMPS INWARD ORG		11.00	1482.43
	UPI From goog-payment@okaxis,REF NO - 834710320735, UPI			
14Dec18	PURCHASE	124.19		





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	Card no.: 5497XXXXXXXXX5707 13DEC18 204200 SCB CARD- BILLDESK			
	Ref: 834719080413			
14Dec18	IMPS INWARD ORG		500.00	
	UPI From ruchee.khare@okicici,REF NO - 834814903912, UPI			
14Dec18	IMPS OUTWARD ORG	412.00		1446.24
	UPI To BILLDESKPP@ybl,REF NO - 834838523380, Payment from			
	PhonePe			
15Dec18	IMPS OUTWARD ORG	500.00		946.24
	UPI To khareshivani2278@oksbi,REF NO - 834907105878, Nilu			
	Sethu AAP log le lena			
18Dec18	IMPS INWARD ORG		100.00	
	UPI From 7619413722@ybl,REF NO - 835252495474, Payment from			
	PhonePe			
18Dec18	IMPS OUTWARD ORG	100.00		
	UPI To 7619413722@ybl,REF NO - 835213703942, Return			
18Dec18	IMPS INWARD ORG		150.00	
	UPI From khareshivani2278@oksbi,REF NO - 835214309478, UPI			
18Dec18	IMPS OUTWARD ORG	150.00		
	UPI To khareshivani2278@oksbi,REF NO - 835214949286, Return			
18Dec18	IMPS INWARD ORG		150.00	
	UPI From 9584966460@ybl,REF NO - 835215559964, Payment from			
	PhonePe			
18Dec18	IMPS INWARD ORG		100.00	
	UPI From 9584966460@ybl,REF NO - 835260294180, Payment from			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	PhonePe			
18Dec18	IMPS OUTWARD ORG	100.00		
	UPI To 9584966460@ybl,REF NO - 835245907017, Paying back			
18Dec18	IMPS OUTWARD ORG	150.00		946.24
	UPI To 9584966460@ybl,REF NO - 835260211592, Paying back			
19Dec18	IMPS INWARD ORG		5700.00	
	UPI From venkatsai365@okhdfcbank,REF NO - 835315336318, LIC			
	Premium Money Back			
19Dec18	IMPS OUTWARD ORG	6500.00		
	IMPS TO 881016337480 - DEVELOPMENT BANK OF SINGAPORE REF			
	NO:-835316478674 PERSONAL-JAI SHANKAR PANDEY			
19Dec18	IMPS INWARD ORG		100.00	
	UPI From 7619413722@ybl,REF NO - 835332821719, Jai bhejo			
	return 100bhej rai			
19Dec18	IMPS OUTWARD ORG	100.00		
	UPI To 7619413722@ybl,REF NO - 835364671884, Return			
19Dec18	IMPS INWARD ORG		150.00	
	UPI From ruchee.khare@okicici,REF NO - 835316774365, UPI			
19Dec18	IMPS OUTWARD ORG	150.00		146.24
	UPI To ruchee.khare@okicici,REF NO - 835316790129, Return			
	back			
20Dec18	IMPS OUTWARD ORG	2.00		144.24
	IMPS TO 881016337480 - DEVELOPMENT BANK OF SINGAPORE REF			
	NO:-835400493624-JAI SHANKAR PANDEY			
21Dec18	IMPS INWARD ORG		150.00	294.24
	UPI From khareshivani2278@oksbi,REF NO - 835522438105, UPI			
24Dec18	IMPS OUTWARD ORG	150.00		





