

Banking



RUPALI BANSAL

Statement Period: Apr 1, 2022 to Apr 30, 2022

Your Citibank Account Statement as on May 1, 2022

Page 1 of 2

Branch Address:

CITIBANK N.A

G & 1ST FLOOR, DLF CAPITOL POINT,

BABA KHARAK SINGH MARG,

CONNAUGHT PLACE,

NEW DELHI - 110001

LOS: 07-DELHI

UTGSTIN : 07AAACC0462F1Z6

Branch Phone No : 01166125400

IFSC : CITI0000002

MICR code : 110037002



A summary of your relationship/s with us:

Net Relationship Value for APR-22 (INR) = 536998.68

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	596534.83	-
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)		596534.83	-

Important Information

• 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 : 06-HARYANA

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. RUPALI BANSAL

Nominee Details for the following Accounts/Deposits

1. 59XX4XXX26 NOMINEE NOT REGISTERED

Banking



RUPALI BANSAL

Statement Period: Apr 1, 2022 to Apr 30, 2022

Your Citibank Account Statement as on May 1, 2022

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Savings Account Details for Account Number: 5-9XX4XX-X26 In INR

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Opening Balance: 523671.83

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
02Apr22	IMPS INWARD ORG UPI From shreya.tndn-1@okhdfcbank, REF NO - 209206444446, UPI		5000.00	528671.83
13Apr22	IMPS OUTWARD ORG UPI To jio@yesbank, REF NO - 210282056305, Payment	259.00		528412.83
25Apr22	FUNDS TRANSFER NACH DEPOSIT-685433614-HSBC00017000000708 - SAL-CPAGLOBALSUPPORT - 6057406 Salary Credit Apr 22		68122.00	596534.83
	CLOSING BALANCE	259.00	73122.00	596534.83
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			596534.83



Banking Reward Points for the A/C : 5-9XX4XX-X26

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Card No	Available Points
5497XXXXXXXXX2202	599

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.citibank.com/india

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.

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.



PROTECT YOURSELF AND YOUR INFORMATION.

Be safe with Citi.

Mishaps can happen anytime. Stay alert and do not give out your information to unverified individuals or organisations. Here are a few tips to secure yourself against fraud:



Stay alert

RBI Governor, Citibank or any such organisation does not send emails or SMS asking you to deposit money in their accounts.



Do not respond

Do not respond to any emails from an unknown person offering you a huge sum of money and asking for a fee to initiate the transfer.



Do not transfer

Do not send any money as an initial deposit / commission / transfer fee to anyone claiming to be from RBI / Income Tax / World Bank / IMF or any such reputed organisation.



Do not share

RBI never approaches individuals for bank account or card, etc. Never share your ID, password or PIN with anyone even if they claim to be from RBI.



Say no to spam

RBI does not keep funds or accounts of any individual / public / trust. Never get lured by offers mentioning "you have won a lottery" even if they come in the name of RBI Governor or any such reputed person / organisation.



Raise your voice

Immediately lodge a complaint with local police / cyber crime authorities if you are being harassed by telephone calls / emails offering you huge sum of money.

[Click here](#) to read in a language of your choice



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.
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Banking



RUPALI BANSAL

Statement Period: May 1, 2022 to May 31, 2022

Your Citibank Account Statement as on Jun 1, 2022

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Branch Address:

CITIBANK N.A

G & 1ST FLOOR, DLF CAPITOL POINT,

BABA KHARAK SINGH MARG,

CONNAUGHT PLACE,

NEW DELHI - 110001

LOS: 07-DELHI

UTGSTIN : 07AAACC0462F1Z6

Branch Phone No : 01166125400

IFSC : CITI0000002

MICR code : 110037002



A summary of your relationship/s with us:

Net Relationship Value for MAY-22 (INR) = 601969.32

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	655088.69	-
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)		655088.69	-

Important Information

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Place of Supply : 06-HARYANA

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HOLDERS

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Nominee Details for the following Accounts/Deposits

1. 59XX4XXX26 NOMINEE NOT REGISTERED

Banking



RUPALI BANSAL

Statement Period: May 1, 2022 to May 31, 2022

Your Citibank Account Statement as on Jun 1, 2022

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Savings Account Details for Account Number: 5-9XX4XX-X26 In INR

