

GSTIN of SBI Card : 06AAECS5981K1ZV

Stmnt/Debit Note/Credit Note/Tax Invoice

(DUPLICATE FOR SUPPLIER)

RAM NAGINA YADAV

Credit Card Number

XXXX XXXX XXXX XX63

*Total Amount Due (₹)

24,688.00 incl. EMI

**Minimum Amount Due (₹)

19,621.00 [Pay Now](#)

PLACE OF SUPPLY : UP/9/UTTAR PRADESH

STMT No. : D20111927169

Credit Limit (₹) (including cash)

1,00,000.00

Cash Limit (₹)(as part of credit limit)

20,000.00

Statement Date

15 Nov 2020

Available Credit Limit (₹)

0.00

Available Cash Limit (₹)

0.00

Payment Due Date

05 Dec 2020

ACCOUNT SUMMARY

Previous Balance (₹)	Payments, Reversals & other Credits (₹)	Additions		Total Outstanding (₹)
		Purchases & Other Debits (₹)	Fee, Taxes & Interest Charges (₹)	
25,484.00	25,582.22	1,00,984.17	1,872.57	1,02,759.00

SHOP & SMILE SUMMARY

Previous Balance	Earned	Redeemed/Expired	Closing Balance	Points Expiry Details
2609	1347	0	3956	NONE

Date	Transaction Details for Statement dated 15 Nov 2020	Amount (₹)
17 Oct 20	PAYMENT RECEIVED 000000000VSBI9347486902	25,484.00 C
04 Nov 20	Ex-gratia payment as per Gol Scheme	98.22 C
11 Nov 20	OVERLIMT FEE (EXCL TAX 90.00)	500.00 D
15 Nov 20	FP EMI 01/06(EXCL TAX 195.65)	16,165.00 M
15 Nov 20	INTEREST ON EMI	1,086.92 D
	IGST DB @ 18.00%	285.65 D
	TRANSACTIONS FOR RAM NAGINA YADAV	
15 Oct 20	IRCTC IPAY DELHI IN	1,864.17 D
17 Oct 20	#FLIPKART PAYMENTS BANGALORE IN	93,149.00 D
17 Oct 20	PAYTM WALLET NOIDA IN	500.00 D
18 Oct 20	PAYTM NOIDA IN	49.00 D
19 Oct 20	TRANSFER TO MERCHANT EMI	93,149.00
23 Oct 20	PAYTM NOIDA IN	94.00 D
25 Oct 20	Amazon Pay BANGALORE IN	399.00 D
25 Oct 20	AMAZON - GROCERY BANGALORE IN	599.00 D
28 Oct 20	PAYTM NOIDA IN	555.00 D
29 Oct 20	PAYTM NOIDA IN	48.00 D
29 Oct 20	PAYTM NOIDA IN	20.00 D
29 Oct 20	PAYTM WALLET NOIDA IN	46.00 D
01 Nov 20	AMAZON - GROCERY BANGALORE IN	972.00 D
02 Nov 20	PAYTM NOIDA IN	93.00 D
10 Nov 20	PAPPOO STORES LUCKNOW IN (Pay in EMIs)	2,596.00 D

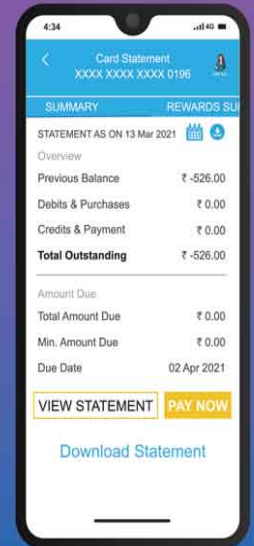


STAY SECURE!

Never share your Card details with anyone.
कभी भी अपने कार्ड का विवरण किसी के साथ साझा न करें.

It can be misused.
इसका दुरुपयोग हो सकता है.

Now download your credit card statement using SBI Card Mobile App



TO DOWNLOAD THE APP,
GIVE A MISSED CALL ON
9594666659



Now, manage your SBI Credit Card PIN* in 3-simple steps.

