

## Rupee Checking Account

ASHOK KUMAR REDDY M

Your Citibank Account Statement as on Feb 1, 2017

Statement Period: Jan 1, 2017 to Jan 31, 2017

Page 1 of 2

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 JAN-17 (INR) = 98753.19

| Relationship Type     | Currency | Assets          | Liabilities |
|-----------------------|----------|-----------------|-------------|
| Current Account(s)    |          | -               | -           |
| Savings Account(s)    | INR      | 92629.90        | -           |
| USD Checking A/C(s)   |          | -               | -           |
| Deposits Account(s)   |          | -               | -           |
| Investments           |          | -               | -           |
| Overdrafts            |          | -               | -           |
| Loans : Principal O/S |          | -               | -           |
| Cards : Latest Bills  |          | -               | -           |
| Insurance             |          | -               | -           |
| Share Trading A/C(s)  |          | -               | -           |
| <b>TOTAL (INR)</b>    |          | <b>92629.90</b> | <b>-</b>    |

## Important Information

Effective 31st December 2016, Our NRI Centre at London, UK, is no longer operational. Please note, that cheques are not accepted at the NRI Service Centers in London and New York. Please continue to remit funds to your Citibank NRI account through various modes of online fund transfer or wire transfers from your local bank account overseas. For modes of fund transfer, please visit [www.citinri.com](http://www.citinri.com)

- Dear Customer, please note, our new 24\*7 CitiPhone helpline number for India - +91 22 4955 2484.

## 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 Feb 1, 2017

Statement Period: Jan 1, 2017 to Jan 31, 2017

Page 2 of 2

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

[Home](#) ↑

Opening Balance: 107129.90

| Date                              | Transaction Details                                                                                                  | Withdrawals (INR) | Deposits (INR) | Balance(INR)    |
|-----------------------------------|----------------------------------------------------------------------------------------------------------------------|-------------------|----------------|-----------------|
| 04Jan17                           | EFT TO<br>UTR#CITIN17729108518-SABRA ABDULAHAD<br>SIDDIQUI-SA-004210100013580-BANK OF INDIA-MUMBAI-TARDEO<br>ROAD:IF | 4500.00           |                | 102629.90       |
| 16Jan17                           | EFT TO<br>UTR#CITIN17732997880-PANNIRSELVAM<br>PARTHASARATHY-SA-016010100863193-AXIS BANK-CHENNAI-ANNA<br>NAGAR, CHE | 10000.00          |                | 92629.90        |
| <b>CLOSING BALANCE</b>            |                                                                                                                      | <b>14500.00</b>   | <b>0.00</b>    | <b>92629.90</b> |
| <b>FUNDS ON EARMARKING / HOLD</b> |                                                                                                                      |                   |                | <b>0.00</b>     |
| <b>CLOSING AVAILABLE BALANCE</b>  |                                                                                                                      |                   |                | <b>92629.90</b> |

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](http://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

This product / service is offered by branches of Citibank NA in India.

© 2016 Citigroup Inc. Citi and Arc Design are registered service marks of Citigroup Inc. or its affiliates used and registered throughout the world.