





Page 1 of 4

MANISH KUMAR

Your Citibank Account Statement as on Jul 1, 2023

Statement Period: Jun 1, 2023 to Jun 30, 2023

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:

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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 JUN-23 (INR) = 362484.04

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	521070.17	-
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)		521070.17	-

#### **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







MANISH KUMAR

Statement Period: Jun 1, 2023 to Jun 30, 2023

Your Citibank Account Statement as on Jul 1, 2023



Page 2 of 4

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

Home **↑** 

Opening Balance: 371735.14

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
05Jun23	IMPS INWARD ORG		4600.00	
	UPI From bjpneerajsinghal@okaxis,REF NO - 315683438979,			
	neeraj singhal			
05Jun23	IMPS OUTWARD ORG	4480.00		371855.14
	IMPS TO 50100224573864 - HDFC BANK REF NO:-315615157147			
	SOCIETY PAYMENT-INDUS INNOVA APRT WE			
07Jun23	IMPS INWARD ORG		4600.00	376455.14
	UPI From bjpneerajsinghal@okaxis,REF NO - 315854013828,			
	Neeraj Singhal			
08Jun23	IMPS INWARD ORG		4600.00	381055.14
	UPI From bjpneerajsinghal@okaxis,REF NO - 315983183387, UPI			
09Jun23	IMPS OUTWARD ORG	1000.00		380055.14
	UPI To ptmgut-utility@paytm,REF NO - 316052753857,			
	Oid21227587875@Paytm Utility Bill Payment			
12Jun23	INTERCITY ECS PAID	44383.00		
	NACH:Paid to KMBLDRAOPERATIONS:KKBK00373000026614:KOTAK			
	MAHINDRA BANK LTD Refno:RC022-74872700-PC021-4544965 - KOTAK			
	MAHINDRA BANK LIMITED			
12Jun23	IMPS INWARD ORG		9200.00	344872.14
	UPI From bjpneerajsinghal@okaxis,REF NO - 316288209663, UPI			
	Effective Date : 11Jun23			
13Jun23	IMPS OUTWARD ORG	1000.00		343872.14

