Banking





MANISH KUMAR

Your Citibank Account Statement as on Jan 1, 2020

Statement Period: Dec 1, 2019 to Dec 31, 2019

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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-19 (INR) = 154812.43

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	274243.30	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S	INR	-	687792.00
Cards : Latest Bills		-	-
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		274243.30	687792.00

Important Information

- Additional benefits are available to senior citizen account holders. Please refer to the schedule of charges available on the Citibank website for more details.
- Effective from 01 January, 2020, the Net Relationship Value definition will be simplified to include only Savings/Current Account Balances, Fixed Deposits, Investments in Mutual Funds and Insurance Premium.

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. 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: 268846.30

02Dec19 LOAN REPAYMENT	Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
02Dec19 ECS DEBIT PAID Paid to BAJAJ C404SPF1556:1000009:TECH PROCESS Refno:404SPF1556 -KEB Hana Bank 24161.00 222671.30 04Dec19 PURCHASE Card no.: 5497XXXXXXXX5307 02DEC19 081049 Dreamplug Technologies/3RD FLR Ref: 933602239605 19075.00 219656.30 04Dec19 PURCHASE Card no.: 5497XXXXXXXX5307 02DEC19 075415 Dreamplug Technologies/3RD FLR Ref: 933602689653 1075.00 219656.30 05Dec19 Payment for Credit Card No. 5546 XXXX XXXX 4969 SINHA,MANISHA 211000.00 198556.30 06Dec19 EFT TO UTR#CITIN19073892865-MANISH-OT-016901014476-ICICI BANK LIMITED-BANGALORE-BANGALORE - INDIRA NAGAR-REF NO909080820450194 3800.00 173756.30 06Dec19 EFT TO ASSOCIATION-OT-50100224573864-HDFC BANK-MAHADEVAPURA-MAHADEVAPURA-REF NO909008020450308 3535.30 123403.30 10Dec19 INTERCITY ECS PAID INTERCITY ECS PAID NACH:Paid to INDBULLSHOUFINLTD:YESB00147000002060:INDIABULLS 50353.00 123403.30	02Dec19	LOAN REPAYMENT	22014.00		
Paid to BAJAJ C404SPF1556:1000009:TECH PROCESS Refno:404SPF1556 - KEB Hana Bank		-LOAN MONTHLY PAYMENT-DEC/2019-MR MANISH KUMAR			
Refno:404SPF1556 - KEB Hana Bank	02Dec19	ECS DEBIT PAID	24161.00		222671.30
04Dec19 PURCHASE 1940.00 Card no.: 5497XXXXXXXXX5307 02DEC19 081049 Dreamplug Technologies\3RD FLR Ref: 933602239605 04Dec19 PURCHASE 1075.00 219656.30 Card no.: 5497XXXXXXXX5307 02DEC19 075415 Dreamplug Technologies\3RD FLR Ref: 933602689653 1075.00 219656.30 05Dec19 Payment for Credit Card No. 5546 XXXX XXXX 4969 21100.00 198556.30 SINHA,MANISHA 21000.00 198556.30 UTR#CITIN19073892865-MANISH-OT-016901014476-ICICI BANK 1000.00 1000.00 LIMITED-BANGALORE-BANGALORE - INDIRA NAGAR-REF NO#090080820450194 1000.00 173756.30 06Dec19 EFT TO 3800.00 173756.30 173756.30 10Dec19 INTERCITY ECS PAID 50353.00 123403.30 10Dec19 INTERCITY ECS PAID 50353.00 123403.30		Paid to BAJAJ C404SPF1556:1000009:TECH PROCESS			
Card no.: 5497XXXXXXXX5307 02DEC19 081049 Dreamplug Technologies\3RD FLR Ref: 933602239605 1075.00 219656.30 219656.		Refno:404SPF1556 -KEB Hana Bank			
Technologies\3RD FLR Ref: 933602239605 1075.00 219656.30 219656.30 219656.30 219656.30 219656.30 219656.30 219656.30 219656.30 219656.30 219656.30 219656.30 2100.00 219656.30 2100.00	04Dec19	PURCHASE	1940.00		
