

Banking



DEBASHREE DAS

Statement Period: Jul 1, 2019 to Jul 31, 2019

Your Citibank Account Statement as on Aug 1, 2019

Page 1 of 7

Branch Address:

CITIBANK N.A
NO. 5 MG ROAD,
BENGALURU - 560001
LOS: 29-KARNATAKA
GSTIN : 29AAACC0462F1Z0

Branch Phone No : 08067739333

IFSC : CITI0000004

MICR code : 560037002



A summary of your relationship/s with us:

Net Relationship Value for JUL-19 (INR) = 9744.66

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	33595.91	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S	INR	-	307649.00
Cards : Latest Bills	INR	-	22070.50
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		33595.91	329719.50

Important Information

- Dear Customer, we would like to inform you that the RBI has issued a circular dated June 28, 2019 on submission of Annual Return on Foreign Liabilities and Assets. Please [click here](#) to know more.
- We also wish to draw your attention to Foreign Exchange Management Act (FEMA) 1999 which states that any person undertaking any Foreign Exchange Transaction, is required to comply with the provisions as laid down under the extant FEMA Regulations. Please visit <https://citi.asia/INFEMA> to know more.
- All senior citizen customers are advised to submit the 15H form to claim tax refunds as applicable

Place of Supply : 29-KARNATAKA

Note: All bank deposits are insured up to maximum of Rs. 1,00,000 subject to change from time to time as specified by DICGC

HOLDERS

1. DEBASHREE DAS

Nominee Details for the following Accounts/Deposits

1. 54XX2XXX14 NOMINEE NOT REGISTERED

Banking



DEBASHREE DAS

Statement Period: Jul 1, 2019 to Jul 31, 2019

Your Citibank Account Statement as on Aug 1, 2019

Page 2 of 7



Savings Account Details for Account Number: 5-4XX2XX-X14 In INR

[Home](#) ↑

Opening Balance: 30959.97

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
01Jul19	LOAN REPAYMENT -LOAN MONTHLY PAYMENT-JUL/2019-MS DEBASHREE DAS	6644.00		
01Jul19	LOAN REPAYMENT -LOAN MONTHLY PAYMENT-JUL/2019-MS DEBASHREE DAS	5268.00		
01Jul19	Interest earned during the Period: 01APR2019 - 30JUN2019 for Savings account Effective Date : 29Jun19		164.00	19211.97
03Jul19	PURCHASE Card no.: 5497XXXXXXXX1513 29JUN19 152546 Amazon Pay\261 BRIGADE WORLD T Ref: 918009632963	140.00		
03Jul19	PURCHASE Card no.: 5497XXXXXXXX1513 01JUL19 193838 WWW SWIGGY COM\VATIKA TOWERSGR Ref: 918214432475	178.00		18893.97
05Jul19	INTERCITY ECS PAID NACH:Paid to Axis PPR056104011869:UTIB00180000009434:AXIS BANK Refno:1026766575 -AXIS BANK	4202.00		14691.97
06Jul19	PURCHASE Card no.: 5497XXXXXXXX1513 04JUL19 213334 SWIGGY\NO 4 1 9THFLOOR TOWER D Ref: 918516838920	155.00		14536.97
08Jul19	IMPS OUTWARD ORG IMPS TO 914010055476880 - AXIS BANK REF NO:-918911584244-DEBASHREE DAS	4000.00		
08Jul19	NEFT INWARD NEFT IN UTR CITIN19999575038 FROM CAMDEN TOWN TECH PL		456.00	

