# Banking





MANISH KUMAR

Your Citibank Account Statement as on Aug 1, 2019

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

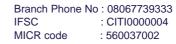
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Branch Address:

\*\*\*\*\*\*\*\*\*

CITIBANK N.A NO. 5 MG ROAD, BENGALURU - 560001 LOS: 29-KARNATAKA

GSTIN: 29AAACC0462F1Z0





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

Net Relationship Value for JUL-19 (INR) = 55288.04

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	171589.44	
USD Checking A/C(s)		-	
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S	INR	-	764038.00
Cards : Latest Bills		-	-
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		171589.44	764038.00

#### **Important Information**

- Dear Customer, we would like to inform you that the RBI has issued a circular dated June 28, 2019 on submission of Annual Return on Foreign Liabilities and Assets. Please click here to know more.
- We also wish to draw your attention to Foreign Exchange Management Act (FEMA) 1999 which states that any person undertaking any Foreign Exchange Transaction, is required to comply with the provisions as laid down under the extant FEMA Regulations. Please visit https://citi.asia/INFEMA to know more.
- All senior citizen customers are advised to submit the 15H form to claim tax refunds as applicable

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: 157897.90

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
01Jul19	LOAN REPAYMENT	22014.00		
	-LOAN MONTHLY PAYMENT-JUL/2019-MR MANISH KUMAR			
01Jul19	Interest earned during the Period: 01APR2019 - 30JUN2019 for		892.00	
	Savings account			
	Effective Date : 29Jun19			
01Jul19	PURCHASE	588.82		136187.08
	Card no.: 5497XXXXXXXX5307 28JUN19 145834 PAYU*BHARTI AIRTEL			
	LIM\Bharti Ref: 917914371764			
02Jul19	ECS DEBIT PAID	24161.00		112026.08
	Paid to BAJAJ C404SPF1556:1000009:TECH PROCESS			
	Refno:404SPF1556 -KEB Hana Bank			
04Jul19	Payment for Credit Card No. 5546 XXXX XXXX 4969	34000.00		
	SINHA,MANISHA			
04Jul19	EFT TO	4350.00		73676.08
	UTR#CITIN19997499025-INDUS INNOVA APRT WELFARE			
	ASSOCIATION-OT-50100224573864-HDFC			
	BANK-MAHADEVAPURA-MAHADEVAPURA-REF NO#090080826657699			
09Jul19	ATM WITHDRAWAL	1500.00		72176.08
	Card No.: 5497XXXXXXXX5307 of MANISH KUMAR 09JUL19			
	Ref: 882 +ASTER 2A EAST TOWER,EBANGALORE KAIN			
11Jul19	INTERCITY ECS PAID	50353.00		21823.08
	NACH:Paid to INDIA BULLS			

# **Banking**





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	HOUSING:YESB00147000002060:INDIABULLS HOUSING FINANCE LTD			
	Refno:HHLMAL00280826 -YES BANK			
15Jul19	PURCHASE	399.00		21424.08
	Card no.: 5497XXXXXXXXX5307 13JUL19 100905 ACCELYST SOLUTIONS			
	PVT L Ref: 919419831072			
30Jul19	NEFT INWARD		150989.00	172413.08
	NEFT IN UTR CITIN19008661947 FROM SOFTWARE AG BANGALORETECH			
	190730265GN00189T EMBSY TECH VLG 5 6 FL,2AEAST			
	TWRDEVERABISANAHLIVARTHUR HOBLIBANGALORE INDIA 560103			
	DEUSTCHE BANK			
31Jul19	PURCHASE	234.82		
	Card no.: 5497XXXXXXXXX5307 29JUL19 120504 PAYU*BHARTI AIRTEL			
	LIM\Bharti Ref: 921012482509			
31Jul19	PURCHASE	588.82		171589.44
	Card no.: 5497XXXXXXXXX5307 29JUL19 120629 PAYU*BHARTI AIRTEL			
	LIM\Bharti Ref: 921012485898			
	CLOSING BALANCE	138189.46	151881.00	171589.44
	FUNDS ON EARMARKING / HOLD			2037.82
	CLOSING AVAILABLE BALANCE			169551.62



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

Home **↑** 

Earmarked / Hold Funds as of Jul 31, 2019

Date	Earmarking Particulars	Amount
31-JUL-19	Card No.: 5497XXXXXXXX5307 31JUL19 171357 SARVASYA	250.00
	AROGYA OPC PV BANGALO Ref: 921211112639	

# **Banking**





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Date	Earmarking Particulars	Amount
31-JUL-19	Card No.: 5497XXXXXXXX5307 31JUL19 233511 RBL BANK	1082.82
	LIMITED-BILLDES Ref: 921219408678	
31-JUL-19	Card No.: 5497XXXXXXXX5307 31JUL19 173143 SARVASYA	705.00
	AROGYA OPC PV BANGALO Ref: 921212004787	
	TOTAL AMONT ON EARMARK / HOLD	2037.82



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

Home **↑** 

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	18	235962.00	42	764038.00	01 Aug 19



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

Home **↑** 

Card No	Available Points
5497XXXXXXXX5307	324

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.



# Protect yourself against SIM Swap.

#### What is SIM Swap?



- Fraudster collects victim's personal banking information
- Fraudster approaches victim's mobile operator with victim's fake identity proofs & obtains a duplicate SIM card
- Mobile operator deactivates the original SIM card post successful verification & issues a replacement SIM
- Fraudster generates the One Time Password (OTP) which comes on the new SIM & carries out account transactions without victim's knowledge

#### Tips to safeguard yourself against SIM Swap



- If your mobile stops working for unusual reasons, check with your mobile operator immediately
- Never disclose Internet banking password/ATM PIN/Telephone PIN to anyone
- Do not disclose your mobile number on social media platforms
- Register for both SMS as well as e-mail alerts to stay informed about transactions on your account
- Never respond to unknown mails or calls asking your account details and registered mobile number

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### What you can do at Citi ATMs:



Transfer funds



Apply for select products



Pay Citi credit card bill



Fast cash withdrawal





Request for a cheque book



Balance inquiry

## citi

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

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\*T&Cs apply

