



VITTAL KESHAV KAMKAR

Your Citibank Account Statement as on Aug 1, 2016

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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 JUL-16 (INR) = 147774.72

Relationship Type	Currency	Assets	Liabilities
Current Account(s)	INR	209.94	-
Savings Account(s)	INR	168273.50	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S		-	-
Cards : Latest Bills	INR	-	61884.70
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		168483.44	61884.70

Important Information

Statement Period: Jul 1, 2016 to Jul 31, 2016

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: 209.94

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	No Transaction During the Period			
	CLOSING BALANCE	0.00	0.00	209.94
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			209.94



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

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Opening Balance: 116858.52

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
02Jul16	ATM WITHDRAWAL	1000.00		115858.52
	Card no.: 5081XXXXXXXXX6016 Ref: 4806 +VIJAYANAGAR			
	BANGALORE KAIN			
05Jul16	NEFT INWARD		50000.00	
	NEFT IN UTR CITIN16663457139 FROM Mr THOUSEEF RAZA			
	SBIN516186513960TXN REF Mr THOUSEEF RAZADEAR			
05Jul16	TT No.6360774 received from DELHI, FROM 5660845226 TO		60000.00	
	5194244818			
05Jul16	PURCHASE	50000.00		
	Card no.: 5081XXXXXXXX6016 05JUL LAKSHMI GOLD KHAZAA			
	BELGAUM Ref: 070500002086			
05Jul16	TT No.6372763 received from DELHI, FROM 5660845226 TO		17000.00	192858.52
	5194244818			
06Jul16	PURCHASE	524.32		
	Card no.: 5081XXXXXXXX6016 06JUL www.airtel.in			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	Mumbai Ref: 070634162618			
06Jul16	PURCHASE	45500.00		
	Card no.: 5081XXXXXXXXX0016 06JUL LAKSHMI GOLD KHAZAA			
	BELGAUM Ref: 070600002095			
06Jul16	ATM WITHDRAWAL	2000.00		
	Card no.: 5081XXXXXXXXX0016 Ref: 618808371287 IDBI KHADE			
	BAZAR SHPURBELGAUM KAIN			
06Jul16	ATM WITHDRAWAL	1500.00		143334.20
	Card no.: 5081XXXXXXXXX0016 Ref: 71 HOTEL DURGA			
	-CD BELGAUM KAIN			
11Jul16	ATM WITHDRAWAL	10000.00		
	Card no.: 5081XXXXXXXXX0016 Ref: 2485 BAILHONGAL			
	BANGALORE KA IN			
11Jul16	TT No.6399048 received from DELHI, FROM 5660845226 TO		10000.00	
	5194244818			
11Jul16	PURCHASE	4166.00		
	Card no.: 5081XXXXXXXXX0016 10JUL SHREE MANGALDEEP			
	BELGAUM Ref: 000000017410			
11Jul16	PURCHASE	11500.00		
	Card no.: 5081XXXXXXXX6016 10JUL KALYAN JEWELLERS INDIA			
	BELGAUM Ref: 619212553237			
11Jul16	PURCHASE	1950.00		
	Card no.: 5081XXXXXXXXX0016 10JUL FOOT MARK			
	BELGAUM Ref: 619214481710			
11Jul16	NEFT INWARD		81387.00	207105.20
	NEFT IN UTR CITIN16665189190 FROM MINDTREE LIMITED			
	CMS446335808TXN REF NO SAL Payment from ICICI Ban			
12Jul16	ATM WITHDRAWAL	10000.00		
	Card no.: 5081XXXXXXXX6016 Ref: 4675 DR RAMANNAVAR			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	COMPLEXHIBELGAUM KAIN			
12Jul16	ATM WITHDRAWAL	10000.00		
	Card no.: 5081XXXXXXXX6016 Ref: 4676 DR RAMANNAVAR			
	COMPLEXHIBELGAUM KAIN			
12Jul16	ATM WITHDRAWAL	10000.00		177105.20
	Card no.: 5081XXXXXXXX6016 Ref: 4677 DR RAMANNAVAR			
	COMPLEXHIBELGAUM KAIN			
22Jul16	Payment for Credit Card No. 4386 XXXX XXXX 7133	61884.70		
22Jul16	TT No.6520535 received from DELHI, FROM 5660845226 TO		5000.00	120220.50
	5194244818			
25Jul16	ATM WITHDRAWAL	10000.00		
	Card no.: 5081XXXXXXXX6016 Ref: 7033 BAILHONGAL			
	BANGALORE KA IN			
25Jul16	ATM WITHDRAWAL	5000.00		105220.50
	Card no.: 5081XXXXXXXX6016 Ref: 7034 BAILHONGAL			
	BANGALORE KA IN			
27Jul16	TT No.6568595 received from DELHI, FROM 5660845226 TO		10000.00	115220.50
	5194244818			
28Jul16	NEFT INWARD		54553.00	169773.50
	NEFT IN UTR CITIN16670234887 FROM MINDTREE LIMITED			
	CMS452283225TXN REF NO SAL Payment from ICICI Ban			
30Jul16	ATM WITHDRAWAL	1500.00		168273.50
	Card no.: 5081XXXXXXXX6016 Ref: 2791 WSG_PEERANWADI			
	BELGAUM BELGAUM KAIN			
	CLOSING BALANCE	236525.02	287940.00	168273.50





