## **Banking**





MANISH KUMAR

Your Citibank Account Statement as on Nov 1, 2019

Statement Period: Oct 1, 2019 to Oct 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 OCT-19 (INR) = 182121.24

| Relationship Type     | Currency | Assets    | Liabilities |
|-----------------------|----------|-----------|-------------|
| Current Account(s)    |          | -         | -           |
| Savings Account(s)    | INR      | 246439.30 | -           |
| USD Checking A/C(s)   |          | -         | -           |
| Deposits Account(s)   |          | -         | -           |
| Investments           |          | -         | -           |
| Overdrafts            |          | -         | -           |
| Loans : Principal O/S | INR      | -         | 718757.00   |
| Cards : Latest Bills  |          | -         | -           |
| Insurance             |          | -         | -           |
| Share Trading A/C(s)  |          | -         | -           |
| TOTAL (INR)           |          | 246439.30 | 718757.00   |

## **Important Information**

• kindly note that effective 1st November 2019, the interest rate on Citibank savings accounts will be revised to 3.25% per annum.

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

Home **↑** 

Opening Balance: 297251.93

| Date    | Transaction Details  | Withdrawals (INR) | Deposits (INR) | Balance(INR) |
|---------|--|-------------------|----------------|--------------|
| 01Oct19 | LOAN REPAYMENT   | 22014.00          |                | 275237.93    |
|         | -LOAN MONTHLY PAYMENT-OCT/2019-MR MANISH KUMAR                 |                   |                |              |
| 03Oct19 | ECS DEBIT PAID   | 24161.00          |                | 251076.93    |
|         | Paid to BAJAJ C404SPF1556:1000009:TECH PROCESS                 |                   |                |              |
|         | Refno:404SPF1556 -KEB Hana Bank                                |                   |                |              |
| 05Oct19 | PURCHASE   | 1079.63           |                |              |
|         | Card no.: 5497XXXXXXXX5307 04OCT19 083855 RBL BANK             |                   |                |              |
|         | LIMITED-BILLDES Ref: 927719758063                              |                   |                |              |
| 05Oct19 | Payment for Credit Card No. 5546 XXXX XXXX 4969                | 24150.00          |                |              |
|         | SINHA,MANISHA  |                   |                |              |
| 05Oct19 | EFT TO   | 3930.00           |                | 221917.30    |
|         | UTR#CITIN19043199124-INDUS INNOVA APRT WELFARE                 |                   |                |              |
|         | ASSOCIATION-OT-50100224573864-HDFC                             |                   |                |              |
|         | BANK-MAHADEVAPURA-MAHADEVAPURA-REF<br>NO#090080828963854       |                   |                |              |
| 10Oct19 | INTERCITY ECS PAID   | 50353.00          |                | 171564.30    |
|         | NACH:Paid to INDIA BULLS                                       |                   |                |              |
|         | HOUSING:YESB00147000002060:INDIABULLS HOUSING FINANCE LTD      |                   |                |              |
|         | Refno:HHLMAL00280826 -YES BANK                                 |                   |                |              |
| 14Oct19 | EFT TO   | 30000.00          |                | 141564.30    |
|         | UTR#CITIN19046032204-MUNNA LAL SINGH-OT-3038391089-<br>CENTRAL |                   |                |              |
|         | BANK OF INDIA-DELHI-SUKHDEV VIHAR-REF<br>NO#090080829124337    |                   |                |              |
| 16Oct19 | ATM WITHDRAWAL   | 700.00            |                | 140864.30    |
|         | Card No.: 5497XXXXXXXX5307 of MANISH KUMAR 16OCT19             |                   |                |              |
|         | Ref: 7283 +ASTER 2A EAST TOWER,EBANGALORE KAIN                 |                   |                |              |

