

Rupee Checking Account

ASHOK KUMAR REDDY M

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

Your Citibank Account Statement as on May 1, 2017

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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 APR-17 (INR) = 75339.56

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	70276.90	-
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)		70276.90	-

HOLDERS

1. ASHOK KUMAR REDDY M

Nominee Details for the following Accounts/Deposits

1. 52XX4XXX57 M BADDI REDDY (FATHER)

Rupee Checking Account

ASHOK KUMAR REDDY M
Your Citibank Account Statement as on May 1, 2017

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



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

Home ↑

Opening Balance: 107206.90

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
03Apr17	EFT TO UTR#CITIN17763462807-SHUBHAM FASHION-SA-201000594388-INDUSIND BANK	6200.00		
03Apr17	EFT TO UTR#CITIN17763462897-DEEPAK CHAWLA-SA-01161140008882-HDFC BANK-P	730.00		
03Apr17	EFT TO UTR#CITIN17763462848-ASHOK KUMAR REDDY-SA-630901101271-ICICI BANK LT	30000.00		70276.90
CLOSING BALANCE		36930.00	0.00	70276.90
FUNDS ON EARMARKING / HOLD				0.00
CLOSING AVAILABLE BALANCE				70276.90

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.

Protect yourself against SIM Swap.

What is SIM Swap?



- Fraudster collects victim's personal banking information
- Fraudster approaches victim's mobile operator with victim's fake identity proofs & obtains a duplicate SIM card
- Mobile operator deactivates the original SIM card post successful verification & issues a replacement SIM
- Fraudster generates the One Time Password (OTP) which comes on the new SIM & carries out account transactions without victim's knowledge

Tips to safeguard yourself against SIM Swap



- If your mobile stops working for unusual reasons, check with your mobile operator immediately
- Never disclose Internet banking password/ATM PIN/Telephone PIN to anyone
- Do not disclose your mobile number on social media platforms
- Register for both SMS as well as e-mail alerts to stay informed about transactions on your account
- Never respond to unknown mails or calls asking your account details and registered mobile number

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Fast

Spend less time on verification questions



Safe

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