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VITTAL KESHAV KAMKAR

Your Citibank Account Statement as on Sep 1, 2016

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 AUG-16 (INR) = 139295.55

| Relationship Type | Currency | Assets | Liabilities |
|-----------------------|----------|-----------|-------------|
| Current Account(s) | INR | 209.94 | - |
| Savings Account(s) | INR | 127896.43 | - |
| USD Checking A/C(s) | | - | - |
| Deposits Account(s) | | - | - |
| Investments | | - | - |
| Overdrafts | | - | - |
| Loans : Principal O/S | | - | - |
| Cards : Latest Bills | INR | - | 5560.00 |
| Insurance | | - | - |
| Share Trading A/C(s) | | - | - |
| TOTAL (INR) | | 128106.37 | 5560.00 |

Important Information

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



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: 168273.50

| Date | Transaction Details | Withdrawals (INR) | Deposits (INR) | Balance(INR) |
|---------|---|-------------------|----------------|--------------|
| 01Aug16 | PURCHASE | 1420.00 | | |
| | Card no.: 5081XXXXXXXX6016 31JUL TATASKY-BILLDESK | | | |
| | Ref: 621371204638 | | | |
| 01Aug16 | INSURANCE | 1500.00 | | 165353.50 |
| | [40801111110346190] - BALIC - INSURANCE PREMIUM | | | |
| 02Aug16 | ATM WITHDRAWAL | 2000.00 | | 163353.50 |
| | Card no.: 5081XXXXXXXXX6016 Ref: 3864 +3RD MAIN ROAD | | | |
| | VIJAYA NBENGALORE KAIN | | | |
| 03Aug16 | PURCHASE | 681.00 | | |
| | Card no.: 5081XXXXXXXX6016 03AUG www.airtel.in | | | |
| | Mumbai Ref: 080363565109 | | | |
| 03Aug16 | EFT TO | 1260.00 | | |
| | UTR#CITIN16673798981-HARSHA BANKAR-SA- 17521610000297-HDFC | | | |
| | BANK-KARNATAKA-BILEKAHALLI- | | | |
| 03Aug16 | Credited To SANDESH A | 1320.00 | | |





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

| Date | Transaction Details | Withdrawals (INR) | Deposits (INR) | Balance(INR) |
|---------|--|-------------------|----------------|--------------|
| 03Aug16 | EFT TO | 840.00 | | 159252.50 |
| | UTR#CITIN16673823295-GURUSWAMI | | | |
| | HUBBALLIMATH-SA-05091610085782-HDFC BANK- BANGALORE-BWSSB EXT | | | |
| | CTR,BLOR | | | |
| 06Aug16 | ATM WITHDRAWAL | 5000.00 | | 154252.50 |
| | Card no.: 5081XXXXXXXXX0016 Ref: 621918021312 +VINAYAKA | | | |
| | LAYOUT BANGALORE KAIN | | | |
| 08Aug16 | ATM WITHDRAWAL | 10000.00 | | |
| | Card no.: 5081XXXXXXXXX0016 Ref: 622017008842 +VINAYAKA | | | |
| | LAYOUT BANGALORE KAIN | | | |
| 08Aug16 | ATM WITHDRAWAL | 8000.00 | | |
| | Card no.: 5081XXXXXXXXX0016 Ref: 622017008898 +VINAYAKA | | | |
| | LAYOUT BANGALORE KAIN | | | |
| 08Aug16 | PURCHASE | 772.07 | | 135480.43 |
| | Card no.: 5081XXXXXXXX6016 08AUG www.airtel.in | | | |
| | Mumbai Ref: 080849945224 | | | |
| 12Aug16 | ATM WITHDRAWAL | 2000.00 | | 133480.43 |
| | Card no.: 5081XXXXXXXXX0016 Ref: 3847 +VIJAYANAGAR | | | |
| | TWO BANAGALORE KAIN | | | |
| 18Aug16 | Credited To SANDESH A | 700.00 | | |
| 18Aug16 | Payment for Credit Card No. 4386 XXXX XXXX 7133 | 5560.00 | | |
| 18Aug16 | ATM WITHDRAWAL | 3000.00 | | 124220.43 |
| | Card no.: 5081XXXXXXXXX0016 Ref: 623110013102 +SBI RPC | | | |
| | LAYOUT BANGALORE KAIN | | | |
| 29Aug16 | ATM WITHDRAWAL | 1500.00 | | |
| | Card no.: 5081XXXXXXXXX6016 Ref: 624009005371 +SBI SYNERGY | | | |
| | CLINIC BANGALORE KAIN | | | |





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| Date | Transaction Details | Withdrawals (INR) | Deposits (INR) | Balance(INR) |
|---------|--|-------------------|----------------|--------------|
| 29Aug16 | ATM WITHDRAWAL | 500.00 | | |
| | Card no.: 5081XXXXXXXXX6016 Ref: 5450 +SUBBANNA | | | |
| | GARDN VIJAYNABANGALORE KAIN | | | |
| 29Aug16 | ATM WITHDRAWAL | 2000.00 | | 120220.43 |
| | Card no.: 5081XXXXXXXXX6016 Ref: 624210018836 +SBI SYNERGY | | | |
| | CLINIC BANGALORE KAIN | | | |
| 31Aug16 | INSURANCE | 1500.00 | | |
| | [40801111110346190] - BALIC - INSURANCE PREMIUM | | | |
| 31Aug16 | NEFT INWARD | | 9176.00 | 127896.43 |
| | NEFT IN UTR CITIN16682438936 FROM MINDTREE LIMITED | | | |
| | CMS463752892TXN REF NO SAL Payment from ICICI Ban | | | |
| | CLOSING BALANCE | 49553.07 | 9176.00 | 127896.43 |
| | FUNDS ON EARMARKING / HOLD | | | 0.00 |
| | CLOSING AVAILABLE BALANCE | | | 127896.43 |



Credit Card Details:

| CARDS (INR) | | CARD NUMBER | BILL DATE | MINIMUM DUE | BILL AMOUNT |
|--------------|-------------------------|---------------------|-----------|-------------|-------------|
| REWARDS CARD | of VITTAL KESHAV KAMKAR | 4386 XXXX XXXX 7133 | 15Aug16 | 0.00 | 5560.00 |
| TOTAL | | | | 0.00 | 5560.00 |





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Insurance Policy Details

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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 | 69000.00 | 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.

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



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

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Card No Available Points
5081XXXXXXXXX6016 1615

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.



Protect yourself against SIM Swap.

What is SIM Swap?



- Fraudster collects victim's personal banking information
- Fraudster approaches victim's mobile operator with victim's fake identity proofs & obtains a duplicate SIM card
- Mobile operator deactivates the original SIM card post successful verification & issues a replacement SIM
- Fraudster generates the One Time Password (OTP) which comes on the new SIM & carries out account transactions without victim's knowledge

Tips to safeguard yourself against SIM Swap



- If your mobile stops working for unusual reasons, check with your mobile operator immediately
- Never disclose Internet banking password/ATM PIN/Telephone PIN to anyone
- Do not disclose your mobile number on social media platforms
- Register for both SMS as well as e-mail alerts to stay informed about transactions on your account
- Never respond to unknown mails or calls asking your account details and registered mobile number

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Deposit



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Request for a cheque book



Balance inquiry



Fast cash withdrawal