

Rupee Checking Account

ASHOK KUMAR REDDY M

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

Your Citibank Account Statement as on Jun 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 MAY-17 (INR) = 84339.40

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	299276.90	-
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)		299276.90	-

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: 70276.90

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
02May17	EFT TO UTR#CITIN17774896246-M BADDIREDDY-SA-37722200005399-SYNDICATE BANK-ANDHRA PRADESH-NANDALUR-	60000.00		10276.90
03May17	EFT TO UTR#CITIN17775286495-BUJIREDDY AMRUTHARANI-SA-31070218878-STATE BANK OF INDIA- ANDHRA PRADESH-PULLAMP	10000.00		276.90
22May17	NEFT INWARD NEFT IN UTR CITIN17781129743 FROM MOORI ASHOK KUMAR REDDYBO 000012674809TXN R SOUJANYA BLK 359 TAMPI		200000.00	
22May17	NEFT INWARD NEFT IN UTR CITIN17781214029 FROM MOORI ASHOK KUMAR REDDYBO 000012680123TXN R SOUJANYA BLK 359 TAMPI		100000.00	300276.90
31May17	EFT TO UTR#CITIN17785342788-S SIVA SANKAR REDDY-SA-10800781738-STATE BANK OF INDIA-ANDHRA PRADESH-RAJAMPET	1000.00		299276.90
CLOSING BALANCE		71000.00	300000.00	299276.90
FUNDS ON EARMARKING / HOLD				0.00
CLOSING AVAILABLE BALANCE				299276.90

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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.



Keep your confidential information safe from fraudsters.

What fraudster wants?



By impersonating as a trustworthy entity over call (telephone/mobile/IVR), the fraudster attempts to acquire sensitive information such as :

- Banking PIN
- CVV/OTP/ATM PIN/Internet password
- Credit card and personal financial details

Beware when you get a call from an unknown caller saying...



- *"Share bank account details so that the Income Tax Refund can be transferred to it..."*
- *"Card has been temporarily blocked and to avoid permanent blocking, do the following..."*
- *"Reward points in card are due to expire soon, share details to transfer it to your account..."*
- *"Do as directed else card will be deactivated..."*

How can you protect yourself?



- Never share confidential details like Card number/Card expiry date/CVV/OTP/Internet password/ATM PIN/Telephone PIN with anyone
- Review your credit card and bank statements regularly
- Always visit websites by typing URL in the address bar
- Ensure the website uses encryption technology
- Report suspected abuse of your personal information to the designated authorities

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Fast

Spend less time on verification questions



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