To set/change the PIN,
visit: sbicard.com/changepin

- 1 Enter Card No. & DOB
- 2 Enter OTP received
- 3 Enter PIN of your choice

Or, login to website or Mobile App to manage your PIN.

*4-digit PIN required during POS Trxns.

Transactions highlighted in grey color, if any, do not form part of Purchases & Other Debits; #Transactions fully/partially converted to Flexipay/Encash/Merchant EMI.
C=Credit; D=Debit; EN=Encash; FP=Flexipay; EMD=Easy Money Draft; BT=Balance Transfer; M=Monthly Installments; TAD=Total Amount Due; T=Temporary Credit.

Important Messages

>W.e.f. 1st Feb 2021, the rate of finance charges will be revised to 3.5% p.m. from 3.35% p.m. on all unsecured SBI Credit Cards (except Shaurya).

> W.e.f. 01 Mar 2021, an additional Late Payment Charge of Rs. 100 will be levied on missing payment of Min. Amt. Due by the due date for two consecutive cycles. This charge will continue to be levied for every payment cycle until the Min. Amt. Due is cleared. Please note, this charge is excluding applicable taxes.

> W.e.f. Feb 2021, a processing fee of Rs. 99 will be charged on booking of merchant EMI for all credit card transactions of value greater than Rs. 10,000. Please note, this charge is excluding applicable taxes.

*Total Amount Due (TAD) needs to be paid by payment due date to avoid levy of finance charges on new transactions done after the statement date. The difference, if any, between the Total Amount Due and the Total Outstanding is the balance on the Flexipay/Encash/Installments as applicable.

** To keep your credit card in good standing, you have the option of paying atleast the minimum amount due on or before the due date. The Minimum Amount Due includes the EMI on Flexipay/Encash/Installment amounts & 100% of all applicable taxes. Content of this statement will be considered correct if no error is reported within 20 days.

SAVINGS AND BENEFITS SECTION

	For this statement	For this year	From the card issue date
Cash Back (₹)#	0.00	0.00	1,100.00
Petrol Surcharge Waiver (₹)#	0.00	96.81	1,463.25
Reward Points	1347	4901	39584

with effect from transactions dated 17-Nov-2011.

VALUE ADDED SERVICES

Product (Booking Month)	Loan Expiry Date	Total Outstanding Principal	Current EMI(Principal + Interest)
MERCHANT EMI(6 MONTHS)(Oct.'20)	May 21	93149.00	16165.00(15078.08+1086.92)

In the event of non-payment / short payment of the Minimum Amount Due for more than three successive months or 90 days whichever is earlier, your encash/ flexipay/ encash inline shall be closed on 91st day and the principal outstanding along with the outstanding interest accrued till the date of such closure shall be debited to the Credit Card Account and appear in the subsequent monthly statement. SBI Card shall be entitled to demand immediate repayment of such consolidated outstanding amounts. As a part of the Credit Card Account, this balance will now attract all the charges including finance charges at the credit card rate of interest, over-limit charges in the event account balance post transfer of loan outstanding if any exceeds the existing Credit Card limit as mentioned in the cardholders MITC.

Any increase in fees or charges shall be notified in advance to the Cardholders on SBI Card website (www.sbicard.com/en/customer-notice.page)

Important Notes

- Description of Services :- Credit Card Services
- HSN Code : 997119
- Declaration : We hereby declare that the tax in relation to this statement is not payable under reverse charge mechanism
- Name and the address of the supplier : SBI Cards and Payment Services Limited (SBI Card) (formerly known as SBI Cards and Payment Services Private Limited), DLF Cyber City, Tower C, Block 2, Building 3 DLF Infinity Towers, 12th Floor, Gurugram, HR - 122002

Log onto sbicard.com to view the "Most Important Terms & Conditions" & updated information on all ongoing offers.

SBI Card (SBICPSL) is a Corporate Agent of Royal Sundaram General Insurance Co. Limited, SBI General Insurance Company Limited and SBI Life Insurance Company Limited Vide IRDAI Registration Code CA0075. Insurance is the subject matter of solicitation.



