





MANISH KUMAR

Your Citibank Account Statement as on Aug 1, 2023

Statement Period: Jul 1, 2023 to Jul 31, 2023

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Citi India consumer banking customers are now served by Axis Bank. Citi India has transferred ownership of its consumer banking business to Axis Bank (registration number L65110GJ1993PLC020769). Consumer banking customers can continue to use all existing Citi products and/or services, branches, ATMs, internet banking and Citi Mobile® App as usual. Axis Bank is the provider of Citi branded consumer banking products in India temporarily and Citi India is providing certain services in respect of those products. The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by Axis Bank from Citigroup Inc. and related group entities.

Branch Address:

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

GSTIN: 29AAACU2414K1ZB

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



A summary of your relationship/s with us:

Net Relationship Value for JUL-23 (INR) = 499082.84

| Relationship Type | Currency | Assets | Liabilities |
|-----------------------|----------|-----------|-------------|
| Current Account(s) | | - | - |
| Savings Account(s) | INR | 680679.17 | - |
| 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) | | 680679.17 | - |

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. Please ignore if already registered. (Note: For non-individuals, nomination facility is only applicable for sole proprietorship accounts)
- Customers are advised to submit the 15G/15H form before the start of the new financial year to avoid deduction of tax at source subject to conditions.

Place of Supply: 29-KARNATAKA

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. MANISH KUMAR

Nominee Details for the following Accounts/Deposits

1. 54XX2XXX01 NOMINEE NOT REGISTERED







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Savings Account Details for Account Number: 5-4XX2XX-X01 In INR

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Opening Balance: 521070.17

| Date | Transaction Details | Withdrawals (INR) | Deposits (INR) | Balance(INR) |
|---------|--|-------------------|----------------|--------------|
| 01Jul23 | IMPS INWARD ORG | | 10000.00 | |
| | UPI From bjpneerajsinghal@okaxis,REF NO - 318274078415, UPI | | | |
| 01Jul23 | IMPS OUTWARD ORG | 3000.00 | | 528070.17 |
| | UPI To ptmgut-utility@paytm,REF NO - 318261654537, | | | |
| | Oid21392626799@Paytm Utility Bill Payment | | | |
| 10Jul23 | INTERCITY ECS PAID | 44383.00 | | 483687.17 |
| | NACH:Paid to KMBLDRAOPERATIONS:KKBK00373000026614:KOTAK | | | |
| | MAHINDRA BANK LTD Refno:RC022-76514426-PC021-4629458 - KOTAK | | | |
| | MAHINDRA BANK LIMITED | | | |
| 11Jul23 | IMPS INWARD ORG | | 12000.00 | 495687.17 |
| | UPI From bjpneerajsinghal@okaxis,REF NO - 319261106279, UPI | | | |
| 13Jul23 | IMPS OUTWARD ORG | 4430.00 | | 491257.17 |
| | IMPS TO 50100224573864 - HDFC BANK REF NO:-319420512814 | | | |
| | SOCIETY PAYMENT-INDUS INNOVA APRT WE | | | |
| 24Jul23 | IMPS OUTWARD ORG | 1663.00 | | 489594.17 |
| | UPI To credclub@icici,REF NO - 320399443715, cred | | | |
| 31Jul23 | FUNDS TRANSFER | | 191085.00 | 680679.17 |
| | NACH DEPOSIT-4033234272-NACH0000000005736 - | | | |
| | SAL-SOFTWAEABAGTECHI - Sal Jul 23 8N | | | |
| | CLOSING BALANCE | 53476.00 | 213085.00 | 680679.17 |
| | FUNDS ON EARMARKING / HOLD | | | 0.00 |
| | CLOSING AVAILABLE BALANCE | | | 680679.17 |







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Banking Reward Points for the A/C: 5-4XX2XX-X01

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Card No Available Points 5497XXXXXXX5307 1533

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.

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 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.

I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

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.

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 / +91 44 6698 2136 (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 ATM / Debit or 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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Citibank has been live since 2019 on electronic trading platform 'FX-Retail' developed by CCIL for buying/selling foreign exchange (USD/INR) by retail customers of banks. Customers can continue to register and get on-boarded with Citibank as a settlement bank. Interested customers can obtain further details from Clearing Corporation of India FX-Retail Platform or from their Citibank Relationship Manager.





#BeSafeWithCiti

Your phone is a medium to connect with the world. Fraudulent activities of impersonation can be harmful to you. Impersonation involves a fraudster taking unauthorised access of a victim's mobile device to carry out fraudulent transactions using third party apps.

EXAMPLE OF IMPERSONATION FRAUD:

Mr. Raj received an SMS, stating that his mobile wallet will be blocked if KYC formalities are not completed. To update, #93305XXXX2 needs to be contacted.

He calls the number and the respondent introduces himself as wallet provider's executive and informs Mr. Raj to download an application "QUICK SUPPORT" for completing KYC. Subsequently Mr. Raj downloads the application on his mobile.

Further the fraudulent caller asks Mr. Raj to add money in his mobile wallet for validation. Mr. Raj adds ₹1000 in his mobile wallet from his credit card.

Sensitive information like phone number and card account is recorded on the app and this information is leaked to the fradulent caller.

HOW TO PROTECT YOURSELF FROM SUCH FRAUDS?



Be alert

Be aware of fraudulent calls which ask you to download third party apps or change mobile settings.



Do not trust blindly

Do not rely on customer service numbers of merchants/banks on Google, they can be fake.



Declutter

Immediately uninstall remote access apps which you no longer require.



Do not respond

Do not forward any unsolicited SMS received from a representative of tech company/ bank without verifying.



Secure

Enable app-lock on your payment and mobile banking apps.



Share wisely

Do not put out private details such as mobile number, address, DOB, etc. on social networks.



Safe guard

Do not store your banking passwords on your devices.

Click here to know more