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Opening Balance: 596534.83

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
09May22	IMPS OUTWARD ORG UPI To billdesk.postpaid-mobile@icici, REF NO - 212851700188, UPI	1089.14		595445.69
12May22	IMPS OUTWARD ORG UPI To kashishgoyal2224@okhdfcbank, REF NO - 213248206776, UPI	8000.00		587445.69
19May22	IMPS OUTWARD ORG UPI To jio@yesbank, REF NO - 213954166988, Payment	479.00		586966.69
25May22	FUNDS TRANSFER NACH DEPOSIT-1491002709-HSBC00017000000708 - SAL-CPAGLOBALSUPPORT - 6057406 Salary Credit May 22		68122.00	655088.69
CLOSING BALANCE		9568.14	68122.00	655088.69
FUNDS ON EARMARKING / HOLD				0.00
CLOSING AVAILABLE BALANCE				655088.69



Banking Reward Points for the A/C : 5-9XX4XX-X26

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Card No	Available Points
5497XXXXXXXXX2202	599

Banking



RUPALI BANSAL

Statement Period: [May 1, 2022 to May 31, 2022](#)

Your Citibank Account Statement as on Jun 1, 2022

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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.

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.....●.....

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KEEP YOURSELF
PROTECTED AND
YOUR PASSWORDS TOO.



Be safe with Citi.

These days most debit and credit card transactions require use of PIN at merchant establishments. We strongly recommend you to follow the below mentioned practices for safe and secure transaction experience.

STEPS FOR CARD USAGE



Dip the card
in the terminal



Punch
in the PIN



After authorised
transaction
take back your card

THINGS TO KEEP IN MIND



Enter the PIN yourself.

Place your free hand over
the keypad while entering
the PIN at an ATM or
merchant outlet.

Key in the PIN only when
the ATM/EDC screen
prompts for it.



Never share your PIN
with anyone.

Do not have a written copy
of your PIN with the card.

Do not voice out the PIN to
the merchant while performing
the transaction.

[Click here to know more](#)



Banking



RUPALI BANSAL

Statement Period: Jun 1, 2022 to Jun 30, 2022

Your Citibank Account Statement as on Jul 1, 2022

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Branch Address:

CITIBANK N.A

G & 1ST FLOOR, DLF CAPITOL POINT,

BABA KHARAK SINGH MARG,

CONNAUGHT PLACE,

NEW DELHI - 110001

LOS: 07-DELHI

UTGSTIN : 07AAACC0462F1Z6

Branch Phone No : 01166125400

IFSC : CITI0000002

MICR code : 110037002



A summary of your relationship/s with us:

Net Relationship Value for JUN-22 (INR) = 665891.97

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	726097.25	-
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)		726097.25	-

Important Information

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• 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 : 06-HARYANA

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. RUPALI BANSAL

Nominee Details for the following Accounts/Deposits

1. 59XX4XXX26 NOMINEE NOT REGISTERED

Banking



RUPALI BANSAL

Statement Period: [Jun 1, 2022 to Jun 30, 2022](#)

Your Citibank Account Statement as on Jul 1, 2022

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Savings Account Details for Account Number: 5-9XX4XX-X26 In INR

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Opening Balance: 655088.69

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
08Jun22	PURCHASE Card no.: 5497XXXXXXXX2202 06JUN22 024741 AMAZONIN\9TH FLOORBESTECH BUSI Ref: 215621626058	534.00		654554.69
16Jun22	IMPS OUTWARD ORG UPI To billdesk.postpaid-mobile@icici,REF NO - 216749699171, UPI	439.44		654115.25
24Jun22	FUNDS TRANSFER NACH DEPOSIT-2458287641-HSBC00017000000708 - SAL-CPAGLOBALSUPPORT - 6057406 Salary Credit Jun 22		68205.00	722320.25
30Jun22	Interest earned during the Period: 01APR2022 - 30JUN2022 for Savings account		3777.00	726097.25
CLOSING BALANCE		973.44	71982.00	726097.25
FUNDS ON EARMARKING / HOLD				0.00
CLOSING AVAILABLE BALANCE				726097.25

Banking



RUPALI BANSAL

Statement Period: [Jun 1, 2022 to Jun 30, 2022](#)

Your Citibank Account Statement as on Jul 1, 2022

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Banking Reward Points for the A/C : 5-9XX4XX-X26

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Card No	Available Points
5497XXXXXXXX2202	573

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Holdings	INR	Description
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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

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EVEN THE
SMALLEST TASK
REQUIRES CAUTION.