Safety First

- SBI Card has now introduced OTP for 3D secure authentication of all Online Credit Card transactions
- Please ensure your current mobile no. is registered with us
- Please do not share this 6 digits OTP with anyone. SBI Card never asks for such information

Instant information 24X7, by just sending an SMS to 5676791

Simply SMS	Balance Enquiry: BAL XXXX	Available Credit & Cash limit: AVAIL XXXX
	Hotlist Lost/Stolen Card: BLOCK XXXX	Last Payment Status: PAYMENT XXXX
	Reward Point Summary: REWARD XXXX	Subscribe to Estatement: ESTMT XXXX
Duplicate Statement: DSTMT XXXX Statement Period in MMY XXXX = Last 4 Digits of the Card No.		

Important Information on Disputed Transaction(s):

- Kindly note that this temporary credit (T) has been rendered to you in the interim and the case is still under investigation. As we are dependent on feedback from external parties such as acquiring banker, closure of such disputes may take upto a maximum of 120 days from date of initiation of investigation
- Post completion of the investigation, in case the dispute is not closed in cardholder's favor, the temporary credit shall be reversed and corresponding debit entry shall reflect on the card account. However, in case of resolution of the dispute in favor of the cardholder, the temporary credit amount shall be regularized on the account. Further, any charges levied on the disputed transaction during the period of investigation will be reversed
- All transaction disputes are resolved as per the VISA/MasterCard/American Express guidelines. You will receive continuous updates on status of the dispute
- We will contact you, in case any further documentation is required. In such an instance, we urge you to share the necessary details / information within 5 days of the request, failing which we shall be constrained to withdraw the temporary credit from the card account and close the dispute

Impact BEYOND BUSINESS



SERVING. HELPING. REVIVING.

SBI Card in collaboration with prominent NGOs from across the country is helping the disadvantaged emerge through in these unprecedented times due to covid-19 crisis.



Serving more than 3 Lakh cooked meals

Giving **free meals** twice a day to migrants, homeless, daily wagers and other underprivileged



Supporting 4500 elderly and differently abled

Providing **dry ration and basic hygiene kits** in South & South East Delhi



Reaching to 1,845 Villages

Spreading COVID awareness among approx. **12,96,900 people** through distribution of cotton face masks, apron, headcap, hand soap and COVID awareness pamphlets



5 Mobile Medical Units

Providing **primary healthcare services** in urban slums of Delhi, Gurgaon, Agra and Chennai

TRAVEL BOOKINGS MADE EASY!

Plan your travel with easy and convenient booking options at **E-Store** on SBI Card Mobile App.



To download the SBI Card App, give a missed call on **95946 66659**.

T&C Apply



#GoDigital with SBI Card Pay

Make faster and secure contactless payments* by tapping your android smartphone on POS machines.

To download the App, give a missed call to **95946 66659**

This feature is valid for NFC enabled android phones for credit cards on Visa and MasterCard platform.

T&C Apply

Feel light with effortless balance transfer

Transfer your outstanding on other credit card to SBI Credit Card conveniently.

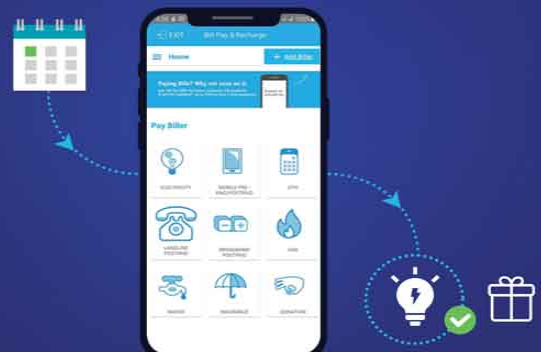
Tenure	Interest Rate*
3 Months	0.75% p.m.
6 Months	1.27% p.m.



To book, SMS BTEMI to 56767 or visit sbicard.com

T&C Apply

CONVENIENCE NOW COMES WITH REWARDS



Get **5% Cashback*** on first 3 bill payments of new Auto Bill Pay registrations.