04Dec19 PURCHASE 1075.00 219656.30 Card no.: 5497XXXXXXXXX5307 02DEC19 075415 Dreamplug Technologies\3RD FLR Ref: 933602689653 21100.00 198556.30 05Dec19 Payment for Credit Card No. 5546 XXXX XXXX 4969 21100.00 198556.30 SINHA,MANISHA 21000.00 UTR#CITIN19073892865-MANISH-OT-016901014476-ICICI BANK LIMITED-BANGALORE-BANGALORE - INDIRA NAGAR-REF NO#090080820450194 3800.00 173756.30 06Dec19 EFT TO 3800.00 173756.30 UTR#CITIN19073893286-INDUS INNOVA APRT WELFARE ASSOCIATION-OT-50100224573864-HDFC BANK-MAHADEVAPURA-MAHADEVAPURA-REF NO#090080820450308 10Dec19 INTERCITY ECS PAID 50353.00 123403.30 NACH:Paid to INDBULLSHOUFINLTD:YESB00147000002060:INDIABULLS 10DIABULLSHOUFINLTD:YESB00147000002060:INDIABULLS 10DIABULLSHOUFINLTD:YESB00147000002060:INDIABULLS		Card no.: 5497XXXXXXXXX5307 02DEC19 081049 Dreamplug			
Card no.: 5497XXXXXXXX5307 02DEC19 075415 Dreamplug Technologies\3RD FLR Ref: 933602689653		Technologies\3RD FLR Ref: 933602239605			
Technologies\3RD FLR Ref: 933602689653 05Dec19	04Dec19	PURCHASE	1075.00		219656.30
05Dec19 Payment for Credit Card No. 5546 XXXX XXXX 4969 21100.00 198556.30 SINHA,MANISHA 21000.00 21000.00 06Dec19 EFT TO 21000.00 UTR#CITIN19073892865-MANISH-OT-016901014476-ICICI BANK LIMITED-BANGALORE-BANGALORE - INDIRA NAGAR-REF NO#090080820450194 NO#090080820450194 06Dec19 EFT TO 3800.00 173756.30 UTR#CITIN19073893286-INDUS INNOVA APRT WELFARE ASSOCIATION-OT-50100224573864-HDFC BANK-MAHADEVAPURA-MAHADEVAPURA-REF NO#090080820450308 10Dec19 INTERCITY ECS PAID 50353.00 123403.30 NACH:Paid to INDBULLSHOUFINLTD:YESB00147000002060:INDIABULLS 10Dec19 NACH:Paid to INDBULLSHOUFINLTD:YESB00147000002060:INDIABULLS		Card no.: 5497XXXXXXXX5307 02DEC19 075415 Dreamplug			
SINHA,MANISHA SINHA,MANISHA 21000.00		Technologies\3RD FLR Ref: 933602689653			
06Dec19	05Dec19	Payment for Credit Card No. 5546 XXXX XXXX 4969	21100.00		198556.30
UTR#CITIN19073892865-MANISH-OT-016901014476-ICICI BANK LIMITED-BANGALORE-BANGALORE - INDIRA NAGAR-REF NO#090080820450194 06Dec19		SINHA,MANISHA			
LIMITED-BANGALORE-BANGALORE - INDIRA NAGAR-REF	06Dec19	EFT TO	21000.00		
NO#090080820450194 06Dec19		UTR#CITIN19073892865-MANISH-OT-016901014476-ICICI BANK			
06Dec19 EFT TO 3800.00 173756.30 UTR#CITIN19073893286-INDUS INNOVA APRT WELFARE ASSOCIATION-OT-50100224573864-HDFC BANK-MAHADEVAPURA-MAHADEVAPURA-REF NO#090080820450308 10Dec19 INTERCITY ECS PAID 50353.00 123403.30 NACH:Paid to INDBULLSHOUFINLTD:YESB00147000002060:INDIABULLS		LIMITED-BANGALORE-BANGALORE - INDIRA NAGAR-REF			
UTR#CITIN19073893286-INDUS INNOVA APRT WELFARE ASSOCIATION-OT-50100224573864-HDFC BANK-MAHADEVAPURA-MAHADEVAPURA-REF NO#090080820450308 10Dec19 INTERCITY ECS PAID 50353.00 123403.30 NACH:Paid to INDBULLSHOUFINLTD:YESB00147000002060:INDIABULLS		NO#090080820450194			
ASSOCIATION-OT-50100224573864-HDFC BANK-MAHADEVAPURA-MAHADEVAPURA-REF NO#090080820450308 10Dec19 INTERCITY ECS PAID 50353.00 123403.30 NACH:Paid to INDBULLSHOUFINLTD:YESB00147000002060:INDIABULLS	06Dec19	EFT TO	3800.00		173756.30
BANK-MAHADEVAPURA-MAHADEVAPURA-REF NO#090080820450308 10Dec19 INTERCITY ECS PAID 50353.00 123403.30 NACH:Paid to INDBULLSHOUFINLTD:YESB00147000002060:INDIABULLS		UTR#CITIN19073893286-INDUS INNOVA APRT WELFARE			
NO#090080820450308 10Dec19 INTERCITY ECS PAID 50353.00 123403.30 NACH:Paid to INDBULLSHOUFINLTD:YESB00147000002060:INDIABULLS		ASSOCIATION-OT-50100224573864-HDFC			
NACH:Paid to INDBULLSHOUFINLTD:YESB00147000002060:INDIABULLS					
INDBULLSHOUFINLTD:YESB00147000002060:INDIABULLS	10Dec19	INTERCITY ECS PAID	50353.00		123403.30
HOUSING FINANCE LTD Refno:TXNREF09122019167106					
		HOUSING FINANCE LTD Refno:TXNREF09122019167106			