# **Banking**





MANISH KUMAR

Statement Period: Jun 1, 2023 to Jun 30, 2023

Your Citibank Account Statement as on Jul 1, 2023

Page 3 of 4

UPI From bjpneerajsinghal@okaxis,REF NO - 316634908445, UPI  17Jun23 IMPS OUTWARD ORG 1000.00 350872.10	Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
15Jun23       IMPS INWARD ORG       8000.00       351872.1         17Jun23       IMPS OUTWARD ORG       1000.00       350872.1         17Jun23       IMPS OUTWARD ORG       1000.00       350872.1         17Jun24       IMPS OUTWARD ORG       1000.00       350872.1         20Jun23       IMPS INWARD ORG       12000.00       12000.00         UPI From bjpneerajsinghal@okaxis,REF NO - 317188991923, UPI       3000.00       12000.00         UPI To ptmgut-utility@paytm,REF NO - 353755264058,       3000.00       3500.00       363372.1         20Jun23       IMPS INWARD ORG       3500.00       363372.1         22Jun23       IMPS INWARD ORG       3500.00       379372.1         22Jun23       IMPS INWARD ORG       16000.00       379372.1         22Jun23       IMPS INWARD ORG       7562.00       379372.1         UPI From 9910479477mohit@paytm,REF NO - 353939517948, NA       2844.97       2440.00         26Jun23       IMPS OUTWARD ORG       2844.97       2440.00         UPI To credclub@icici,REF NO - 354147517996, cred       2240.00       371922.1         26Jun23       IMPS OUTWARD ORG       2240.00       371922.1         26Jun23       IMPS OUTWARD ORG       25197.00       371922.1         26J		UPI To ptmgut-utility@paytm,REF NO - 316469278349,			
UPI From bjpneerajsinghal@okaxis,REF NO - 316634908445, UPI  17Jun23		Oid21281050430@Paytm Utility Bill Payment			
17Jun23       IMPS OUTWARD ORG       1000.00       350872.1         UPI To ptmgut-utility@paytm,REF NO - 316868041841,       0id21286801713@Paytm Utility Bill Payment         20Jun23       IMPS INWARD ORG       12000.00         UPI From bjpneerajsinghal@okaxis,REF NO - 317188991923, UPI         20Jun23       IMPS OUTWARD ORG       3000.00         UPI To ptmgut-utility@paytm,REF NO - 353755264058,       3000.00         Oid21345445867@Paytm Utility Bill Payment       3500.00       363372.1         20Jun23       IMPS INWARD ORG       3500.00       379372.1         UPI From budca64-1@okhdfcbank,REF NO - 317194909961, UPI       16000.00       379372.1         22Jun23       IMPS INWARD ORG       7562.00       379372.1         UPI From 9910479477mohit@paytm,REF NO - 353939517948, NA       7562.00       44.97         26Jun23       IMPS OUTWARD ORG       2844.97       44.97         26Jun23       IMPS OUTWARD ORG       2240.00       44.97         26Jun23       IMPS OUTWARD ORG       2240.00       44.97         26Jun23       IMPS OUTWARD ORG       2240.00       5197.00       371922.1         26Jun23       IMPS INWARD ORG       5197.00       371922.1	15Jun23	IMPS INWARD ORG		8000.00	351872.14
UPI To ptmgut-utility@paytm,REF NO - 316868041841,   Oid21286801713@Paytm Utility Bill Payment   12000.00   12000.00   UPI From bipneerajsinghal@okaxis,REF NO - 317188991923, UPI   20Jun23   IMPS OUTWARD ORG		UPI From bjpneerajsinghal@okaxis,REF NO - 316634908445, UPI			
Did21286801713@Paytm Utility Bill Payment   12000.00	17Jun23	IMPS OUTWARD ORG	1000.00		350872.14
20Jun23   IMPS INWARD ORG		UPI To ptmgut-utility@paytm,REF NO - 316868041841,			
UPI From bjpneerajsinghal@okaxis,REF NO - 317188991923, UPI  20Jun23 IMPS OUTWARD ORG 3000.00  UPI To ptmgut-utility@paytm,REF NO - 353755264058,		Oid21286801713@Paytm Utility Bill Payment			
20Jun23 IMPS OUTWARD ORG 3000.00  UPI To ptmgut-utility@paytm,REF NO - 353755264058,	20Jun23	IMPS INWARD ORG		12000.00	
UPI To ptmgut-utility@paytm,REF NO - 353755264058,		UPI From bjpneerajsinghal@okaxis,REF NO - 317188991923, UPI			
Oid21345445867@Paytm Utility Bill Payment  20Jun23 IMPS INWARD ORG 3500.00 363372.10  UPI From budca64-1@okhdfcbank,REF NO - 317194909961, UPI  22Jun23 IMPS INWARD ORG 16000.00 379372.10  UPI From 9910479477mohit@paytm,REF NO - 353939517948, NA  26Jun23 IMPS OUTWARD ORG 7562.00  UPI To credclub@icici,REF NO - 317517211984, cred  26Jun23 IMPS OUTWARD ORG 2844.97  UPI To credclub@icici,REF NO - 354147517996, cred  26Jun23 IMPS OUTWARD ORG 2240.00  UPI To credclub@icici,REF NO - 354103004699, cred  26Jun23 IMPS INWARD ORG 5197.00 371922.10	20Jun23	IMPS OUTWARD ORG	3000.00		
20Jun23 IMPS INWARD ORG  UPI From budca64-1@okhdfcbank,REF NO - 317194909961, UPI  22Jun23 IMPS INWARD ORG  UPI From 9910479477mohit@paytm,REF NO - 353939517948, NA  26Jun23 IMPS OUTWARD ORG  UPI To credclub@icici,REF NO - 317517211984, cred  26Jun23 IMPS OUTWARD ORG  UPI To credclub@icici,REF NO - 354147517996, cred  26Jun23 IMPS OUTWARD ORG  UPI To credclub@icici,REF NO - 354147517996, cred  26Jun23 IMPS OUTWARD ORG  UPI To credclub@icici,REF NO - 354103004699, cred  26Jun23 IMPS INWARD ORG  UPI To credclub@icici,REF NO - 354103004699, cred		UPI To ptmgut-utility@paytm,REF NO - 353755264058,			
UPI From budca64-1@okhdfcbank,REF NO - 317194909961, UPI  22Jun23 IMPS INWARD ORG 16000.00 379372.10  UPI From 9910479477mohit@paytm,REF NO - 353939517948, NA  26Jun23 IMPS OUTWARD ORG 7562.00  UPI To credclub@icici,REF NO - 317517211984, cred  26Jun23 IMPS OUTWARD ORG 2844.97  UPI To credclub@icici,REF NO - 354147517996, cred  26Jun23 IMPS OUTWARD ORG 2240.00  UPI To credclub@icici,REF NO - 354103004699, cred  26Jun23 IMPS INWARD ORG 5197.00 371922.11		Oid21345445867@Paytm Utility Bill Payment			
22Jun23       IMPS INWARD ORG       16000.00       379372.1         UPI From 9910479477mohit@paytm,REF NO - 353939517948, NA       7562.00       1000.	20Jun23	IMPS INWARD ORG		3500.00	363372.14
UPI From 9910479477mohit@paytm,REF NO - 353939517948, NA  26Jun23 IMPS OUTWARD ORG 7562.00  UPI To credclub@icici,REF NO - 317517211984, cred  26Jun23 IMPS OUTWARD ORG 2844.97  UPI To credclub@icici,REF NO - 354147517996, cred  26Jun23 IMPS OUTWARD ORG 2240.00  UPI To credclub@icici,REF NO - 354103004699, cred  26Jun23 IMPS INWARD ORG 5197.00 371922.1		UPI From budca64-1@okhdfcbank,REF NO - 317194909961, UPI			
26Jun23       IMPS OUTWARD ORG       7562.00         UPI To credclub@icici,REF NO - 317517211984, cred       2844.97         26Jun23       IMPS OUTWARD ORG       2844.97         UPI To credclub@icici,REF NO - 354147517996, cred       2240.00         UPI To credclub@icici,REF NO - 354103004699, cred       5197.00         26Jun23       IMPS INWARD ORG	22Jun23	IMPS INWARD ORG		16000.00	379372.14
UPI To credclub@icici,REF NO - 317517211984, cred  26Jun23 IMPS OUTWARD ORG 2844.97		UPI From 9910479477mohit@paytm,REF NO - 353939517948, NA			
26Jun23       IMPS OUTWARD ORG       2844.97         UPI To credclub@icici,REF NO - 354147517996, cred       2240.00         26Jun23       IMPS OUTWARD ORG       2240.00         UPI To credclub@icici,REF NO - 354103004699, cred       5197.00       371922.1	26Jun23	IMPS OUTWARD ORG	7562.00		
UPI To credclub@icici,REF NO - 354147517996, cred  26Jun23 IMPS OUTWARD ORG 2240.00		UPI To credclub@icici,REF NO - 317517211984, cred			
26Jun23       IMPS OUTWARD ORG       2240.00         UPI To credclub@icici,REF NO - 354103004699, cred       5197.00       371922.1	26Jun23	IMPS OUTWARD ORG	2844.97		
UPI To credclub@icici,REF NO - 354103004699, cred 26Jun23 IMPS INWARD ORG 5197.00 371922.1		UPI To credclub@icici,REF NO - 354147517996, cred			
26Jun23 IMPS INWARD ORG 5197.00 371922.1	26Jun23	IMPS OUTWARD ORG	2240.00		
		UPI To credclub@icici,REF NO - 354103004699, cred			
IJPI From hinnegraisinghal@okayis RFF NO - 31779093/51/ IJPI	26Jun23	IMPS INWARD ORG		5197.00	371922.17
of From photographing and orang, NET 190 - 5177 33334014, OFT		UPI From bjpneerajsinghal@okaxis,REF NO - 317799934514, UPI			
30Jun23 FUNDS TRANSFER 146995.00	30Jun23	FUNDS TRANSFER		146995.00	
NACH DEPOSIT-2875372616-NACH0000000005736 -		NACH DEPOSIT-2875372616-NACH00000000005736 -			