T&C Apply

IMPORTANT INFORMATION

- Important Terms & Conditions
- Charges & Cardholder Agreement
- Privacy Policy
- Reach Us
- Payment Options

Smart App for the SMART YOU!

Exclusive features on SBI Card App.

-  SBI Card Pay: Carry your card in your phone.
-  Scan to Pay
-  Explore amazing Offers Near You
-  Easy & secure login
-  View your Account Details & redeem Rewards Points
-  Utility Bill Payments & Travel Bookings



Available on:



To download the SBI Card Mobile App, give a missed call at 95946 66659.

GOOD HEALTH NOW COMES WITH SAVINGS!

Get Flat ₹500 Off* on DocsApp Gold

Promo Code: **SBI500**

Valid till 31 Dec 2021



*T&C Apply



ASK ILA for QUICK QUERY RESOLUTION

Resolve your queries quicker than ever through our 24x7 smart self-servicing channel - ILA.

-  Account Information
-  Pay Credit Card Bills
-  Change PIN
-  Spend Analyzer
-  Detailed Statement View
-  View Transaction History
-  Convert Trxns. to Flexipay EMIs
-  Book Balance Transfer

Start chatting at ila.sbicard.com or login to SBI Card Mobile App

MANAGE YOUR CARD USAGE!

TO ACTIVATE CARD TRXNS.:

Login to SBI Card Mobile App/Website & select 'Manage Card Usage'.

Or

- SMS ECOMD <Last 4 digits of your card> to 5676791 to activate Domestic Online Trxns.
- SMS INTL <Last 4 digits of your card> to 5676791 to activate all International Trxns.*



*Trxn. type - POS, ATM, Online & Contactless

*T&C Apply

Schedule of Charges

Fees	
Annual Fee (one time)	₹0-9,999
Renewal Fee (per annum)	₹0-9,999
Add on Fee (per annum)	Nil
Extended Credit	
Interest Free Credit Period	20-50 days (applicable only on retail purchases and if previous month's outstanding balance is paid in full)
Finance Charges	3.50% p.m. (42% p.a.) for Unsecured Cards; 2.5% p.m. (30% p.a.) for Secured Cards and Shaurya Cards
Minimum Amount Due	5% of Total Outstanding (Min. Rs. 200)+ all applicable taxes + EMI (in case of EMI based products)+OVL amount (if any)
Cash Advance	
Cash Advance Limit	Upto 80% of Credit Limit (Max 12k/day for Gold and Titanium & 15k/day for Platinum Cards & Signature/World/Infinite Cards).
Free Credit Period	Nil
Finance Charges	3.5% p.m. (42% p.a.) for Unsecured Cards; 2.5% p.m. (30% p.a.) for Secured Cards & Shaurya Cards from the date of withdrawal.
Cash Advance Fees	
SBI ATMs/Other Domestic ATMs	2.5% of transaction amount (subject to a minimum of ₹500)
International ATMs	2.5% of transaction amount (subject to a minimum of ₹500)
Other Charges & Fees	
Cash Payment fee	₹199
Payment Dishonor fee	2% of Payment amount (subject to a minimum of ₹500)
Statement Retrieval	₹100 per Statement (>2 months old)
Cheque Fee	₹100
Late Payment	Nil for Total Amount due from ₹0 -₹500;
Late Payment charges will be applicable if Minimum Amount Due is not paid by the payment due date. An additional Late Payment Charge of Rs. 100 will be levied on missing payment of Minimum Amount Due (MAD) by the due date for two consecutive cycles. This charge will continue to be levied for every payment cycle until the MAD is cleared.	₹400 for Total Amount due greater than ₹500 & upto ₹1000
	₹750 for Total Amount due greater than ₹1000 & upto ₹10,000;
	₹950 for Total Amount due greater than ₹10,000 & upto ₹25,000;
	₹1100 for Total Amount due greater than ₹25,000 & upto ₹50,000;
	₹1300 for Total Amount due greater than ₹50,000
Overlimit	2.5% of Overlimit Amount (subject to a minimum of ₹600)
Card Replacement	₹100 - ₹250 (₹1500 for Aurum)
Emergency Card Replacement (When Abroad)	Actual cost (subject to a minimum of \$175 for VISA and \$ 148 for Mastercard)
Foreign Currency Transaction	Conversion mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM cardholders only)
Dynamic & Static Currency Conversion Transaction	Mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM cardholders only) (Only for transactions greater than or equal to Rs1000)
Rewards Redemption Fee	₹0 - ₹99
Priority Pass/Dream Folks Lounge Charges	\$27 per visit + applicable taxes for lounge visits within India. \$27 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.
Surcharge	
Railway Tickets - Railway Counters	₹30 + 2.5% of transaction amount
Railway Tickets - www.irctc.co.in	1% of transaction amount + all applicable taxes
Petrol & all products/services sold at petrol pumps	1% of transaction value with minimum fee of Rs 10 (excluding all applicable taxes wherever applicable + other charges) for single transaction spends between Rs500 and Rs4000 for Platinum Cards, Prime Cards & Elite Cards & AURUM Rs 500 and Rs 3000 for all other cards.
Payment of Customs duty	2.25% of transaction amount (subject to a minimum of ₹75)

