

Rupee Checking Account

ASHOK KUMAR REDDY M

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

Your Citibank Account Statement as on Aug 1, 2017

Page 1 of 2

Branch Address:

CITIBANK N.A
GROUND FLOOR
QUEENS PLAZA
S P ROAD, BEGUMPET
SECUNDERABAD - 500003
LOS: 28-ANDHRA PRADESH
GSTIN : 37AAACC0462F1Z3

Branch Phone No : 04040005811

IFSC : CITI0000006

MICR code : 500037001



A summary of your relationship/s with us:

Net Relationship Value for JUL-17 (INR) = 594303.32

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	1011145.42	-
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)		1011145.42	-

Place of Supply : 28-ANDHRA PRADESH

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

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

Your Citibank Account Statement as on Aug 1, 2017

Page 2 of 2



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

[Home](#) ↑

Opening Balance: 335275.42

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
14Jul17	NEFT INWARD NEFT IN UTR CITIN17803432844 FROM MOORI ASHOK KUMAR REDDY FFXP17195002332TXN 02 433359TAMPINES STRE		469243.00	
14Jul17	EFT TO UTR#CITIN17803480751-ASHOK KUMAR REDDY-SA-630901101271-ICICI BANK LTD-TIRUPATHI-TIRUPATHI IFSC-ICI	30000.00		774518.42
24Jul17	NEFT INWARD NEFT IN UTR CITIN17805959139 FROM MOORI ASHOK KUMAR REDDY FFXP17205005873TXN 02 433359TAMPINES STRE		236627.00	1011145.42
CLOSING BALANCE		30000.00	705870.00	1011145.42
FUNDS ON EARMARKING / HOLD				0.00
CLOSING AVAILABLE BALANCE				1011145.42

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.

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

© 2017 Citigroup Inc. Citi and Arc Design are registered service marks of Citigroup Inc. or its affiliates used and registered throughout the world.



Your Voice is your identity.

Introducing voice recognition at CitiPhone.



Simple

Recognizes your unique voice almost instantaneously



Fast

Spend less time on verification questions



Safe

Authenticates with your unique voice pattern

Enroll the next time you call CitiPhone.



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

© 2017 Citigroup Inc. Citi and Arc Design are registered service marks of Citigroup Inc. or its affiliates used and registered throughout the world.