

Rupee Checking Account

ASHOK KUMAR REDDY M

Statement Period: Nov 1, 2017 to Nov 30, 2017

Your Citibank Account Statement as on Dec 1, 2017

Page 1 of 3

Branch Address:

CITIBANK N.A
GROUND FLOOR
QUEENS PLAZA
S P ROAD, BEGUMPET
SECUNDERABAD - 500003
LOS: 36-TELANGANA STATE
GSTIN : 36AAACC0462F1Z5

Branch Phone No : 04040005811

IFSC : CITI0000006

MICR code : 500037001



A summary of your relationship/s with us:

Net Relationship Value for NOV-17 (INR) = 146500.75

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	19067.42	-
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)		19067.42	-

Important Information

Please note that registering a nomination facilitates seamless release of balances of account/ contents of the locker, in the unfortunate event of demise of the account holder/s. Therefore, we advise you to register a nominee at the earliest by visiting our nearest branch.

Place of Supply : 36-TELANGANA STATE

HOLDERS

1. ASHOK KUMAR REDDY M

Nominee Details for the following Accounts/Deposits

1. 52XX4XXX57 M BADDI REDDY (FATHER)

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Page 2 of 3



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

[Home](#) ↑

Opening Balance: 229067.42

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
10Nov17	EFT TO UTR#CITIN17851079600-M BADDIREDDY-SA-37722200005399-SYNDICATE BANK-ANDHRA PRADESH-NANDALUR-	100000.00		129067.42
15Nov17	EFT TO UTR#CITIN17852911175-B.SIVAPRASAD-SA-30578000055- STATE BANK OF INDIA-ANDHRA PRADESH-KALYANDUR	5000.00		124067.42
20Nov17	EFT TO UTR#CITIN17854010480-RAVIKIRAN KAKARLA-SA-20571560000736-HDFC BANK-A	30000.00		
20Nov17	ATM WITHDRAWAL Card no.: 5497XXXXXXXXX1901 Ref: 732412181641 TIRCHANOOR RD TIRUPATI CHITTOOR APIN	10000.00		
20Nov17	ATM WITHDRAWAL Card no.: 5497XXXXXXXXX1901 Ref: 732412181642 TIRCHANOOR RD TIRUPATI CHITTOOR APIN	5000.00		79067.42
27Nov17	EFT TO UTR#CITIN17856239116-M BADDIREDDY-SA-37722200005399-SYNDICATE BANK-ANDHRA PRADESH-NANDALUR-	50000.00		29067.42
28Nov17	ATM WITHDRAWAL Card no.: 5497XXXXXXXXX1901 Ref: 733213002931 CHAKRAMPETA	2000.00		27067.42

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Statement Period: Nov 1, 2017 to Nov 30, 2017

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Page 3 of 3

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
29Nov17	PENAGALUR Pondalur APIN ATM WITHDRAWAL Card no.: 5497XXXXXXXX1901 Ref: 733311016446 CHITVEL ROAD	4000.00		
29Nov17	KADAPA TSIN ATM WITHDRAWAL Card no.: 5497XXXXXXXX1901 Ref: 733311016575 CHITVEL ROAD	4000.00		19067.42
	KADAPA TSIN			
	CLOSING BALANCE	210000.00	0.00	19067.42
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			19067.42

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.



Your security is our priority.

Tips to safeguard yourself against fraud



RBI Governor, Citibank or any such other person/ organization does not send emails or SMSs asking you to deposit money in their accounts to get a large sum of money to your account. Never fall a victim to such frauds.



Do not respond to any email from an unknown person offering you a huge sum of money & asking for a fee to initiate the transfer.



Do not send any money as an initial deposit/commission/transfer fee to anyone for any offer made in the name of RBI/Income Tax/World bank/IMF or any such reputed organization as they never ask for such money. For any query pertaining to Citibank, contact Citiphones for further information.



RBI never approaches individuals for savings/ current account, credit/ debit card etc.



RBI does not keep funds or accounts of any individual/ public/ trust. Do not be a victim of any such offer made to you on telephone/ email in the name of RBI.



Never share your internet banking details such as user ID/ password or credit/ debit card number/ CVV/ OTP/ ATM PIN/ Telephone PIN with anyone either over telephone or email even if they claim to be from RBI/ Citibank.



Never get lured by offers mentioning "you have won a lottery" even if they come in the name of RBI Governor or any such reputed person/ organization.



Immediately lodge a complaint with local Police/cyber-crime authorities if you are being harassed by telephone calls/emails offering you huge sum of money.

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Fast

Spend less time on verification questions



Safe

Authenticates with your unique voice pattern

Enroll the next time you call CitiPhone.



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