



NISH TECHNO PROJECTSPRIVATE LTD
Your Citibank Account Statement as on May 1, 2020

Statement Period: Apr 1, 2020 to Apr 30, 2020

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Branch Address:

CITIBANK N.A
14, ADARSH SOCIETY
OPPOSITE KAKADIA COMPLEX
GHOD DHOD ROAD
SURAT - 395007
LOS: 24-GUJARAT
GSTIN : 24AAACC0462F1ZA

Branch Phone No : 02614082707
IFSC : CITI0000015
MICR code : 395037002



A summary of your relationship/s with us:

Net Relationship Value for APR-20 (INR) = 39411743.94

Relationship Type	Currency	Assets	Liabilities
Current Account(s)	INR	4145034.30	-
Savings Account(s)		-	-
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)		4145034.30	-

Important Information

With you, at all times.

- In light of the current COVID-19 situation, we are waiving off the charges for non-maintenance of minimum average monthly relationship value and for cash withdrawal from other bank ATMs on your account, for the next 3 months.

- Interest rate on your Savings Account has been changed to 2.75% p.a. effective April 20, 2020.

Stay Safe.

Place of Supply : 24-GUJARAT
GSTIN : 24AAGCS2925K1Z9

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

Nominee Details for the following Accounts/Deposits

- 00XX0XXX87 NOMINEE NOT REGISTERED



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Current Account Details for Account Number: 0-0XX0XX-X87 In INR

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Opening Balance: 346321.30

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
03Apr20	RTGS INWARD UTR INDBH09400484759 TRF FROM LARSEN TOUBRO LTD AND PASSAVANT E URGENT INDUSIND BANK		7500000.00	7846321.30
04Apr20	RTGS INWARD UTR ICICH09500295616 TRF FROM NCC LIMITED ICICI BANK LIMITED		4543300.00	
04Apr20	RTGS INWARD UTR ICICH09500295808 TRF FROM NCC LIMITED ICICI BANK LIMITED		5381900.00	
04Apr20	TRF PER INSTRN Account Transfer in Citibank N.A.-Debited from NISH TECHNO PROJECTSPRIVATE LTD -Credited to NIRAJBALMUKUND DESAI Ref No:070038257675567	50000.00		
04Apr20	EFT TO UTR#CITIN20053016814-NIDHI SYSTEMS-OT-001184600004081- YES BANK-SURAT-SURAT, GUJARAT-REF NO#090038823196412	50000.00		
04Apr20	EFT TO UTR#CITIN20053016748-00118460000022-OT- 00118460000022-YES BANK-SURAT-SURAT, GUJARAT-REF NO#090038823196444	50000.00		17621521.30
06Apr20	TRF PER INSTRN Account Transfer in Citibank N.A.-Debited from NISH TECHNO PROJECTSPRIVATE LTD -Credited to NIRAJBALMUKUND DESAI Ref	800000.00		16821521.30



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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	No:070038257686461			
07Apr20	EFT TO UTR#CITIN20053905211-NISH TECHNO PROJECTS PVT LTD-OT-30368217865-STATE BANK OF INDIA-SURAT-SPL COMMERCIAL BRANCH, SURAT-REF NO#090038823260549	500000.00		
07Apr20	RTGS TO UTR#CITIH20098880294-NTPPL, YES BANK-CA- 00118460000022-YES BANK LTD.-SURAT-SURAT-REF NO#050038951512421		4500000.00	11821521.30
08Apr20	RTGS TO UTR#CITIH2009880337-NIDHI SYSTESMS CC 4081-CA-001184600004081-YES BANK LTD.-SURAT-SURAT-REF NO#050038951513191		4850000.00	
08Apr20	EFT TO UTR#CITIN20054629818-NISH TECHNO PROJECTS PVT LTD-OT-30368217865-STATE BANK OF INDIA-SURAT-SPL COMMERCIAL BRANCH, SURAT-REF NO#090038823289524	150000.00		6821521.30
10Apr20	EFT TO UTR#CITIN20055272410-SI HDFC-OT-50200024294249-HDFC BANK-SURAT-SACHIN SURAT-REF NO#090038823322803	50000.00		6771521.30
14Apr20	EFT TO UTR#CITIN20056224472-NISH TECHNO PROJECTS PVT LTD-OT-30368217865-STATE BANK OF INDIA-SURAT-SPL COMMERCIAL BRANCH, SURAT-REF NO#090038823369839	650000.00		6121521.30
20Apr20	EFT TO	74823.00		



