



**IFSC** 

MICR code



MANISH KUMAR Statement Period: Aug 1, 2023 to Aug 31, 2023

Your Citibank Account Statement as on Sep 1, 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



## A summary of your relationship/s with us:

Net Relationship Value for AUG-23 (INR) = 551193.01

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	416364.17	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S		-	-
Cards : Latest Bills	INR	1180.00	-
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		417544.17	-

# Important Information

Branch Phone No: 08067739333

: CITI0000004

: 560037002

- 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: 680679.17

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
01Aug23	IMPS INWARD ORG		11400.00	692079.17
	UPI From bjpneerajsinghal@okaxis,REF NO - 321397892351, UPI			
10Aug23	INTERCITY ECS PAID	44383.00		647696.17
	NACH:Paid to KMBLDRAOPERATIONS:KKBK00373000026614:KOTAK			
	MAHINDRA BANK LTD Refno:RC022-78114287-PC021-4716836 - KOTAK			
	MAHINDRA BANK LIMITED			
19Aug23	IMPS INWARD ORG		340.00	648036.17
	UPI From s.ravishankar3@okicici,REF NO - 359742883148, UPI			
21Aug23	IMPS OUTWARD ORG	23119.00		
	UPI To credclub@icici,REF NO - 323273382353, cred			
21Aug23	IMPS OUTWARD ORG	200000.00		424917.17
	IMPS TO 016901014476 - ICICI BANK LIMITED REF			
	NO:-323311770433 TRANSFER TO SELF - PRIMARY ACCOUNT-MANISH			
	KUMAR			
24Aug23	IMPS OUTWARD ORG	200000.00		224917.17
	IMPS TO 016901014476 - ICICI BANK LIMITED REF			
	NO:-323609835107 TRANSFER TO SELF - INVESTMENTS-MANISH			
	KUMAR			
28Aug23	IMPS INWARD ORG		1.00	
	UPI From manishanarayan.sinha@okicici,REF NO - 360422069071,			
	UPI			

# **Banking**





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	Effective Date : 26Aug23			
28Aug23	IMPS INWARD ORG		1.00	224919.17
	UPI From manishanarayan.sinha@okicici,REF NO - 360504821405,			
	UPI			
	Effective Date : 27Aug23			
30Aug23	FUNDS TRANSFER		191445.00	416364.17
	NACH DEPOSIT-4989494893-NACH00000000005736 -			
	SAL-SOFTWAEABAGTECHI - Sal Aug 23 7N			
	CLOSING BALANCE	467502.00	203187.00	416364.17
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			416364.17



Credit Card Details:

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CARDS (INR)		CARD NUMBER	BILL DATE	MINIMUM DUE	BILL AMOUNT
REWARDS CARD	of MANISH KUMAR	4386 XXXX XXXX 1439	21Aug23	0.00	1180.00-
TOTAL				0.00	1180.00-







MANISH KUMAR

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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 <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.





## Be safe with Citi.

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 Messages (MMS) containing a website 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.



#### Check before you login

Do not use a shared computer or public wifi or a device that cannot be trusted for online banking.

Click here to know more

