

Rupee Checking Account

ASHOK KUMAR REDDY M

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

Your Citibank Account Statement as on Jul 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 JUN-17 (INR) = 108910.02

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	335275.42	-
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)		335275.42	-

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: 299276.90

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
02Jun17	EFT TO UTR#CITIN17786632434-M BADDIREDDY-SA-37722200005399-SYNDICATE B	150000.00		149276.90
06Jun17	NEFT INWARD NEFT IN UTR CITIN17788060035 FROM MOORI ASHOK KUMAR REDDYBO 000012940280TXN R SOUJANYA BLK 359 TAMPI		201156.00	
06Jun17	EFT TO UTR#CITIN17788210424-S SIVA SANKAR REDDY-SA-10800781738-STATE BANK OF INDIA-ANDHRA PRADESH-RAJAMPET	350000.00		432.90
13Jun17	NEFT INWARD NEFT IN UTR CITIN17790751681 FROM MOORI ASHOK KUMAR REDDYBO 000013064976TXN R SOUJANYA BLK 359 TAMPI		231032.00	231464.90
14Jun17	EFT TO UTR#CITIN17791170715-S SIVA SANKAR REDDY-SA-10800781738-STATE BANK OF INDIA-ANDHRA PRADESH-RAJAMPET	100000.00		
14Jun17	EFT TO UTR#CITIN17791170716-M NAVEEN-SA-32651802553-STATE BANK OF INDIA-ANDHRA PRADESH-NANDALUR	20000.00		111464.90
19Jun17	EFT TO UTR#CITIN17792695139-M NAVEEN-SA-32651802553-STATE BANK OF	20000.00		91464.90

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Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
22Jun17	INDIA-ANDHRA PRADESH-NANDALUR NEFT INWARD NEFT IN UTR CITIN17793670977 FROM MOORI ASHOK KUMAR REDDY FFXP17173000715TXN 02 433359TAMPINES STRE		4641.52	
22Jun17	NEFT INWARD NEFT IN UTR CITIN17793660792 FROM MOORI ASHOK KUMAR REDDYBO 000013201334TXN R SOUJANYA BLK 359 TAMPI		4629.00	100735.42
29Jun17	NEFT INWARD NEFT IN UTR CITIN17796054348 FROM MOORI ASHOK KUMAR REDDY FFXP17180000798TXN 02 433359TAMPINES STRE		233597.00	334332.42
30Jun17	Interest earned during the Period: 01APR2017 - 30JUN2017		943.00	335275.42
	CLOSING BALANCE	640000.00	675998.52	335275.42
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			335275.42

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.

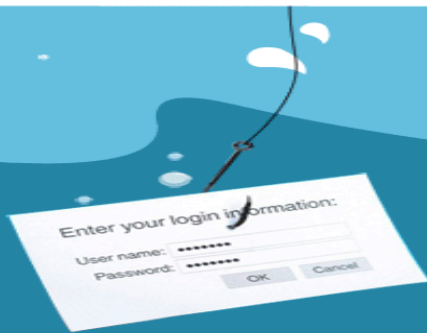
W.e.f. 1st April 2015, you will get an additional one month to build up your Net Relationship Value (NRV) in case it falls below the required threshold. Further, we have revised the NRV non-maintenance charges to only 1% of the NRV shortfall or Rs. 400, whichever is lower, applicable only if you are 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.



Be Informed. Be Safe.

How do Phishing frauds occur?



Fraudsters send e-mails claiming to be from reputed companies (including Citibank, RBI, Income tax department etc.) in order to induce individuals to urgently verify or update their account information by clicking on a web link in that mail. Account information includes Customer ID, Internet PIN (IPIN), Credit/ Debit Card number, OTP, Card expiry date, CVV number etc.

When customers click on the link, they are directed to a fake website (that looks like genuine official website) with a web form to fill in his/her personal information.



Fraudsters acquire all the information and then use the same to conduct fraudulent transactions on the customer's account.

Tips to safeguard yourself against Phishing

Do's

- ☒ Always visit websites by typing the respective URL into your web browser address bar
- ☒ Ensure the website is using encryption; always look for padlock  at upper/ bottom right corner of webpage on web sites requiring personal information
- ☒ Ensure your browser is up to date & security patches applied; Install latest anti-virus/ anti spyware/ firewall/ security patches on your computer or mobile phones
- ☒ Regularly review your Credit Card and bank statements to check for any unaccounted transactions
- ☒ If you reveal your bank account details by mistake, report it to the bank immediately

Don'ts

- ☒ Never respond to requests for personal information or click on links within emails. If in doubt, call the institution that claims to have sent you the mail
- ☒ Do not open email attachments or download links from unexpected sources
- ☒ Do not access net banking or make payments using your Credit/Debit Card from computers in public places like cyber cafés
- ☒ Never share confidential details like Card number, Card expiry date, CVV, OTP, Internet Password (IPIN) with anyone when you receive any unsolicited calls, SMS, IVR or email seeking for card activation or upgrade, income tax refund, reward point redemption etc.

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