



VITTAL KESHAV KAMKAR

Your Citibank Account Statement as on Aug 1, 2015

Page 1 of 7

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-15 (INR) = 28535.26

| Relationship Type | Currency | Assets | Liabilities |
|-----------------------|----------|----------|-------------|
| Current Account(s) | INR | 170.90 | - |
| Savings Account(s) | INR | 48958.38 | - |
| USD Checking A/C(s) | | - | - |
| Deposits Account(s) | | - | - |
| Investments | | - | - |
| Overdrafts | | - | - |
| Loans : Principal O/S | | - | - |
| Cards : Latest Bills | INR | - | 3882.54 |
| Insurance | | - | - |
| Share Trading A/C(s) | | - | - |
| TOTAL (INR) | | 49129.28 | 3882.54 |

Important Information

Statement Period: Jul 1, 2015 to Jul 31, 2015

Now, using Citibank ATMs you can instantly transfer funds 24x7, to any bank account

Daily transfer limit:

To Citibank Accounts: Citigold/Citigold Private Client Accounts: Rs. 1,50,000; Other Accounts: Rs. 1,00,000

Accounts. Rs. 1,00,000

To Other Bank Accounts: Rs. 50,000 Transfer can be done only to payees registered on Citibank Online.

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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Your Citibank Account Statement as on Aug 1, 2015

Statement Period: Jul 1, 2015 to Jul 31, 2015



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

Home **↑**

Page 2 of 7

Opening Balance: 180.90

| | BANK OF | | | |
|---------|--|-------------------|----------------|--------------|
| 13Jul15 | EFT TO UTR#CITIN15562061905-J S KAMKAR-SA-11120092449-STATE | 10.00 | | 170.90 |
| | | | | |
| Date | Transaction Details | Withdrawals (INR) | Deposits (INR) | Balance(INR) |



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

Home **↑**

Opening Balance: 62713.77

| Date | Transaction Details | Withdrawals (INR) | Deposits (INR) | Balance(INR) |
|---------|---|-------------------|----------------|--------------|
| 04Jul15 | ATM WITHDRAWAL | 10000.00 | | |
| | Card no.: 5081XXXXXXXX6016 Ref: 518511013285 +SBI | | | |
| | MARENAHALLI BANGALORE KAIN | | | |
| 04Jul15 | ATM WITHDRAWAL | 10000.00 | | |
| | Card no.: 5081XXXXXXXX6016 Ref: 518511013450 +SBI | | | |
| | MARENAHALLI BANGALORE KAIN | | | |
| 04Jul15 | ATM WITHDRAWAL | 10000.00 | | 32713.77 |
| | Card no.: 5081XXXXXXXX6016 Ref: 518511013592 +SBI | | | |
| | MARENAHALLI BANGALORE KAIN | | | |
| 06Jul15 | PURCHASE | 493.00 | | |
| | Card no.: 5081XXXXXXXX6016 05JUL PAYTM MOBILE-PAYTM | | | |
| | Ref: 518619953874 | | | |
| 06Jul15 | Payment for Credit Card No. 4386 XXXX XXXX 7133 | 398.35 | | |
| 06Jul15 | ATM WITHDRAWAL | 400.00 | | 31422.42 |
| | Card no.: 5081XXXXXXXX6016 Ref: 2579 | | | |
| | +ADICHUNCHANGIRI MUTT TBANGALORE KAIN | | | |
| 07Jul15 | ATM WITHDRAWAL | 2300.00 | | 29122.42 |