## **Banking**





MANISH KUMAR Statement Period: Jun 1, 2023 to Jun 30, 2023

Your Citibank Account Statement as on Jul 1, 2023

Page 4 of 4

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	SAL-SOFTWAEABAGTECHI - Sal Jun 23 13N			
30Jun23	Interest earned during the Period: 01APR2023 - 30JUN2023 for		2153.00	521070.17
	Savings account			
	CLOSING BALANCE	67509.97	216845.00	521070.17
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			521070.17



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

Home **↑** 

Card No	Available Points
5497XXXXXXXX5307	1533

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.

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

<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.

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.



## MAKE SAFETY YOUR PRIORITY.



## Be safe with Citi.

During times of crisis, we also observed that there are heightened fraudulent activities trying to manipulate customers. So, it's all the more important to be vigilant against such malpractices.

### Some of the current fraud trends are: -

#### - IMPERSONATION -

A fraudulent practice of getting your confidential information by claiming to be from a reputed institution

#### DEVICE TAKE-OVER

Taking unauthorised access of your mobile device to carry out fraudulent transactions using remote access apps

#### SIM SWAP -

Stealing your identity documents to arrange for a duplicate SIM and then carrying out fraud transactions without your knowledge

#### FAKE HELPLINE NUMBERS

Circulating fake customer service numbers on the internet and misguiding callers into revealing personal information

#### HOW TO PROTECT YOURSELF FROM SUCH FRAUDS?



#### Do not share

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



#### Safety indicators

Look for secure session indicators like https:// and padlock a on websites that require personal information



#### Stay updated

Use updated anti-virus and firewall software



#### Do not respond

Do not act on any unsolicited SMS or calls from a representative of tech company/bank without verifying.



#### Visit official websites

Always take helpline numbers from registered website of service providers only. And keep your contact details updated with your bank.

Click here to know more

