



VITTAL KESHAV KAMKAR

Your Citibank Account Statement as on Jul 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 JUN-16 (INR) = 139679.87

Relationship Type	Currency	Assets	Liabilities
Current Account(s)	INR	209.94	-
Savings Account(s)	INR	116858.52	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S		-	-
Cards : Latest Bills	INR	-	34724.11
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		117068.46	34724.11

Important Information

Statement Period: Jun 1, 2016 to Jun 30, 2016

Citibank, post seeking your consent shall record & store your voice print, to authenticate your identity during your interactions at CitiPhone in addition to existing modes of validation. In case of failure of voice based authentication, Citibank reserves the right to carry out manual authentication.

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: 82098.63

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
01Jun16	Payment for Credit Card No. 4386 XXXX XXXX 7133	3737.00		78361.63
02Jun16	NEFT INWARD		50000.00	
	NEFT IN UTR CITIN16652261268 FROM CHETAN B N			
	AXIR161546124744TXN REF NO CHETAN B N			
02Jun16	Credited To KORIMERLA SESHAIAH	2000.00		126361.63
03Jun16	ATM CASH WITHDRAWAL	500.00		
	Card no: 50815XXXXXXXXX016 Ref: 615501847074 7906 MIND TREE			
	BANGALORE KAIN			
03Jun16	Debited From SANDESH A		57230.00	183091.63
06Jun16	ATM WITHDRAWAL	2000.00		181091.63
	Card no.: 5081XXXXXXXXX6016 Ref: 615712094489 GKW LAYOUT			
	BENGALURU KAIN			
07Jun16	ATM WITHDRAWAL	10000.00		171091.63
	Card no.: 5081XXXXXXXX6016 Ref: 615910023802 +SBI			
	MARENAHALLI BANGALORE KAIN			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
09Jun16	ATM WITHDRAWAL	2500.00		168591.63
	Card no.: 5081XXXXXXXXX6016 Ref: 616116205592 GKW LAYOUT			
	BENGALURU KAIN			
13Jun16	ATM WITHDRAWAL	10000.00		158591.63
	Card no.: 5081XXXXXXXXX0016 Ref: 616310045677 SOMANATH			
	COMPLEX BELGAUM KAIN			
15Jun16	Debited From KORIMERLA SESHAIAH		2000.00	160591.63
16Jun16	ATM WITHDRAWAL	500.00		160091.63
	Card no.: 5081XXXXXXXXX0016 Ref: 616809025268 +SBI RPC			
	LAYOUT BANGALORE KAIN			
18Jun16	ATM WITHDRAWAL	2000.00		158091.63
	Card no.: 5081XXXXXXXXX0016 Ref: 2584 +SUBBANNA			
	GARDN VIJAYNABANGALORE KAIN			
21Jun16	Payment for Credit Card No. 4386 XXXX XXXX 7133	34724.11		
21Jun16	EFT TO	20000.00		103367.52
	UTR#CITIN16657775879-SAROJINI-SA-20222897087-STATE BANK OF			
	INDIA-BELGAUM-BAILHONGAL-			
27Jun16	ATM WITHDRAWAL	500.00		
	Card no.: 5081XXXXXXXXX6016 Ref: 617822006865 +MARENAHALLI			
	BANGALORE KAIN			
27Jun16	ATM WITHDRAWAL	500.00		102367.52
	Card no.: 5081XXXXXXXXX6016 Ref: 617917007627 +IDEAL HOME			
	TOWNSHIP BANGALORE KAIN			
29Jun16	ATM WITHDRAWAL	500.00		101867.52
	Card no.: 5081XXXXXXXXX6016 Ref: 860 +MINDTREE LTD			
	GLOBALVBANGALORE KAIN			





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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
30Jun16	INSURANCE	1500.00		
	[40801111110346190] - BALIC - INSURANCE PREMIUM			
30Jun16	ATM CASH WITHDRAWAL	400.00		
	Card no: 50815XXXXXXXXX016 Ref: 618201843425 7906 MIND TREE			
	BANGALORE KAIN			
30Jun16	NEFT INWARD		15922.00	
	NEFT IN UTR CITIN16661238019 FROM MINDTREE LIMITED			
	CMS442663196TXN REF NO SAL Payment from ICICI Ban			
30Jun16	Interest earned during the Period: 01APR2016 - 30JUN2016		969.00	116858.52
	CLOSING BALANCE	91361.11	126121.00	116858.52
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			116858.52



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	15Jun16	0.00	34724.11
TOTAL				0.00	34724.11





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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	66000.00	10.1 Years	10 Years





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Standard Insurance Disclaimers

Insurance products are obligations only of the Insurance company. They are not bank deposits or obligations of or guaranteed by Citibank N.A, Citigroup Inc or any of its affiliates or subsidiaries or any Governmental agency. All claims under the policy will be solely decided upon by the Insurance Company. Citibank, Citigroup or any of their affiliates and group entities hold no warranty and do not make any representation about the insurance, the quality of claims processing and shall not be responsible for claims, recovery of claims, or for processing of or clearing of claims, in any manner whatsoever. This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation. Investment products are not available to US persons and may not be available in all jurisdictions.

Participation by the bank's customers in an insurance product is purely on a voluntary basis.

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Citibank N.A. is a registered Corporate Agent of Tata AIA Life Insurance Company Limited, New India Assurance Company Limited, Royal Sundaram General Insurance Company Limited and Apollo Munich Health Insurance Company Limited under the composite license number CA0086

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 449

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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Overseas Direct Investment (ODI)- Rationalization of ODI Forms.

Thank you for banking with Citibank.

We would like to apprise you of the recent RBI Circular* dated April 13, 2016 on Rationalization and Reporting of ODI Forms for Overseas Investments related transactions.

There have been revisions in the reporting requirements for Overseas Direct Investment (ODI). Under the revised guidelines, Form ODI Part II has been subsumed within Form ODI Part I. Similarly Reporting for Annual Performance Report and Disinvestment have also been revised.

Part I		for allotment of Unique Identification Number eporting of Remittances/Transactions
	Section A	Details of the IP/Resident Individual (RI).
	Section B	Capital Structure and other details of JV/ WOS/ Step Down Subsidiary (SDS)
	Section C	Details of Transaction/Remittance/Financial Commitment of IP/RI.
	Section D	Declaration by the IP/RI.
	Section E	Certificate by the statutory auditors of the IP/self-certification by RI.
Part II	Annual Per	formance Report (APR)
Part III	Report on D	isinvestment

In addition to the above, other changes relate to reporting for Venture Capital Fund (VCF)/Alternate Investment Fund (AIF), Portfolio Investment and overseas investment by Mutual Funds, reporting for post investment changes subsequent to the allotment of the UIN etc.

We request you to take note of the revisions prescribed by RBI as may be applicable. Kindly use the revised ODI Forms while submitting any requests for ODI Transactions going forward. Please refer to the aforesaid circular for details.

Please feel free to contact your relationship manager in case you require any clarification in this regard.

Assuring you of our best service at all times.

Warm regards, Manager - Customer Service, Citibank N.A.