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Statement Period: Dec 1, 2019 to Dec 31, 2019

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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	-STATE BANK OF INDIA			
13Dec19	PURCHASE	2000.00		121403.30
	Card no.: 5497XXXXXXXXX5307 10DEC19 183110 I SMILE DENTAL			
	CARE\NO 62 FIRS Ref: 934413002989			
30Dec19	NEFT INWARD		151475.00	272878.30
	NEFT IN UTR CITIN19084800953 FROM SOFTWARE AG BANGALORETECH			
	123000855GN00183T EMBSY TECH VLG 5 6 FL,2AEAST			
	TWRDEVERABISANAHLIVARTHUR HOBLIBANGALORE INDIA 560103			
	DEUSTCHE BANK			
31Dec19	Interest earned during the Period: 01OCT2019 - 31DEC2019 for		1365.00	274243.30
	Savings account			
	CLOSING BALANCE	147443.00	152840.00	274243.30
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			274243.30



Loan Details for Account Number: L1GRKXXXXXX69 In INR

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Starting Date	Maturity Date	Amount Disbursed (INR)	No. of installments received	Principal Repaid (INR)	No. of installments due	Principal Outstanding (INR)	Next installment due on
January 23, 2018	February 1, 2023	1000000.00	23	312208.00	37	687792.00	01 Jan 20







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

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Card No Available Points

5497XXXXXXX5307 389

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.

 $To know more on how to build up your NRV and to help you understand the above changes better, please visit \\ \textbf{www.citi.co.in/nrvfaq.htm.}$

SECURE YOUR INFORMATION. SECURE YOURSELF.



Online fraudulent practices have become rampant and they come in various forms to lure you into giving your sensitive information. It's important to stay informed and alert at all times, to protect yourself.

VARIOUS KINDS OF FRAUDS



Phishing

Fraudulent practice of sending emails claiming to be from reputable companies (including RBI, Income Tax department) to get personal confidential information online.



Smishing

Sending text/Multimedia (MMS) messages containing a Web site hyperlink, which if clicked would download a Trojan horse (spread viruses) to the mobile phone.



Vishing

Use of telephone (Mobile/Landline/IVR) in an attempt to scam the user into surrendering private information that will be used for identity theft.

TIPS TO PROTECT YOURSELF



Do Not Respond

Do not reply to emails or SMS from unknown sources, including those seeking personal information or offering money from abroad or claiming that you have won a lottery.



Click Wisely

Never click on hyperlinks within emails,instead verify the URL independently. Always type the bank's address in your browser, rather than clicking through a hyper-link.



Safeguard Your Personal Information

Never share confidential details like Card number, Card expiry date, CVV, OTP, Internet Password with anyone when you receive any unsolicited calls, SMS, IVR or email.



Stay Updated:

Ensure that your browser, anti-virus software and firewall is updated and security patches applied. Review your bank account periodically and keep your contact details updated with the bank for receiving transaction alerts.

Click here to know more





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