

Rupee Checking Account

ASHOK KUMAR REDDY M

Your Citibank Account Statement as on Oct 1, 2015

Statement Period: Sep 1, 2015 to Sep 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 : CITI00000006
MICR code : 500037001



A summary of your relationship/s with us:

Net Relationship Value for SEP-15 (INR) = 4928.58

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	1004.99	-
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)		1004.99	-

Important Information

Effective 1st June, 2015, service tax rate has been revised from 12.36% to 14% for all services as per the Finance Act 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: 6507.73

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
16Sep15	EFT TO UTR#CITIN15583508009-ASHOK KUMAR REDDY-SA-630901101271-ICICI BANK LTD-TIRUPATHI-TIRUPATHI IFSC-ICI	6000.00		507.73
28Sep15	GLOBAL TRANSFER Citibank Online Singapore SGSG Ref: 527077014625		45046.26	
28Sep15	EFT TO UTR#CITIN15585946119-ASHOK KUMAR REDDY-SA-630901101271-ICICI BANK LTD-TIRUPATHI-TIRUPATHI IFSC-ICI	16000.00		29553.99
29Sep15	EFT TO UTR#CITIN15586382761-BUJIREDDY AMRUTHARANI-SA-31070218878-STATE BANK OF INDIA-ANDHRA PRADESH-PULLAMP	15000.00		
29Sep15	EFT TO UTR#CITIN15586382921-ASHOK KUMAR REDDY-SA-630901101271-ICICI BANK LTD-TIRUPATHI-TIRUPATHI IFSC-ICI	14000.00		
29Sep15	EFT TO UTR#CITIN15586382952-ASHOK KUMAR REDDY-SA-630901101271-ICICI BANK LTD-TIRUPATHI-TIRUPATHI IFSC-ICI	550.00		3.99
30Sep15	Interest earned during the Period: 01APR2015 - 30SEP2015		1001.00	1004.99
	CLOSING BALANCE	51550.00	46047.26	1004.99

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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.