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			168273.50



Credit Card Details:

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CARDS (INR)		CARD NUMBER	BILL DATE	MINIMUM DUE	BILL AMOUNT
REWARDS CARD	of VITTAL KESHAV KAMKAR	4386 XXXX XXXX 7133	15Jul16	0.00	61884.70
TOTAL				0.00	61884.70



Insurance Policy Details

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Policy No : 285758815

Insured Name : VITTAL KESHAV KAMKAR

Nominee Name(s)

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Death Benefit : 0.00 Surrender Value : 0.00

Plan	Sum Assured	Total Premium Paid	Coverage Period	Premium Paying Period
BALIC INSURANCE - 01	720000.00	67500.00	10.1 Years	10 Years





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Life Insurance Policies: These policies are underwritten by Tata AIA Life Insurance Co. Limited (IRDAI Registration No. 110) CIN: U66010MH2000PLC128403 with its registered office at 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013.

All guaranteed benefits are payable only when all premiums are paid when due.

Investment risk in the investment portfolio is borne by the Policy Holder. The premium paid in Unit Linked Life Insurance policies are subject to investment risks associate with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital market and the insured is responsible for his or her decision. Tata AIA Life is only the name of the Insurance Company and the funds offered are only the names of the funds and does not in any way indicate the quality of the contract, its future prospects or returns.

Non-life Insurance Policies: Policies are underwritten by New India Assurance Company Limited (IRDAI Registration No. 190) CIN: U99999MH1919GOI000526 with its registered office at No.87, Mahatma Gandhi Road, Fort, Mumbai . 400 001 or by Royal Sundaram General Insurance Company Limited (IRDAI Registration No.102) CIN: U67200TN2000PLC045611 with its registered office at No. 21, Patullos Road, Chennai 600 002.

Specialist Health Insurance Policies: These policies are underwritten by: Apollo Munich Health Insurance Co. Limited (IRDAI Registration No. 131) CIN:U66030AP2006PLC051760 with its registered office at Apollo Hospitals Complex, Jubilee Hills, Hyderabad - 33

For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding the sale.

For any claims, queries, escalation surrender, freelook with respect to insurance policies you can contact 24 x 7 CitiPhone, the updated numbers are available on www.citibank.co.in

SECTION 41 OF THE INSURANCE ACT 1938 PROHIBITION OF REBATES 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.

2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.





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

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Card No Available Points

5081XXXXXXXX6016 1586

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.



CITIBANK NEVER ASKS FOR YOUR PIN, OTP, CVV AND IPIN

Citibank, Reserve Bank of India or Income tax department would never ask you for your personal or confidential information like Card / Bank account details, ATM PIN, Internet PIN, One Time Password (OTP), Online Authorization Code (OAC) over an email, SMS, IVR or outbound telephone call.



Did You Know?



Phishing is the fraudulent practice of sending emails claiming to be from reputable companies (including RBI, Income tax department) in order to induce individuals to reveal personal information, such as passwords and card details, online.



Vishing is the act of using the telephone (Mobile / Landline / IVR) in an attempt to scam the user into surrendering private information that will be used for identity theft such as income tax refund, card activation or upgrade, rewards redemption etc.



Smishing is type of phishing attack where mobile phone users receive text / Multimedia (MMS) messages containing a Web site hyperlink, which if clicked would download a Trojan horse (spread viruses) to the mobile phone.

Let us take you through the tips to safeguard your account from such fraudulent attempts.

Do's

- Review your bank details periodically for any transactions that are not initiated by you.
- ✓ Look for secure session indicators like https:// and padlock on

 web sites that require personal information.
- ✓ Use updated anti-virus software and firewall software.
- Communicate information such as credit card numbers or account information only via a secure website or IVR.
- Ensure that your browser is up to date and security patches applied.
- If you reveal your bank account details mistakenly, report the theft of this information to the bank immediately.
- Always TYPE the bank's address (www.citibank.com/india) in your browser URL field to access and login to your account, rather than clicking through a hyper-link.

Don'ts

- Never click on hyperlinks within emails, instead verify the URL independently.
- Never reply to emails that seek personal information.
- Never respond to offers of money from abroad.
- Never respond to/ make remittances/ participate in schemes or offers from unknown entities.
- Do not reply to emails or SMS' claiming that the recipient has won a substantial sum of money in an online lottery or promotion.
- Avoid filling out forms in email messages that ask for personal financial information.
- 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.
- Never share confidential details like Card number, Card expiry date, CVV, OTP, Internet Password with anyone when you receive any unsolicited calls, SMS, IVR or email seeking for card activation or upgrade, income tax refund, reward point redemption. This could lead to fraud as Citibank will never ask for these details.

In case of any concern or clarification, please reach out to 24x7 CitiPhone helpline.

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Transfer funds



Apply for select products



Pay Citi credit card bill



Deposit



Pliv change



Request for a cheque book



Balance inquiry



Fast cash withdrawal