Order of payment settlement - All payments made for a cardholder account will be settled in the order of Minimum Amount Due (which is inclusive of all applicable taxes + EMI on EMI based products + 5% of Total Outstanding), Fees & Other Charges, Interest charges, Balance Transfer Outstanding, Purchase Outstanding and Cash Advance. All taxes would be charged as applicable on all the above Fees, Interest & Charges.
^For Reward Point redemption, your SBI Card must not be overdue, suspended, blocked, cancelled or terminated by SBICPSL at the time of redemption request.

**Applicable taxes means:- For the cardholders having state of residence in the records of SBI Card on the statement date as "Haryana" - Central Tax @ 9% and State Tax @ 9%

- For the cardholders having state of residence in the records of SBI Card on the statement date as other than "Haryana" - Integrated Tax @ 18%

Important Points

"Payment of any amount lesser than the Total Amount Due in any month results in interest accrual on the balance outstanding amount including any new purchases and cash advances. Further, making only the minimum payment every month would result in the repayment stretching over years with consequent interest payment on your outstanding balance."

As per recent RBI Guidelines, cheques should have no corrections on the payee name, amount either in words or figures. Hence, we request you to take care at the time of issuing cheques against your SBI Card dues in order to avoid any inconvenience / charges.

Incase of any transaction dispute please send a signed dispute form within 25 days from date of transaction to chargeback@sbicard.com

No new statement will be sent, in case of credit balance and no new transaction on the account within 30 days of the last statement.

SBI Cards may not approve High Risk Transactions (e.g. Jewellery etc.) to prevent misuse or potential fraud on your SBI Card.

SBI Cards discloses information regarding your account to credit information bureaus / agencies on a regular basis, as mandated by RBI.

Easier.Faster.Friendlier.

By Phone For All Card (except AURUM) : **39 02 02 02** (prefix local STD code) or **1860 180 1290**
For AURUM Card : **1860 500 2000**

By E-mail For All Card (except AURUM) : **customercare@sbicard.com**
For AURUM Card : **aurum@sbicard.com**

By Web For All Card (except AURUM) : Log on to **www.sbicard.com** and register
For AURUM Card : **www.aurumcreditcard.com** and register

By Letter Write to us at Manager, Customer Correspondence Unit DLF Infinity Towers, TowerC, 12th Floor, Block 2, Building 3, DLF Cyber City, Gurugram – 122002 (Haryana)India or Post Bag No.28, GPO, New Delhi – 110001
CUSTOMER GRIEVANCE REDRESSAL: All grievance escalations should be marked to Mr. Prosenjit Dhar (Nodal Officer), SBI Cards at above address or via email at nodalofficer@sbicard.com. If concern not resolved within 15 days, you may approach Mr. Monish Vohra - Head, Customer Services at CustomerServiceHead@sbicard.com

BILLING AND STATEMENT

SBICPSL will send the Cardholder a monthly statement showing the payments credited and the transactions debited to the Cardholder's Account since the last statement, provided the card has been active during the said period. SBICPSL will either mail a statement of transactions in the card account to the mailing address it has on record, or send a statement through email to the email id on record, on a pre-determined date.

