

Rupee Checking Account

ASHOK KUMAR REDDY M

Your Citibank Account Statement as on Dec 1, 2015

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

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Branch Address:
CITIBANK N.A
GROUND FLOOR
QUEENS PLAZA
S P ROAD, BEGUMPET
SECUNDERABAD - 500003

Branch Phone No : 04040005811
IFSC : CITI0000006
MICR code : 500037001



A summary of your relationship/s with us:

Net Relationship Value for NOV-15 (INR) = 113330.46

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	184499.67	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S		-	-
Cards : Latest Bills		-	-
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		184499.67	-

Important Information

As per the notification from the Government of India , Swachh Bharat Cess of 0.5% will be applicable on the value of all services. Accordingly, the effective rate of service tax on banking services will be 14.5% from 15th November,2015.

HOLDERS

1. ASHOK KUMAR REDDY M

Nominee Details for the following Accounts/Deposits

1. 52XX4XXX57 M BADDI REDDY (FATHER)

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Savings Account Details for Account Number: 5-2XX4XX-X57 In INR (NRE)

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Opening Balance: 22077.74

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
13Nov15	FUND TRANSFER 3095317005/0 UTR 3675317035 TRF FROM MR ASHOK KUMAR REDDY MOORI 359 TRF TO		232421.93	254499.67
16Nov15	ATM WITHDRAWAL Card no.: 5497XXXXXXXX1901 Ref: 2364 6 319 ARAILWAYSTATIONROCUDDAPAH APIN	10000.00		
16Nov15	ATM WITHDRAWAL Card no.: 5497XXXXXXXX1901 Ref: 2365 6 319 ARAILWAYSTATIONROCUDDAPAH APIN	10000.00		
16Nov15	ATM WITHDRAWAL Card no.: 5497XXXXXXXX1901 Ref: 2366 6 319 ARAILWAYSTATIONROCUDDAPAH APIN	10000.00		
16Nov15	ATM WITHDRAWAL Card no.: 5497XXXXXXXX1901 Ref: 2367 6 319 ARAILWAYSTATIONROCUDDAPAH APIN	10000.00		
16Nov15	ATM WITHDRAWAL Card no.: 5497XXXXXXXX1901 Ref: 2368 6 319 ARAILWAYSTATIONROCUDDAPAH APIN	5000.00		
16Nov15	ATM WITHDRAWAL Card no.: 5497XXXXXXXX1901 Ref: 2369 6 319 ARAILWAYSTATIONROCUDDAPAH APIN	10000.00		
16Nov15	ATM WITHDRAWAL Card no.: 5497XXXXXXXX1901 Ref: 2371 6 319 ARAILWAYSTATIONROCUDDAPAH APIN	5000.00		
16Nov15	ATM WITHDRAWAL	5000.00		

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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
16Nov15	Card no.: 5497XXXXXXXX1901 Ref: 2372 6 319			
	ARAILWAYSTATIONROCUDDAPAH APIN			
	ATM WITHDRAWAL	5000.00		184499.67
	Card no.: 5497XXXXXXXX1901 Ref: 2374 6 319			
	ARAILWAYSTATIONROCUDDAPAH APIN			
	CLOSING BALANCE	70000.00	232421.93	184499.67
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			184499.67

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 individual 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. 400, 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. 40,000;

Your monthly NRV is Rs. 10,000 and hence, shortfall = Rs. 30,000 -> Charge levied on your account @ 1% of Rs. 30,000 or Rs. 400, whichever is lower; therefore, charge = Rs. 300.

Please note that the above example is for illustration purpose only.

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.