Statement Period: Jul 1, 2015 to Jul 31, 2015

VITTAL KESHAV KAMKAR

Your Citibank Account Statement as on Aug 1, 2015

Page 3 of 7

| Date | Transaction Details | Withdrawals (INR) | Deposits (INR) | Balance(INR) |
|---------|--|-------------------|----------------|--------------|
| | Card no.: 5081XXXXXXXXX6016 Ref: 1407 +VIJAYANAGAR | | | |
| | BANGALORE KAIN | | | |
| 11Jul15 | PURCHASE | 186.00 | | 28936.42 |
| | Card no.: 5081XXXXXXXXX6016 11JUL INDRAPRASTHA NO 48 | | | |
| | BANGALO Ref: 071100017385 | | | |
| 13Jul15 | ATM WITHDRAWAL | 5000.00 | | |
| | Card no.: 5081XXXXXXXXX6016 Ref: 2153 +VIJAYANAGAR | | | |
| | BANGALORE KAIN | | | |
| 13Jul15 | PURCHASE | 749.50 | | |
| | Card no.: 5081XXXXXXXXX6016 13JUL RELIANCE TRENDS VIJAYA | | | |
| | BANGALO Ref: 071300001199 | | | |
| 13Jul15 | PURCHASE | 372.00 | | 22814.92 |
| | Card no.: 5081XXXXXXXXX0016 13JUL Reliance BANGALORE 622 | | | |
| | BANGALO Ref: 071300006778 | | | |
| 16Jul15 | EFT TO | 800.00 | | 22014.92 |
| | UTR#CITIN15563089031-J S KAMKAR-SA-11120092449-STATE BANK OF | | | |
| | INDIA-BELGAUM-BAILHONGAL- | | | |
| 17Jul15 | PURCHASE | 1112.00 | | |
| | Card no.: 5081XXXXXXXXX6016 17JUL PAYTM MOBILE-PAYTM | | | |
| | Ref: 519819259009 | | | |
| 17Jul15 | ATM WITHDRAWAL | 400.00 | | 20502.92 |
| | Card no.: 5081XXXXXXXXX6016 Ref: 514107 +SUBBANNA | | | |
| | GARDN VIJAYN BANGALORE KAIN | | | |
| 21Jul15 | ATM WITHDRAWAL | 500.00 | | 20002.92 |
| | Card no.: 5081XXXXXXXXX6016 Ref: 520211088282 GKW LAYOUT | | | |
| | BENGALURU KAIN | | | |





Statement Period: Jul 1, 2015 to Jul 31, 2015

VITTAL KESHAV KAMKAR

Your Citibank Account Statement as on Aug 1, 2015

Page 4 of 7

| | CLOSING BALANCE | 54568.39 | 40813.00 | 48958.38 |
|---------|--|-------------------|----------------|--------------|
| | BANGALO Ref: 073100005610 | | | |
| | Card no.: 5081XXXXXXXXX6016 31JUL CHICKEN ZONE NO 5 1 | | | |
| 31Jul15 | PURCHASE | 475.00 | | 48958.38 |
| | CMS326077552TXN REF NO SAL Payment from ICICI Ban | | | |
| | NEFT IN UTR CITIN15567981630 FROM MINDTREE LIMITED | | | |
| 31Jul15 | NEFT INWARD | | 40813.00 | |
| | [40801111110346190] - BALIC - INSURANCE PREMIUM | | | |
| 31Jul15 | INSURANCE | 1500.00 | | |
| 28Jul15 | Payment for Credit Card No. 4386 XXXX XXXX 7133 | 3882.54 | | 10120.38 |
| | BELGAUM KAIN | | | |
| | Card no.: 5081XXXXXXXXX0016 Ref: 3903 HOTEL DURGA | | | |
| 27Jul15 | ATM WITHDRAWAL | 2000.00 | | 14002.92 |
| | BANGALORE KAIN | | | |
| | Card no.: 5081XXXXXXXXX0016 Ref: 2526 DANDELI | | | |
| 27Jul15 | ATM WITHDRAWAL | 3500.00 | | |
| | BANGALO Ref: 520313599361 | | | |
| | Card no.: 5081XXXXXXXXX6016 22JUL SHELL SAI KRISHNA ENTE | | | |
| 22Jul15 | PURCHASE | 500.00 | | 19502.92 |
| Date | Transaction Details | Withdrawals (INR) | Deposits (INR) | Balance(INR) |



Credit Card Details:

Home↑





VITTAL KESHAV KAMKAR

Your Citibank Account Statement as on Aug 1, 2015

Statement Period: Jul 1, 2015 to Jul 31, 2015

Page 5 of 7

| CARDS (INR) | | CARD NUMBER | BILL DATE | MINIMUM DUE | BILL AMOUNT |
|--------------|-------------------------|---------------------|-----------|-------------|-------------|
| REWARDS CARD | of VITTAL KESHAV KAMKAR | 4386 XXXX XXXX 7133 | 15Jul15 | 0.00 | 3882.54 |
| TOTAL | | | | 0.00 | 3882.54 |



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 | 49500.00 | 10.1 Years | 10 Years |





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Your Citibank Account Statement as on Aug 1, 2015

Statement Period: Jul 1, 2015 to Jul 31, 2015

Page 6 of 7

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Statement Period: Jul 1, 2015 to Jul 31, 2015

VITTAL KESHAV KAMKAR

Your Citibank Account Statement as on Aug 1, 2015

Page 7 of 7



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

Home **↑**

Card No Available Points

5081XXXXXXXXX6016

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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