



VITTAL KESHAV KAMKAR

Your Citibank Account Statement as on Jul 1, 2015

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Branch Address: CITIBANK N.A NO. 5 MG ROAD, BENGALURU - 560001 Branch Phone No : 08067739333
IFSC : CITI0000004
MICR code : 560037002



A summary of your relationship/s with us:

Net Relationship Value for JUN-15 (INR) = 49875.33

Relationship Type	Currency	Assets	Liabilities
Current Account(s)	INR	180.90	-
Savings Account(s)	INR	62713.77	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S		-	-
Cards : Latest Bills	INR	-	398.35
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		62894.67	398.35

Important Information

Statement Period: Jun 1, 2015 to Jun 30, 2015

Kindly note that as per the Finance Act 2015, the following changes have come into effect from 1st June, 2015:

- Service Tax rate has been revised from 12.36% to 14% for all services.
- Recurring Deposits held by customers will now attract Tax Deducted at Source(TDS) @ 10%.

HOLDERS

1. VITTAL KESHAV KAMKAR

Nominee Details for the following Accounts/Deposits

1. 51XX2XXX18 NOMINEE NOT REGISTERED

Did you know that this statement also contains details on





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Reimbursement Account Details for Account Number: 5-1XX1XX-X12 In INR

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Opening Balance: 180.90

Date	Transaction Details	Withdrawals (INR) Deposits (IN	NR) Balance(INR)
	No Transaction During the Period		
	CLOSING BALANCE	0.00 0	.00 180.90



Savings Account Details for Account Number: 5-1XX2XX-X18 In INR

Home **↑**

Opening Balance: 76476.14

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
01Jun15	INSURANCE	1500.00		74976.14
	[40801111110346190] - BALIC - INSURANCE PREMIUM			
02Jun15	ATM WITHDRAWAL	10000.00		
	Card no.: 5081XXXXXXXXX6016 Ref: 515309000377 +SBI			
	MARENAHALLI BANGALORE KAIN			
02Jun15	ATM WITHDRAWAL	5000.00		59976.14
	Card no.: 5081XXXXXXXXX6016 Ref: 515309000441 +SBI			
	MARENAHALLI BANGALORE KAIN			
04Jun15	ATM WITHDRAWAL	400.00		
	Card no.: 5081XXXXXXXXX6016 Ref: 6620 +CK NAGAR TWO			
	BANGALORE KAIN			
04Jun15	PURCHASE	435.00		59141.14
	Card no.: 5081XXXXXXXXX6016 04JUN BE STYLISH			
	BANGALO Ref: 000041580004			
08Jun15	ATM WITHDRAWAL	2000.00		57141.14
	Card no.: 5081XXXXXXXXX6016 Ref: 4552 KUMTA			
	KUMTA KAIN			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
13Jun15	Credited To SANDESH A	15000.00		
13Jun15	PURCHASE	822.37		
	Card no.: 5081XXXXXXXXX6016 13JUN Reliance BANGALORE 622			
	BANGALO Ref: 061300003498			
13Jun15	ATM WITHDRAWAL	400.00		40918.77
	Card no.: 5081XXXXXXXXX6016 Ref: 8027 +VIJAYANAGAR			
	BANGALORE KAIN			
15Jun15	PURCHASE	50.00		
	Card no.: 5081XXXXXXXX6016 14JUN PAYTM MOBILE-PAYTM			
	Ref: 516519310116			
15Jun15	ATM WITHDRAWAL	400.00		40468.77
	Card no.: 5081XXXXXXXXX0016 Ref: 8640 +NEAR MARUTI			
	MANDIR BANGALORE KAIN			
17Jun15	ATM WITHDRAWAL	500.00		
	Card no.: 5081XXXXXXXXX6016 Ref: 9557 +GOPALANARCH			
	NO18 2 NAYBANGALORE KAIN			
17Jun15	ATM WDL REVERSAL		500.00	
	Card no.: 5081XXXXXXXXX0016 Ref: 9557 +GOPALANARCH			
	NO18 2 NAYBANGALORE KAIN			
17Jun15	ATM WITHDRAWAL	500.00		39968.77
	Card no.: 5081XXXXXXXXX0016 Ref: 2979 +GOPALANARCH			
	NO18 2 NAYBANGALORE KAIN			
20Jun15	ATM WITHDRAWAL	5000.00		34968.77
	Card no.: 5081XXXXXXXXX6016 Ref: 517105136834 GKW LAYOUT			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	BENGALURU KAIN			
22Jun15	PURCHASE	500.00		34468.77
	Card no.: 5081XXXXXXXX6016 22JUN SAI KRISHNA ENTERPRISE			
	BENGALU Ref: 000001183022			
29Jun15	PURCHASE	364.00		
	Card no.: 5081XXXXXXXX6016 28JUN REL RETAIL LTD-FRESH			
	BANGALO Ref: 000000452328			
29Jun15	Credited To SANDESH A	1250.00		32854.77
30Jun15	INSURANCE	1500.00		
	[40801111110346190] - BALIC - INSURANCE PREMIUM			
30Jun15	NEFT INWARD		31359.00	62713.77
	NEFT IN UTR CITIN15557675497 FROM MINDTREE LIMITED			
	CMS318257214TXN REF NO SAL Payment from ICICI Ban			
	CLOSING BALANCE	45621.37	31859.00	62713.77



Credit Card Details:

Home↑

TOTAL				100.00	398.35
REWARDS CARD	of VITTAL KESHAV KAMKAR	4386 XXXX XXXX 7133	15Jun15	100.00	398.35
CARDS (INR)		CARD NUMBER	BILL DATE	MINIMUM DUE	BILL AMOUNT





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Insurance Policy Details

Home **↑**

Policy No : 285758815

Insured Name : VITTAL KESHAV KAMKAR

Nominee Name(s)

:

Death Benefit : 0.00 Surrender Value : 0.00

Plan	Sum Assured	Total Premium Paid	Coverage Period	Premium Paying Period
BALIC INSURANCE - 01	720000.00	48000.00	10.1 Years	10 Years





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SECTION 41 OF THE INSURANCE ACT 1938 PROHIBITION OF REBATES: If any person fails to comply with regulation above he shall be liable to payment of fine, which may extend to five hundred rupees.





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Banking Reward Points for the A/C: 5-1XX2XX-X18

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Card No Available Points

5081XXXXXXXX6016 87

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.





Do's and Don'ts for issuance of cheques

	✔ Do's	X Don'ts
Writing cheques	 Cancel the words "or bearer" and write "A/c payee" on the top-left corner to avoid cheque misuse Write "only" after amount in words and put "/-" after the amount in numbers Use the same pen to fill in the cheque details and for signatures. Sign only in the space provided above the 'name of the account holder' or 'authorized signatory' fields Sign clearly to ensure the cheque is 	 Do not leave wide blank spaces in fields like payee name, amount in words and numbers Strike through unused space in the name and amount fields to avoid any unauthorized additions
Handling cheques	 handover a cheque only after correctly filling all details i.e. date, payee name, amount in words and numbers Request stop payment in case of cheque loss and if multiple cheques are lost, request stop payment on the entire series In the event of any alterations/corrections, a new cheque leaf should be used Write "canceled" clearly across the face of the cheque to suitably deface it and make it unusable. 	 Do not keep pre-signed blank cheque leaves Do not overwrite, scribble, cancel or rewrite on a cheque. Do not disfigure or damage the MICR band at the bottom of the cheque in any way

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citibank





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