Ways to make your SBI Card payment

PayNet
Click on PayNet at www.sbicard.com to make your payment online through netbanking or your SBI ATM cum debit card. Payment will reflect instantly on your SBI Credit Card account. For bank details, please log onto www.sbicard.com

Online SBI
Simply log onto onlinesbi.com to pay your bills directly from your SBI Bank Account. Payment will reflect instantly on your SBI Credit Card account.

NEFT (National Electronic Funds Transfer)
Pay SBI Card bill ONLINE from any bank (except SBI) account
Our IFSC code is **SBIN00CARDS**; **Bank name** – SBI Credit Card – NEFT
Bank Address – Payment Systems Group, State Bank GITC, CBD Belapur, Navi Mumbai
Your payment will be credited **within 3 banking hours**.

Pay via UPI
Get instant credit by making payment of SBI Credit Card bill through BHIM SBI PAY. It is a UPI app which enables Instant Transfer of funds between two banks

Over The Counter Payment
Pay in cash or SBI cheques at SBI Branches. Your payment will be credited in 2 working days. Maximum cash payment allowed through OTC channel for payment of outstanding is Rs.49999/- per transaction.

YONO by SBI
Pay your SBI Credit Card bills with YONO by SBI App and get instant credit in your SBI Card account

Electronic Bill Payment
Pay online, directly from your bank account through Net Banking or through ATM using Bill Pay service of your bank. Currently available with State Bank of India, Indian Overseas Bank, CitiBank & Bank of India. Your payment will be credited in 3 working days

An illustration of the Finance Charge Calculation:

- Statement Date is 2nd of every Month and Payment Due Date is 22nd of every month.
- The interest free period is from the 3rd of every month to 22nd of the next month provided the previous outstanding balance is paid in full. Making only the minimum payment every month would result in the repayment stretching over years with consequent interest payment on your outstanding balance.
- Cardholder makes a retail purchase of ₹1,200 on 30th April, therefore the Total Amount Due on the statement dated 2nd May is ₹ 1,200 to be paid before 22nd May.
- On 21st May, the Cardholder pays Minimum Amount Due of ₹ 200.
- On 25th May, Cardholder makes a fresh purchase of ₹ 1,000.

Statement dated 2nd June would show the following components

A) Finance Charge calculated= (Outstanding Amount X 3.50% X 12 Months X No. of Days) /365

Finance Charge on ₹1,200 from 30th April to 20th May (21 Days)	₹ 28.99
Finance Charge on ₹1,000 from 21st May to 2nd June (13 Days)	₹ 14.95
Finance Charge on ₹1,000 of fresh purchase from 25th May to 2nd June (9 Days)	₹ 10.35
Total Finance Charge for 2nd June cycle	₹ 54.29

B) Total Principal Amount Outstanding = ₹2,000

(Balance ₹1,000 outstanding from last month's billing period + ₹1,000 fresh purchase)

Hence Total Amount Due = (A) + (B) + Applicable taxes

If Minimum Amount Due of ₹ 200 is not paid by due date of 22nd May, Late Payment charges as applicable would be levied

***Krishak Unnati SBI Card customers, please refer to below Table**

• Please note that the following fees and charges are not applicable for Krishak Unnati SBI Card: Cash Advance Fee (No Cash Limit Allocated), Forex Markup (International usage not allowed), Cash Payment Fee, Finance Charges, Late Payment Charges, Payment Dishonor Fee, Card Replacement Fee, Cheque Fee, Cheque Pickup Fee, Statement Retrieval Fee, Overlimit Fee, Reward Redemption Fee. Surcharges and other duties (along with applicable taxes) will be applicable. • This Card does not offer Cardholder a revolving credit facility. Cardholder has to pay Total Amount Due printed on the Statement.