Banking



DEBASHREE DAS

Statement Period: Jul 1, 2019 to Jul 31, 2019

Your Citibank Account Statement as on Aug 1, 2019

Page 3 of 7

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	N189190258510275TXN REF CAMDEN TOWN TECH PLYESBANK LTD 1ST FLOOR PRESTIGEOBE LISK MUNICIPAL NO 3KASTURBA ROAD YES BANK			
08Jul19	PURCHASE Card no.: 5497XXXXXXXX1513 05JUL19 150421 RAZ*ZestMoney, Moksha \RAZ*Zes Ref: 001811744541	5471.00		5521.97
09Jul19	IMPS INWARD ORG IMPSTO from ASHISH SECURITIES PV AXIS BANK REF NO: - 919010193135		15000.00	
09Jul19	IMPS OUTWARD ORG IMPS TO 914010055476880 - AXIS BANK REF NO:-919010640894-DEBASHREE DAS	5500.00		
09Jul19	PURCHASE Card no.: 5497XXXXXXXX1513 07JUL19 210958 SWIGGYNO 4 1 9THFLOOR TOWER D Ref: 918815049988	160.00		14861.97
12Jul19	Payment for Credit Card No. 4386 XXXX XXXX 4120 DEBASHREE DAS	2982.06		11879.91
15Jul19	PURCHASE Card no.: 5497XXXXXXXX1513 12JUL19 154938 AMAZON PAY INDIA PVT LTD Ref: 919319813451	169.00		
15Jul19	PURCHASE Card no.: 5497XXXXXXXX1513 12JUL19 193930 RBL BANK LIMITED-BILLDES Ref: 919319819963	10324.00		
15Jul19	PURCHASE Card no.: 5497XXXXXXXX1513 11JUL19 142227 SWIGGYNO 4 1 9THFLOOR TOWER D Ref: 919208075853	249.00		
15Jul19	PURCHASE REVERSAL		249.00	

Banking



DEBASHREE DAS

Statement Period: Jul 1, 2019 to Jul 31, 2019

Your Citibank Account Statement as on Aug 1, 2019

Page 4 of 7

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	Card no.: 5497778038041513 11JUL SWIGGY\NO 4 1 9THFLOOR TOWER D Ref: 999999999999			
15Jul19	PURCHASE	294.00		1092.91
	Card no.: 5497XXXXXXXX1513 12JUL19 150200 PTM*SWIGGY\B121 SECTOR 5\NOIDA Ref: 071220084598			
17Jul19	PURCHASE	200.00		892.91
	Card no.: 5497XXXXXXXX1513 13JUL19 113944 SWIGGY\NO 4 1 9THFLOOR TOWER D Ref: 919406622007			
18Jul19	PURCHASE	279.00		613.91
	Card no.: 5497XXXXXXXX1513 15JUL19 093309 PAYU*BHARTI AIRTEL LIM\Bharti Ref: 919609728386			
20Jul19	PURCHASE	40.00		
	Card no.: 5497XXXXXXXX1513 19JUL19 001531 AMAZON SELLER SERVICES P Ref: 920019992515			
20Jul19	PURCHASE REVERSAL		549.00	1122.91
	Card no.: 5497XXXXXXXX1513 18JUL RSP*SWIGGY\1ST FLOORSJR CYBER\ Ref: 999999999999			
24Jul19	PURCHASE	384.00		738.91
	Card no.: 5497XXXXXXXX1513 22JUL19 112400 SWIGGY\NO 4 1 9THFLOOR TOWER D Ref: 920305017592			
29Jul19	PURCHASE	8.00		
	Card no.: 5497XXXXXXXX1513 26JUL19 002420 AMAZON SELLER SERVICES P Ref: 920719187142			
29Jul19	PURCHASE	461.00		
	Card no.: 5497XXXXXXXX1513 26JUL19 014404 Amazon Pay\26 1 BRIGADE WORLDT Ref: 920620618276			
29Jul19	PURCHASE REVERSAL		461.00	730.91
	Card no.: 5497778038041513 26JUL Amazon Pay\26 1 BRIGADE			

Banking



DEBASHREE DAS

Statement Period: Jul 1, 2019 to Jul 31, 2019

Your Citibank Account Statement as on Aug 1, 2019

Page 5 of 7

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	WORLD T Ref: 999999999999			
30Jul19	FUNDS TRANSFER		38289.00	39019.91
	NACH DEPOSIT-1100113832-NACH00000000004530 -			
	SAL-AMAZONDEVELCENTI - SAL FOR JUL 2019 10167050502			
31Jul19	IMPS OUTWARD ORG	5424.00		33595.91
	IMPS TO 808081211111664426 - YES BANK REF			
	NO:-921210490723-CMS E-Collect			
	CLOSING BALANCE	52532.06	55168.00	33595.91
	FUNDS ON EARMARKING / HOLD			372.00
	CLOSING AVAILABLE BALANCE			33223.91