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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
20Apr20	UTR#CITIN20057718978-SI HDFC-OT-50200024294249-HDFC BANK-SURAT-SACHIN SURAT-REF NO#090038823431265 NEFT INWARD NEFT IN UTR CITIN20058007331 FROM MANE INDIA PVT LTD HSBCN20111789044TXN REF MANE INDIA PVT LTDGATE,DUNDIGAL VILLAGE QUTUBULLAPURMANDAL,HYDERABAD,RANGAREDDY,TELAN GANNA,INDIA PC:500043IN HSBC BANK		8160840.00	14207538.30
21Apr20	RTGS TO UTR#CITIH20112880365-NISH TECHNO RTGS-CA-30368217865- STATE BANK OF INDIA-SURAT-SPL COMMERCIAL BRANCH, SURAT- REF NO#050038951519705	1100000.00		13107538.30
22Apr20	RTGS INWARD UTR UBINH11300387748 TRF FROM RASHTRIYA ISPAT NIGAM LTD /URGENT/ UNION BANK OF INDIA		1037496.00	14145034.30
23Apr20	RTGS TO UTR#CITIH20114880007-NTPPL, YES BANK-CA- 001184600000022-YES BANK LTD.-SURAT-SURAT-REF NO#050038951520591	5000000.00		9145034.30
24Apr20	RTGS TO UTR#CITIH20115880100-NTPPL, YES BANK-CA- 001184600000022-YES BANK LTD.-SURAT-SURAT-REF NO#050038951521269	5000000.00		4145034.30
	CLOSING BALANCE	22824823.00	26623536.00	4145034.30
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			4145034.30



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Banking Reward Points for the A/C : 0-0XX0XX-X87

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Card No	Available Points
5272XXXXXXX4504	1422

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

**Towards active individual 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.

SOME MASKS PROTECT. SOME DECEIVE.

#BeSafeWithCiti

Your phone is a medium to connect with the world. Fraudulent activities of impersonation can be harmful to you. Impersonation involves a fraudster taking unauthorised access of a victim's mobile device to carry out fraudulent transactions using third party apps.

EXAMPLE OF IMPERSONATION FRAUD:

Mr. Raj received an SMS, stating that his mobile wallet will be blocked if KYC formalities are not completed. To update, #93305XXXX2 needs to be contacted.

He calls the number and the respondent introduces himself as wallet provider's executive and informs Mr. Raj to download an application "QUICK SUPPORT" for completing KYC.

Subsequently Mr. Raj downloads the application on his mobile.

Further the fraudulent caller asks Mr. Raj to add money in his mobile wallet for validation. Mr. Raj adds ₹1000 in his mobile wallet from his credit card.

Sensitive information like phone number and card account is recorded on the app and this information is leaked to the fraudulent caller.

HOW TO PROTECT YOURSELF FROM SUCH FRAUDS?

Be alert



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

Declutter



Immediately uninstall remote access apps which you no longer require.

Secure



Enable app-lock on your payment and mobile banking apps.

Safe guard



Do not store your banking passwords on your devices.

Do not trust blindly



Do not rely on customer service numbers of merchants/banks on Google, they can be fake.

Do not respond



Do not forward any unsolicited SMS received from a representative of tech company/ bank without verifying.

Share wisely



Do not put out private details such as mobile number, address, DOB, etc. on social networks.





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