Banking





MANISH KUMAR

Your Citibank Account Statement as on Oct 1, 2019

Statement Period: Sep 1, 2019 to Sep 30, 2019

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Branch Address:

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 SEP-19 (INR) = 153523.41

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	297251.93	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S	INR	-	734135.00
Cards : Latest Bills		-	-
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		297251.93	734135.00

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

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Opening Balance: 247756.80

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
02Sep19	LOAN REPAYMENT	22014.00		
	-LOAN MONTHLY PAYMENT-SEP/2019-MR MANISH KUMAR			
02Sep19	PURCHASE	1081.23		224661.57
	Card no.: 5497XXXXXXXX5307 31AUG19 205439 RBL BANK			
	LIMITED-BILLDES Ref: 924319526805			
03Sep19	ECS DEBIT PAID	24161.00		
	Paid to BAJAJ C404SPF1556:1000009:TECH PROCESS			
	Refno:404SPF1556 -KEB Hana Bank			
03Sep19	Payment for Credit Card No. 5546 XXXX XXXX 4969	21600.00		
	SINHA,MANISHA			
03Sep19	EFT TO	4440.00		174460.57
	UTR#CITIN19026629605-INDUS INNOVA APRT WELFARE			
	ASSOCIATION-OT-50100224573864-HDFC			
	BANK-MAHADEVAPURA-MAHADEVAPURA-REF NO#090080828142722			
04Sep19	PURCHASE	588.82		173871.75
	Card no.: 5497XXXXXXXXX5307 01SEP19 152546 PAYU*BHARTI AIRTEL			
	LIM\Bharti Ref: 924415493486			
09Sep19	ATM WITHDRAWAL	900.00		172971.75
	Card No.: 5497XXXXXXXX5307 of MANISH KUMAR 09SEP19			
	Ref: 1355 +ASTER 2A EAST TOWER,EBANGALORE KAIN			
11Sep19	INTERCITY ECS PAID	50353.00		122618.75
	NACH:Paid to INDIA BULLS			
	HOUSING:YESB00147000002060:INDIABULLS HOUSING FINANCE LTD			

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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	Refno:HHLMAL00280826 -YES BANK			
13Sep19	ATM WITHDRAWAL	400.00		122218.75
	Card No.: 5497XXXXXXXX5307 of MANISH KUMAR 13SEP19			
	Ref: 2167 +ASTER 2A EAST TOWER,EBANGALORE KAIN	I		
16Sep19	ATM WITHDRAWAL	1000.00		121218.75
	Card No.: 5497XXXXXXXX5307 of MANISH KUMAR 16SEP19			
	Ref: 2438 +ASTER 2A EAST TOWER,EBANGALORE KAIN	I		
23Sep19	PURCHASE	234.82		120983.93
	Card no.: 5497XXXXXXXXX5307 20SEP19 162451 PAYU*BHARTI AIRTEL			
	LIM\Bharti Ref: 926316058880			
25Sep19	ATM WITHDRAWAL	1700.00		119283.93
	Card No.: 5497XXXXXXXX5307 of MANISH KUMAR 25SEP19			
	Ref: 3917 +ASTER 2A EAST TOWER,EBANGALORE KAIN	I		
27Sep19	NEFT INWARD		177065.00	296348.93
	NEFT IN UTR CITIN19037739825 FROM SOFTWARE AG BANGALORETECH			
	092700495GN00511T EMBSY TECH VLG 5 6 FL,2AEAST			
	TWRDEVERABISANAHLIVARTHUR HOBLIBANGALORE INDIA 560103			
	DEUSTCHE BANK			
30Sep19	Interest earned during the Period: 01JUL2019 - 30SEP2019 for		903.00	297251.93
	Savings account			
	CLOSING BALANCE	128472.87	177968.00	297251.93
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			297251.93

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Loan Details for Account Number: L1GRKXXXXXX69 In INR

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Starting Date Maturity	Date Amoun Disbursed (INR			No. of installments due	Principal Outstanding (INR)	Next installment due on
January 23, 2018 February	1, 2023 1000000.00	20	265865.00	40	734135.00	01 Oct 19



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

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Card No	Available Points
5497XXXXXXX5307	354

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.

Keep your confidential information safe from fraudsters.

What does a fraudster want?



By impersonating as a trustworthy entity over call (telephone/mobile/IVR), the fraudster attempts to acquire sensitive information such as :

- ➤ Banking PIN
- > CVV/OTP/ATM PIN/Internet password
- > Credit card and personal financial details

Beware when you get a call from an unknown caller saying...



- "Share bank account details so that the Income Tax Refund can be transferred to it..."
- "Card has been temporarily blocked and to avoid permanent blocking, do the following..."
- "Reward points in card are due to expiry soon, share details to transfer it to your account..."
- > "Do as directed else card will be deactivated..."

How can you protect yourself?



- Never share confidential details like Card number/Card expiry date/CVV/OTP/Internet password/ATM PIN/ Telephone PIN with anyone
- Review your credit card and bank statements regularly
- Always visit websites by typing the URL in the address bar
- > Ensure the website uses encryption technology
- Report suspected abuse of your personal information to the designated authorities



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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