Savings Account Details for Account Number: 5-4XX2XX-X14 In INR

[Home](#) ↑

Earmarked / Hold Funds as of Jul 31, 2019

Date	Earmarking Particulars	Amount
31-JUL-19	Card No.: 5497XXXXXXXXX1513 31JUL19 232556 AMAZON S	48.00
	ELLER SERVICES P Ref: 921219408253	
31-JUL-19	Card No.: 5497XXXXXXXXX1513 31JUL19 111213 WWW SWIG	324.00
	GY COM 0124305 Ref: 921205711283	
	TOTAL AMONT ON EARMARK / HOLD	372.00



Loan Details for Account Number: L1GSTXXXXXX57 In INR

[Home](#) ↑

Starting Date	Maturity Date	Amount Disbursed (INR)	No. of installments received	Principal Repaid (INR)	No. of installments due	Principal Outstanding (INR)	Next installment due on
July 27, 2017	September 1, 2021	250000.00	24	104435.00	25	145565.00	01 Aug 19

Banking



DEBASHREE DAS

Statement Period: Jul 1, 2019 to Jul 31, 2019

Your Citibank Account Statement as on Aug 1, 2019

Page 6 of 7



Loan Details for Account Number: LZ9IPXXXXXX44 In INR

[Home](#) ↑

Starting Date	Maturity Date	Amount Disbursed (INR)	No. of installments received	Principal Repaid (INR)	No. of installments due	Principal Outstanding (INR)	Next installment due on
August 8, 2018	October 1, 2022	194561.00	11	32477.00	38	162084.00	01 Aug 19



Credit Card Details:

[Home](#) ↑

CARDS (INR)		CARD NUMBER	BILL DATE	MINIMUM DUE	BILL AMOUNT
REWARDS CARD	of DEBASHREE DAS	4386 XXXX XXXX 4120	25Jul19	3664.11	22070.50
TOTAL				3664.11	22070.50

Banking



DEBASHREE DAS

Statement Period: [Jul 1, 2019 to Jul 31, 2019](#)

Your Citibank Account Statement as on Aug 1, 2019

Page 7 of 7



Banking Reward Points for the A/C : 5-4XX2XX-X14

[Home](#) ↑

Card No	Available Points
5497XXXXXXXX1513	1940

Please note: You can read the Most Important Terms & Conditions applicable to your account at www.citi.co.in/bank-tnc.htm. For Schedule of Charges applicable to your account, please visit our website www.citibank.com/india

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%e+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. 600, 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. 1 lakh;

Scenario 1: Your monthly NRV is Rs. 80,000 and hence, shortfall = Rs. 20,000 -> Charge levied on your account @ 1% of Rs. 20,000 or Rs. 600, whichever is lower; therefore, charge = Rs. 200

Scenario 2: Your monthly NRV is Rs. 30,000 and hence, shortfall = Rs. 70,000 -> Charge levied on your account @ 1% of Rs. 70,000 or Rs. 600, whichever is lower; therefore charge = Rs. 600

Please note that the above example is for illustration purpose only. Threshold for the account varies basis the type of account held with the bank.

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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withdrawal



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change



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a cheque book



Balance
inquiry



We want you to bank safe at all times. You may contact us at 1800 267 2425 (India toll-free) or +91 22 4955 2425 (local dialing) and log a complaint or block your card immediately, in case you experience any of the following situations:

- * You have lost your Citibank Bank Debit / Credit Card.
- * Your Citibank Bank ATM / Debit Card is stuck in the card slot of an ATM.
- * You received an alert for a transaction you did not make.
- * You used an ATM to withdraw cash and the money is not dispensed

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