Be safe with Citi.

Having the correct information can save you from many frauds like phishing. Phishing is an online fraudulent practice of getting one's confidential information by claiming to be from reputable companies (including RBI, Income Tax Department).

SAY NO TO PHISHING



Click wisely

Never click on hyperlinks within emails, instead verify the URL independently.



Do not respond

Never reply to emails/SMS that seek personal information or offers of money from abroad, online lottery/promotion.



Check before you login

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



Share wisely

Don't click or forward links in an email, instant message, or chat from unknown senders or if you suspect the authenticity of the message.

HOW TO PROTECT YOURSELF FROM SUCH FRAUDS?



Safety indicators

Look for secure session indicators like <https://> and a padlock on websites that require personal information.



Visit our website

Always type <https://www.citibank.co.in> or www.citibank.com/india to visit our site. Don't enter your IPIN on any other site.



Raise your voice

Immediately lodge a complaint with local police/cyber-crime authorities if you are being harassed by emails offering you huge sum of money.



Stay updated

Use updated anti-virus software and firewall software.

[Click here to know more](#)

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Banking



RUPALI BANSAL

Statement Period: Jul 1, 2022 to Jul 31, 2022

Your Citibank Account Statement as on Aug 1, 2022

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Branch Address:

CITIBANK N.A

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NEW DELHI - 110001

LOS: 07-DELHI

UTGSTIN : 07AAACC0462F1Z6

Branch Phone No : 01166125400

IFSC : CITI0000002

MICR code : 110037002



A summary of your relationship/s with us:

Net Relationship Value for JUL-22 (INR) = 363466.35

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	647.25	-
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)		647.25	-

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Nominee Details for the following Accounts/Deposits

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Banking



RUPALI BANSAL

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Your Citibank Account Statement as on Aug 1, 2022

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Savings Account Details for Account Number: 5-9XX4XX-X26 In INR

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Opening Balance: 726097.25

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
02Jul22	CASH CR ON REDEMPTION OF REWARD PTS		550.00	726647.25
	CASH CREDIT ON REDEMPTION OF REWARD POINTS			
14Jul22	CHQ PAID	726000.00		647.25
	Check No.718182 paid TO RUPALI BANSAL,HDFC BANK			
	CLOSING BALANCE	726000.00	550.00	647.25
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			647.25



Banking Reward Points for the A/C : 5-9XX4XX-X26

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Card No	Available Points
5497XXXXXXXX2202	23

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d) Insurance Premium	50,000	Sum of total Insurance paid.
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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

.....●.....

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.



MAKE SAFETY YOUR PRIORITY.



Be safe with Citi.

During times of crisis, we also observed that there are heightened fraudulent activities trying to manipulate customers. So, it's all the more important to be vigilant against such malpractices.

Some of the current fraud trends are:

IMPERSONATION

A fraudulent practice of getting your confidential information by claiming to be from a reputed institution

SIM SWAP

Stealing your identity documents to arrange for a duplicate SIM and then carrying out fraud transactions without your knowledge

DEVICE TAKE-OVER

Taking unauthorised access of your mobile device to carry out fraudulent transactions using remote access apps

FAKE HELPLINE NUMBERS

Circulating fake customer service numbers on the internet and misguiding callers into revealing personal information

HOW TO PROTECT YOURSELF FROM SUCH FRAUDS?



Do not share

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



Safety indicators

Look for secure session indicators like https:// and padlock icon on websites that require personal information



Stay updated

Use updated anti-virus and firewall software.



Do not respond

Do not act on any unsolicited SMS or calls from a representative of tech company/bank without verifying.



Visit official websites

Always take helpline numbers from registered website of service providers only. And keep your contact details updated with your bank.

[Click here to know more](#)

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