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Date	Transaction Details	Withdrawals (IND)	Donosite (IND)	Ralanco(IND)
Date		Withdrawals (INR)	Deposits (INR)	Balance(INR)
04040	UPI To khareshivani2278@oksbi,REF NO - 835609570132, Return		0.40.00	
24Dec18	IMPS INWARD ORG		349.00	
	UPI From phonepemerchant@yesbank,REF NO - 835616399239,			
	PhonePe Credit for txn P1812221655195525246743			
24Dec18	IMPS OUTWARD ORG	150.00		
	UPI To BILLDESKPP@ybl,REF NO - 835730183908, Payment from			
	PhonePe			
24Dec18	IMPS INWARD ORG		1900.00	
	IMPSTO from JAI PANDEY KOTAK MAHINDRA BANK LIMITED REF NO: -			
	835714560712			
24Dec18	IMPS OUTWARD ORG	1900.00		343.24
	IMPS TO 30430990572 - STATE BANK OF INDIA REF			
	NO:-835714617293 NO REMARKS-Mr LAKSHMAN PANDEY			
26Dec18	IMPS OUTWARD ORG	250.00		
	UPI To 8290603127@ybl,REF NO - 835940584462, Payment from			
	PhonePe			
26Dec18	IMPS INWARD ORG		300.00	
	UPI From 8290603127@ybl,REF NO - 835980356518, Payment from			
	PhonePe			
26Dec18	IMPS OUTWARD ORG	300.00		
	UPI To 8290603127@ybl,REF NO - 835960497566, Payment from			
	PhonePe			
26Dec18	IMPS INWARD ORG		300.00	
	UPI From anukr558@okhdfcbank,REF NO - 835920099448, UPI			
26Dec18	IMPS INWARD ORG		15.00	
	UPI From goog-payment@okaxis,REF NO - 835920617401, UPI			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
26Dec18	IMPS OUTWARD ORG	300.00		
	UPI To ruchee.khare@okicici,REF NO - 835920880320, Ruvhi			
26Dec18	IMPS INWARD ORG		300.00	
	UPI From 7619413722@ybl,REF NO - 835984543367, Payment from			
	PhonePe			
26Dec18	IMPS OUTWARD ORG	300.00		
	UPI To 9036576216@ybl,REF NO - 835963602525, Payment from			
	PhonePe			
26Dec18	IMPS OUTWARD ORG	100.00		
	IMPS TO 002401559612 - ICICI BANK LIMITED REF			
	NO:-835921708047-RUCHI KHARE			
26Dec18	IMPS INWARD ORG		100.00	
	IMPSTO from RUCHI KHARE ICICI BANK LIMITED REF NO: -			
	835921519170			
26Dec18	IMPS INWARD ORG		500.00	
	IMPSTO from RUCHI KHARE ICICI BANK LIMITED REF NO: -			
	835921539619			
26Dec18	IMPS INWARD ORG		500.00	
	IMPSTO from RUCHI KHARE ICICI BANK LIMITED REF NO: -			
	836012545242			
26Dec18	IMPS OUTWARD ORG	1000.00		108.24
	IMPS TO 3111945345 - KOTAK MAHINDRA BANK LIMITED REF			
	NO:-836014733860 FUND TRANSFER-JAI PANDEY			
28Dec18	IMPS INWARD ORG		1000.00	
	UPI From 9066401799@ybl,REF NO - 836217179266, Payment from			
	PhonePe			
28Dec18	IMPS OUTWARD ORG	1000.00		





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	UPI To 9066401799@ybl,REF NO - 836251347125, Payment from			
	PhonePe			
28Dec18	IMPS INWARD ORG		5000.00	
	UPI From 9886051361@ybl,REF NO - 836268757330, Payment from			
	PhonePe			
28Dec18	IMPS OUTWARD ORG	5000.00		
	UPI To 9886051361@ybl,REF NO - 836251052444, Payment from			
	PhonePe			
28Dec18	IMPS INWARD ORG		500.00	
	UPI From dubeyjaydeo@okhdfcbank,REF NO - 836217269774, UPI			
28Dec18	IMPS OUTWARD ORG	500.00		108.24
	UPI To b.anilkumar@okicici,REF NO - 836217732249, UPI			
29Dec18	IMPS INWARD ORG		500.00	
	UPI From 7619413722@ybl,REF NO - 836342616545, Payment from			
	PhonePe			
29Dec18	IMPS OUTWARD ORG	500.00		108.24
	UPI To 7619413722@ybl,REF NO - 836342080760, Payment from			
	PhonePe			
31Dec18	NEFT INWARD		68821.67	
	NEFT IN UTR CITIN18972071427 FROM FIS SOLUTIONS (INDIA) PRI			
	18CUH3052CD91C46T TFIS SOLUTIONS (INDIA)PRIVATE LIMITED			
	UPPER GROUND FLOOR TO 7TH FLOOR,411007 IN BANK OF AMERICA			
31Dec18	IMPS OUTWARD ORG	8000.00		
	IMPS TO 002401559612 - ICICI BANK LIMITED REF			
	NO:-836511979413 SALARY-RUCHI KHARE			





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Your Citibank Account Statement as on Jan 1, 2019

Statement Period: Dec 1, 2018 to Dec 31, 2018

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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
31Dec18	IMPS OUTWARD ORG	35000.00		
	IMPS TO 881016337480 - DEVELOPMENT BANK OF SINGAPORE REF			
	NO:-836512993263-JAI SHANKAR PANDEY			
31Dec18	IMPS OUTWARD ORG	1300.00		
	IMPS TO 3111945345 - KOTAK MAHINDRA BANK LIMITED REF			
	NO:-836514004944-JAI PANDEY			
31Dec18	Interest charged during the Period: 01OCT2018 - 31DEC2018	1.00		
	for Savings account			
31Dec18	Interest earned during the Period: 01OCT2018 - 31DEC2018 for		33.00	24661.91
	Savings account			
	CLOSING BALANCE	129375.19	131835.67	24661.91
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			24661.91



Credit Card Details:

Home **↑**

CARDS (INR)		CARD NUMBER	BILL DATE	MINIMUM DUE	BILL AMOUNT
REWARDS CARD	of JAI SHANKAR PANDEY	4386 XXXX XXXX 4005	23Dec18	200.57	4011.40
TOTAL				200.57	4011.40







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Statement Period: Dec 1, 2018 to Dec 31, 2018



Banking Reward Points for the A/C: 5-3XX7XX-X12

Home **↑**

Card No Available Points

5497XXXXXXX5707 6

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, 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.

This product / service is offered by branches of Citibank NA in India.

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What you can do at Citi ATMs:



Transfer funds



Apply for select products



Pay Citi credit card bill



Fast cash withdrawal





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