Banking





MANISH KUMAR

Your Citibank Account Statement as on Dec 1, 2019

Statement Period: Nov 1, 2019 to Nov 30, 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 NOV-19 (INR) = 158435.03

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	268846.30	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S	INR	-	703452.00
Cards : Latest Bills		-	-
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		268846.30	703452.00

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.

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

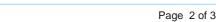






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Savings Account Details for Account Number: 5-4XX2XX-X01 In INR

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Opening Balance: 246439.30

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
01Nov19	LOAN REPAYMENT	22014.00		224425.30
	-LOAN MONTHLY PAYMENT-NOV/2019-MR MANISH KUMAR			
02Nov19	ECS DEBIT PAID	24161.00		200264.30
	Paid to BAJAJ C404SPF1556:1000009:TECH PROCESS			
	Refno:404SPF1556 -KEB Hana Bank			
04Nov19	Payment for Credit Card No. 5546 XXXX XXXX 4969	18320.00		181944.30
	SINHA,MANISHA			
05Nov19	EFT TO	3830.00		178114.30
	UTR#CITIN19057635474-INDUS INNOVA APRT WELFARE			
	ASSOCIATION-OT-50100224573864-HDFC			
	BANK-MAHADEVAPURA-MAHADEVAPURA-REF NO#090080829674173			
11Nov19	INTERCITY ECS PAID	50353.00		127761.30
	NACH:Paid to INDIA BULLS			
	HOUSING:YESB00147000002060:INDIABULLS HOUSING FINANCE LTD			
	Refno:HHLMAL00280826 -YES BANK			
15Nov19	ATM WITHDRAWAL	900.00		126861.30
	Card No.: 5497XXXXXXXX5307 of MANISH KUMAR 15NOV19			
	Ref: 1412 +ASTER 2A EAST TOWER,EBANGALORE KAIN			
25Nov19	EFT TO	15000.00		111861.30
	UTR#CITIN19065918923-MUNNA LAL SINGH-OT-3038391089- CENTRAL			
	BANK OF INDIA-DELHI-SUKHDEV VIHAR-REF NO#090080820062958			
28Nov19	NEFT INWARD		156985.00	268846.30
	NEFT IN UTR CITIN19067964611 FROM SOFTWARE AG BANGALORETECH			

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Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
112800541GN00146T EMBSY TECH VLG 5 6 FL,2AEAST			
TWRDEVERABISANAHLIVARTHUR HOBLIBANGALORE INDIA 560103			
DEUSTCHE BANK			
CLOSING BALANCE	134578.00	156985.00	268846.30
FUNDS ON EARMARKING / HOLD			0.00
CLOSING AVAILABLE BALANCE			268846.30
	112800541GN00146T EMBSY TECH VLG 5 6 FL,2AEAST TWRDEVERABISANAHLIVARTHUR HOBLIBANGALORE INDIA 560103 DEUSTCHE BANK CLOSING BALANCE FUNDS ON EARMARKING / HOLD	112800541GN00146T EMBSY TECH VLG 5 6 FL,2AEAST TWRDEVERABISANAHLIVARTHUR HOBLIBANGALORE INDIA 560103 DEUSTCHE BANK CLOSING BALANCE 134578.00 FUNDS ON EARMARKING / HOLD	112800541GN00146T EMBSY TECH VLG 5 6 FL,2AEAST TWRDEVERABISANAHLIVARTHUR HOBLIBANGALORE INDIA 560103 DEUSTCHE BANK CLOSING BALANCE 134578.00 156985.00 FUNDS ON EARMARKING / HOLD



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, 202	3 1000000.00	22	296548.00	38	703452.00	01 Dec 19



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

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Card No	Available Points
5497XXXXXXX5307	371

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, 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

^{**}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.

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