# **Banking**





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| Date    | Transaction Details  | Withdrawals (INR) | Deposits (INR) | Balance(INR) |
|---------|--|-------------------|----------------|--------------|
| 22Oct19 | EFT TO   | 30000.00          |                | 110864.30    |
|         | UTR#CITIN19049762563-MUNNA LAL SINGH-OT-3038391089-<br>CENTRAL |                   |                |              |
|         | BANK OF INDIA-DELHI-SUKHDEV VIHAR-REF<br>NO#090080829282710    |                   |                |              |
| 28Oct19 | EFT TO   | 20000.00          |                | 90864.30     |
|         | UTR#CITIN19052400872-MANISH-OT-016901014476-ICICI BANK         |                   |                |              |
|         | LIMITED-BANGALORE-BANGALORE - INDIRA NAGAR-REF                 |                   |                |              |
|         | NO#090080829391176   |                   |                |              |
| 30Oct19 | NEFT INWARD  |                   | 157154.00      |              |
|         | NEFT IN UTR CITIN19053653972 FROM SOFTWARE AG<br>BANGALORETECH |                   |                |              |
|         | 103000352GN00074T EMBSY TECH VLG 5 6 FL,2AEAST                 |                   |                |              |
|         | TWRDEVERABISANAHLIVARTHUR HOBLIBANGALORE INDIA 560103          |                   |                |              |
|         | DEUSTCHE BANK  |                   |                |              |
| 30Oct19 | PURCHASE   | 1079.00           |                | 246939.30    |
|         | Card no.: 5497XXXXXXXX5307 28OCT19 104138 Dreamplug            |                   |                |              |
|         | Technologies\3RD FLR Ref: 930105181972                         |                   |                |              |
| 31Oct19 | ATM WITHDRAWAL   | 500.00            |                | 246439.30    |
|         | Card No.: 5497XXXXXXXX5307 of MANISH KUMAR 31OCT19             |                   |                |              |
|         | Ref: 9065 +ASTER 2A EAST TOWER, EBANGALORE KAIN                |                   |                |              |
|         | CLOSING BALANCE  | 207966.63         | 157154.00      | 246439.30    |
|         | FUNDS ON EARMARKING / HOLD                                     |                   |                | 0.00         |
|         | CLOSING AVAILABLE BALANCE                                      |                   |                | 246439.30    |
|         |  |                   |                |              |

# **Banking**





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#### Loan Details for Account Number: L1GRKXXXXXX69 In INR

Home **↑** 

| Starting Date Maturity Dat     | e Amount<br>Disbursed (INR) | No. of installments received | Principal<br>Repaid (INR) | No. of installments due | Principal<br>Outstanding<br>(INR) | Next installment due on |
|--------------------------------|-----------------------------|------------------------------|---------------------------|-------------------------|-----------------------------------|-------------------------|
| January 23, 2018 February 1, 2 | 023 1000000.00              | 21                           | 281243.00                 | 39                      | 718757.00                         | 01 Nov 19               |



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

Home **↑** 

| Card No          | Available Points |
|------------------|------------------|
| 5497XXXXXXXX5307 | 366              |

Please note: You can read the Most Important Terms & Conditions applicable to your account at <a href="www.citi.co.in/bank-tnc.htm">www.citi.co.in/bank-tnc.htm</a>. For Schedule of Charges applicable to your account, please visit our website <a href="www.citibank.com/india">www.citi.co.in/bank-tnc.htm</a>. For Schedule of Charges applicable to your account, please visit our website <a href="www.citibank.com/india">www.citi.co.in/bank-tnc.htm</a>. For Schedule of Charges applicable to your account, please visit our website <a href="www.citibank.com/india">www.citi.co.in/bank-tnc.htm</a>.

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.

# Keep your device safe from remote access apps.



A fraudster may try to impersonate as a trustworthy entity over call (telephone/mobile/IVR) and attempt to acquire your sensitive information, such as:



- CVV/OTP/Card PIN/Internet Password
- · Financial account details & personal information

The fraudster may try tricks like requesting download of remote access mobile applications, for eg. **AnyDesk or a similar app** that helps connect one mobile device to another.

Once downloaded, a code/OTP is generated on your device, which the fraudster asks you to share, followed by a request to grant permissions. Your mobile will virtually be in the hands of the fraudster with all your confidential data.

The fraudster can steal and carry out fraudulent transactions via mobile banking or payments related apps using **UPI (Unified Payment Interface)**, the real-time payment system platform.

#### How can you protect yourself?



Refrain from downloading any mobile applications suggested by third party.



Always read the terms and conditions before downloading any application on your mobile device.



Never login to any payment related application if you suspect that your device is compromised.



Don't click on links sent by unknown senders and always visit a website by typing the URL in the address bar.



Update your latest mobile number in bank records and change your PIN/passwords frequently.



Review your credit card and bank statements regularly.



Citibank or its employees will never ask for your Card number/ Card expiry date/CVV/OTP/Internet Password. Do not share these details with anyone over phone or e-mail.

In case of any suspicious transaction, report to  $\underline{\text{Citibank}}$  immediately to prevent further misuse.





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